



**BANCO CENTRAL DE BOLIVIA**  
**INFORMACIÓN SOBRE EL INTERÉS QUE SE PAGA POR UN PRÉSTAMO**  
**13 de enero de 2026**

**TASAS ACTIVAS\***

| Entidades                                                            | MONEDA NACIONAL |       |               |         |          | MONEDA EXTRANJERA |                      |               |         |          | UFV      | MVDOL    |
|----------------------------------------------------------------------|-----------------|-------|---------------|---------|----------|-------------------|----------------------|---------------|---------|----------|----------|----------|
|                                                                      | Empresarial     | PYME  | Micro-crédito | Consumo | Vivienda | Empresarial       | PYME                 | Micro-crédito | Consumo | Vivienda | Promedio | Promedio |
|                                                                      |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| BANCOS MULTIPLES                                                     |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| NACIONAL DE BOLIVIA                                                  | 13.10           | 7.54  | 14.81         | 14.98   | 8.48     |                   |                      |               |         |          |          |          |
| MERCANTIL SANTA CRUZ                                                 | 10.00           | 13.78 | 15.23         | 16.87   | 12.84    |                   |                      |               |         |          |          |          |
| CREDITO DE BOLIVIA                                                   | 10.43           | 8.60  | 17.29         | 21.52   | 31.95    |                   |                      |               |         |          |          |          |
| BISA                                                                 | 10.21           | 10.57 | 20.81         | 17.23   |          |                   |                      |               |         |          |          |          |
| UNION                                                                | 11.35           | 8.80  | 13.08         | 19.78   | 8.84     |                   |                      |               |         |          |          |          |
| ECONOMICO                                                            |                 | 15.87 | 15.11         | 18.16   | 9.91     |                   |                      |               |         |          |          |          |
| GANADERO                                                             |                 | 8.26  | 22.81         | 24.35   |          |                   |                      |               |         |          |          |          |
| NACIÓN ARGENTINA                                                     |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| ENTIDADES ESPECIALIZADAS EN MICROFINANZAS                            |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| BANCOS MULTIPLES                                                     |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| SOLIDARIO                                                            |                 |       | 16.82         | 26.75   | 23.40    |                   |                      |               |         |          |          |          |
| FIE                                                                  |                 | 8.29  | 15.74         | 25.97   | 11.57    |                   |                      |               |         |          |          |          |
| FORTALEZA                                                            |                 | 14.20 | 16.53         | 21.28   |          |                   |                      |               |         |          |          |          |
| PRODEM                                                               |                 | 17.00 | 16.34         | 25.40   |          |                   |                      |               |         |          |          |          |
| BANCOS PYME                                                          |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| DE LA COMUNIDAD                                                      |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| ECO FUTURO                                                           |                 |       | 15.58         | 22.28   |          |                   |                      |               |         |          |          |          |
| ENTIDADES FINANCIERAS DE VIVIENDA                                    |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| LA PRIMERA                                                           |                 |       |               | 8.83    |          |                   |                      |               |         |          |          |          |
| PROMOTORA                                                            |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| PROGRESO                                                             |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| COOPERATIVAS DE AHORRO Y CRÉDITO                                     |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| JESUS NAZARENO                                                       |                 |       | 29.33         | 14.22   |          |                   |                      |               |         |          |          |          |
| SAN MARTIN                                                           |                 |       | 19.13         | 23.52   |          |                   |                      |               |         |          |          |          |
| FATIMA                                                               |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| LA MERCED                                                            |                 |       | 25.46         | 26.82   |          |                   |                      |               |         |          |          |          |
| SAN PEDRO                                                            |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| LOYOLA                                                               |                 |       |               | 20.60   |          |                   |                      |               |         |          |          |          |
| CAT. TARIJA                                                          |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| SAN ANTONIO                                                          |                 |       | 12.13         | 14.93   |          |                   |                      |               |         |          |          |          |
| PIO X                                                                |                 |       |               | 14.95   |          |                   |                      |               |         |          |          |          |
| INCAHUASSI                                                           |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| QUILLACOLLO                                                          |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| S.J. PUNATA                                                          |                 |       | 13.58         |         |          |                   |                      |               |         |          |          |          |
| TRINIDAD                                                             |                 |       |               | 29.33   | 19.56    |                   |                      |               |         |          |          |          |
| COMARAPA                                                             |                 |       |               | 17.57   |          |                   |                      |               |         |          |          |          |
