

Nicaragua

— in Figures —



Banco Central de Nicaragua

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Esta página se dejó en blanco intencionalmente.

CONTENT

- | | | | |
|----|---------------------------------------|----|--------------------------------|
| 1 | Top-Line Indicators | 24 | Commerce and Services |
| 4 | Comparison with
Selected Countries | 25 | External Trade |
| 6 | Population | 28 | Tourism |
| 9 | Labour Force | 30 | Finance |
| 11 | National Income | 34 | Government Finance |
| 14 | Balance of Payments | 36 | Prices |
| 15 | Investment in Nicaragua | 38 | Education |
| 16 | Competitiveness | 42 | Health |
| 19 | Enterprises | 44 | Environment |
| 20 | Manufacturing | 46 | Transport and
Communication |
| 21 | Utilities | | |
| 22 | Construction and Real
Estate | | |

Top-Line Indicators

ABOUT NICARAGUA

Total Land Area (sq km)	130,373.5
Surface Mainland Area (sq km)	119,822.1
Insular Territory Area	517.4
Lakes and Lagoons Extention	10,033.9
Cocibolca Lake Extention 1/	8,138.1
Xolotlan Lake Extention 1/	1,052.9
Hidrographic Basins	21
Lagoons	47
Mountains (higher than 1,000 mts)	61
Volcanoes	25
Active	6
Non-active	19
Average Temperature (°C)	
Maximum	25.0/33.8
Minimum	17.6/24.0

1/Islands included

Source: INETER.

ECONOMIC INDICATORS

Economic Indicators	2000	2006	2007
Gross Domestic Product (US\$ millions)	3,938.1	5,293.5	5,726.4
Per Capita GDP (US\$)	772.5	958.5	1,023.4
Real Economic Growth (%)	4.1	3.9	3.8
Inflation (%)	9.9	9.5	16.9
Industrial sector output (US\$ millions)	1,799.8	2,611.2	2,858.7
Agricultural Sector (US\$ millions) 1/	1,098.6	1,342.5	1,493.2
Export of goods (US\$ millions)	880.6	2,033.9	2,313.2
Sea Cargo ('000 tons)	2,215.5	2,678.0	2,937.9
Money Supply (M1A) (US\$ millions)	n.d	605.7	755.4
Gross International Reserves (US\$ millions)	496.7	924.2	1,103.3
Domestic Public Debt (US\$ millions) 2/	954.1	1,233.5	1,125.7
Foreign Public Debt (US\$ millions)	6,659.9	4,526.7	3,384.6

1/ Cattle, forestry and fishing included.

2/ Government, Central Bank and Private Sector Included.

Source: Central Bank of Nicaragua

SOCIAL INDICATORS

Social Indicators	2000	2006	2007
Total Population ('000) 1/	5,098.0	5,522.6	5,595.5
Population Growth Rate	1.6	1.3	1.3
Public Spending on Education (% GDP)	4.0	4.7	5.0
Public Spending on Education (US\$ per student)	80.4	146.8	164.3
Net Primary Education Enrollment (%)	80.4	84.2	86.5
Public Spending on Health (% GDP)	3.1	3.4	3.7
Public Spending on Health (US\$ per inhabitant)	23.7	32.6	37.8
Bed in Hospitals x 10,000 inhabitants	10.0	8.9	8.8
Medical Consultations (thousands)	7,148.9	8,873.8	8,784.2

1/ Population based on INIDE-CELADE projections, October 2006.

Source: SETEC.

Comparison with Selected Countries

SELECTED ECONOMIC INDICATORS, 2007

Economic Indicators	Nicaragua	Costa Rica	El Salvador
Real GDP Growth (%)	3.8	6.8	4.7
Per Capita GDP (US\$)	1,023.4	5,837.3	2,867.4
Export of goods and services Growth (%)	9.6	9.1	4.5
Unemployment Rate ^{1/}	4.9	4.6	6.6
Minimum Wage (US\$ per month) ^{2/}	104.7	527.2	183.0
Inflation Rate	16.9	10.8	4.9

1/: Unemployment Data of El Salvador y Guatemala as of 2006.

2/: Minimum Wage of Nicaragua y Dominicana is a simply average according to economic activity.

Source: SECMCA and BCN

SELECTED SOCIAL INDICATORS, quinquennium 2005 - 2010

Social Indicators	Nicaragua	Costa Rica	El Salvador
Population ^{1/}	5,595.5	4,550.0	7,224.0
Demographic Annual Growth Rate (average annual rate per hundred inhabitants)	1.3	1.7	1.6
Birth rate (gross rate per thousand inhabitants)	24.9	17.8	23.1
Fertility Total Rate (per female)	2.8	2.1	2.7
Life Expectancy at Birth (years)	72.9	78.8	71.8
Mortality rate (gross rate per thousand inhabitants)	4.8	4.2	5.8
Infant Mortality Rate (per 1,000 births)	21.5	9.9	21.5

1/: thousand of people, in the middle of 2008.

Source: CEPAL, Anuario Estadístico de América Latina y el Caribe, 2007. Data of Nicaragua as of 2007, INIDE.

