

Tasas Nominales y Efectivas de Operaciones Pasivas

Año 2026



CUENTA MONETARIA GTQ

Desde	Hasta	Efectiva	Nominal
Q0.01	Q10,000.00	0.00%	0.00%
Q10,000.01	Q25,000.00	0.25%	0.25%
Q25,000.01	Q50,000.00	0.50%	0.50%
Q50,000.01	Q100,000.00	0.75%	0.75%
Q100,000.01	Q250,000.00	1.00%	1.00%
Q250,000.01	En adelante	2.02%	2.00%

CUENTA MONETARIA USD

Desde	Hasta	Efectiva	Nominal
\$0.01	\$999.99	0.00%	0.00%
\$1,000.00	\$49,999.99	0.25%	0.25%
\$50,000.00	\$249,999.99	0.50%	0.50%
\$250,000.00	En adelante	0.75%	0.75%

CUENTA AHORRO GTQ

Desde	Hasta	Efectiva	Nominal
Q0.01	Q5,000.00	0.00%	0.00%
Q5,000.01	Q25,000.00	1.26%	1.25%
Q25,000.01	Q50,000.00	1.76%	1.75%
Q50,000.01	Q75,000.00	2.02%	2.00%
Q75,000.01	Q100,000.00	2.27%	2.25%
Q100,000.01	Q200,000.00	2.53%	2.50%
Q200,000.01	Q300,000.00	3.04%	3.00%
Q300,000.01	Q500,000.00	3.82%	3.75%
Q500,000.01	Q1,000,000.00	4.59%	4.50%
Q1,000,000.01	Q5,000,000.00	4.85%	4.75%
Q5,000,000.01	En adelante	5.12%	5.00%

CUENTA AHORRO USD

Desde	Hasta	Efectiva	Nominal
\$0.01	\$500.00	0.00%	0.00%
\$500.01	\$10,000.00	1.26%	1.25%
\$10,000.01	\$25,000.00	1.51%	1.50%
\$25,000.01	\$50,000.00	1.76%	1.75%
\$50,000.01	\$100,000.00	2.02%	2.00%
\$100,000.01	\$200,000.00	2.53%	2.50%
\$200,000.01	\$500,000.00	3.04%	3.00%
\$500,000.01	En adelante	3.56%	3.50%

CUENTA INFANTIL GTQ

Desde	Hasta	Efectiva	Nominal
Q0.01	Q199.99	1.51%	1.50%
Q200.00	En adelante	2.01%	2.00%

DEPÓSITO A PLAZO GTQ

Rango		365 días		180 días		90 días	
Desde	Hasta	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal
Q0.01	Q999.99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Q1,000.00	Q25,000.00	3.50%	3.50%	2.42%	2.41%	1.32%	1.31%
Q25,000.01	Q100,000.00	4.00%	4.00%	2.77%	2.75%	1.51%	1.50%
Q100,000.01	Q200,000.00	5.00%	5.00%	3.28%	3.25%	1.76%	1.75%
Q200,000.01	Q500,000.00	5.15%	5.15%	3.35%	3.32%	1.79%	1.78%
Q500,000.01	Q750,000.00	5.40%	5.40%	3.48%	3.45%	1.86%	1.85%
Q750,000.01	Q1,000,000.00	5.50%	5.50%	3.53%	3.50%	1.89%	1.88%
Q1,000,000.01	Q3,000,000.00	5.65%	5.65%	3.58%	3.55%	1.91%	1.90%
Q3,000,000.01	Q6,000,000.00	5.95%	5.95%	3.73%	3.70%	1.99%	1.98%
Q6,000,000.01	En adelante	6.15%	6.15%	3.86%	3.82%	2.05%	2.03%

*Pago de la tasa de interés al vencimiento

DEPÓSITO A PLAZO USD

Rango		365 días		180 días		90 días	
Desde	Hasta	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal
\$0.01	\$999.99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$1,000.00	\$25,000.00	2.50%	2.50%	1.54%	1.53%	0.65%	0.65%
\$25,000.01	\$100,000.00	3.00%	3.00%	1.79%	1.78%	0.78%	0.78%
\$100,000.01	\$200,000.00	3.50%	3.50%	2.04%	2.03%	0.90%	0.90%
\$200,000.01	\$250,000.00	3.75%	3.75%	2.17%	2.16%	0.96%	0.96%
\$250,000.01	\$300,000.00	3.80%	3.80%	2.19%	2.18%	0.98%	0.98%
\$300,000.01	\$500,000.00	3.90%	3.90%	2.24%	2.23%	1.00%	1.00%
\$500,000.01	\$1,000,000.00	4.00%	4.00%	2.29%	2.28%	1.03%	1.03%
\$1,000,000.01	\$2,500,000.00	4.40%	4.40%	2.50%	2.48%	1.13%	1.13%
\$2,500,000.01	En adelante	4.65%	4.65%	2.64%	2.62%	1.20%	1.19%