| SAN ROQUE                                                            |                 |       |               | 20.46   |          |                   |                      |               |         |          |          |          |
| SAN MATEO                                                            |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| CHOROLQUE                                                            |                 |       |               | 16.70   |          |                   |                      |               |         |          |          |          |
| M. F. GAINZA                                                         |                 |       | 12.13         | 24.45   |          |                   |                      |               |         |          |          |          |
| MADRE Y MAESTRA                                                      |                 |       |               | 19.34   |          |                   |                      |               |         |          |          |          |
| E. G. CHACO                                                          |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| CAT. POTOSI                                                          |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| ASUNCION                                                             |                 |       | 13.92         | 18.97   | 12.68    |                   |                      |               |         |          |          |          |
| S. J. BERMEJO                                                        |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| MAG. RURAL                                                           |                 |       |               | 18.33   |          |                   |                      |               |         |          |          |          |
| SAN JOAQUIN                                                          |                 |       | 12.13         |         |          |                   |                      |               |         |          |          |          |
| S.C BORROMEO                                                         |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| CACEF                                                                |                 |       | 12.42         | 20.03   |          |                   |                      |               |         |          |          |          |
| LA SAGRADA FAMILIA                                                   |                 |       |               | 39.88   |          |                   |                      |               |         |          |          |          |
| PROGRESO                                                             |                 |       | 42.58         | 29.33   |          |                   |                      |               |         |          |          |          |
| MAG. RURAL CHUQUISACA                                                |                 |       |               | 20.15   |          |                   |                      |               |         |          |          |          |
| SAN FRANCISCO SOLANO                                                 |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| SAN PEDRO DE AIQUILE                                                 |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| SAN MARTIN                                                           |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| CRISTO REY COCHABAMBA                                                |                 |       | 20.75         |         |          |                   |                      |               |         |          |          |          |
| VIRGEN DE LOS REMEDIOS                                               |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| COOPROLE                                                             |                 |       | 12.13         | 28.62   |          |                   |                      |               |         |          |          |          |
| SOLUCREDIT San Silvestre                                             |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| USAMA                                                                |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| PAULO VI                                                             |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| HOSPICIO                                                             |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| CANTERA                                                              |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| INSTITUCIONES FINANCIERAS DE DESARROLLO                              |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| IFD CIDRE                                                            |                 |       | 14.53         | 29.16   |          |                   |                      |               |         |          |          |          |
| IFD CRECER                                                           |                 |       | 36.90         | 25.15   | 18.12    |                   |                      |               |         |          |          |          |
| IFD DIACONIA                                                         |                 |       | 25.83         | 27.79   | 20.78    |                   |                      |               |         |          |          |          |
| IFD FONDECO                                                          |                 |       | 42.58         | 42.41   |          |                   |                      |               |         |          |          |          |
| IFD FUBODE                                                           |                 |       | 37.21         | 26.58   |          |                   |                      |               |         |          |          |          |
| IFD IDEPRO                                                           |                 |       | 31.56         | 24.77   |          |                   |                      |               |         |          |          |          |
| IFD IMPRO                                                            |                 |       |               | 34.04   |          |                   |                      |               |         |          |          |          |
| IFD PROMUJER                                                         |                 |       | 39.40         | 36.27   |          |                   |                      |               |         |          |          |          |
| Tasas de interés de referencia vigentes del 01/12/2025 al 31/01/2026 |                 |       |               |         |          |                   |                      |               |         |          |          |          |
| MN                                                                   | MVDOL           |       | UFV           |         | ME       |                   |                      |               |         |          |          |          |
| 3.34                                                                 | 1.99            |       | 0.01          |         | 0.52     |                   |                      |               |         |          |          |          |
|                                                                      |                 |       |               |         |          |                   | Tasas interbancarias |               |         |          |          |          |
|                                                                      |                 |       |               |         |          |                   | Promedio ponderado   |               | MN      |          | ME       |          |
|                                                                      |                 |       |               |         |          |                   | 8.84                 |               |         |          |          |          |