Guatemala	Honduras	República Dominicana
5.7	6.3	8.5
2,505.1	1,634.6	4,406.4
10.8	3.6	2.4
3.2	2.9	4.5
210.1	160.1	80.2
8.7	8.9	8.9

Guatemala	Honduras	República Dominicana
13,677.0	7,322.0	9,890.0
2.5	2.0	1.4
33.3	27.8	23.5
4.2	3.3	2.8
70.2	72.1	72.2
5.7	5.1	6.0
30.1	27.8	29.6

Population

POPULATION BY AGE GROUP

Ages	Total	Males	Females
Total	5,450,393	2,707,309	2,743,084
1 - 4	669,978	341,866	328,112
5 - 9	690,314	352,192	338,122
10 - 14	700,536	355,792	344,744
15 - 19	623,552	313,079	310,473
20 - 24	562,238	279,858	282,380
25 - 29	456,615	222,086	234,529
30 - 34	366,407	176,988	189,419
35 - 39	301,688	147,170	154,518
40 - 44	258,924	126,219	132,705
45 - 49	223,875	107,445	116,430
50 - 54	173,734	84,103	89,631
55 - 59	103,169	50,148	53,021
60 - 64	99,265	48,392	50,873
65 - 69	79,621	38,659	40,962
70 - 74	60,022	28,450	31,572
75 - 79	43,134	19,498	23,636
80 - 84	37,321	15,364	21,957

Source: Population estimated and projected according to INIDE-CELADE, October 2006.

POPULATION BY MARITAL STATUS

Marital Status	Total	Males	Females
Total (Aged 12 & Over)	3,621,610	1,757,055	1,864,555
Single	1,447,338	795,939	651,399
Married	911,706	448,661	463,045
Consensual Union	889,555	429,413	460,142
Separated	219,150	48,623	170,527
Widowed	130,454	27,428	103,026
Divorced	23,407	6,991	16,416

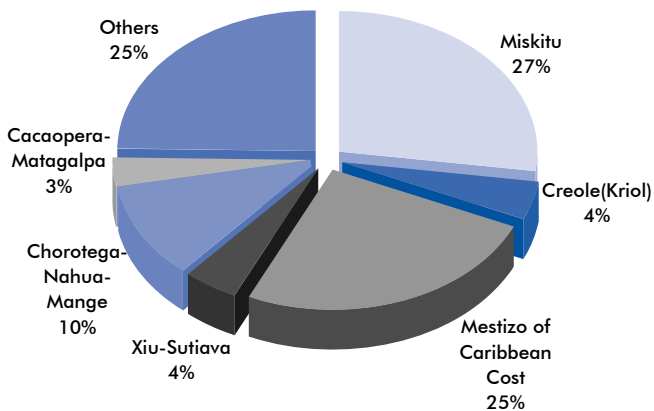
Source: INIDE, VII Population and Housing National Census, 2005.

VITAL RATES

Quinquennial	Birth Rate	Death Rate	Infant Mortality Rate	Fertility Rate	Life Expectancy at Birth
	Per 1,000 Population		Per 1,000 Live-births	Per Female	Years
1990/1995	35.4	6.5	48.0	4.5	66.1
1995/2000	30.1	5.6	33.6	3.6	68.4
2000/2005	26.3	5.0	26.4	3.0	70.8
2005/2010	24.9	4.8	21.5	2.8	72.9

Source: Population estimated and projected according to INIDE-CELADE, October 2006.

POPULATION BELONGING TO ETHNIC COMMUNITIES



Source: INIDE, VII Population and Housing National Census, 2005.

Labour Force

LABOUR FORCE

Concepts	2000	2006	2007
Labour Force (thousands)	1,914.3	2,159.4	2,185.7
Employed (thousands)	1,809.6	2,050.3	2,078.8
Unemployed (thousands)	104.7	109.1	106.9
Labour Force Participation Rate (%)	53.5	51.4	51.1
Unemployment Rate (%)	5.5	5.1	4.9

Source: Household Survey to Measure Employment in November of each year.

OCCUPATIONAL DISTRIBUTION

Occupations	2000	2006	2007
	<i>Miles</i>		
Total	1,809.6	2,050.3	2,078.8
Self-Employed	615.6	703.1	692.5
Employer	38.2	87.4	94.0
Employee	932.6	1,026.8	1,053.5
Cooperative Members	n.d	2.7	1.4
None wage earning employee	223.2	230.3	237.1
Others (No specific employment)	n.d	n.d	0.2

Source: Household Survey to Measure Employment in November of each year.

EMPLOYMENT STRUCTURE BY ACTIVITIES

Activities	2000	2006	2007
	<i>Thousand</i>		
Total	1,809.6	2,050.3	2,078.8
Primary Activities	580.6	628.9	612.5
Agriculture and Cattle	559.1	601.7	583.4
Silviculture	4.8	11.8	11.0
Fishing	16.7	15.4	18.0
Manufacturing Activities	344.3	380.9	410.1
Manufacturing	247.5	276.6	299.7
Construction	90.2	97.5	103.0
Mines and Quarries	6.6	6.8	7.4
Tertiary Activities	884.7	1,040.5	1,056.3
Commerce	402.2	464.0	457.3
Central Government	55.8	69.6	76.4
Transportation & Communications	67.5	84.4	86.1
Financial Services	49.1	65.9	69.5
Electricity, Gas & Water	11.0	6.1	10.2
Social and Personal Services	299.1	350.6	356.7

Source: Household Survey to Measure Employment in november of each year.

