Nicaragua —in Figures———





Banco Central de Nicaragua September, 2009

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Top - line indicators

ABOUT NICARAGUA	
Total land area (sq km)	130,373.4
Surface mainland	119,821.8
Insular territory	517.4
Lakes and lagoons extention	10,034.2
Cocibolca lake ^{1/}	8,138.1
Xolotlan lake ^{1/}	1,052.9
Hydrographic basins	21
Lagoons	47
Mountains (higher than 1,000 mts)	61
Volcanoes	29
Active	7
Not active	22
Maximum temperature (°C)	34.2 - 41.6
Minimum temperature (°C)	5.5 - 17.0
Relative humidity (annual)	63% - 88%

1/ Islands included.

Source: INETER.

ECONOMIC INDICATORS			
Economic Indicators	2000	2007	2008
Gross Domestic Product (US\$ millions)	3,938.1	5,690.0	6,365.3
Per capita GDP (US\$)	772.5	1,017.0	1,122.8
Real GDP growth (%)	4.1	3.2	3.2
Inflation (%)	9.9	16.9	13.8
Manufacturing sector output (US\$ millions)	1,799.8	2,854.4	3,320.7
Agricultural sector output (US\$ millions) 1/	1,098.6	1,435.6	1,665.8
Exports of goods (US\$ millions)	880.6	2,335.7	2,674.6
Sea cargo ('000 tons)	2,215.5	2,937.9	2,786.9
Money supply (M1A) (US\$ millions)	n.a	755.4	883.1
Gross international reserves (US\$ millions)	496.7	1,103.3	1,140.8
Domestic public debt (US\$ millions) 2/	954.1	1,125.7	1,088.6
External public debt (US\$ millions)	6,659.9	3,384.6	3,511.5

^{1/} Cattle, forestry and fishing included.

^{2/} Includes Government and Central Bank debt with private sector.

SOCIAL INDICATORS			
Social Indicators	2000	2007	2008
Total population (*000) 1/	5,098.0	5,595.5	5,668.9
Population growth rate	1.6	1.3	1.3
Public spending on education (% GDP)	4.0	5.0	5.3
Public spending on education (US\$ per student)	87.0	164.3	203.1
Net rate of primary schooling (%)	78.5	86.5	87.2
Public spending on health (% GDP)	3.1	3.7	3.7
Public spending on health (US\$ per inhabitant)	23.8	37.8	41.6
Bed in hospitals x 10,000 inhabitants	10.0	8.8	9.4
Medical consultations (thousands)	7,148.9	8,784.2	9,960.2

^{1/} Population based on INIDE projections, 2008.

Source: INIDE, MINSA, MINED.

Comparison with selected countries

SELECTED ECONOMIC INDICATORS, 2008

Economic Indicators	Nicaragua	Costa Rica	El Salvador	
Real GDP growth (%)	3.2	2.6	2.5	
Per capita GDP (US\$)	1,122.8	6,808.4	3,610.7	
Unemployment rate (%)	6.1	4.9	5.9	
Minimum wage (US\$ per month) 1/	119.8	586.0	192.3	
Inflation rate (%)	13.8	13.9	5.5	
Current account (as % GDP)	(23.2)	(9.0)	(7.2)	
Remittances (millions of US\$)	818.1	329.6	3,787.6	
External public debt (as % GDP)	55.2	11.5	25.8	
Operational balance of Central				
Government including grants (as % GDP)	(1.2)	0.2	(0.6)	

^{1/}Minimun wage of Nicaragua and the Dominican Republic is a simple average according to economic activity. Source: SECMCA, BCN.

SELECTED SOCIAL INDICATORS, quinquennium 2005 - 2010

Social Indicators	Nicaragua	Costa Rica	El Salvador	
Population 1/	5,751.0	4,623.0	7,339.0	
Demographic annual growth rate (average annual rate per hundred inhabitants)	1.3	1.7	1.6	
Urban population (as % total population) 2/	57.0	62.6	57.8	
Birth rate (gross rate per thousand inhabitants)	24.9	17.8	23.1	
Fertility 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	

^{1/} Thousands, as of mid 2009.

^{2/} Data corresponding to 2005.

Source: CEPAL, Anuario Estadístico de América Latina y el Caribe, 2008.

