

SUPERINTENDENCIA FINANCIERA DE COLOMBIA			
DESDE	HASTA	DESBORSES CORRIENTE	TASA DE USURA
01-Jul-97	31-ago-97	36,50%	54,75%
01-Sep-97	30-sept-97	31,84%	47,76%
01-Oct-97	31-oct-97	31,33%	46,99%
01-Nov-97	30-nov-97	31,47%	47,21%
01-Dic-97	31-dic-97	31,74%	47,61%
01-Ene-98	31-ene-98	31,69%	47,54%
01-Feb-98	28-feb-98	32,56%	48,84%
01-Mar-98	31-mar-98	32,15%	48,23%
01-Abr-98	30-abr-98	36,28%	54,42%
01-May-98	31-may-98	38,39%	57,59%
01-Jun-98	30-jun-98	39,51%	59,27%
01-Jul-98	31-jul-98	47,83%	71,75%
01-Ago-98	31-ago-98	48,41%	72,62%
01-Sep-98	30-sept-98	43,20%	64,80%
1-oct-98	31-oct-98	46,00%	69,00%
1-nov-98	30-nov-98	49,99%	74,99%
1-dic-98	31-dic-98	47,71%	71,57%
1-ene-99	31-ene-99	45,49%	68,24%
1-feb-99	28-feb-99	42,39%	63,59%
1-mar-99	14-mar-99	40,99%	61,49%
15-mar-99	31-mar-99	39,76%	59,64%
1-abr-99	30-abr-99	33,57%	50,36%
1-may-99	31-may-99	31,14%	46,71%
1-jun-99	30-jun-99	27,46%	41,19%
1-jul-99	31-jul-99	24,22%	36,33%
1-ago-99	31-ago-99	26,25%	39,38%
1-sept-99	30-sept-99	26,01%	39,02%
1-oct-99	31-oct-99	26,96%	40,44%
1-nov-99	30-nov-99	25,70%	38,55%
1-dic-99	31-dic-99	24,22%	36,33%
1-ene-00	31-ene-00	22,40%	33,60%
1-feb-00	29-feb-00	19,46%	29,19%
1-mar-00	31-mar-00	17,45%	26,18%
1-abr-00	30-abr-00	17,87%	26,81%
1-may-00	31-may-00	17,90%	26,85%
1-jun-00	30-jun-00	19,77%	29,66%
1-jul-00	31-jul-00	19,44%	29,16%
1-ago-00	31-ago-00	19,92%	29,88%
1-sept-00	30-sept-00	22,93%	34,40%
1-oct-00	31-oct-00	23,08%	34,62%
1-nov-00	30-nov-00	23,80%	35,70%
1-dic-00	31-dic-00	23,69%	35,54%
1-ene-01	31-ene-01	24,16%	36,24%
1-feb-01	28-feb-01	26,03%	39,05%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA			
1-mar-01	31-mar-01	25,11%	37,67%
1-abr-01	30-abr-01	24,83%	37,25%
1-may-01	31-may-01	24,24%	36,36%
1-jun-01	30-jun-01	25,17%	37,76%
1-jul-01	31-jul-01	26,08%	39,12%
1-ago-01	31-ago-01	24,25%	36,38%
1-sept-01	30-sept-01	23,06%	34,59%
1-oct-01	31-oct-01	23,22%	34,83%
1-nov-01	30-nov-01	22,98%	34,47%
1-dic-01	31-dic-01	22,48%	33,72%
