

## TASAS MEDIAS DE INTERÉS

|  |                   |                   |                       | Empr   | esas                  |                        | Familias                         |            |                                  |        |          |
|--|-------------------|-------------------|-----------------------|--------|-----------------------|------------------------|----------------------------------|------------|----------------------------------|--------|----------|
| Tasas medias de empresas de<br>intermediación financiera.<br>Préstamos en efectivo |                   |                   |                       |        | Micro-empresas        |                        | Consumo                          |            |                                  |        |          |
|  |                   |                   | Grandes y<br>Medianas |        | ventas<br><500.000 UI | ventas<br>>=500.000 UI | con autorización de<br>descuento |            | sin autorización de<br>descuento |        | Vivienda |
|  |                   |                   | <10.000 UI            |        |                       |                        | >= 10.000 UI                     | <10.000 UI | >= 10.000 UI                     |        |          |
|  | no<br>reajustable | Hasta 366 días    | 16,05%                | 23,34% | 28,47%                | 25,20%                 | 34,69%                           | 34,93%     | 94,34%                           | 81,90% |          |
| Moneda   |                   | 367 días o<br>más | 17,19%                | 34,21% | 41,20%                | 40,29%                 | 34,35%                           | 34,47%     | 91,34%                           | 70,28% |          |
| nacional   | reajustable       | UI                | 6,57%                 | 8,22%  | 8,82%                 | 9,23%                  | 10,37%                           | 11,15%     | 12,00%                           | 10,38% | 6,95%    |
|  |                   | UR                |                       |        |                       |                        |                                  |            |                                  |        | 5,93%    |
|  | Dólares<br>U.S.A. | Hasta 366 días    | 4,21%                 | 6,17%  | 4,29%                 | 6,37%                  |                                  | 6,72       | %                                |        |          |
| Moneda<br>extranjera   |                   | 367 días o<br>más | 5,22%                 | 6,50%  | 8,30%                 | 9,26%                  |                                  | 9,89       | %                                |        | 4,58%    |

## **TOPES MÁXIMOS DE INTERÉS**

## ▶ PARA UN CAPITAL MENOR A 2:000.000 DE UI

|  |                   |                   |                       | Empr     | esas           |              | Familias                         |              |                                  |              |          |
|--|-------------------|-------------------|-----------------------|----------|----------------|--------------|----------------------------------|--------------|----------------------------------|--------------|----------|
|  | Tope tasa         |                   |                       | Pequeñas | Micro-empresas |              | Consumo                          |              |                                  |              |          |
| 55% por encima de la tasa media de interés |                   |                   | Grandes y<br>Medianas |          | ventas         | ventas       | con autorización de<br>descuento |              | sin autorización de<br>descuento |              | Vivienda |
|  |                   |                   |                       |          | <500.000 UI    | >=500.000 UI | <10.000 UI                       | >= 10.000 UI | <10.000 UI                       | >= 10.000 UI |          |
|  | no<br>reajustable | Hasta 366<br>días | 24,8775%              | 36,1770% | 44,1285%       | 39,0600%     | 53,7695%                         | 54,1415%     | 146,2270%                        | 126,9450%    |          |
| Moneda<br>nacional                         |                   | 367 días o<br>más | 26,6445%              | 53,0255% | 63,8600%       | 62,4495%     | 53,2425%                         | 53,4285%     | 141,5770%                        | 108,9340%    |          |
|  | reajustable       | UI                | 10,1835%              | 12,7410% | 13,6710%       | 14,3065%     | 16,0735%                         | 17,2825%     | 18,6000%                         | 16,0890%     | 10,7725% |
|  |                   | UR                |                       |          |                |              |                                  |              |                                  |              | 9,1915%  |
| Moneda<br>extranjera                       | Dólares<br>U.S.A. | Hasta 366<br>días | 6,5255%               | 9,5635%  | 6,6495%        | 9,8735%      |                                  | 10,416       | 60%                              |              | 7.00000/ |
|  |                   | 367 días o<br>más | 8,0910%               | 10,0750% | 12,8650%       | 14,3530%     |                                  | 15,32        | 3295%                            |              | 7,0990%  |