Guatemala	Honduras	Dominican Republic
4.0	4.0	5.3
2,849.6	1,858.2	4,798.9
n.a	3.0	4.2
222.6	114.3	154.9
9.4	10.8	4.5
(4.8)	(13.8)	(9.7)
4,314.7	2,690.0	3,110.7
11.3	16.2	18.2
(1.6)	(2.4)	(3.4)

Guatemala	Honduras	Dominican Republic
14,017.0	7,468.0	10,030.0
2.5	2.0	1.4
50.0	47.8	65.5
33.3	27.8	23.5
4.2	3.3	2.8
70.2	72.1	72.2
5.7	5.1	6.0

Population

POPULATION BY AGE GROUP

Ages	Total	Males	Females
Total	5,668,877	2,809,929	2,858,948
1 - 4	676,253	345,182	331,071
5 - 9	666,631	340,180	326,451
10 - 14	686,045	348,887	337,158
15 - 19	652,157	327,245	324,912
20 - 24	574,285	285,401	288,884
25 - 29	498,435	243,793	254,642
30 - 34	400,006	191,653	208,353
35 - 39	327,458	158,285	169,173
40 - 44	273,877	133,511	140,366
45 - 49	236,373	113,984	122,389
50 - 54	199,357	95,433	103,924
55 - 59	139,755	67,332	72,423
60 - 64	94,058	45,550	48,508
65 - 69	87,185	42,168	45,017
70 - 74	65,770	31,395	34,375
75 - 79	46,892	21,542	25,350
80 - 84	44,340	18,388	25,952

Source: Population estimated and projected according to INIDE, 2008.

	DVAAADIT	AL STATUS

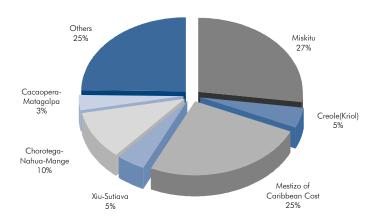
Marital Status	Total	Males	Females
Total (aged 12 & over)	3,621,610	1,757,055	1,864,555
Single	1,447,338	795,939	651,399
Married	911,706	448,661	463,045
Consensual union	889,555	429,413	460,142
Separated	219,150	48,623	170,527
Widowed	130,454	27,428	103,026
Divorced	23,407	6,991	16,416

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

DEMOGRAPHIC INDICATORS						
Quinquennial	Gross birth rate	Gross death rate	Infant mortality rate	Fertility rate	Life expectancy at birth	
	Per 1,000 inhabitants		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, 2008.

POPULATION BELONGING TO ETHNIC COMUNITIES



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

Labor force

LABOR FORCE			
Concepts	2000	2007	2008
Labor force (thousands)	1,914.3	2,273.4	2,308.3
Employed	1,809.6	2,138.5	2,168.4
Unemployed	104.7	134.9	139.9
Labor force participation rate (%)	53.5	53.4	53.3
Unemployment rate (%)	5.5	5.9	6.1

Source: INIDE, household survey to mesure employment.

OCCUPATIONAL DISTRIBUTION					
Occupations	2000	2007	2008		
Occopanions	Thousands				
Total	1,809.6	2,138.5	2,168.4		
Self-employed	615.6	705.6	725.9		
Employer	38.2	90.9	88.9		
Employee	932.6	1,084.0	1,096.6		
Cooperative members	n.a	1.3	1.1		
None wage earning employee	223.2	256.5	255.7		
Others (no specific employment)	n.a	0.1	0.1		

Source: INIDE, household survey to mesure employment.

EMPLOYMENT STRUCTURE BY ACTIVIT	TES		
Activities	2000	2007 Thousands	2008
Total	1,809.6	2,138.5	2,168.4
Primary activities	580.6	599.8	610.5
Agriculture and cattle	559.1	568.4	582.3
Silviculture	4.8	13.1	9.0
Fishing	16.7	18.3	19.2
Manufacturing activities	344.3	412.0	414.9
Manufacturing	247.5	302.4	297.5
Construction	90.2	103.7	112.4
Mines and quarries	6.6	6.0	5.1
Tertiary activities	884.7	1,126.6	1,142.9
Commerce	402.2	492.8	507.6
Central Goverment	55.8	78.5	84.3
Transportation & communications	67.5	86.4	87.7
Financial services	49.1	76.3	82.5
Electricity, gas & water	11.0	10.8	10.6
Social and personal services	299.1	381.9	370.3

Source: INIDE, household survey to mesure employment.

