Cuadro # 9 :
Agregados monetarios
(millones de córdobas) al 22 de noviembre de 2019

Períodos	Emisión	Numerario	Encaje moneda nacional	Base monetaria	Dep. vista ampliado 1/ 2/	M1A	Dep. ahorro ampliado	Dep. plazo ampliado 1/	Cuasi-dinero ampliado 1/	M2A	Dep. moneda extranjera 1/	Dep. moneda extranj. 1/ saldo mill. dólares	Dep. totales del SF 1/	M3A 3/
	(1)	(2)	(3)	(4=1+3)	(5)	(6=2+5)	(7)	(8)	(9=7+8)	(10=6+9)	(11)	(12)	(13=5+9+11)	(14=10+11)
Diciembre 2009	7,619.3	6,157.7	4,806.4	12,425.7	7,453.3	13,610.9	5,539.2	2,447.4	7,986.6	21,597.6	41,018.9	1,968.2	56,458.8	62,616.5
Diciembre 2010	9,931.4	8,224.8	4,618.4	14,549.8	7,743.6	15,968.3	7,209.6	3,768.1	10,977.7	26,946.1	51,668.6	2,361.2	70,389.8	78,614.6
Diciembre 2011	11,418.5	9,686.4	6,859.5	18,278.0	8,837.0	18,523.4	11,004.8	4,099.5	15,104.3	33,627.7	57,042.3	2,482.6	80,983.6	90,670.0
Diciembre 2012	13,232.8	10,874.4	5,941.7	19,174.4	10,259.4	21,133.8	9,524.0	2,433.8	11,957.8	33,091.7	64,306.2	2,665.5	86,523.5	97,397.9
Diciembre 2013	14,410.5	11,523.1	6,056.4	20,466.9	12,235.6	23,758.7	10,822.9	2,782.4	13,605.2	37,363.9	72,737.1	2,871.4	98,577.9	110,101.1
Diciembre 2014	16,876.1	13,318.5	6,626.5	23,502.5	14,471.1	27,789.6	11,660.6	2,458.5	14,119.2	41,908.8	88,743.1	3,336.4	117,333.4	130,651.9
Diciembre 2015	18,776.3	14,697.7	10,885.1	29,661.4	19,387.8	34,085.4	13,218.9	2,114.2	15,333.1	49,418.6	98,896.8	3,541.1	133,617.7	148,315.4
Diciembre 2016	20,796.7	16,409.5	8,341.3	29,138.0	19,189.5	35,599.0	13,584.1	2,049.5	15,633.6	51,232.6	110,217.0	3,758.5	145,040.2	161,449.7
2017														
Enero	20,426.4	15,435.6	8,189.3	28,615.7	19,430.9	34,866.5	14,155.0	2,261.4	16,416.3	51,282.8	112,073.9	3,806.0	147,921.1	163,356.7
Febrero	20,196.0	15,076.6	8,821.4	29,017.5	19,481.1	34,557.8	15,084.3	2,674.7	17,759.0	52,316.7	112,870.0	3,818.7	150,110.1	165,186.7
Marzo	19,466.7	14,845.2	8,508.7	27,975.4	20,866.2	35,711.4	14,351.6	2,622.7	16,974.3	52,685.7	114,734.1	3,865.8	152,574.6	167,419.8
Abril	19,995.4	15,760.6	8,882.1	28,877.6	18,992.5	34,753.2	14,931.5	2,841.8	17,773.3	52,526.5	114,906.9	3,857.1	151,672.7	167,433.4
Mayo	19,301.1	14,245.6	7,901.3	27,202.4	20,401.6	34,647.2	14,229.9	2,836.5	17,066.4	51,713.6	116,717.6	3,900.6	154,185.5	168,431.2
Junio	18,786.8	13,932.9	7,853.4	26,640.1	19,493.9	33,426.8	14,011.9	2,813.6	16,825.5	50,252.3	117,787.3	3,920.6	154,106.7	168,039.6
Julio	19,075.2	14,120.3	8,868.4	27,943.6	20,703.4	34,823.7	13,932.2	2,851.4	16,783.5	51,607.2	118,373.8	3,923.9	155,860.7	169,981.0
