



## TASAS MEDIAS DE INTERÉS

| Tasas medias de empresas de intermediación financiera. Préstamos en efectivo |                |                | Empresas |          |          |                    |                    | Familias                      |            |                               |            |       |       |
|--|----------------|----------------|----------|----------|----------|--------------------|--------------------|-------------------------------|------------|-------------------------------|------------|-------|-------|
|  |                |                | Grandes  | Medianas | Pequeñas | Micro-empresas     |                    | Consumo                       |            | Vivienda                      |            |       |       |
|  |                |                |          |          |          | ventas <500.000 UI | ventas ≥500.000 UI | con autorización de descuento |            | sin autorización de descuento |            |       |       |
|  |                |                |          |          |          |                    |                    | <10.000 UI                    | ≥10.000 UI | <10.000 UI                    | ≥10.000 UI |       |       |
| Moneda nacional  | no reajutable  | Hasta 366 días | 7,67%    | 13,13%   | 20,89%   | 21,93%             | 25,97%             | 29,65%                        | 29,98%     | 70,89%                        | 49,08%     |       |       |
|  |                | 367 días o más | 9,60%    | 12,59%   | 15,10%   | 19,94%             | 14,79%             | 30,80%                        | 28,36%     | 77,28%                        | 55,57%     |       |       |
|  | reajutable     | UI             | 3,69%    |          | 3,39%    | 5,42%              | 3,30%              | 9,90%                         | 10,57%     | 12,78%                        | 8,41%      |       | 5,39% |
|  |                | UR             |          |          |          |                    |                    |                               |            |                               |            |       | 5,71% |
| Moneda extranjera  | Dólares U.S.A. | Hasta 366 días | 2,30%    | 3,78%    | 4,23%    | 5,33%              | 5,15%              | 4,53%                         |            |                               |            | 4,86% |       |
|  |                | 367 días o más | 3,26%    | 3,47%    | 4,02%    | 4,94%              | 4,34%              | 9,21%                         |            |                               |            |       |       |
|  |                |                |          |          |          |                    |                    |                               |            |                               |            |       |       |

## TOPES MÁXIMOS DE INTERÉS

### ► Crédito de nómina

| Tope tasa crédito de nómina<br>20% por encima de la tasa media de interés |                |                | Familias   |            |          |
|---|----------------|----------------|------------|------------|----------|
|   |                |                | Consumo    |            | Vivienda |
|   |                |                | <10.000 UI | ≥10.000 UI |          |
| Moneda nacional   | no reajutable  | Hasta 366 días | 35,58%     | 35,98%     | 6,47%    |
|   |                | 367 días o más | 36,96%     | 34,03%     |          |
|   | reajutable     | UI             | 11,88%     | 12,68%     |          |
|   |                | UR             |            |            |          |
| Moneda extranjera   | Dólares U.S.A. | Hasta 366 días | 5,44%      |            | 5,83%    |
|   |                | 367 días o más | 11,05%     |            |          |

### ► Crédito con retención de haberes

| Tope tasa retención de haberes<br>30% por encima de la tasa media de interés |                |                | Familias   |            |          |
|--|----------------|----------------|------------|------------|----------|
|  |                |                | Consumo    |            | Vivienda |
|  |                |                | <10.000 UI | ≥10.000 UI |          |
| Moneda nacional  | no reajutable  | Hasta 366 días | 38,55%     | 38,97%     | 7,01%    |
|  |                | 367 días o más | 40,04%     | 36,87%     |          |
|  | reajutable     | UI             | 12,87%     | 13,74%     |          |
|  |                | UR             |            |            |          |
| Moneda extranjera  | Dólares U.S.A. | Hasta 366 días | 5,89%      |            | 6,32%    |
|  |                | 367 días o más | 11,97%     |            |          |

## RESTO DE PRÉSTAMOS

### ► Para un capital menor a 2:000.000 de UI

| Tope tasa         |                | Empresas       |          |          |                    |                    | Familias                      |            |                               |            |          |
|-------------------|----------------|----------------|----------|----------|--------------------|--------------------|-------------------------------|------------|-------------------------------|------------|----------|
|                   |                | Grandes        | Medianas | Pequeñas | Micro-empresas     |                    | Consumo                       |            | Vivienda                      |            |          |
|                   |                |                |          |          | ventas <500.000 UI | ventas ≥500.000 UI | con autorización de descuento |            | sin autorización de descuento |            |          |
|                   |                |                |          |          |                    |                    | <10.000 UI                    | ≥10.000 UI | <10.000 UI                    | ≥10.000 UI |          |
| Moneda nacional   | no reajutable  | Hasta 366 días | 11,8885% | 20,3515% | 32,3795%           | 33,9915%           | 40,2535%                      | 45,9575%   | 46,4690%                      | 109,8795%  | 76,0740% |
|                   |                | 367 días o más | 14,8800% | 19,5145% | 23,4050%           | 30,9070%           | 22,9245%                      | 47,7400%   | 43,9580%                      | 119,7840%  | 86,1335% |
|                   | reajutable     | UI             | 5,7195%  | 5,2545%  | 8,4010%            | 5,1150%            | 15,3450%                      | 16,3835%   | 19,8090%                      | 13,0355%   | 8,3545%  |
|                   |                | UR             |          |          |                    |                    |                               |            |                               |            | 8,8505%  |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 3,5650%  | 5,8590%  | 6,5565%            | 8,2615%            | 7,9825%                       | 7,0215%    |                               | 7,5330%    |          |
|                   |                | 367 días o más | 5,0530%  | 5,3785%  | 6,2310%            | 7,6570%            | 6,7270%                       | 14,2755%   |                               |            |          |