\* Promedios ponderados por monto. Tasas efectivas, incluyen los cargos financieros que la entidad cobra al prestatario

Fuente : Reportes de las Entidades Financieras / Elaboración: Gerencia de Entidades Financieras - BCB



**BANCO CENTRAL DE BOLIVIA**  
**INFORMACIÓN SOBRE EL INTERÉS QUE PERCIBEN LOS AHORRISTAS POR SUS DEPÓSITOS**  
13 de enero de 2026  
TASAS PASIVAS\*

| Entidades                                 | MONEDA NACIONAL |                               |      |      |      |      |       |       |       | MONEDA EXTRANJERA |                               |    |      |      |      |      |      |       | UFV      | MVDOL    |
|-------------------------------------------|-----------------|-------------------------------|------|------|------|------|-------|-------|-------|-------------------|-------------------------------|----|------|------|------|------|------|-------|----------|----------|
|                                           | Caja de Ahorro  | DEPOSITOS A PLAZO FIJO (DIAS) |      |      |      |      |       |       |       | Caja de Ahorro    | DEPOSITOS A PLAZO FIJO (DIAS) |    |      |      |      |      |      |       | Promedio | Promedio |
|                                           |                 | 30                            | 60   | 90   | 180  | 360  | 720   | 1080  | Mayor |                   | 30                            | 60 | 90   | 180  | 360  | 720  | 1080 | Mayor |          |          |
| BANCOS MULTIPLES                          |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| NACIONAL DE BOLIVIA                       | 1.93            | 0.18                          |      |      |      | 2.99 | 4.00  |       | 7.82  | 0.01              |                               |    |      |      |      |      |      |       |          |          |
| MERCANTIL SANTA CRUZ                      | 1.28            | 0.18                          |      |      | 4.57 |      | 4.59  |       |       |                   | 0.01                          |    |      |      | 1.05 |      |      |       | 0.01     |          |
| CREDITO DE BOLIVIA                        | 0.23            |                               |      |      |      | 8.13 | 8.16  |       |       |                   |                               |    |      |      |      |      |      |       | 0.01     |          |
| BISA                                      | 3.34            |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| UNION                                     | 0.15            | 0.09                          |      |      |      | 6.08 | 6.90  | 7.61  |       |                   |                               |    |      |      |      |      |      |       |          |          |
| ECONOMICO                                 | 1.43            | 0.05                          |      |      |      | 7.72 |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| GANADERO                                  | 1.47            |                               |      |      |      |      | 4.00  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| NACIÓN ARGENTINA                          |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| ENTIDADES ESPECIALIZADAS EN MICROFINANZAS |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| BANCOS MULTIPLES                          |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SOLIDARIO                                 | 2.48            | 0.15                          |      | 5.88 | 5.24 | 6.25 | 6.50  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| FIE                                       | 2.02            | 0.11                          |      |      |      | 7.02 | 7.60  |       |       |                   |                               |    |      |      | 0.12 | 0.15 |      |       | 0.01     |          |
| FORTALEZA                                 | 4.32            |                               |      | 5.09 |      | 6.08 |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| PRODEM                                    | 2.60            | 0.18                          |      | 1.21 | 4.06 | 6.69 | 8.02  | 7.79  | 8.53  |                   | 0.05                          |    |      |      |      |      |      |       |          |          |
| BANCOS PYME                               |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| DE LA COMUNIDAD                           | 2.03            | 0.18                          |      |      | 5.58 | 7.12 |       |       |       |                   |                               |    |      |      | 2.22 |      |      |       |          |          |
| ECO FUTURO                                | 2.00            | 0.18                          |      |      |      |      | 8.59  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| ENTIDADES FINANCIERAS DE VIVIENDA         |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| LA PRIMERA                                | 3.24            | 0.08                          |      |      |      | 3.01 | 4.08  |       |       |                   |                               |    | 0.05 |      | 0.05 |      |      |       |          |          |
| PROMOTORA                                 | 2.02            |                               |      |      |      |      | 7.76  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| PROGRESO                                  | 2.02            |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| COOPERATIVAS                              |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| JESUS NAZARENO                            | 0.48            | 0.55                          |      | 2.52 |      |      | 4.50  | 6.12  | 8.84  |                   | 0.10                          |    |      |      |      | 0.80 |      |       |          |          |
| SAN MARTIN                                | 1.47            | 0.20                          |      |      | 5.79 | 6.00 | 6.98  |       |       |                   |                               |    |      | 1.51 |      | 2.00 |      |       |          |          |
| FATIMA                                    | 2.02            | 0.50                          |      |      |      |      |       |       |       |                   | 0.30                          |    |      | 2.31 |      |      |      |       |          |          |
| LA MERCED                                 | 0.10            | 0.20                          |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN PEDRO                                 | 2.02            |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| LOYOLA                                    | 2.02            | 1.51                          |      |      | 4.59 |      | 6.88  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| CAT. TARIJA                               | 2.09            |                               |      |      |      | 6.17 | 7.23  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN ANTONIO                               | 4.18            | 0.25                          |      |      | 4.07 |      | 5.38  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| PIO X                                     | 2.24            | 0.50                          |      | 3.04 | 4.91 |      | 6.17  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| INCAHUASSI                                | 2.02            | 0.18                          |      | 2.84 | 4.28 | 5.12 | 6.17  | 6.43  |       |                   |                               |    |      |      |      |      |      |       |          |          |
| QUILLACOLLO                               | 2.02            | 0.18                          |      |      | 3.56 | 4.07 | 6.46  |       |       |                   |                               |    | 0.75 |      |      |      |      |       |          |          |
