

Tasas de interés anuales para operaciones pasivas de captación

Vigente a partir de septiembre 2026

105. MONETARIA PREMIA Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q19,999.99	0.00%	0.00%
Q20,000	Q24,999.99	0.50%	0.50%
Q25,000	Q49,999.99	1.00%	1.00%
Q50,000	Q99,999.99	1.50%	1.51%
Q100,000	Q249,999.99	1.75%	1.76%
Q250,000	Q499,999.99	2.00%	2.02%
Q500,000	Q999,999.99	2.25%	2.27%
Q1,000,000	En adelante	2.50%	2.53%

154. MONETARIA PREMIA \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$2,499.99	0.00%	0.00%
\$2,500	\$4,999.99	0.20%	0.20%
\$5,000	\$19,999.99	0.30%	0.30%
\$20,000	\$24,999.99	0.40%	0.40%
\$25,000	\$99,999.99	0.50%	0.50%
\$100,000	\$499,999.99	0.75%	0.75%
\$500,000	En adelante	1.25%	1.26%

153. MONETARIA INTEGRA \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$4,999.99	0.00%	0.00%
\$5,000	\$24,999.99	0.25%	0.25%
\$25,000	\$49,999.99	0.40%	0.40%
\$50,000	\$99,999.99	0.50%	0.50%
\$100,000	\$499,999.99	0.75%	0.75%
\$500,000	\$1,999,999.99	1.25%	1.26%
\$2,000,000	En adelante	1.75%	1.76%

507. MONETARIA EMPRESARIAL Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q499,999.99	0.00%	0.00%
Q500,000	Q2,999,999.99	0.25%	0.25%
Q3,000,000	Q4,999,999.99	0.50%	0.50%
Q5,000,000	Q9,999,999.99	0.75%	0.75%
Q10,000,000	En adelante	1.00%	1.00%

508. MONETARIA GOLD Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q24,999.99	0.00%	0.00%
Q25,000	Q49,999.99	1.25%	1.26%
Q50,000	Q99,999.99	1.75%	1.76%
Q100,000	Q249,999.99	2.00%	2.02%
Q250,000	Q499,999.99	2.25%	2.27%
Q500,000	Q999,999.99	2.50%	2.53%
Q1,000,000	En adelante	2.75%	2.78%

556. MONETARIA GOLD \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$2,499.99	0.00%	0.00%
\$2,500	\$4,999.99	0.20%	0.20%
\$5,000	\$19,999.99	0.30%	0.30%
\$20,000	\$24,999.99	0.40%	0.40%
\$25,000	\$99,999.99	0.50%	0.50%
\$100,000	\$499,999.99	0.75%	0.75%
\$500,000	En adelante	1.25%	1.26%

658. AHORRO Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q4,999.99	0.00%	0.00%
Q5,000	Q24,999.99	1.00%	1.00%
Q25,000	Q49,999.99	1.25%	1.26%
Q50,000	Q99,999.99	1.50%	1.51%
Q100,000	Q149,999.99	1.75%	1.76%
Q150,000	Q499,999.99	2.00%	2.02%
Q500,000	Q999,999.99	2.25%	2.27%
Q1,000,000	Q1,999,999.99	2.50%	2.53%
Q2,000,000	En adelante	2.75%	2.78%

707. AHORRO \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$4,999.99	0.00%	0.00%
\$5,000	En adelante	0.10%	0.10%

752. AHORRO EUROS			
Desde	Hasta	Nominal	Efectiva
€0.00	En adelante	0.00%	0.00%

205. CHIQUI AHORRO			
Desde	Hasta	Nominal	Efectiva
Q0	Q99.99	0.00%	0.00%
Q100	Q9,999.99	1.00%	1.00%
Q10,000	Q49,999.99	1.25%	1.26%
Q50,000	En adelante	1.75%	1.76%

712. CHIQUI AHORRO \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$99.99	0.00%	0.00%
\$100	\$9,999.99	0.75%	0.75%
\$10,000	\$49,999.99	1.00%	1.00%
\$50,000	En adelante	1.25%	1.26%

208. AHORRO CON SORTEO Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q499.99	0.00%	0.00%
Q500	En adelante	0.20%	0.20%