### ► Para un capital mayor o igual a 2:000.000 de UI

| Tope tasa         |                | Empresas       |          |          |                    |                    | Familias                      |            |                               |            |          |
|-------------------|----------------|----------------|----------|----------|--------------------|--------------------|-------------------------------|------------|-------------------------------|------------|----------|
|                   |                | Grandes        | Medianas | Pequeñas | Micro-empresas     |                    | Consumo                       |            | Vivienda                      |            |          |
|                   |                |                |          |          | ventas <500.000 UI | ventas ≥500.000 UI | con autorización de descuento |            | sin autorización de descuento |            |          |
|                   |                |                |          |          |                    |                    | <10.000 UI                    | ≥10.000 UI | <10.000 UI                    | ≥10.000 UI |          |
| Moneda nacional   | no reajutable  | Hasta 366 días | 14,5730% | 24,9470% | 39,6910%           | 41,6670%           | 49,3430%                      | 56,9620%   | 93,2520%                      |            |          |
|                   |                | 367 días o más | 18,2400% | 23,9210% | 28,6900%           | 37,8860%           | 28,1010%                      | 53,8840%   | 105,5830%                     |            |          |
|                   | reajutable     | UI             | 7,0110%  | 6,4410%  | 10,2390%           | 6,2700%            | 20,0830%                      | 15,9790%   | 10,2410%                      |            |          |
|                   |                | UR             |          |          |                    |                    |                               |            |                               |            | 10,8490% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 4,3700%  | 7,1200%  | 8,0370%            | 10,1270%           | 9,7850%                       | 8,6070%    |                               | 9,2340%    |          |
|                   |                | 367 días o más | 6,1940%  | 6,5930%  | 7,6380%            | 9,3860%            | 8,2460%                       | 17,4990%   |                               |            |          |

| Tope mora         |                | Empresas       |          |          |                    |                    | Familias                      |            |                               |            |           |
|-------------------|----------------|----------------|----------|----------|--------------------|--------------------|-------------------------------|------------|-------------------------------|------------|-----------|
|                   |                | Grandes        | Medianas | Pequeñas | Micro-empresas     |                    | Consumo                       |            | Vivienda                      |            |           |
|                   |                |                |          |          | ventas <500.000 UI | ventas ≥500.000 UI | con autorización de descuento |            | sin autorización de descuento |            |           |
|                   |                |                |          |          |                    |                    | <10.000 UI                    | ≥10.000 UI | <10.000 UI                    | ≥10.000 UI |           |
| Moneda nacional   | no reajutable  | Hasta 366 días | 13,8060% | 23,6340% | 37,6020%           | 39,4740%           | 46,7460%                      | 53,3700%   | 53,9640%                      | 127,6020%  | 88,3440%  |
|                   |                | 367 días o más | 17,2800% | 22,6620% | 27,1800%           | 35,8920%           | 26,6220%                      | 55,4400%   | 51,0480%                      | 139,1040%  | 100,0260% |
|                   | reajutable     | UI             | 6,6420%  | 6,1020%  | 9,7580%            | 5,9400%            | 17,8200%                      | 19,0260%   | 23,0040%                      | 15,1380%   | 9,7020%   |
|                   |                | UR             |          |          |                    |                    |                               |            |                               |            | 10,2780%  |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 4,1400%  | 6,8040%  | 7,6140%            | 9,5940%            | 9,2700%                       | 8,1540%    |                               | 8,7480%    |           |
|                   |                | 367 días o más | 5,8680%  | 6,2460%  | 7,2360%            | 8,8920%            | 7,8120%                       | 16,5780%   |                               |            |           |

| Tope mora         |                | Empresas       |          |          |                    |                    | Familias                      |            |                               |            |          |
|-------------------|----------------|----------------|----------|----------|--------------------|--------------------|-------------------------------|------------|-------------------------------|------------|----------|
|                   |                | Grandes        | Medianas | Pequeñas | Micro-empresas     |                    | Consumo                       |            | Vivienda                      |            |          |
|                   |                |                |          |          | ventas <500.000 UI | ventas ≥500.000 UI | con autorización de descuento |            | sin autorización de descuento |            |          |
|                   |                |                |          |          |                    |                    | <10.000 UI                    | ≥10.000 UI | <10.000 UI                    | ≥10.000 UI |          |
| Moneda nacional   | no reajutable  | Hasta 366 días | 16,8740% | 28,8860% | 45,9580%           | 48,2460%           | 57,1340%                      | 65,9560%   | 107,9760%                     |            |          |
|                   |                | 367 días o más | 21,1200% | 27,6980% | 33,2200%           | 43,8860%           | 32,5360%                      | 62,3920%   | 122,2540%                     |            |          |
|                   | reajutable     | UI             | 8,1180%  | 7,4580%  | 11,9240%           | 7,2600%            | 23,2540%                      | 18,5020%   | 11,8590%                      |            |          |
|                   |                | UR             |          |          |                    |                    |                               |            |                               |            | 12,5620% |
| Moneda extranjera | Dólares U.S.A. | Hasta 366 días | 5,0600%  | 8,3180%  | 9,3060%            | 11,7260%           | 11,3300%                      | 9,9660%    |                               | 10,6920%   |          |
|                   |                | 367 días o más | 7,1720%  | 7,6340%  | 8,8440%            | 10,8880%           | 9,5480%                       | 20,2620%   |                               |            |          |