SELECTED LABOUR MARKET INDICATORS

Indicators	2000	2006	2007
Average Weekly Hours Worked	47.8	49.0	51.0
Average Monthly Income (C\$)	1,930.8	2,378.6	2,598.6
Formal Sector Rate (%)	37.5	35.6	37.3
Urban Employment (%)	56.9	54.3	56.5

Source: Employment Survey Measure (every year in november)

National Income

GROSS DOMESTIC PRODUCT BY ACTIVITY

Concepts	GDP Real Growth			GDP Nominal Share		
	2005	2006	2007	2005	2006	2007
	Annual Percentage Change			Percentage Share		
Total	4.3	3.9	3.8	100.0	100.0	100.0
Net Taxes on Products	3.5	3.6	3.7	8.9	8.9	8.9
Banking Imputations	2.3	11.4	22.5	-2.8	-3.0	-3.5
Agriculture	4.1	4.4	-2.6	10.2	10.3	9.6
Cattle	4.5	2.6	8.0	7.1	7.0	7.3
Fishing	9.3	1.6	-2.3	1.6	1.6	1.5
Silviculture	4.0	2.0	2.5	1.3	1.3	1.2
Manufacturing	5.6	6.5	7.6	18.7	19.1	19.9
Construction	7.3	-3.2	-3.0	4.3	4.0	3.7
Minery	-10.4	-3.4	-8.8	1.0	0.9	0.8
Commerce	2.3	3.9	4.7	16.6	16.6	16.7
General Government	4.8	6.2	3.0	6.1	6.2	6.2
Transport and Communications	6.7	4.4	6.7	7.3	7.3	7.5
Banks and Insurances Companie	3.5	10.3	16.3	3.3	3.5	3.9
Energy and Water	3.6	2.7	2.3	2.2	2.2	2.2
Housing Property	4.3	3.2	3.2	6.6	6.5	6.5
Others Services	3.4	2.9	3.5	7.7	7.6	7.6

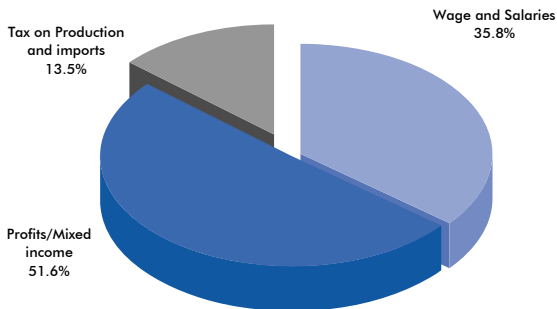
Source: BCN

GROSS DOMESTIC PRODUCT BY EXPENDITURE

Concepts	2000	2006	2007
	<i>Distribution Percentage</i>		
Total	100.0	100.0	100.0
Private Consumption	79.0	80.1	82.4
Government Consumption	17.2	19.7	19.8
Fixed Capital Formation	28.7	29.2	29.4
Changes in Inventories	2.3	0.5	2.3
Net Export of Goods and Services	-27.2	-29.5	-33.9

Source: BCN.

VALUE ADDED AT CURRENT MARKET PRICES, 2005



Source: BCN.

NATIONAL INCOME

Years	Gross National Income	Gross National Income Per Capita ^{1/}	Gross Domestic Product
	<i>Millions of dollars</i>	<i>Dollars</i>	<i>Millions of dollars</i>
2001	3,862.1	746.5	4,102.4
2002	3,820.1	728.4	4,026.0
2003	3,903.2	734.7	4,101.5
2004	4,272.6	794.1	4,464.7
2005	4,745.1	870.6	4,872.0
2006	5,169.3	936.0	5,293.5
2007	5,595.7	1,000.0	5,726.4

^{1/} Projections and estimations were used by INIDE-CELADE, October 2006.

Source: BCN.

Balance of Payments

BALANCE OF PAYMENTS

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
1. Current Account	-841.9	-716.9	-1,001.2
Balance of Goods	-920.9	-1,416.6	-1,764.8
Export of Goods	880.6	2,033.9	2,313.2
Import of Goods	-1,801.5	-3,450.5	-4,078.0
Balance of services	-129.4	-136.7	-180.3
Export of Services	221.3	341.0	372.1
Import of Services	-350.7	-477.7	-552.4
Income Balance	-201.8	-124.2	-130.7
Net Current Transfers	410.2	960.6	1,074.6
2. Capital and Financial Account	664.8	807.3	1,112.2
Capital Account	296.4	353.3	265.8
Financial Account	368.4	454.0	846.4
Foreign Direct Investment	266.5	286.8	335.3
Portfolio Investment	34.6	-9.6	-12.2
Other Investments	-138.3	454.1	51.8
Errors and Omissions	205.6	-277.3	471.5
3. Balance of Payments (stock)	-177.1	90.4	111.0
Financing	177.1	-90.4	-111.0
Reserve Assets (- increase)	15.7	-185.8	-172.5
Net Exceptional Financing	161.4	95.4	61.5

Source: BCN

Investment in Nicaragua

FOREIGN DIRECT INVESTMENT BY SECTOR

Sectors	2000	2006	2007
	<i>Millions of dollars</i>		
Total	266.5	286.8	335.3
Minery	n.a	7.4	11.3
Fishing	7.9	7.5	n.a
Manufacturing	72.4	63.1	120.6
Energy	115.0	20.0	26.7
Commerce	57.0	38.7	31.6
Communications	3.1	50.1	145.1
Finances	11.1	100.0	n.a

Source: BCN

Competitiveness

DOING BUSINESS, 2007 ^{1/}

Indicators	Nicaragua	Costa Rica
Ease of Doing Business	93	115
Starting a Business	70	113
Dealing with Licenses	127	120
Employing Workers	59	79
Registering Properties	130	41
Getting Credit	68	48
Protecting Investors	83	158
Paying Taxes	156	162
Trading across Borders	87	54
Enforcing Contracts	69	130
Closing a Business	63	104

1/ Clasification among 178 economies. The closer value to 1 means a better climate for doing business.