Agosto	18,832.2	13,795.9	8,163.1	26,995.3	21,224.3	35,020.2	13,754.6	2,886.5	16,641.1	51,661.3	118,650.7	3,916.8	156,516.1	170,312.0
Septiembre	18,790.4	14,188.9	8,311.6	27,101.9	19,768.1	33,957.0	13,887.7	2,923.4	16,811.0	50,768.1	119,241.5	3,920.5	155,820.7	170,009.6
Octubre	19,626.5	14,847.5	9,446.2	29,072.7	20,913.2	35,760.7	14,633.5	2,571.3	17,204.8	52,965.5	119,364.9	3,908.4	157,482.9	172,330.4
Noviembre	22,786.7	17,171.0	9,881.5	32,668.2	21,260.6	38,431.6	15,134.6	2,063.1	17,197.7	55,629.2	120,271.9	3,922.3	158,730.2	175,901.2
Diciembre	23,412.0	18,206.8	9,701.7	33,113.6	22,142.2	40,349.0	14,704.4	2,151.4	16,855.8	57,204.8	121,448.6	3,944.3	160,446.6	178,653.4
2018														
Enero	21,662.4	16,353.6	8,256.7	29,919.1	21,378.0	37,731.6	14,974.9	2,307.8	17,282.7	55,014.3	123,310.0	3,988.2	161,970.7	178,324.3
Febrero	21,227.3	15,798.6	9,259.9	30,487.2	22,051.2	37,849.9	16,774.3	2,501.8	19,276.2	57,126.1	124,913.6	4,025.0	166,241.0	182,039.6
Marzo	23,125.5	17,658.8	8,652.9	31,778.4	24,683.6	42,342.4	17,442.2	2,490.1	19,932.3	62,274.7	125,936.6	4,041.1	170,552.5	188,211.3
Abril	22,319.2	16,919.0	9,062.0	31,381.2	22,452.9	39,371.9	17,034.9	2,580.6	19,615.5	58,987.4	124,349.9	3,974.3	166,418.3	183,337.3
Mayo	21,633.4	15,720.6	9,145.2	30,778.6	21,539.2	37,259.8	15,513.0	2,574.9	18,087.9	55,347.7	117,749.2	3,747.7	157,376.3	173,096.9
Junio	21,405.5	15,741.8	9,058.9	30,464.4	20,604.8	36,346.5	14,749.1	2,479.8	17,228.9	53,575.4	109,517.6	3,471.8	147,351.3	163,093.1
Julio	20,356.0	14,848.8	10,115.0	30,471.0	20,569.8	35,418.7	14,507.4	2,476.4	16,983.8	52,402.5	107,529.9	3,394.7	145,083.6	159,932.4
Agosto	19,285.0	14,291.5	10,213.3	29,498.4	18,864.9	33,156.4	13,936.3	2,416.8	16,353.1	49,509.5	105,697.9	3,323.1	140,916.0	155,207.4
Septiembre	18,829.0	13,923.3	8,277.3	27,106.2	18,074.0	31,997.3	13,576.2	2,429.9	16,006.1	48,003.4	99,970.6	3,130.4	134,050.7	147,974.0
Octubre	18,099.6	13,203.8	7,690.0	25,789.5	18,070.1	31,273.9	13,223.4	2,352.2	15,575.5	46,849.4	97,968.5	3,055.0	131,614.1	144,817.9
Noviembre	21,411.0	15,345.2	8,692.4	30,103.3	20,313.0	35,658.2	13,693.6	1,812.7	15,506.2	51,164.5	97,065.4	3,014.8	132,884.7	148,229.9
Diciembre	22,399.7	17,513.4	7,733.0	30,132.7	17,609.9	35,123.3	12,487.2	1,797.2	14,284.5	49,407.8	95,528.9	2,954.8	127,423.2	144,936.6
2019														
Enero	20,819.1	15,745.5	6,973.8	27,792.8	17,465.4	33,210.9	12,674.2	1,950.4	14,624.6	47,835.5	92,979.0	2,864.0	125,069.0	140,814.5
Febrero	20,138.0	15,223.7	7,761.4	27,899.4	17,159.1	32,382.9	12,468.1	1,870.9	14,339.0	46,721.8	92,755.0	2,846.4	124,253.1	139,476.8