SELECTED LABOR MARKET INDICATORS					
Indicators	2000	2007	2008		
Average weekly hours worked	47.8	47.3	46.0		
Average monthly income (C\$)	1,930.8	2,876.0	3,497.2		
Formal sector rate (%)	37.5	35.7	36.5		
Urban employment (%)	56.9	57.8	58.0		

Source: INIDE, household survey to measure employment.

National income

GROSS DOMESTIC PRODUCT BY ACTIVITY

	GD	GDP real growth		GDP nominal share		
Concepts	2005	2007	2008	2005	2007	2008
	Annual	percentage cho	inge	Pe	Percentage share	
Total	4.3	3.2	3.2	100.0	100.0	100.0
Net taxes on products	3.5	4.4	3.8	8.9	9.0	9.1
Banking imputations	2.3	22.5	1.4	(2.8)	(3.6)	(3.5)
Agriculture	4.1	(9.8)	9.5	10.2	9.0	9.5
Cattle	4.5	6.4	1.1	7.1	7.2	7.1
Fishing	9.3	3.5	(0.4)	1.6	1.6	1.5
Silviculture	4.0	2.5	2.2	1.3	1.3	1.2
Manufacturating	5.6	7.4	2.2	18.7	19.9	19.7
Construction	7.3	(2.6)	(2.8)	4.3	3.8	3.6
Mines	(10.4)	(7.4)	(3.6)	1.0	0.8	0.8
Commerce	2.3	4.7	3.3	16.6	16.8	16.8
General goverment	4.8	3.0	4.9	6.1	6.2	6.3
Transport and communications	6.7	7.5	3.6	7.3	7.6	7.7
Banks and insurance companies	3.5	16.7	2.7	3.3	4.0	3.9
Energy and water	3.6	2.3	3.2	2.2	2.2	2.2
Housing	4.3	3.6	2.7	6.6	6.5	6.5
Other services	3.4	3.8	2.6	7.7	7.7	7.6

GROSS DOMESTIC PRODUCT BY EXPENDITURE 2000 2007 2008 Concepts Percent distribution Total 100.0 100.0 100.0 Private consumption 79 0 812 82.9 Government consumption 17.2 19.6 20.5 Fixed capital formation 28.7 30.3 31.1 Changes in inventory 2.3 2.9 2.1 Net export of goods and services (27.2)(34.0)(36.7)

NATIONAL INCOME

Years	Gross national income	Gross national income per capita 1/	Gross Domestic Product
	Millions of dollars	Dollars	Millions of dollars
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	4,722.0	866.4	4,872.0
2006	5,165.6	935.3	5,294.1
2007	5,556.0	992.9	5,690.6
2008	6,204.7	1,094.5	6,365.3

1/ INIDE, projections and estimations 2006.

Balance of payments

BALANCE OF PAYMENTS			
Concepts	2000	2007 Nillions of dollars	2008
1. Current account	(841.9)	(1,000.6)	(1,474.5)
Balance of goods	(920.9)	(1,758.6)	(2,172.9)
Export	880.6	2,335.7	2,674.6
Import	(1,801.5)	(4,094.3)	(4,847.5)
Balance of services	(129.4)	(182.0)	(209.1)
Export	221.3	373.1	399.1
Import	(350.7)	(555.1)	(608.2)
Income balance	(201.8)	(134.6)	(160.6)
Net current transfers	410.2	1,074.6	1,068.1
Of which: Remittances	320.0	739.6	818.1
2. Capital and financial account	664.8	1,111.6	1,489.1
Capital account	296.4	416.2	362.3
Financial account	368.4	695.4	1,126.8
Foreing direct investment	266.5	381.7	626.1
Portfolio investment	34.6	(12.2)	(0.3)
Other investments	(138.3)	305.6	(0.6)
Errors and omissions	205.6	20.3	501.6
3. Balance of payments (stock)	(177.1)	111.0	14.6
Financing	177.1	(111.0)	(14.6)
Reserve assets (- increase)	15.7	(172.5)	(30.2)
Net exceptional financing	161.4	61.5	15.6