Source: Doing Business, World Bank

El Salvador	Guatemala	Honduras	República Dominicana
<i>Rank</i>			
69	114	121	99
130	128	135	84
121	167	72	74
76	105	116	106
37	23	78	106
48	68	13	36
107	122	147	122
101	116	160	139
68	116	103	35
54	98	124	82
85	86	113	142

NICARAGUA: INDICATORS FOR DOING BUSINESS

Indicators	2003	2004	2005	2006	2007
Starting a Business Procedures (number)	10	6	6	6	6
Duration for Starting a Business (days)	48	39	39	39	39
Cost for Starting a Business (% GNI per capita)	161	145	144	132	119
Difficulty of Hiring Index (0-100) 1/	11	11	11	11	22
Difficulty of Firing Index (0-100) 1/	0	0	0	0	0
Firing Costs (weeks of wages)	24	24	24	24	24
Investor Protection Index (0-10) 2/	n.a	n.a	5	5	5
Time for Export (days)	n.a	n.a	38	36	36
Export / Import Cost (US\$ per container)	n.a	n.a	1,020	1,020	1,021
Time for Closing a Business (years)	2	2	2	2	2
Cost for Closing a Business (% of capital)	15	15	15	15	15
Recovery Rate (cents per dollar)	31	33	34	34	35

1/ Higher values mean burdensome regulations.

2/ Higher value means better protection.

Source: Doing Business, World Bank.

Enterprises

ENTERPRISES BY INDUSTRY , 2005

Industries	Large	Medium	Small
		Numbers	
Total	834	13,838	105,602
Manufacturing Industry	228	3,508	17,932
Wholesaling	65	477	661
Retailing	56	2,661	54,910
Automobile Commerce	30	408	758
Vehicle Repairing Services	2	841	2,583
Hotels	20	372	572
Restaurants	28	1,618	10,597
Enterprises Services	58	599	3,508
Communitary Services	61	1,035	6,499
Social and Health Services	44	391	1,899
Teaching services	146	886	445
Financial Intermediation Services	22	206	80
Construction	35	300	1,894
Transport, Storage and Communications	39	536	3,264

Source: National Urban Economic Census updated with 2005 (administrative files)

Manufacturing

MANUFACTURING SECTOR OUTPUT FOR SELECTED INDUSTRIES

Industries	2000	2006	2007
	<i>Millions of dollars</i>		
Total Industry	1,799.8	2,611.2	2,858.7
Meat and Fish	357.9	509.6	551.7
Sugar	131.7	154.9	190.9
Dairy products	112.5	169.9	196.2
Other Food of Industrial source	265.2	416.1	440.1
Beverages	164.6	217.5	224.3
Tobacco	11.4	11.3	10.8
Yarns, Weavies, Clothes, Leather and Footwear	176.8	324.9	376.0
Wood and Furniture Goods	129.8	121.0	129.0
Printed and paper products	38.9	51.0	49.4
Refined Oil Products	215.0	403.7	449.0
Plastic and Rubber Chemical Products	68.5	66.3	79.6
Glass and non Metallic Products	88.4	102.3	95.6
Metals and Elaborated Metallic Products	30.6	48.2	51.7
Machinery and Transport Equipment	8.5	14.3	14.3

Source: BCN

Utilities

UTILITIES (INVOICED WATER AND ELECTRICITY CONSUMPTION)

Services	2000	2006	2007
Potable Water(thousands of m ³)	107,889.2	121,710.2	124,207.2
Houses	94,557.5	103,336.7	105,100.3
Commercial	5,694.7	10,742.2	11,520.0
Industrial	739.8	756.8	692.7
Government	6,897.2	6,874.6	6,894.2
Electricity(MW-H)	1,504.8	1,874.8	1,955.0
Houses	448.2	633.7	650.0
Commercial	426.0	571.4	584.1
Industrial	339.8	382.4	435.2
Irrigation	91.4	65.6	57.4
Water Distribution	159.3	150.7	156.1
Street Lighting	40.1	71.0	72.1

Source: ENACAL, INE, ENEL.

Construction and Real Estate

OCCUPIED HOUSES UNITS

Concepts	Total	Urban	Rural
Total	979,530	560,011	419,519
Private Houses Properties	978,335	559,153	419,182
Houses	914,313	538,058	376,255
Farm House	3,829	1,124	2,705
Apartment	975	956	19
Rented Rooms	1,683	1,172	511
Hut	32,523	2,725	29,798
Improvised House	22,298	13,280	9,018
Location used as House	2,714	1,838	876
Collective Houses	1,195	858	337
Hotel	146	125	21
Hostal	314	278	36
Guest House	224	169	55
Hospitals	19	15	4
Rehabilitation Center	15	9	6
Asylum	14	11	3
Orphanage	27	18	9
Religious Institute / Boarding School	123	94	29
Jails	9	5	4
Others	304	134	170

Source: INIDE, VIII National Population and IV Housing Census, 2005

BUILT AREA BY ECONOMIC SECTOR

Concepts	2000	2006	2007
	<i>Thousands of square meters</i>		
Total	1,097.5	1,132.0	1,168.7
Houses	816.8	786.4	794.4
Commerce	32.3	71.1	47.8
Service	140.7	206.3	168.1
Industry	107.7	68.2	158.5

Source: BCN

BUILDING COST BY TYPE OF CONSTRUCTION

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
Total Private Construction	340.3	631.7	639.3
Houses	221.6	345.5	374.4
Commerce	16.2	54.8	41.0
Service	86.2	212.7	178.2
Industry	16.3	18.7	45.8
Total Public Construction	264.3	237.8	257.1
Buildings	50.7	63.1	63.8
Engineering Civil Buildings	213.6	174.7	193.3

Source: BCN

PUBLIC INVESTMENT BY SECTOR

Sectors	2002	2006	2007
	<i>Millions of dollars</i>		
Total	194.4	234.5	285.4
Infraestructure	106.0	104.9	151.1
Social	63.2	99.4	100.3
Productive	21.3	23.4	24.9
National Services	3.8	6.8	9.1

Source: General Directorate of Public Investment (DGIP).