1-ene-02	31-ene-02	22,81%	34,22%
1-feb-02	28-feb-02	22,35%	33,53%
1-mar-02	31-mar-02	20,97%	31,46%
1-abr-02	30-abr-02	21,03%	31,55%
1-may-02	31-may-02	20,00%	30,00%
1-jun-02	30-jun-02	19,96%	29,94%
1-jul-02	31-jul-02	19,77%	29,66%
1-ago-02	31-ago-02	20,01%	30,02%
1-sept-02	30-sept-02	20,18%	30,27%
1-oct-02	31-oct-02	20,30%	30,45%
1-nov-02	30-nov-02	19,76%	29,64%
1-dic-02	31-dic-02	19,69%	29,54%
1-ene-03	31-ene-03	19,64%	29,46%
1-feb-03	28-feb-03	19,78%	29,67%
1-mar-03	31-mar-03	19,49%	29,24%
1-abr-03	30-abr-03	19,81%	29,72%
1-may-03	31-may-03	19,89%	29,84%
1-jun-03	30-jun-03	19,20%	28,80%
1-jul-03	31-jul-03	19,44%	29,16%
1-ago-03	31-ago-03	19,88%	29,82%
1-sept-03	30-sept-03	20,12%	30,18%
1-oct-03	31-oct-03	20,04%	30,06%
1-nov-03	30-nov-03	19,87%	29,80%
1-dic-03	31-dic-03	19,81%	29,72%
1-ene-04	31-ene-04	19,67%	29,50%
1-feb-04	29-feb-04	19,74%	29,61%
1-mar-04	31-mar-04	19,80%	29,70%
1-abr-04	30-abr-04	19,78%	29,67%
1-may-04	31-may-04	19,71%	29,56%
1-jun-04	30-jun-04	19,67%	29,50%
1-jul-04	31-jul-04	19,44%	29,16%
1-ago-04	31-ago-04	19,28%	28,92%
1-sept-04	30-sept-04	19,50%	29,25%
1-oct-04	31-oct-04	19,09%	28,63%
1-nov-04	30-nov-04	19,59%	29,39%
1-dic-04	31-dic-04	19,49%	29,23%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA			
1-ene-05	31-mar-05	19,45%	29,18%
1-feb-05	28-feb-05	19,40%	29,10%
1-mar-05	31-mar-05	19,15%	28,73%
1-abr-05	30-abr-05	19,19%	28,79%
1-may-05	31-may-05	19,02%	28,53%
1-jun-05	30-jun-05	18,85%	28,28%
1-jul-05	31-jul-05	18,50%	27,75%
1-ago-05	31-ago-05	18,24%	27,36%
1-sept-05	30-sept-05	18,22%	27,33%
1-oct-05	31-oct-05	17,93%	26,90%
1-nov-05	30-nov-05	17,81%	26,72%
1-dic-05	31-dic-05	17,49%	26,24%
1-ene-06	31-ene-06	17,35%	26,03%
1-feb-06	28-feb-06	17,51%	26,27%
1-mar-06	31-mar-06	17,25%	25,88%
1-abr-06	30-abr-06	16,75%	25,13%
1-may-06	31-may-06	16,07%	24,11%
1-jun-06	30-jun-06	15,61%	23,42%
1-jul-06	31-jul-06	15,08%	22,62%
1-ago-06	31-ago-06	15,02%	22,53%
1-sept-06	30-sept-06	15,05%	22,58%
1-oct-06	31-dic-06	15,07%	22,61%