Marzo	19,717.9	15,225.8	7,514.0	27,231.9	19,172.1	34,397.9	12,028.2	1,877.4	13,905.6	48,303.5	89,368.0	2,731.1	122,445.7	137,671.5
Abril	20,214.1	15,105.1	10,120.8	30,334.9	17,934.3	33,039.4	12,674.2	1,921.5	14,595.7	47,635.1	89,043.6	2,710.3	121,573.7	136,678.7
Mayo	19,635.6	14,861.7	10,398.7	30,034.3	18,181.8	33,043.5	12,244.1	1,917.7	14,161.9	47,205.3	87,650.3	2,656.9	119,994.0	134,855.7
Junio	18,966.1	14,547.5	9,468.8	28,434.9	17,567.5	32,115.0	12,247.8	1,909.2	14,157.0	46,272.0	87,556.6	2,643.4	119,281.1	133,828.6
Julio	19,235.5	14,229.4	9,352.0	28,587.6	18,192.6	32,421.9	11,563.9	2,057.2	13,621.1	46,043.0	88,214.2	2,652.3	120,027.9	134,257.2
Agosto	19,201.4	14,807.0	7,847.4	27,048.8	18,980.6	33,787.5	11,853.8	2,029.9	13,883.7	47,671.2	88,503.0	2,650.0	121,367.2	136,174.2
Septiembre	19,617.5	14,668.6	7,197.7	26,815.2	17,953.4	32,622.0	12,266.3	2,744.2	15,010.5	47,632.5	89,488.4	2,668.7	122,452.3	137,120.9
Octubre 4/	19,763.6	14,747.7	7,360.2	27,123.7	17,851.9	32,599.6	12,327.4	2,667.8	14,995.2	47,594.8	91,163.9	2,707.5	124,011.0	138,758.7
Noviembre 4/														
01	19,922.9	15,064.3	6,684.1	26,606.9	17,855.1	32,919.4	12,270.5	2,670.4	14,940.8	47,860.2	90,449.4	2,686.0	123,245.3	138,309.6
02	19,922.9	15,052.8	6,684.1	26,606.9	18,043.5	33,096.3	12,175.2	2,669.8	14,845.0	47,941.3	90,315.4	2,681.8	123,203.9	138,256.7
03	19,922.9	15,090.8	6,684.1	26,606.9	18,108.5	33,199.3	12,095.4	2,670.0	14,765.4	47,964.6	90,269.6	2,680.3	123,143.5	138,234.3
04	20,269.1	14,849.3	5,480.8	25,749.9	18,469.1	33,318.4	12,065.7	2,614.6	14,680.3	47,998.7	90,628.1	2,690.7	123,777.5	138,626.8
05	20,146.0	15,161.2	5,113.1	25,259.1	18,922.6	34,083.7	12,063.2	2,609.4	14,672.7	48,756.4	90,681.4	2,692.0	124,276.6	139,437.8
06	20,142.6	15,093.5	5,056.6	25,199.2	18,762.8	33,856.4	12,251.0	2,609.5	14,860.5	48,716.9	90,821.4	2,696.0	124,444.7	139,538.3
07	20,049.3	15,228.3	4,864.9	24,914.2	18,400.0	33,628.4	12,338.3	2,609.8	14,948.1	48,576.5	91,477.9	2,715.3	124,826.1	140,054.4
08	20,113.4	15,346.1	5,014.9	25,128.3	18,408.8	33,755.0	12,403.5	2,611.5	15,015.0	48,770.0	91,628.3	2,719.5	125,052.1	140,398.3
09	20,113.4	15,339.6	5,014.9	25,128.3	18,565.2	33,904.8	12,323.3	2,611.2	14,934.6	48,839.3	91,563.8	2,717.4	125,063.5	140,403.1
10	20,113.4	15,379.4	5,014.9	25,128.3	18,623.2	34,002.6	12,242.4	2,611.3	14,853.7	48,856.3	91,464.3	2,714.2	124,941.3	140,320.7
11	20,602.5	15,414.7	5,148.4	25,750.9	19,184.0	34,598.7	12,254.6	2,608.4	14,863.0	49,461.7	91,331.2	2,710.0	125,378.3	140,792.9