Investment in Nicaragua

FOREIGN DIRECT INVESTMENT BY SECTOR					
Sectors	2000 2007		2008		
	Mil	lions of dollars			
Total	266.5	381.7	626.1		
Mines	4.4	11.3	39.0		
Fishing	7.9	0.0	0.0		
Manufacturing	68.0	120.6	129.6		
Energy	115.0	73.1	214.6		
Commerce	57.0	31.6	46.2		
Comunications	3.1	145.1	196.7		
Finances	11.1	0.0	0.0		

Competitiveness

BUSINESS FACILITIES, 2008 1/

Indicators	Nicaragua	Costa Rica	
Ease of doing business	107	117	
Starting a business	85	123	
Dealing with constructions permits	134	123	
Employing workers	66	77	
Registering properties	136	45	
Getting credit	84	59	
Protecting investors	88	164	
Paying taxes	162	152	
Trading across borders	99	94	
Enforcing contracts	66	132	
Closing a business	67	98	

^{1/} Clasification among 181 economies. The closer value to 1 means a better climate for doing business.

Source: World Bank, Doing Business 2009.

El Salvador	Guatemala	Honduras	Dominican Republic
Rank	110	100	0.7
72	112	133	97
103	147	146	84
121	164	71	77
87	106	156	97
42	27	90	106
43	28	28	68
113	126	150	126
124	120	137	72
57	123	107	32
53	106	176	83
78	90	115	144

NICARAGUA: INDICATORS FOR BUSINESS MAKING FACILITIES					
Indicators	2003	2007	2008		
Starting a business procedures (number)	10	6	6		
Time to start a business (days)	48	39	39		
Cost for starting a business (% income per capita)	161	119	121		
Difficulty of hiring index (0-100) 1/	11	22	22		
Difficulty of firing index (0-100) 1/	0	0	0		
Firing costs (weeks of wages)	24	24	24		
Investor protection index (0-10) ^{2/}	n.a	5	5		
Cross-border export time (days)	n.a	36	29		
Cross-border export cost (US\$ per container)	n.a	1,021	1,300		
Time to close a business (years)	2	2	2		
Cost of closing a business (% of capital)	15	15	15		
Recovery rate (cents per dollar)	31	35	34		

^{1/} Higher value means burdensome regulations.

Source: World Bank, Doing Business 2009.

^{2/} Higher value means better protection.

Enterprises

ENTERPRISES BY INDUSTRY, 2006				
Industries	Large	Medium	Small	Total
maosmoo		Numi	per	
Total	836	14,466	105,743	121,045
Manufacturating industry	209	3,789	18,429	22,427
Wholesaling	73	522	693	1,288
Retailing	60	2,774	55,939	58,773
Automobile commerce	34	422	786	1,242
Vehicle repairing services	2	862	2,613	3,477
Hotels	23	381	577	981
Restaurants	29	1,692	10,710	12,431
Business services	65	646	3,603	4,314
Communitary services	70	1,051	4,806	5,927
Social and health services	47	408	1,885	2,340
Education services	123	864	448	1,435
Financial intermediation services	21	212	90	323
Construction	38	304	1,894	2,236
Transport, storage and communications	42	539	3,270	3,851

Source: National Urban Economic Census updated with 2006 (administrative files).

Manufacturing

Industries	2000	2007	2008
indosines	N	tillions of dollars	
Total	1,799.8	2,854.4	3,320.7
Meat and fish	357.9	558.0	594.7
Sugar	131.7	190.6	181.6
Dairy products	112.5	196.2	255.9
Other food of industrial source	265.2	428.8	574.5
Beverages	164.6	224.3	262.5
Tobacco	11.4	10.8	9.4
Yarns, weavies, clothes, leather and footwear	176.8	377.0	405.6
Wood and furniture goods	129.8	129.0	142.5
Printed and paper products	38.9	49.4	49.9
Refined oil products	215.0	449.0	552.4
Plastic and rubber chemical products	68.5	79.6	97.5
Glass and non metalic products	88.4	95.6	109.6
Metals and elaborated metalic products	30.6	51.7	70.3
Machinery and transport equipment	8.5	14.3	14.3