|                    |  |                   |          | Empr     | esas           |              | Familias                         |              |                                  |              |          |  |
|--------------------|--|-------------------|----------|----------|----------------|--------------|----------------------------------|--------------|----------------------------------|--------------|----------|--|
|                    | <b>Tope mora</b><br>80% por encima de la tasa media de interés |                   |          | Pequeñas | Micro-empresas |              | Consumo                          |              |                                  |              |          |  |
| 80% por er         |  |                   |          |          | ventas         | ventas       | con autorización de<br>descuento |              | sin autorización de<br>descuento |              | Vivienda |  |
|                    |  |                   |          |          | <500.000 UI    | >=500.000 UI | <10.000 UI                       | >= 10.000 UI | <10.000 UI                       | >= 10.000 UI | 1        |  |
|                    | no<br>reajustable  | Hasta 366<br>días | 28,8900% | 42,0120% | 51,2460%       | 45,3600%     | 62,4420%                         | 62,8740%     | 169,8120%                        | 147,4200%    |          |  |
| Moneda<br>nacional |  | 367 días o<br>más | 30,9420% | 61,5780% | 74,1600%       | 72,5220%     | 61,8300%                         | 62,0460%     | 164,4120%                        | 126,5040%    |          |  |
|                    | reajustable  | UI                | 11,8260% | 14,7960% | 15,8760%       | 16,6140%     | 18,6660%                         | 20,0700%     | 21,6000%                         | 18,6840%     | 12,5100% |  |
|                    |  | UR                |          |          |                |              |                                  |              |                                  |              | 10,6740% |  |
| Moneda             | Dólares<br>U.S.A.  | Hasta 366<br>días | 7,5780%  | 11,1060% | 7,7220%        | 11,4660%     |                                  | 12,096       | 60%                              |              | 8.2440%  |  |
| extranjera         |  | 367 días o<br>más | 9,3960%  | 11,7000% | 14,9400%       | 16,6680%     |                                  | 17,802       | 17,8020%                         |              |          |  |

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

|  |                   |                   |                            | Empr     | esas                  |                        | Familias   |  |          |  |
|--|-------------------|-------------------|----------------------------|----------|-----------------------|------------------------|--|--|----------|--|
|  | Tope tasa         |                   |                            |          | Micro-ei              | mpresas                | Const  |  |          |  |
| 90% por encima de la tasa media de interés |                   |                   | Grandes y<br>Medianas Pequ | Pequeñas | ventas<br><500.000 UI | ventas<br>>=500.000 UI | con autorización de<br>descuento<br><10.000 UI<br>>= 10.000 UI | sin autorización de<br>descuento<br><10.000 UI<br>>= 10.000 UI | Vivienda |  |
|  | no<br>reajustable | Hasta 366<br>días | 30,4950%                   | 44,3460% | 54,0930%              | 47,8800%               | 66,3670%   | 155,6100%  |          |  |
| Moneda<br>nacional                         |                   | 367 días o<br>más | 32,6610%                   | 64,9990% | 78,2800%              | 76,5510%               | 65,4930%   | 133,5320%  |          |  |
|  |                   | UI                | 12,4830%                   | 15,6180% | 16,7580%              | 17,5370%               | 21,1850%   | 19,7220%   | 13,2050% |  |
|  | reajustable       | eajustable UR     |                            |          |                       |                        |  |  | 11,2670% |  |
| Moneda                                     | Dólares           | Hasta 366<br>días | 7,9990%                    | 11,7230% | 8,1510%               | 12,1030%               | 12,7680%<br>18,7910%   |  | 0.70000/ |  |
| extranjera                                 | U.S.A.            | 367 días o<br>más | 9,9180%                    | 12,3500% | 15,7700%              | 17,5940%               |  |  | 8,7020%  |  |

|   |                   |                            |          | Empr                  | esas                   |  | Familias   |           |          |  |
|---|-------------------|----------------------------|----------|-----------------------|------------------------|--|--|-----------|----------|--|
|   | Tope mora         |                            |          |                       | Micro-empresas         |  | Consu  |           |          |  |
| 120% por encima de la tasa media de interés |                   | Grandes y<br>Medianas Pequ | Pequeñas | ventas<br><500.000 UI | ventas<br>>=500.000 UI | con autorización de<br>descuento<br><10.000 UI<br>>= 10.000 UI | sin autorización de<br>descuento<br><10.000 UI<br>>= 10.000 UI | Vivienda  |          |  |
|   | no                | Hasta 366<br>días          | 35,3100% | 51,3480%              | 62,6340%               | 55,4400%   | 76,8460%   | 180,1800% |          |  |
| Moneda<br>nacional                          | reajustable       | 367 días o<br>más          | 37,8180% | 75,2620%              | 90,6400%               | 88,6380%   | 75,8340%   | 154,6160% |          |  |
|   | reajustable       | UI                         | 14,4540% | 18,0840%              | 19,4040%               | 20,3060%   | 24,5300%   | 22,8360%  | 15,2900% |  |
|   | reajustable       | eajustable UR              |          |                       |                        |  |  |           | 13,0460% |  |
| Moneda<br>extranjera                        | Dólares<br>U.S.A. | Hasta 366<br>días          | 9,2620%  | 13,5740%              | 9,4380%                | 14,0140%   | 14,7840%<br>21,7580%   |           | 10,0760% |  |
|   |                   | 367 días o<br>más          | 11,4840% | 14,3000%              | 18,2600%               | 20,3720%   |  |           |          |  |