Commerce and Services

VALUE ADDED BY TYPES OF SERVICES

Years	Total	Transport and communication	Financial Intermediation	Housing Property	Personal and Enterprise Services	Electricity and Water distribution
<i>Millions of dollars</i>						
2000	1,056.6	190.2	138.4	329.8	281.6	116.7
2001	1,086.4	225.5	136.0	338.8	292.8	93.3
2002	1,086.0	216.5	150.5	338.8	288.4	91.8
2003	1,187.4	252.6	164.2	358.4	310.7	101.5
2004	1,287.4	261.6	208.5	358.8	331.3	127.2
2005	1,340.7	264.4	213.3	380.9	347.4	134.8
2006	1,449.0	285.9	242.2	397.8	368.8	154.4
2007	1,590.6	317.5	301.1	421.0	390.0	161.0

Source: BCN.

VALUE ADDED OF COMMERCIAL INDUSTRY

Years	Total	Commerce	Hotels and Restaurants
<i>Millions of dollars</i>			
2000	572.4	514.5	57.9
2001	569.3	495.1	74.2
2002	563.5	484.2	79.2
2003	549.7	475.2	74.4
2004	598.0	519.7	78.4
2005	672.6	584.2	88.4
2006	718.9	621.9	97.0
2007	783.0	676.2	106.8

Source: BCN.

External Trade

EXTERNAL TRADE OF GOODS

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
Balance of Goods	-920.9	-1,416.6	-1,764.8
Exports of Goods	880.6	2,033.9	2,313.2
Merchandise (FOB)	642.8	1,049.5	1,202.2
Goods for Processing	230.7	966.2	1,088.1
Goods Procured in Ports	7.1	18.2	22.9
Imports of Goods	-1,801.5	-3,450.5	-4,078.0
Merchandise (FOB)	-1,653.2	-2,754.7	-3,294.4
Goods for Processing	-148.3	-695.8	-783.6

Source: DGA, CETREX, MEM.

EXPORTS (FOB), BY PRODUCT

Products	2000	2006	2007
	<i>Millions of dollars</i>		
Total	642.8	1,049.5	1,202.2
Coffee	160.9	207.1	188.3
Meat	52.2	148.0	179.6
Peanut	29.8	43.0	56.0
Livestock (cattle)	24.9	39.3	42.4
Sugarcane	41.3	60.3	74.5
Gold	29.3	55.3	61.4
Lobster	57.5	40.0	31.3
Lacteous	24.4	64.4	95.5
Schrimps	54.3	48.6	45.0
Beans	6.3	37.0	40.0
Bananas	8.3	9.6	9.9
Sesame seed	3.7	4.4	6.9
Others	149.9	292.5	371.4

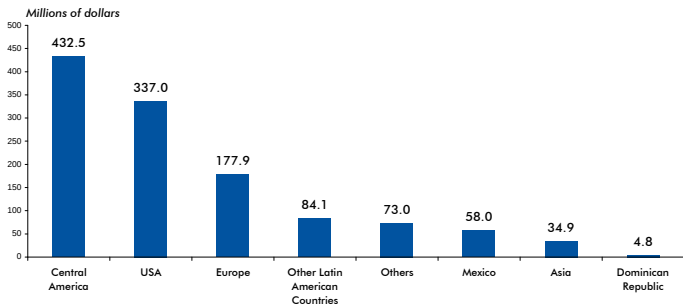
Source: DGA, CETREX.

IMPORTS OF GOODS

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
Imports (FOB)	1,653.2	2,754.7	3,294.4
Imports (CIF)	1,805.5	2,991.5	3,579.2
Consumer Goods	536.2	952.1	1,073.2
Non Durables	421.0	732.5	844.3
Durables	115.2	219.6	228.9
Oil, Fuels and Lubricants	291.6	689.7	836.5
Crude Oil	184.5	366.0	403.5
Fuels and Lubricants	103.4	319.8	433.0
Electricity	3.7	4.0	0.0
Intermediate Goods	533.2	791.8	1,007.7
For Agriculture	72.8	83.9	113.0
For Industry	344.6	542.5	677.2
Material for Constructions	115.8	165.5	217.5
Capital Goods	442.6	552.8	654.6
For Agriculture	31.6	30.6	35.7
For Industry	227.5	308.4	364.8
Transportation Equipment	183.5	213.9	254.1
Others	1.9	5.0	7.2

Source: DGA, MEM.

Exports by country, 2007



Source: DGA, CETREX.

Tourism

VISITORS ARRIVALS AND OF HOTELS

Concepts	2002	2005	2006
	Number		
Visitors Arrivals	579,165	803,933	898,699
Hotels	208	345	380
Hotel Rooms	4,225	5,335	5,889

Source: INTUR.