Utilities

UTILITIES (INVOICED WATER AND ELECTRICITY CONSUMPTION)					
Services	2000	2007	2008		
Potable water (thousands of m³)	107,889.2	124,207.2	133,086.2		
Houses	94,557.5	105,100.3	112,519.6		
Commercial	5,694.7	11,520.0	12,701.2		
Industrial	739.8	692.7	745.4		
Government	6,897.2	6,894.2	7,120.0		
Electricity (MW-H) 1/	1,504.8	1,955.0	2,089.7		
Houses	448.2	650.0	695.7		
Commercial	426.0	584.1	603.5		
Industrial	339.8	435.2	492.4		
Irrigation	91.4	57.4	63.8		
Water distribution	159.3	156.1	163.3		
Street lighting	40.1	72.1	71.0		

1/ MW-H: Megawatts hours. Source: ENACAL, INE, ENEL.

Construction and real estate

OCCUPIED HOUSES UNITS			
Concepts	Total	Urban	Rural
Total	989,922	567,137	422,785
Private houses properties	987,601	565,578	422,023
Houses	923,044	544,206	378,838
Farm house	3,925	1,194	2,731
Apartment	1,033	1,014	19
Rented rooms	1,727	1,213	514
Hut	32,739	2,745	29,994
Improvised house	22,392	13,350	9,042
Location used as house	2,741	1,856	885
Colective houses	2,321	1,559	762
Hotel	266	213	53
Hostal	459	392	67
Guest house	398	267	131
Hospitals	62	46	16
Rehabilitation center	35	27	8
Asylum	22	19	3
Orphanage	34	23	11
Religious institute / boarding school	260	172	88
Jails	11	5	6
Others	774	395	379

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

BUILT AREA BY ECONOMIC SECTOR					
Comments	2000	2007	2008		
Concepts	Thousands of square meters				
Total	1,097.5	1,170.7	981.5		
Houses	816.8	790.8	648.8		
Commerce	32.3	49.6	67.7		
Services	140.7	169.0	179.6		
Industry	107.7	161.3	85.4		

Source: BCN.

Concepts	2000	2007	2008	
Concepis	Millions of dollars			
Total private construction	340.3	640.0	681.6	
Houses	221.6	372.4	356.8	
Commerce	16.2	42.2	70.7	
Services	86.2	179.0	229.4	
Industry	16.3	46.4	24.8	
Total public construction	264.3	274.1	326.5	
Buildings	50.7	72.7	86.6	
Civil engineering buildings	213.6	201.4	239.8	

Source: BCN.

Sectors	2000	2007	2008
Sectors	Milli		
Total	194.4	271.9	309.3
Infraestructure	106.0	140.1	164.0
Social	63.2	95.1	117.8
Productive	21.3	25.9	18.5
National services	3.8	10.8	8.9

1/ It exludes current expenses.

Source: General Directorate of Public Investment.

Commerce and services

VALUE ADDED BY TYPES OF SERVICES

Years	Total	Transport and communication	Financial intermediation	Housing	Personal and enterprise services	Electricity and water distribution
			Millions of do	llars		
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	1,596.8	320.2	302.2	422.5	390.8	161.0
2008	1,728.8	340.3	332.4	451.4	417.4	187.2

Source: BCN.

VALUE ADDED OF COMMERCIAL INDUSTRY

Years	Total	Commerce	Hotels and restaurants
		Millions of dollars	100100101110
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
2008	877.4	756.2	121.2

External trade

TRADE BALANCE			
Concepts	2000	2007 Nillions of dollars	2008
Trade balance	(920.9)	(1,758.6)	(2,172.9)
Exports of goods	880.6	2,335.7	2,674.6
Merchandise (FOB)	642.8	1,224.8	1,488.7
Goods for processing	230.7	1,088.1	1,152.6
Goods acquired in ports	7.1	22.8	33.3
Imports of goods	(1,801.5)	(4,094.3)	(4,847.5)
Merchandise (FOB)	(1,653.2)	(3,310.7)	(4,017.5)
Goods for processing	(148.3)	(783.6)	(830.0)

Source: DGA, CETREX, MEM.