255. AHORRO CON SORTEO \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$499.99	0.00%	0.00%
\$500	En adelante	0.10%	0.10%

662. AHORRO TASA ALTA Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q999.99	0.00%	0.00%
Q1,000.00	Q24,999.99	1.50%	1.51%
Q25,000.00	Q49,999.99	1.75%	1.76%
Q50,000.00	Q99,999.99	2.00%	2.02%
Q100,000.00	Q249,999.99	2.25%	2.27%
Q250,000.00	Q499,999.99	3.25%	3.30%
Q500,000.00	Q999,999.99	4.00%	4.07%
Q1,000,000.00	Q2,499,999.99	4.25%	4.33%
Q2,500,000.00	Q4,999,999.99	4.50%	4.59%
Q5,000,000.00	Q9,999,999.99	5.00%	5.12%
Q10,000,000.00	En adelante	5.25%	5.38%

711. AHORRO TASA ALTA \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$499.99	0.00%	0.00%
\$500	\$999.99	0.50%	0.50%
\$1,000.00	\$9,999.99	1.00%	1.00%
\$10,000.00	\$24,999.99	1.50%	1.51%
\$25,000.00	\$49,999.99	1.75%	1.76%
\$50,000.00	\$74,999.99	2.00%	2.02%
\$75,000.00	\$99,999.99	2.25%	2.27%
\$100,000.00	\$499,999.99	3.00%	3.04%
\$500,000.00	\$999,999.99	3.25%	3.30%
\$1,000,000.00	\$1,499,999.99	3.50%	3.56%
\$1,500,000.00	En adelante	3.75%	3.82%

652. AHORRO EMPRESARIAL Q			
Desde	Hasta	Nominal	Efectiva
Q0	Q4,999.99	0.00%	0.00%
Q5,000	Q24,999.99	0.50%	0.50%
Q25,000	Q49,999.99	0.75%	0.75%
Q50,000	Q99,999.99	1.00%	1.00%
Q100,000	Q249,999.99	1.50%	1.51%
Q250,000	Q499,999.99	1.75%	1.76%
Q500,000	Q999,999.99	2.00%	2.02%
Q1,000,000	Q4,999,999.99	2.25%	2.27%
Q5,000,000	En adelante	2.50%	2.53%

708. AHORRO EMPRESARIAL \$			
Desde	Hasta	Nominal	Efectiva
\$0	\$4,999.99	0.00%	0.00%
\$5,000	En adelante	0.10%	0.10%

663. AHORRO FUTURO Q	
Plazo	Tasa
3 meses	1.50%
6 meses	2.00%
1 año	3.00%
2 años	3.50%
3 años	4.00%
5 años	5.00%

713. AHORRO FUTURO \$	
Plazo	Tasa
3 meses	1.00%
6 meses	1.50%
1 año	2.00%
2 años	2.15%
3 años	2.35%
5 años	2.75%

Depósitos a Plazo Fijo

Pago de intereses mensuales		90 DÍAS				180 DÍAS				365 DÍAS			
		Nominal		Efectiva		Nominal		Efectiva		Nominal		Efectiva	
Desde	Hasta	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares
2,000.00	24,999.99	2.00%	1.40%	2.02%	1.41%	2.50%	1.85%	2.52%	1.86%	3.25%	2.00%	3.25%	2.00%
25,000.00	49,999.99	2.35%	1.60%	2.37%	1.61%	3.00%	2.25%	3.02%	2.26%	3.50%	2.50%	3.50%	2.50%
50,000.00	99,999.99	2.70%	1.60%	2.73%	1.61%	3.10%	2.50%	3.12%	2.52%	3.75%	2.75%	3.75%	2.75%
100,000.00	249,999.99	3.35%	2.35%	3.39%	2.37%	3.50%	2.75%	3.53%	2.77%	4.00%	3.00%	4.00%	3.00%
250,000.00	499,999.99	3.85%	2.35%	3.91%	2.37%	4.00%	3.00%	4.04%	3.02%	4.75%	3.50%	4.75%	3.50%
500,000.00	999,999.99	4.75%	2.50%	4.84%	2.52%	5.25%	3.00%	5.32%	3.02%	5.35%	3.50%	5.35%	3.50%
1,000,000.00	2,999,999.99	4.75%	2.90%	4.84%	2.93%	5.30%	3.25%	5.37%	3.28%	5.65%	3.75%	5.65%	3.75%
3,000,000.00	5,999,999.99	4.90%	2.90%	4.99%	2.93%	5.30%	3.50%	5.37%	3.53%	5.70%	4.00%	5.70%	4.00%
6,000,000.00	En adelante	5.10%	3.00%	5.20%	3.03%	5.60%	3.75%	5.68%	3.79%	5.75%	4.25%	5.75%	4.25%