INTERNATIONAL TOURIST ARRIVALS BY TYPE OF TRANSPORTATION

Concept	2002	2005	2006
	Number ^{1/}		
Total	471,622	712,444	773,398
Air	163,756	235,232	263,899
Sea	16,813	26,263	29,227
Land	291,053	450,949	480,272

^{1/}Spending night tourist

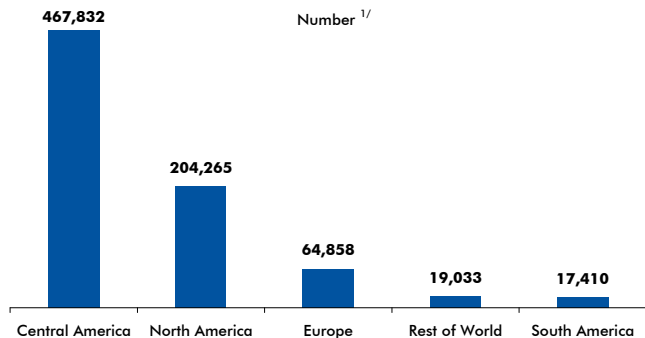
Source: INTUR.

CRUISES

Concept	2002	2005	2006
	Number		
Number of cruises	13	30	39
Campers	4,801	12,988	14,902
Tours Campers	2,408	5,954	8,053

Source: INTUR.

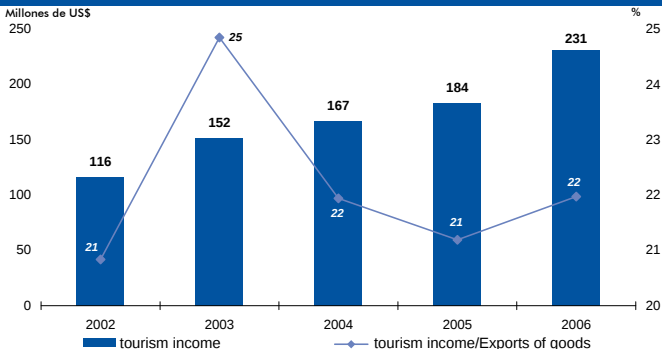
PRINCIPAL TOURIST MARKETS, 2006



^{1/}Spending night tourist

Source: INTUR.

TOURISM INCOME



Source: INTUR.

Finance

BANKING CREDIT TO PRIVATE SECTOR

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
Total Portfolio	949.2	1,744.0	2,183.1
Credit Card	49.1	277.4	378.9
Agriculture	170.6	165.1	187.2
Commercial	223.8	489.2	602.9
Cattle	26.8	76.7	109.8
Housing Mortgage	53.6	234.9	291.7
Industrial	118.6	173.7	195.6
Personal	237.4	245.7	311.5
Others	69.2	81.3	105.5

Source: SIBOIF y BCN.

AVERAGE EXCHANGE RATE (U. S. DOLLAR REFERENCE)

Currency	2000	2006	2007
Nicaragua : Cordoba	12.68	17.57	18.45
Costa Rica: Colon	307.88	510.04	514.46
El Salvador: Colon	8.72	8.75	8.75
Guatemala: Quetzal	7.76	7.59	7.67
Honduras: Lempira	14.84	18.90	18.90
Republica Dominicana: Peso	16.30	33.04	32.99

Source: SECMCA and BCN.

DOMESTIC INTEREST RATE ^{1/}

Interest Rate	2000	2006	2007
	Percentage per year		
Passive Interest Rate			
3-Month Domestic Currency Dep	11.83	5.62	7.06
3-Month US Dollar Deposit	9.65	6.98	5.94
1-year Domestic Currency Depos	13.39	8.52	8.07
1-Year US Dollar Deposit	10.68	6.88	7.43
Active Interest Rates			
Short Term Domestic Currency	19.67	11.64	12.91
Short term US Dollar	15.62	10.70	10.86
Long Term Currency	19.11	34.45	22.55
Long Term US Dollar	15.75	11.23	10.47

1/ Weighted average.

Source: SIBOIF and BCN.

ASSETS AND LIABILITIES OF REGULATED FINANCIAL INSTITUTIONS

Institutions	2000	
	Assets	Liabilities
Commercial Banks	1,791.8	1,683.9
Other Financial Intermediates	63.1	56.2
Stockbrokers	na	na

Source: SIBOIF and BCN

2006			2007		
Millions of dollars					
Assets		Liabilities	Assets		Liabilities
2,756.5		2,491.8	3,190.8		2,881.7
252.2		222.0	220.5		192.3
3.9		0.7	5.1		1.2

Government Finance

CENTRAL GOVERNMENT CURRENT INCOME

Concepts	2002	2006	2007
	<i>Millions of dollars</i>		
Total Current Income	600.9	996.8	1,118.4
Tax Income	543.0	925.6	1,031.7
Direct Taxes	113.1	272.1	312.3
Income and Profit	113.0	272.1	312.3
Others	0.1	0.0	0.0
Goods and Services	254.2	361.2	392.5
General Sales	104.8	150.4	168.6
Selective Consumption Taxes	148.5	209.7	222.8
Tax Stamp	0.9	1.1	1.1
Commerce and International Transportation	175.8	292.3	326.9
Import Duty	40.3	50.5	54.6
General Value Import Tax	130.7	237.0	267.5
Fees	2.0	3.5	3.5
Honduras and Columbia 35% Tax	2.8	1.3	1.4
Non Tax Income	57.8	71.2	86.7

Source: MHCP.