12	20,682.2	15,193.8	5,217.2	25,899.4	19,725.2	34,919.0	12,228.4	2,526.7	14,755.0	49,674.0	92,021.7	2,730.3	126,501.9	141,695.7
13	20,747.9	15,178.4	5,126.3	25,874.2	20,033.9	35,212.3	12,131.7	2,513.8	14,645.5	49,857.7	91,622.0	2,718.2	126,301.4	141,479.7
14	20,942.0	15,315.7	5,337.1	26,279.1	19,956.3	35,272.0	12,427.2	2,514.3	14,941.5	50,213.5	91,670.3	2,719.4	126,568.1	141,883.8
15	21,150.1	15,879.0	5,660.4	26,810.5	20,535.1	36,414.1	12,593.4	2,287.7	14,881.1	51,295.2	91,382.5	2,710.7	126,798.7	142,677.7
16	21,150.1	16,190.8	5,660.4	26,810.5	20,688.9	36,879.7	12,358.0	2,284.7	14,642.7	51,522.4	91,148.5	2,703.5	126,480.1	142,670.9
17	21,150.1	16,244.4	5,660.4	26,810.5	20,755.4	36,999.8	12,253.8	2,285.2	14,539.0	51,538.7	91,092.3	2,701.6	126,386.6	142,631.0
18	21,911.3	15,972.8	5,616.1	27,527.4	20,809.6	36,782.4	12,295.6	2,127.5	14,423.2	51,205.5	91,691.5	2,719.2	126,924.2	142,897.0
19	21,940.7	16,253.1	5,791.5	27,732.2	20,661.3	36,914.4	12,592.8	2,125.6	14,718.3	51,632.7	91,841.3	2,723.4	127,220.9	143,474.0
20	22,255.3	16,228.4	5,427.9	27,683.2	20,374.7	36,603.2	12,537.9	2,100.5	14,638.4	51,241.6	91,936.5	2,726.0	126,949.6	143,178.0
21	22,241.3	16,931.0	5,176.7	27,418.0	20,035.9	36,966.8	13,351.0	1,991.7	15,342.7	52,309.5	92,173.8	2,732.8	127,552.4	144,483.3
22	22,489.3	17,210.9	5,045.4	27,534.8	20,006.6	37,217.6	13,201.0	2,002.1	15,203.1	52,420.6	91,624.2	2,716.3	126,834.0	144,044.9
Variación interanual														
Dic.2010/Dic.2009	30.3	33.6	(3.9)	17.1	3.9	17.3	30.2	54.0	37.5	24.8	26.0	20.0	24.7	25.5
Dic.2011/Dic.2010	15.0	17.8	48.5	25.6	14.1	16.0	52.6	8.8	37.6	24.8	10.4	5.1	15.1	15.3
Dic.2012/Dic.2011	15.9	12.3	(13.4)	4.9	16.1	14.1	(13.5)	(40.6)	(20.8)	(1.6)	12.7	7.4	6.8	7.4
Dic.2013/Dic.2012	8.9	6.0	1.9	6.7	19.3	12.4	13.6	14.3	13.8	12.9	13.1	7.7	13.9	13.0
Dic.2014/Dic.2013	17.1	15.6	9.4	14.8	18.3	17.0	7.7	(11.6)	3.8	12.2	22.0	16.2	19.0	18.7
Dic.2015/Dic.2014	11.3	10.4	64.3	26.2	34.0	22.7	13.4	(14.0)	8.6	17.9	11.4	6.1	13.9	13.5
Dic.2016/Dic.2015	10.8	11.6	(23.4)	(1.8)	(1.0)	4.4	2.8	(3.1)	2.0	3.7	11.4	6.1	8.5	8.9
Dic.2017/Dic.2016	12.6	11.0	16.3	13.6	15.4	13.3	8.2	5.0	7.8	11.7	10.2	4.9	10.6	10.7
Ene.2018/Ene.2017	6.1	5.9	0.8	4.6	10.0	8.2	5.8	2.1	5.3	7.3	10.0	4.8	9.5	9.2
Feb.2018/Feb.2017	5.1	4.8	5.0	5.1	13.2	9.5	11.2	(6.5)	8.5	9.2	10.7	5.4	10.7	10.2
Mar.2018/Mar.2017	18.8	19.0	1.7	13.6	18.3	18.6	21.5	(5.1)	17.4	18.2	9.8	4.5	11.8	12.4
Abr.2018/Abr.2017	11.6	7.3	2.0	8.7	18.2	13.3	14.1	(9.2)	10.4	12.3	8.2	3.0	9.7	9.5
