# Tasas de interés anuales para operaciones pasivas de captación

Vigente a partir de julio 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% | 3.75% | 5.35% | 3.75% |
| 1,000,000.00 | 2,999,999.99 | 4.75% | 2.90% | 4.84% | 2.93% | 5.30% | 3.25% | 5.37% | 3.28% | 5.90% | 4.00% | 5.90% | 4.00% |
| 3,000,000.00 | 5,999,999.99 | 4.90% | 2.90% | 4.99% | 2.93% | 5.30% | 3.50% | 5.37% | 3.53% | 5.90% | 4.25% | 5.90% | 4.25% |
| 6,000,000.00 | En adelante | 5.10% | 3.00% | 5.20% | 3.03% | 5.60% | 3.75% | 5.68% | 3.79% | 6.00% | 4.50% | 6.00% | 4.50% |

| 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% | 3.80% | 5.40% | 3.80% |
| 1,000,000.00 | 2,999,999.99 | 4.80% | 2.95% | 4.89% | 2.98% | 5.35% | 3.30% | 5.42% | 3.33% | 5.95% | 4.05% | 5.95% | 4.05% |
| 3,000,000.00 | 5,999,999.99 | 4.95% | 2.95% | 5.04% | 2.98% | 5.35% | 3.55% | 5.42% | 3.58% | 5.95% | 4.30% | 5.95% | 4.30% |
| 6,000,000.00 | En adelante | 5.15% | 3.05% | 5.25% | 3.09% | 5.65% | 3.80% | 5.73% | 3.84% | 6.05% | 4.55% | 6.05% | 4.55% |

| 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% | 1.75% | 1.66% | 1.76% | 2.15% | 1.55% | 2.16% | 1.56% | 2.85% | 1.65% | 2.85% | 1.65% |
| 25,000.00 | 49,999.99 | 2.05% | 2.05% | 2.07% | 2.07% | 2.65% | 1.95% | 2.67% | 1.96% | 3.05% | 2.15% | 3.05% | 2.15% |
| 50,000.00 | 99,999.99 | 2.35% | 2.05% | 2.37% | 2.07% | 2.75% | 2.15% | 2.77% | 2.16% | 3.35% | 2.35% | 3.35% | 2.35% |
| 100,000.00 | 249,999.99 | 2.95% | 2.45% | 2.98% | 2.47% | 3.15% | 2.35% | 3.17% | 2.36% | 3.55% | 2.65% | 3.55% | 2.65% |
| 250,000.00 | 499,999.99 | 3.45% | 2.45% | 3.49% | 2.47% | 3.55% | 2.65% | 3.58% | 2.67% | 4.25% | 3.05% | 4.25% | 3.05% |
| 500,000.00 | 999,999.99 | 4.35% | 3.05% | 4.42% | 3.09% | 4.75% | 2.65% | 4.81% | 2.67% | 4.85% | 3.35% | 4.85% | 3.35% |
| 1,000,000.00 | 2,999,999.99 | 4.35% | 3.15% | 4.42% | 3.19% | 4.85% | 2.85% | 4.91% | 2.87% | 5.35% | 3.55% | 5.35% | 3.55% |
| 3,000,000.00 | 5,999,999.99 | 4.45% | 3.15% | 4.52% | 3.19% | 4.85% | 3.15% | 4.91% | 3.17% | 5.35% | 3.75% | 5.35% | 3.75% |
| 6,000,000.00 | En adelante | 4.65% | 3.25% | 4.73% | 3.29% | 5.15% | 3.35% | 5.22% | 3.38% | 5.45% | 4.05% | 5.45% | 4.05% |

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