Notas:

Con la Ley 510 de agosto de 1999, se estipula el Interés de Mora equivalente a 1.5 el Int
 Con la Ley 599 del 24 de julio de 2000, se estipula el Interés de Usura equivalente a 1.5 e
 Corriente, cálculo que entra en vigencia a partir del 24 de julio de 2001.

VIGENCIA		INTERÉS AN		
		COMERCIAL		COI
DESDE	HASTA	INTERÉS BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interés Bancario Corriente	INTERÉS BANCARIO CORRIENTE
1-ene-07	4-ene-07	11,07%	16,61%	20,68%

VIGENCIA		INTERÉS ANUAL EFECTIVO		
		CRÉDITO COMERCIAL Y DE CONSUMO		MICRO
DESDE	HASTA	INTERÉS BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interés Bancario Corriente	INTERÉS BANCARIO CORRIENTE
5-ene-07	31-mar-07	13,83%	20,75%	21,39%

Con el decreto 4090 de 2006, se certifica el interés bancario corriente correspondiente a l
 Con el decreto 519 de 2007, se certifica el interés bancario corriente correspondiente a l

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

VIGENCIA		INTERÉS AN		
		CRÉDITO DE CONSUMO Y ORDINARIO		MICRO
DESDE	HASTA	INTERÉS BANCARIO CORRIENTE	TASA DE USURA 1.5 veces el Interés Bancario Corriente	INTERÉS BANCARIO CORRIENTE
1-abr-07	30-jun-07	16,75%	25,12%	
1-abr-07	31-mar-08			22,62%
1-jul-07	30-sept-07	19,01%	28,51%	
1-oct-07	31-dic-07	21,26%	31,89%	
1-ene-08	31-mar-08	21,83%	32,75%	
1-abr-08	30-jun-08	21,92%	32,88%	
1-jul-08	30-sept-08	21,51%	32,27%	
1-oct-08	31-dic-08	21,02%	31,53%	
1-ene-09	31-mar-09	20,47%	30,71%	
1-abr-09	30-jun-09	20,28%	30,42%	
1-jul-09	30-sept-09	18,65%	27,98%	
1-oct-09	31-dic-09	17,28%	25,92%	
1-ene-10	31-mar-10	16,14%	24,21%	
1-abr-10	30-jun-10	15,31%	22,97%	
1-jul-10	30-sept-10	14,94%	22,41%	
1-oct-10	31-dic-10	14,21%	21,32%	24,59%
1-ene-11	31-mar-11	15,61%	23,42%	26,59%
1-abr-11	30-jun-11	17,69%	26,54%	29,33%
1-jul-11	30-sept-11	18,63%	27,95%	32,33%
1-oct-11	31-dic-11	19,39%	29,09%	
1-oct-11	30-sept-12			33,45%
1-ene-12	31-mar-12	19,92%	29,88%	
1-abr-12	30-jun-12	20,52%	30,78%	
1-jul-12	30-sept-12	20,86%	31,29%	
1-oct-12	31-dic-12	20,89%	31,34%	
1-oct-12	30-sept-13			35,63%
1-ene-13	31-mar-13	20,75%	31,13%	
1-abr-13	30-jun-13	20,83%	31,25%	
1-jul-13	30-sept-13	20,34%	30,51%	
1-oct-13	31-dic-13	19,85%	29,78%	
1-oct-13	30-sept-14			34,12%
1-ene-14	31-mar-14	19,65%	29,48%	
1-abr-14	30-jun-14	19,63%	29,45%	
1-jul-14	30-sept-14	19,33%	29,00%	
1-oct-14	31-dic-14	19,17%	28,76%	
1-oct-14	30-sept-15			34,81%
22-dic-14	30-sept-15			
1-ene-15	31-mar-15	19,21%	28,82%	
1-abr-15	30-jun-15	19,37%	29,06%	
1-jul-15	30-sept-15	19,26%	28,89%	

SUPERINTENDENCIA FINANCIERA DE COLOMBIA				
1-oct-15	30-dic-15	19,31%	29,00%	
1-oct-15	30-sept-16			35,42%
1-oct-15	30-sept-16			
1-ene-16	31-mar-16	19,68%	29,52%	
1-abr-16	30-jun-16	20,54%	30,81%	
1-jul-16	30-sept-16	21,34%	32,01%	
1-oct-16	31-dic-16	21,99%	32,99%	
1-oct-16	30-sept-17			36,73%
1-oct-16	30-sept-17			
1-ene-17	31-mar-17	22,34%	33,51%	
1-abr-17	30-jun-17	22,33%	33,50%	
1-jul-17	30-sept-17	21,98%	32,97%	
1-sept-17	30-sept-17	21,48%	32,22%	
1-oct-17	31-oct-17	21,15%	31,73%	
1-oct-17	31-dic-17			36,76%
1-oct-17	30-sept-18			
1-nov-17	30-nov-17	20,96%	31,44%	
1-dic-17	31-dic-17	20,77%	31,16%	
1-ene-18	31-ene-18	20,69%	31,04%	
1-ene-18	31-mar-18			36,78%
1-feb-18	28-feb-18	21,01%	31,52%	
1-mar-18	31-mar-18	20,68%	31,02%	
1-abr-18	30-abr-18	20,48%	30,72%	
1-abr-18	30-jun-18			36,85%
1-may-18	31-may-18	20,44%	30,66%	
1-jun-18	30-jun-18	20,28%	30,42%	
1-jul-18	31-jul-18	20,03%	30,05%	
1-jul-18	30-sept-18			36,81%
1-ago-18	31-ago-18	19,94%	29,91%	
1-sept-18	30-sept-18	19,81%	29,72%	
1-oct-18	31-oct-18	19,63%	29,45%	
1-oct-18	31-dic-18			36,72%
1-oct-18	30-sept-19			
1-nov-18	30-nov-18	19,49%	29,24%	
1-dic-18	31-dic-18	19,40%	29,10%	
1-ene-19	31-ene-19	19,16%	28,74%	
1-ene-19	31-mar-19			36,65%
1-feb-19	28-feb-19	19,70%	29,55%	
1-mar-19	31-mar-19	19,37%	29,06%	
1-abr-19	30-abr-19	19,32%	28,98%	
1-abr-19	30-jun-19			36,89%
1-may-19	31-may-19	19,34%	29,01%	
1-jun-19	30-jun-19	19,30%	28,95%	
1-jul-19	31-jul-19	19,28%	28,92%	
1-jul-19	30-sept-19			36,76%
1-ago-19	31-ago-19	19,32%	28,98%	