Pago de intereses al vencimiento		90 DÍAS				180 DÍAS				365 DÍAS			
		Nominal		Efectiva		Nominal		Efectiva		Nominal		Efectiva	
Desde	Hasta	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares
2,000.00	24,999.99	2.05%	1.45%	2.07%	1.46%	2.55%	1.90%	2.57%	1.91%	3.30%	2.05%	3.30%	2.05%
25,000.00	49,999.99	2.40%	1.65%	2.42%	1.66%	3.05%	2.30%	3.07%	2.31%	3.55%	2.55%	3.55%	2.55%
50,000.00	99,999.99	2.75%	1.65%	2.78%	1.66%	3.15%	2.55%	3.17%	2.57%	3.80%	2.80%	3.80%	2.80%
100,000.00	249,999.99	3.40%	2.40%	3.44%	2.42%	3.55%	2.80%	3.58%	2.82%	4.05%	3.05%	4.05%	3.05%
250,000.00	499,999.99	3.90%	2.40%	3.96%	2.42%	4.05%	3.05%	4.09%	3.07%	4.80%	3.55%	4.80%	3.55%
500,000.00	999,999.99	4.80%	2.55%	4.89%	2.57%	5.30%	3.05%	5.37%	3.07%	5.40%	3.55%	5.40%	3.55%
1,000,000.00	2,999,999.99	4.80%	2.95%	4.89%	2.98%	5.35%	3.30%	5.42%	3.33%	5.70%	3.80%	5.70%	3.80%
3,000,000.00	5,999,999.99	4.95%	2.95%	5.04%	2.98%	5.35%	3.55%	5.42%	3.58%	5.75%	4.05%	5.75%	4.05%
6,000,000.00	En adelante	5.15%	3.05%	5.25%	3.09%	5.65%	3.80%	5.73%	3.84%	5.80%	4.30%	5.80%	4.30%

Pago de intereses anticipados		90 DÍAS				180 DÍAS				365 DÍAS			
		Nominal		Efectiva		Nominal		Efectiva		Nominal		Efectiva	
Desde	Hasta	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares	Quetzales	Dólares
2,000.00	24,999.99	1.65%	1.05%	1.66%	1.05%	2.15%	1.55%	2.16%	1.56%	2.85%	1.65%	2.85%	1.65%
25,000.00	49,999.99	2.05%	1.25%	2.07%	1.26%	2.65%	1.95%	2.67%	1.96%	3.05%	2.15%	3.05%	2.15%
50,000.00	99,999.99	2.35%	1.25%	2.37%	1.26%	2.75%	2.15%	2.77%	2.16%	3.35%	2.35%	3.35%	2.35%
100,000.00	249,999.99	2.95%	2.05%	2.98%	2.07%	3.15%	2.35%	3.17%	2.36%	3.55%	2.65%	3.55%	2.65%
250,000.00	499,999.99	3.45%	2.05%	3.49%	2.07%	3.55%	2.65%	3.58%	2.67%	4.25%	3.05%	4.25%	3.05%
500,000.00	999,999.99	4.35%	2.15%	4.42%	2.17%	4.75%	2.65%	4.81%	2.67%	4.85%	3.05%	4.85%	3.05%
1,000,000.00	2,999,999.99	4.35%	2.55%	4.42%	2.57%	4.85%	2.85%	4.91%	2.87%	5.15%	3.35%	5.15%	3.35%
3,000,000.00	5,999,999.99	4.45%	2.55%	4.52%	2.57%	4.85%	3.15%	4.91%	3.17%	5.15%	3.55%	5.15%	3.55%
6,000,000.00	En adelante	4.65%	2.65%	4.73%	2.68%	5.15%	3.35%	5.22%	3.38%	5.15%	3.75%	5.15%	3.75%