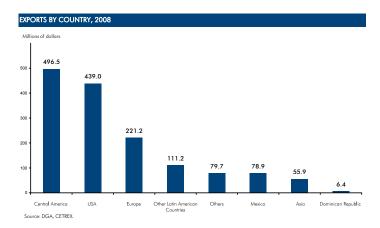
EXPORTS BY PRODUCT (FOB)					
Products	2000	2007	2008		
Total	642.8	1,224.8	1,488.7		
Coffee	160.9	188.1	278.3		
Meat	52.2	179.5	210.7		
Peanut	29.8	56.0	90.2		
Livestock (cattle)	24.9	42.2	26.8		
Sugarcane	41.3	74.3	50.4		
Gold	29.3	61.4	78.2		
Lobster	57.5	46.8	39.5		
Dairy products	24.4	95.5	123.6		
Schrimps	54.3	46.1	48.3		
Beans	6.3	39.9	79.8		
Bananas	8.3	9.9	9.6		
Sesame seed	3.7	6.9	6.6		
Others	149.9	378.1	446.7		

Source: DGA, CETREX.

Concepts	2000	2007	2008
		illions of dollars	
Imports (FOB) 1/	1,653.2	3,310.7	4,017.5
Imports (CIF)	1,805.5	3,597.8	4,337.8
Consumer goods	536.2	1,072.4	1,255.9
Non durables	421.0	843.5	1,009.1
Durables	115.2	229.0	246.8
Oil, fuels and lubricants	291.6	813.4	1,000.2
Crude oil	184.5	403.5	503.1
Fuels and lubricants	103.4	405.4	496.3
Electricity	3.7	4.5	0.8
Intermediate goods	533.2	1,009.5	1,226.3
For agriculture	72.8	113.9	172.2
For industry	344.6	678.5	808.5
Construction materials	115.8	217.2	245.7
Capital goods	442.6	695.2	846.0
For agriculture	31.6	35.6	44.0
For industry	227.5	405.5	536.7
Transportation equipment	183.5	254.0	265.3
Others	1.9	7.2	9.4

^{1/} It excludes imports of goods for processing.

Source: DGA, MEM.



Tourism

VISITORS ARRIVALS AND HOTELS					
Concept	2002	2007 Number	2008		
Visitors arrivals	579,165	978,330	1,118,076		
Hotels	208	406	503		
Hotel rooms	4,225	6,233	7,408		

Source: INTUR.

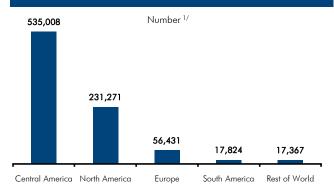
INTERNATIONAL TOURIST ARRIVALS BY TYPE OF TRANSPORTATION					
Concept	2002	2007 Number ^{1/}	2008		
Total	471,622	799,996	857,901		
Air	163,756	322,858	356,243		
Sea	16,813	14,773	25,507		
Land	291,053	462,365	476,151		

1/ Overnight tourism Source: INTUR.

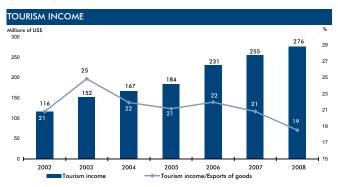
CRUISES			
Concept	2002	2007 Number	2008
Number of cruises	13	37	59
Campers	4,801	21,310	53,721
Tour campers	2,408	11,066	31,846

Source: INTUR.

PRINCIPAL TOURIST MARKETS, 2008



1/ Overnight tourism Source: INTUR.



Source: INTUR.

Finance

BANKING CREDIT TO PRIVATE SECTOR				
Concepts	2000	2007 Iillions of dollars	2008	
Total portfolio	949.2	2,183.1	2,331.8	
Credit card	49.1	378.9	384.6	
Agriculture	170.6	187.2	224.0	
Commercial	223.8	602.9	764.1	
Cattle	26.8	109.8	83.3	
Housing mortgage	53.6	291.7	328.0	
Industrial	118.6	195.6	181.2	
Personal	237.4	311.5	304.5	
Others	69.2	105.5	62.1	

Source: SIBOIF, BCN.

AVERAGE EXCHANGE RATE WITH RESPECT TO THE US DOLLAR				
Currency	2000	2007	2008	
Nicaragua: Cordoba	12.7	18.4	19.3	
Costa Rica: Colon	307.9	514.5	522.3	
El Salvador: Colon	8.7	8.8	8.8	
Guatemala: Quetzal	7.8	7.7	7.5	
Honduras: Lempira	14.8	18.9	18.9	
Dominican Republic: Peso	16.3	33.0	34.4	

Source: SECMCA, BCN.