CENTRAL GOVERNMENT EXPENDITURE STRUCTURE

Concepts	2002	2006	2007
	<i>Millions of dollars</i>		
Total Expenditure	821.2	1,204.2	1,294.5
Social Expenditure	343.3	587.6	668.4
Education	161.6	251.0	286.8
Health	123.1	179.9	211.9
Assistance and Social Service	25.2	38.8	64.7
Communitarian House and Services	29.9	105.7	95.1
Cultural and Recreational Services	3.6	12.2	9.9
Government Administration	111.4	204.9	146.4
Defense and Public Security	107.6	153.7	170.9
Economic Services	144.0	161.3	220.4
Public Debt, Interest and Expenditure	115.0	96.7	88.5
Amortization	103.4	161.5	181.0
Total Expenditure and Amortization	924.6	1,365.7	1,475.6

Source: Budget Execution Report, MHCP.

Prices

CONSUMER PRICE INDEX (1999=100)

Major Groups	2000	2006	2007
	<i>Annual percentage variation</i>		
All Groups	9.9	9.5	16.9
Food and Beverages	6.7	11.3	24.9
Clothing and Footwear	4.6	4.8	6.9
Housing	15.1	10.0	12.0
House Equipment and Maintenance	3.9	8.5	12.8
Health Coservation	7.7	7.4	6.4
Transport and Comunication	12.5	7.6	17.6
Culture and Recreation	0.8	6.5	7.4
Education	23.8	9.4	7.8
Others	5.4	7.2	8.5

Source: INIDE-BCN.

SECTORIAL PRICE INDEX (1994=100)

Concepts	2000	2006	2007
	<i>Annual Percentage Variation</i>		
Agropecuary Commodities	0.8	25.4	12.6
Industrial Commodities	5.7	6.6	23.8
Industrial Input Price	2.3	10.0	12.5
Unitary Value Export Index (1997=100)	-5.0	11.7	8.4
Unitary Value Import Index (1997=100)	19.2	9.8	7.2

Source: BCN.

CONSTRUCTION MATERIALS PRICE INDEX*(1994=100)*

Products	2000	2006	2007
	<i>Annual percentage variation</i>		
All Products	30.5	25.8	14.2
Wood and Roof	46.6	32.4	13.8
Cement derivatives	10.3	13.4	13.6
Electricity and Lighting	7.0	27.8	13.2
Metals Derivates	3.1	12.0	23.0
WC and floor	1.8	14.4	2.9

Source: Central Bank of Nicaragua

Education

POPULATION OF 10 YEARS OR MORE PER LEVEL OF INSTRUCTION AND YEARS OF STUDY PASSED

Concepts	Total	Men	Women
Total	3,895,447	1,897,596	1,997,851
None	784,174	386,673	397,501
Elementary School			
1-3	644,440	335,517	308,923
4-6	1,050,827	515,337	535,490
High School			
1-3	627,400	303,387	324,013
4-6	406,795	184,157	222,638
Technical Institute			
Basic	12,296	4,591	7,705
Medium	50,435	18,312	32,123
Superior	27,872	11,189	16,683
University			
1-3	102,693	46,436	56,257
4-6	172,709	83,400	89,309
Ignored	15,806	8,597	7,209

Source: INIDE, VIII National Population and IV Housing Census, 2005

POPULATION OF 6, 10 AND 15 YEARS OR MORE PER LITERACY CONDITION

Concepts	Total	Literacy	No literacy
6 years old and more	4,404,375	3,360,612	1,043,763
10 years old and more	3,895,447	3,096,696	798,751
15 years old and more	3,213,899	2,506,937	706,962

Source INIDE, VIII National Population and IV Housing Census, 2005

GOVERNMENT SPENDING ON EDUCATION

Conceptos	2000	2006	2007
	<i>Millions of dollars</i>		
Total Education	157.1	251.0	286.0
Education Ministry	113.8	162.8	192.6
Current Expenditure	65.4	127.2	163.6
Capital Expenditure	48.5	35.7	29.0
Technological Institute	3.7	1.6	1.3
Universities	38.7	78.4	89.1
Others 1/	0.8	8.2	3.0

1/ Transferences to Education Programs and other Institutions

Source: MHCP-PGR.

REGISTRATIONS BY PROGRAM

Programs	2000	2006	2007
		<i>Student</i>	
Total	1,415,571	1,710,390	1,741,111
Special School	3,164	3,414	3,441
Preschool	166,715	209,950	214,615
Elementary School	838,437	966,206	952,964
High School	315,354	425,718	451,083
Teachers Training	5,752	5,479	8,569
Adults	86,149	99,623	110,439

Source: MINED.

PERCENTAGE OF PASSINGS STUDENTS ACCORDING TO PROGRAMS ^{1/}

Programs	2000	2006	2007
Special School	100	100	100
Prescholastic School	100	100	100
Elementary School	89.5	82.9	82.3
High School	72	76.3	71.3
Teachers Training	90.6	88.9	83.6

1/ Public Education

Source: MINED.

STUDENT / TEACHER RELATION ACCORDING TO PROGRAMS ^{1/}

Programs	2000	2006	2007
	<i>Number</i>		
Preschool	26	25	22
Elementary School	36	35	32
High School	32	37	36

1/ Public Education.

Source: MINED.

Health

HEALTH SERVICES

Concepts	2000	2006	2007
	<i>Numbers</i>		
Medical Consultations	7,148,886	6,630,743	8,906,119
Prenatal Control	442,929	479,837	517,883
Children attention (0-5 year old)	1,497,879	1,314,931	1,471,821
Surgery	115,874	111,194	152,347
Medical Consultations per inhabitant	1.4	1.2	1.6
Odontologic Consult per inhabitant	0.1	0.1	0.1
Beds in Hospital x 10,000 inhabitants	10.0	8.9	8.8

Source: MINSA.

