

Cifras Económicas

TASAS DE INTERES REFERENCIALES					INTERNACIONALES				
Período	Básica del Bco Central	Pasiva Referencial	Activa Referencial	Legal	Prime NY	Libor			
						30 días	90 días	180 días	360 días
2006	2.92	4.87	9.86	9.22	8.25	5.32	5.36	5.37	5.33
2007	5.64	5.64	10.72	10.72	7.25	5.05	5.03	4.86	4.50
Enero 2008	5.91	5.91	10.74	10.74	6.50	3.30	3.26	3.20	3.04
Febrero 2008	2.27	5.97	10.50	10.50	6.00	3.08	3.01	2.91	2.72
March 2008	1.96	5.96	10.17	10.17	5.25	2.70	2.70	2.63	2.51
Abril 2008	1.45	5.96	10.17	10.17	5.25	2.90	2.92	3.04	3.09
May 2008	1.17	5.86	10.14	9.59	5.00	2.46	2.68	2.91	3.16
June 2008	1.10	5.45	9.59	9.59	5.00	2.46	2.78	3.11	3.31
July 2008	1.10	5.36	9.52	9.52	5.00	2.46	2.79	3.08	3.25
August 2008	1.10	5.30	9.31	9.66	5.00	2.47	2.81	3.11	3.21
September 2008	1.09	5.08	9.24	9.24	5.00	3.72	3.88	3.83	3.84
October 2008	0.94	5.08	9.24	9.24	4.50	3.17	3.47	3.48	3.48
November 2008	0.50	5.14	9.18	9.18	4.00	1.41	2.17	2.58	2.76
December 2008	0.20	5.09	9.14	9.14	4.00	1.44	2.10	2.44	2.62
January 2009	0.20	5.10	9.16	9.16	3.25	0.40	1.17	1.63	1.92
February 2009	0.20	5.19	9.21	9.21	3.25	0.48	1.26	1.77	2.07
March 2009	0.20	5.31	9.24	9.24	3.25	0.52	1.23	1.79	2.05
April 2009	0.20	5.35	9.24	9.24	3.25	0.44	1.09	1.64	1.95
May 2009	0.20	5.42	9.26	9.26	3.25	0.32	0.66	1.22	1.55
June 2009	0.20	5.59	9.22	9.22	3.25	0.31	0.60	1.11	1.65
July 2009	0.20	5.63	9.24	9.24	3.25	0.28	0.48	0.93	1.50
August 2009	0.20	5.57	9.15	9.15	3.25	0.23	0.35	0.76	1.33
September 2009	0.20	5.57	9.15	9.15	3.25	0.25	0.28	0.64	1.24
October 2009	0.20	5.44	9.19	9.19	3.25	0.24	0.28	0.58	1.24

Fuente: Banco Central del Ecuador

Tasas de interés activas efectivas calculadas por el Banco Central		
Segmento de Crédito	Tasa Referencial	Tasa Máxima
Comercial Corporativo	9.19%	9.33%
Comercial PYMES	11.32%	11.83%
Consumo	18.03%	18.92%
Vivienda	11.13%	11.33%
Microcrédito acumulación ampliada	23.74%	25.50%