SUPERINTENDENCIA FINANCIERA DE COLOMBIA				
1-sep-19	30-sep-19	19,37%	28,98%	
1-oct-19	31-oct-19	19,10%	28,65%	
1-oct-19	31-dic-19			36,56%
1-oct-19	30-sept-20			
1-nov-19	30-nov-19	19,03%	28,55%	
1-dic-19	31-dic-19	18,91%	28,37%	
1-ene-20	31-ene-20	18,77%	28,16%	
1-ene-20	31-mar-20			36,53%
1-feb-20	29-feb-20	19,06%	28,59%	
1-mar-20	31-mar-20	18,95%	28,43%	
1-abr-20	30-abr-20	18,69%	28,04%	
1-abr-20	30-jun-20			37,05%
1-may-20	31-may-20	18,19%	27,29%	
1-jun-20	30-jun-20	18,12%	27,18%	
1-jul-20	31-jul-20	18,12%	27,18%	
1-jul-20	30-sept-20			34,16%
1-ago-20	31-ago-20	18,29%	27,44%	
1-sept-20	30-sept-20	18,35%	27,53%	
1-oct-20	31-oct-20	18,09%	27,14%	
1-oct-20	31-dic-20			37,72%
1-oct-20	30-sept-21			
1-nov-20	30-nov-20	17,84%	26,76%	
1-dic-20	31-dic-20	17,46%	26,19%	
1-ene-21	31-ene-21	17,32%	25,98%	
1-ene-21	31-mar-21			37,72%
1-feb-21	28-feb-21	17,54%	26,31%	
1-mar-21	31-mar-21	17,41%	26,12%	
1-abr-21	30-abr-21	17,31%	25,97%	
1-abr-21	30-jun-21			38,42%
1-may-21	31-may-21	17,22%	25,83%	
1-jun-21	30-jun-21	17,21%	25,82%	
1-jul-21	31-jul-21	17,18%	25,77%	
1-jul-21	30-sept-21			38,14%
1-ago-21	31-ago-21	17,24%	25,86%	
1-sept-21	30-sept-21	17,19%	25,79%	
1-oct-21	31-oct-21	17,08%	25,62%	
1-oct-21	31-dic-21			37,36%
1-oct-21	30-sept-22			
1-nov-21	30-nov-21	17,27%	25,91%	
1-dic-21	31-dic-21	17,46%	26,19%	
1-ene-22	31-ene-22	17,66%	26,49%	
1-ene-22	31-mar-22			37,47%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA
Para consumo ordinario la información corresponde a los 4 semanas anteriores a la certificación.
Para microcrédito la información corresponde a las 12 semanas anteriores a la certificación.
Para consumo de bajo monto , la información corresponde a los últimos 12 meses.

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Interés Bancario Corriente
vs Interés Bancario

TASA EFECTIVA
ANUAL EFECTIVO
RESUMEN
TASA DE USURA 1.5 veces el Interés Bancario Corriente
31,02%

TASA EFECTIVA
ANUAL EFECTIVO
RESUMEN
TASA DE USURA 1.5 veces el Interés Bancario Corriente
32,09%

las modalidades de crédito
vs las modalidades de crédito

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

VAL EFECTIVO

CRÉDITO

TASA DE USURA
1.5 veces el Interés
Bancario Corriente

33,93%

36,89%

39,89%

44,00%

48,50%

50,18%

53,45%

51,18%

52,22%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

53,13%

55,10%

55,14%

55,17%

55,28%

55,22%

55,08%

54,98%

55,34%

55,14%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

54,84%
54,80%
55,58%
51,24%
56,58%
56,58%
57,63%
57,21%
56,04%
56,21%

SUPERINTENDENCIA FINANCIERA DE COLOMBIA