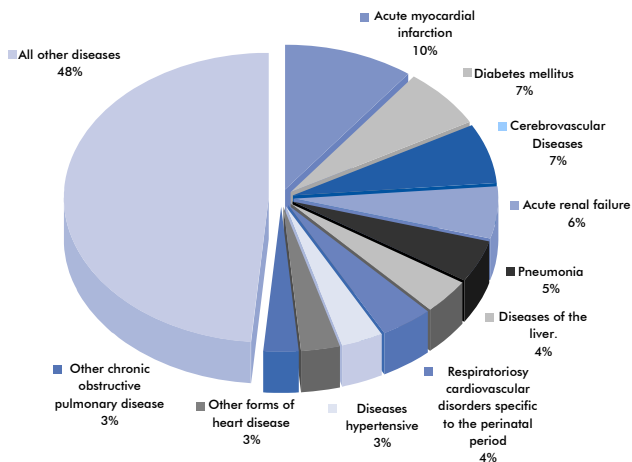
GOVERNMENT SPENDING ON HEALTH

Concepts	2000	2006	2007
	<i>Millions of dollars</i>		
Total Health	121.1	179.9	211.4
Health Ministry	121.1	178.6	211.0
Current Expenditure	94.2	144.8	168.8
Capital Expenditure	26.9	33.8	42.2
Others 1/	0.0	1.3	0.4

1/ It includes Transferences to other Decentralized Institutions.

Source: MHCP-PGR.

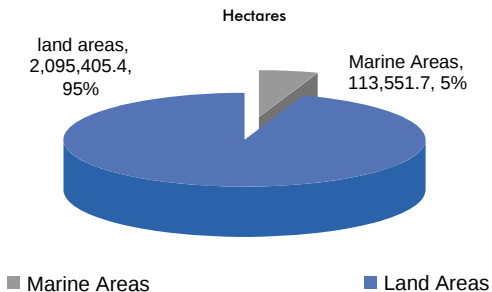
PRINCIPAL CAUSES OF DEATH, 2007



Source: MINSA.

Environment

Protected Land Area under Legal Regime, 2007



Environment Indicators

Indicators	2004	2006	2007
Energy Generation with Renewables Resources (%)	27.9	30.0	29.0
Hydroelectric	11.0	9.8	9.5
Geothermal	8.7	9.9	7.6
Biomass	8.2	10.3	11.9

Source: INE.

Transport and Communication

TRANSPORTED LOAD

Concepts	2000	2006	2007
	<i>Thousands of Tons</i>		
International Air Load	19.3	19.1	19.0
Loaded	6.4	9.0	9.3
Unloaded	12.9	10.1	9.7
International Maritime Load	2,215.5	2,678.0	2,937.9
Loaded	265.6	322.5	492.1
Unloaded	1,949.9	2,355.5	2,445.8
National Acuatic Load	167.6	177.8	160.4
Lacustrine	97.8	94.5	76.0
Atlantic	69.8	83.3	84.4

Source: MTI.

TELEPHONY AND POSTAL SERVICES

Concepts	2000	2006	2007
Postals (miles)	8,647.3	4,229.5	5,584.8
Express Post (miles)	23.4	24.9	18.9
Facsimile Reception/Transmition (miles of pages)	168.6	80.4	35.8
P.O Box (miles)	10.4	7.1	9.8
Telephone landlines	162,484.0	247,862.0	262,752.0
Cell phones	102,860.0	1,830,220.0	2,122,767.0
National Telephony (millions of impulses)	4,467.6	3,570.0	3,325.0
International Telephony (thousand of minutes)	40,650.3	50,566.0	68,973.0

Source: ENITEL, TELCOR and Post Office of Nicaragua.

SYMBOLS

n.a: Not available
 US\$: US Dollars

NOTE

Some figures, especially from recent years, are subject to modifications.

LINK

"Nicaragua in figures, 2007" is available online on the Central Bank of Nicaragua website at <http://www.bcn.gob.ni>

REFERENCES

Population data, available online at <http://www.inide.gob.ni>

Economic indicators, available online at <http://www.bcn.gob.ni>

ACRONYMS

BCN	Banco Central de Nicaragua
CELADE	Centro Latinoamericano y Caribeño de Demografía
CEPAL	Comisión Económica para América Latina y el Caribe
CETREX	Centro de Trámites de Exportaciones
DGA	Dirección General de Servicios Aduaneros
DGIP	Dirección General de Inversión Pública
ENACAL	Empresa Nicaragüense de Acueductos y Alcantarillados
ENEL	Empresa Nicaragüense de Electricidad
ENITEL	Empresa Nicaragüense de Telecomunicaciones
EUA	Estados Unidos de América
INE	Instituto Nicaragüense de Energía
INETER	Instituto Nicaragüense de Estudios Territoriales
INIDE	Instituto Nacional de Información de Desarrollo
INTUR	Instituto Nicaragüense de Turismo
MARENA	Ministerio del Ambiente y Recursos Naturales
MHCP	Ministerio de Hacienda y Crédito Público
MECD	Ministerio de Educación, Cultura y Deporte
MEM	Ministerio de Energía y Minas
MINSAL	Ministerio de Salud
MTI	Ministerio de Transporte e Infraestructura
PGR	Presupuesto General de la República
SECMCA	Secretaría Ejecutiva del Consejo Monetario Centroamericano
SIBOIF	Superintendencia de Bancos y Otras Instituciones Financieras
TELCOR	Telecomunicaciones y Correos de Nicaragua



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