



TASAS MEDIAS DE INTERÉS

| Tasas medias de empresas de intermediación financiera. Préstamos en efectivo | | | Empresas | | | | Familias | | | | Vivienda | |
|--|----------------|----------------|--------------------|----------|--------------------|---------------------|-------------------------------|--------|-------------------------------|--------|----------|-------|
| | | | Grandes y Medianas | Pequeñas | Micro-empresas | | Consumo | | | | | |
| | | | | | ventas <500.000 UI | ventas >=500.000 UI | con autorización de descuento | | sin autorización de descuento | | | |
| Moneda nacional | no reajutable | Hasta 366 días | 14,03% | 23,38% | 27,82% | 25,91% | 34,17% | 33,47% | 92,09% | 83,60% | | |
| | | 367 días o más | 16,00% | 28,15% | 38,92% | 31,80% | 34,71% | 34,15% | 90,81% | 73,86% | | |
| | reajutable | UI | 5,44% | 8,39% | 9,74% | 8,74% | 10,50% | 11,17% | 11,84% | 11,11% | | 6,90% |
| | | UR | | | | | | | | | | 5,53% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 4,27% | 5,86% | 6,28% | 6,59% | 6,24% | | | | 4,58% | |
| | | 367 días o más | 5,06% | 6,14% | 9,29% | 8,13% | 10,05% | | | | | |

TOPES MÁXIMOS DE INTERÉS

PARA UN CAPITAL MENOR A 2:000.000 DE UI

| Tope tasa | | | Empresas | | | | Familias | | | | Vivienda | |
|--|----------------|----------------|--------------------|----------|--------------------|---------------------|-------------------------------|----------|-------------------------------|-----------|----------|----------|
| | | | Grandes y Medianas | Pequeñas | Micro-empresas | | Consumo | | | | | |
| | | | | | ventas <500.000 UI | ventas >=500.000 UI | con autorización de descuento | | sin autorización de descuento | | | |
| 55% por encima de la tasa media de interés | | | | | | | | | | | | |
| Moneda nacional | no reajutable | Hasta 366 días | 21,7465% | 36,2390% | 43,1210% | 40,1605% | 52,9635% | 51,8785% | 142,7395% | 129,5800% | | |
| | | 367 días o más | 24,8000% | 43,6325% | 60,3260% | 49,2900% | 53,8005% | 52,9325% | 140,7555% | 114,4830% | | |
| | reajutable | UI | 8,4320% | 13,0045% | 15,0970% | 13,5470% | 16,2750% | 17,3135% | 18,3520% | 17,2205% | | 10,6950% |
| | | UR | | | | | | | | | | 8,5715% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 6,6185% | 9,0830% | 9,7340% | 10,2145% | 9,6720% | | | | 7,0990% | |
| | | 367 días o más | 7,8430% | 9,5170% | 14,3995% | 12,6015% | 15,5775% | | | | | |

| Tope mora | | | Empresas | | | | Familias | | | | Vivienda | |
|--|----------------|----------------|--------------------|----------|--------------------|---------------------|-------------------------------|----------|-------------------------------|-----------|----------|----------|
| | | | Grandes y Medianas | Pequeñas | Micro-empresas | | Consumo | | | | | |
| | | | | | ventas <500.000 UI | ventas >=500.000 UI | con autorización de descuento | | sin autorización de descuento | | | |
| 80% por encima de la tasa media de interés | | | | | | | | | | | | |
| Moneda nacional | no reajutable | Hasta 366 días | 25,2540% | 42,0840% | 50,0760% | 46,6380% | 61,5060% | 60,2460% | 165,7620% | 150,4800% | | |
| | | 367 días o más | 28,8000% | 50,6700% | 70,0560% | 57,2400% | 62,4780% | 61,4700% | 163,4580% | 132,9480% | | |
| | reajutable | UI | 9,7920% | 15,1020% | 17,5320% | 15,7320% | 18,9000% | 20,1060% | 21,3120% | 19,9980% | | 12,4200% |
| | | UR | | | | | | | | | | 9,9540% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 7,6860% | 10,5480% | 11,3040% | 11,8620% | 11,2320% | | | | 8,2440% | |
| | | 367 días o más | 9,1080% | 11,0520% | 16,7220% | 14,6340% | 18,0900% | | | | | |

PARA UN CAPITAL MAYOR O IGUAL A 2:000.000 DE UI

| Tope tasa | | | Empresas | | | | Familias | | | | Vivienda | |
|--|----------------|----------------|--------------------|----------|--------------------|---------------------|-------------------------------|--|-------------------------------|--|----------|----------|
| | | | Grandes y Medianas | Pequeñas | Micro-empresas | | Consumo | | | | | |
| | | | | | ventas <500.000 UI | ventas >=500.000 UI | con autorización de descuento | | sin autorización de descuento | | | |
| 90% por encima de la tasa media de interés | | | | | | | | | | | | |
| Moneda nacional | no reajutable | Hasta 366 días | 26,6570% | 44,4220% | 52,8580% | 49,2290% | 63,5930% | | 158,8400% | | | |
| | | 367 días o más | 30,4000% | 53,4850% | 73,9480% | 60,4200% | 64,8850% | | 140,3340% | | | |
| | reajutable | UI | 10,3360% | 15,9410% | 18,5060% | 16,6060% | 21,2230% | | 21,1090% | | | 13,1100% |
| | | UR | | | | | | | | | | 10,5070% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 8,1130% | 11,1340% | 11,9320% | 12,5210% | 11,8560% | | | | 8,7020% | |
| | | 367 días o más | 9,6140% | 11,6660% | 17,6510% | 15,4470% | 19,0950% | | | | | |

| Tope mora | | | Empresas | | | | Familias | | | | Vivienda | |
|---|----------------|----------------|--------------------|----------|--------------------|---------------------|-------------------------------|--|-------------------------------|--|----------|----------|
| | | | Grandes y Medianas | Pequeñas | Micro-empresas | | Consumo | | | | | |
| | | | | | ventas <500.000 UI | ventas >=500.000 UI | con autorización de descuento | | sin autorización de descuento | | | |
| 120% por encima de la tasa media de interés | | | | | | | | | | | | |
| Moneda nacional | no reajutable | Hasta 366 días | 30,8660% | 51,4360% | 61,2040% | 57,0020% | 73,6340% | | 183,9200% | | | |
| | | 367 días o más | 35,2000% | 61,9300% | 85,6240% | 69,9600% | 75,1300% | | 162,4920% | | | |
| | reajutable | UI | 11,9680% | 18,4580% | 21,4280% | 19,2280% | 24,5740% | | 24,4420% | | | 15,1800% |
| | | UR | | | | | | | | | | 12,1660% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 9,3940% | 12,8920% | 13,8160% | 14,4980% | 13,7280% | | | | 10,0760% | |
| | | 367 días o más | 11,1320% | 13,5080% | 20,4380% | 17,8860% | 22,1100% | | | | | |