| S.J. PUNATA                               | 2.02            | 0.50                          |      |      |      | 5.50 | 5.40  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| TRINIDAD                                  | 2.02            |                               |      |      |      |      | 6.11  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| COMARAPA                                  | 1.53            |                               |      |      |      | 5.11 | 6.88  | 7.55  |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN ROQUE                                 | 2.02            | 0.70                          |      |      |      | 8.16 | 7.99  |       |       |                   |                               |    |      |      | 1.80 |      |      |       |          |          |
| SAN MATEO                                 | 2.02            | 0.18                          |      |      |      |      | 5.64  |       | 8.30  |                   |                               |    |      |      |      |      |      |       |          |          |
| CHOROLQUE                                 | 2.50            | 0.50                          |      |      |      |      | 6.98  | 7.22  | 8.84  |                   |                               |    |      |      |      |      |      |       |          |          |
| M. F. GAINZA                              | 2.02            | 0.18                          |      | 3.02 | 5.01 |      | 7.23  | 8.30  |       |                   |                               |    |      |      | 0.30 |      |      |       |          |          |
| MADRE Y MAESTRA                           | 2.02            |                               |      |      | 6.10 |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| E. G. CHACO                               | 2.02            | 0.18                          |      |      |      |      | 6.78  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| CAT. POTOSI                               | 1.00            | 0.18                          |      |      | 4.04 |      | 8.00  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| ASUNCION                                  | 2.02            | 0.18                          |      | 3.53 |      |      | 6.00  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| S. J. BERMEJO                             | 0.30            |                               |      |      |      | 6.41 | 8.31  |       |       |                   |                               |    | 0.30 |      |      |      |      |       |          |          |
| MAG. RURAL                                | 2.53            | 0.20                          |      |      |      | 6.17 | 7.59  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN JOAQUIN                               |                 | 0.60                          |      |      |      |      | 6.54  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| S.C BORROMEO                              | 2.02            |                               |      |      |      |      | 6.17  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| CACEF                                     | 1.96            | 1.30                          |      |      | 2.52 | 4.04 | 5.94  | 6.17  | 7.67  |                   |                               |    |      |      |      |      |      |       |          |          |
| LA SAGRADA FAMILIA                        |                 |                               |      |      |      | 8.00 | 9.08  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| PROGRESO                                  | 2.02            | 0.18                          |      |      |      |      | 5.61  | 7.23  | 8.41  |                   |                               |    |      |      |      |      |      |       |          |          |
| MAG. RURAL CHUQUISACA                     | 2.02            | 0.18                          |      |      | 6.13 |      | 5.89  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN FRANCISCO SOLANO                      | 2.02            | 0.18                          |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN PEDRO DE AIQUILE                      | 2.02            | 0.18                          |      |      |      |      | 6.28  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SAN MARTIN                                | 4.07            |                               |      |      |      |      | 6.97  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| CRISTO REY COCHABAMBA                     | 4.04            | 0.30                          |      |      |      |      |       |       | 7.57  |                   |                               |    |      |      |      |      |      |       |          |          |
| VIRGEN DE LOS REMEDIOS                    | 2.02            |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| COOPROLE                                  | 2.02            |                               |      |      |      |      | 5.99  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| SOLUCREDIT San Silvestre                  |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| USAMA                                     |                 | 1.00                          |      |      |      |      | 8.00  |       |       |                   | 0.20                          |    |      |      |      |      |      |       |          |          |
| PAULO VI                                  |                 |                               |      |      |      | 3.80 | 7.00  |       |       |                   |                               |    |      |      | 0.50 |      |      |       |          |          |
| HOSPICIO                                  |                 |                               |      |      |      | 4.50 |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| CANTERA                                   |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| INSTITUCIONES FINANCIERAS DE DESARROLLO   |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD CIDRE                                 | 2.76            |                               |      | 3.55 |      | 5.57 | 7.00  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD CRECER                                | 2.61            | 0.50                          | 7.21 |      |      |      | 9.37  |       |       |                   |                               |    |      |      |      |      |      |       | 0.01     |          |
| IFD DIACONIA                              | 2.00            | 0.18                          |      |      | 3.03 | 6.09 | 8.13  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD FONDECO                               |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD FUBODE                                | 3.15            | 2.02                          | 2.53 |      | 6.69 | 7.70 | 7.80  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD IDEPRO                                |                 | 6.49                          | 6.45 | 8.12 | 8.21 | 9.33 | 10.21 | 10.26 |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD IMPRO                                 |                 |                               |      |      |      |      |       |       |       |                   |                               |    |      |      |      |      |      |       |          |          |
| IFD PROMUJER                              | 3.64            | 0.18                          |      |      |      | 8.68 | 9.09  |       |       |                   |                               |    |      |      |      |      |      |       |          |          |

\* Promedios ponderados por monto. Tasas efectivas, incluyen capitalizaciones y otras remuneraciones

Fuente : Reportes de las Entidades Financieras / Elaboración: Gerencia de Entidades Financieras - BCB