*Pago de la tasa de interés vencimiento

DEPÓSITO A PLAZO GTQ

Rango		365 días		180 días		90 días	
Desde	Hasta	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal
Q0.01	Q999.99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Q1,000.00	Q25,000.00	3.49%	3.44%	2.40%	2.37%	1.31%	1.30%
Q25,000.01	Q100,000.00	4.00%	3.93%	2.74%	2.71%	1.49%	1.48%
Q100,000.01	Q200,000.00	5.00%	4.89%	3.24%	3.19%	1.73%	1.72%
Q200,000.01	Q500,000.00	5.15%	5.03%	3.30%	3.25%	1.76%	1.75%
Q500,000.01	Q750,000.00	5.40%	5.27%	3.44%	3.39%	1.84%	1.82%
Q750,000.01	Q1,000,000.00	5.50%	5.37%	3.48%	3.43%	1.86%	1.84%
Q1,000,000.01	Q3,000,000.00	5.65%	5.51%	3.54%	3.48%	1.89%	1.87%
Q3,000,000.01	Q6,000,000.00	5.95%	5.79%	3.68%	3.62%	1.96%	1.94%
Q6,000,000.01	En adelante	6.15%	5.98%	3.79%	3.73%	2.01%	1.99%

*Pago de la tasa de interés mensual

DEPÓSITO A PLAZO USD

Rango		365 días		180 días		90 días	
Desde	Hasta	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal
\$0.01	\$999.99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$1,000.00	\$25,000.00	2.46%	2.43%	1.50%	1.49%	0.63%	0.63%
\$25,000.01	\$100,000.00	2.95%	2.91%	1.74%	1.73%	0.75%	0.75%
\$100,000.01	\$200,000.00	3.44%	3.39%	1.99%	1.97%	0.87%	0.87%
\$200,000.01	\$250,000.00	3.69%	3.63%	2.11%	2.09%	0.93%	0.93%
\$250,000.01	\$300,000.00	3.74%	3.68%	2.14%	2.12%	0.94%	0.94%
\$300,000.01	\$500,000.00	3.84%	3.77%	2.19%	2.17%	0.97%	0.97%
\$500,000.01	\$1,000,000.00	3.94%	3.87%	2.23%	2.21%	0.99%	0.99%
\$1,000,000.01	\$2,500,000.00	4.33%	4.25%	2.43%	2.40%	1.10%	1.09%
\$2,500,000.01	En adelante	4.58%	4.49%	2.57%	2.54%	1.16%	1.15%

*Pago de la tasa de interés mensual

SUPER DEPÓSITO GTQ

Rango		365 días		270 días		180 días		90 días	
Desde	Hasta	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal	Efectiva	Nominal
Q0.01	Q1999.99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Q2,000.00	Q25,000.00	2.38%	2.35%	2.13%	2.11%	1.89%	1.87%	1.06%	1.05%
Q25,000.01	Q50,000.00	2.89%	2.85%	2.54%	2.51%	2.18%	2.16%	1.43%	1.42%
Q50,000.01	Q75,000.00	3.04%	3.00%	2.64%	2.61%	2.25%	2.23%	1.50%	1.49%
Q75,000.01	Q100,000.00	3.14%	3.10%	2.72%	2.69%	2.31%	2.29%	1.51%	1.50%
Q100,000.01	Q200,000.00	3.76%	3.70%	3.19%	3.14%	2.62%	2.59%	1.65%	1.64%
Q200,000.01	Q300,000.00	4.13%	4.05%	3.46%	3.41%	2.82%	2.78%	1.69%	1.68%
Q300,000.01	Q500,000.00	4.49%	4.40%	3.76%	3.70%	3.03%	2.99%	1.78%	1.77%
Q500,000.01	Q1,000,000.00	5.06%	4.95%	4.15%	4.07%	3.24%	3.19%	1.80%	1.79%
Q1,000,000.01	Q5,000,000.00	5.27%	5.15%	4.29%	4.21%	3.33%	3.28%	1.84%	1.82%
Q5,000,000.01	En adelante	5.64%	5.50%	4.57%	4.48%	3.52%	3.46%	1.96%	1.94%