May.2018/May.2017	12.1	10.4	15.7	13.1	5.6	7.5	9.0	(9.2)	6.0	7.0	0.9	(3.9)	2.1	2.8
Jun.2018/Jun.2017	13.9	13.0	15.4	14.4	5.7	8.7	5.3	(11.9)	2.4	6.6	(7.0)	(11.4)	(4.4)	(2.9)
Jul.2018/Jul.2017	6.7	5.2	14.1	9.0	(0.6)	1.7	4.1	(13.2)	1.2	1.5	(9.2)	(13.5)	(6.9)	(5.9)
Ago.2018/Ago.2017	2.4	3.6	25.1	9.3	(11.1)	(5.3)	1.3	(16.3)	(1.7)	(4.2)	(10.9)	(15.2)	(10.0)	(8.9)
Sept. 2018/Sept.2017	0.2	(1.9)	(0.4)	0.0	(8.6)	(5.8)	(2.2)	(16.9)	(4.8)	(5.4)	(16.2)	(20.2)	(14.0)	(13.0)
Oct.2018/Oct.2017	(7.8)	(11.1)	(18.6)	(11.3)	(13.6)	(12.5)	(9.6)	(8.5)	(9.5)	(11.5)	(17.9)	(21.8)	(16.4)	(16.0)
Nov.2018/Nov.2017	(6.0)	(10.6)	(12.0)	(7.9)	(4.5)	(7.2)	(9.5)	(12.1)	(9.8)	(8.0)	(19.3)	(23.1)	(16.3)	(15.7)
Dic.2018/Dic.2017	(4.3)	(3.8)	(20.3)	(9.0)	(20.5)	(13.0)	(15.1)	(16.5)	(15.3)	(13.6)	(21.3)	(25.1)	(20.6)	(18.9)
Ene.2019/Ene.2018	(3.9)	(3.7)	(15.5)	(7.1)	(18.3)	(12.0)	(15.4)	(15.5)	(15.4)	(13.0)	(24.6)	(28.2)	(22.8)	(21.0)
Feb.2019/Feb.2018	(5.1)	(3.6)	(16.2)	(8.5)	(22.2)	(14.4)	(25.7)	(25.2)	(25.6)	(18.2)	(25.7)	(29.3)	(25.3)	(23.4)
Mar.2019/Mar.2018	(14.7)	(13.8)	(13.2)	(14.3)	(22.3)	(18.8)	(31.0)	(24.6)	(30.2)	(22.4)	(29.0)	(32.4)	(28.2)	(26.9)
Abr.2019/Abr.2018	(9.4)	(10.7)	11.7	(3.3)	(20.1)	(16.1)	(25.6)	(25.5)	(25.6)	(19.2)	(28.4)	(31.8)	(26.9)	(25.4)
May.2019/May.2018	(9.2)	(5.5)	13.7	(2.4)	(15.6)	(11.3)	(21.1)	(25.5)	(21.7)	(14.7)	(25.6)	(29.1)	(23.8)	(22.1)
Jun.2019/Jun.2018	(11.4)	(7.6)	4.5	(6.7)	(14.7)	(11.6)	(17.0)	(23.0)	(17.8)	(13.6)	(20.1)	(23.9)	(19.0)	(17.9)
Jul.2019/Jul.2018	(5.5)	(4.2)	(7.5)	(6.2)	(11.6)	(8.5)	(20.3)	(16.9)	(19.8)	(12.1)	(18.0)	(21.9)	(17.3)	(16.1)
Ago.2019/Ago.2018	(0.4)	3.6	(23.2)	(8.3)	0.6	1.9	(14.9)	(16.0)	(15.1)	(3.7)	(16.3)	(20.3)	(13.9)	(12.3)
Sept. 2019/Sept.2018	4.2	5.4	(13.0)	(1.1)	(0.7)	2.0	(9.6)	12.9	(6.2)	(0.8)	(10.5)	(14.7)	(8.7)	(7.3)
Oct.2019/Oct.2018	9.2	11.7	(4.3)	5.2	(1.2)	4.2	(6.8)	13.4	(3.7)	1.6	(6.9)	(11.4)	(5.8)	(4.2)
Nov.2019/Nov.2018	11.6	16.3	(25.0)	2.4	2.0	8.2	(8.9)	(2.1)	(8.1)	2.9	(6.3)	(10.6)	(5.3)	(3.1)

1/ : En bancos comerciales, incluye depósitos del SPNF y otras obligaciones con el público.
2/ : En los depósitos a la vista se excluyen los cheques a compensar.
3/ : Incluye depósitos en moneda extranjera utilizando el tipo de cambio oficial.
4/ : A partir de septiembre de 2019 se incluyen otras obligaciones subordinadas de Bancorp, debido a reclasificación contable realizada en sus cuentas de depósitos, como parte del proceso de disolución voluntaria en que se encuentra
5/ : Preliminar
Fuente: Banco Central de Nicaragua.