DOMESTIC INTEREST RATE 1/			
Interest Rate	2000	2007	2008
- Iniciasi Raic	Annual rate		
Deposit interest rate			
3-month domestic currency	12.83	7.06	6.65
3-month US dollar	9.75	5.94	6.52
1-year domestic currency	14.27	8.07	8.34
1-year US dollar	10.78	7.43	7.55
Lending interest rates			
Short term domestic currency	19.69	12.91	13.58
Short term US dollar	15.56	10.86	12.63
Long term domestic currency	18.81	22.55	23.07
Long term US dollar	15.03	10.47	13.98

^{1/} Weighted average of the last month of each year.

Source: SIBOIF, BCN.

ASSETS AND LIABILITIES OF REGULATED FINANCIAL INSTITUTIONS (Millions of dollars)

Institutions	200	00
	Assets	Liabilities
Commercial banks	1,791.7	1,683.9
Other financial intermediaries	63.1	56.2
Stockbrokers	3.0	1.4

Source: SIBOIF, BCN.

2007		200	18		
Assets	Liabilities	Assets	Liabilities		
3,190.8	2,881.7	3,549.2	3,179.4		
220.5	192.3	67.8	54.7		
5.1	1.2	5.3	1.4		

Government finance

	2002	2007	2008
Concepts	N	Aillions of dollars	
Total	600.9	1,118.4	1,209.7
Income Tax	543.0	1,031.7	1,120.1
Direct taxes	113.1	312.3	360.9
Income and earnings	113.0	312.3	360.9
Others	0.1	0.0	0.0
Goods and services	254.2	392.5	395.8
General sales	104.8	168.6	161.8
Selective consumption	148.5	222.8	232.9
Stamps	0.9	1.1	1.1
Trade and international transportation	175.8	326.9	363.4
Import duties	40.3	54.6	56.3
General tax on the value of imports	130.7	267.5	302.4
Fees	2.0	3.5	3.1
Honduras and Colombia 35% tax	2.8	1.4	1.5
Non income tax	57.8	86.7	89.6

Source: MHCP.

CENTRAL GOVERNMENT EXPENDITURES BY ECONOMIC SECTOR				
Concepts	2002	2007	2008	
Concepis	М	illions of dollars		
Total	821.2	1,294.5	1,452.7	
Social	343.3	668.4	781.5	
Education	161.6	286.8	339.2	
Health	123.1	211.9	236.1	
Assistance and social services	25.2	64.7	59.1	
Housing and community	29.9	95.1	135.3	
Cultural and recreational services	3.6	9.9	11.8	
Government administration	111.4	146.4	172.8	
Defense, public order and security	107.6	170.9	187.5	
Economic services	144.0	220.4	236.3	
Public debt, interests and expenditures	115.0	88.5	74.6	
Amortization	103.4	181.0	188.9	

amortizations
Source: MHCP.

Total expenditures included

924.6

1,475.6

1,641.6

Prices

CONSUMER PRICE INDEX (1999=100)				
Major groups	2000 Annual p	2007 ercentage variation	2008	
All groups	9.9	16.9	13.8	
Food and beverages	6.7	24.9	22.5	
Clothing and footwear	4.6	6.9	8.6	
Housing	15.1	12.0	4.5	
House equipment and maintenance	3.9	12.8	18.3	
Health	7.7	6.4	8.7	
Transportation and communication	12.5	17.6	(8.1)	
Culture and recreation	0.8	7.4	0.2	
Education	23.8	7.8	10.8	
Others	5.4	8.5	14.2	

Source: BCN.

SECTORIAL PRICE INDEX (1994=100)			
Concepts	2000 Annual pe	2007 ercentage variation	2008
Agricultural commodities	0.8	12.6	16.4
Industrial commodities	5.7	23.8	(4.7)
Industrial input price	2.3	11.3	20.1
Unit value export index (1997=100)	(2.0)	6.9	10.8
Unit value import index (1997=100) 1/	18.4	16.6	36.0

1/ It excludes capital goods.

Source: BCN.

CONSTRUCTION MATERIALS PRICE INDEX (1994=100)					
Products	2000 Annual p	2007 ercentage variation	2008		
All products	30.5	14.2	25.2		
Wood and roof	46.6	13.8	21.4		
Cement and related materials	10.3	13.6	25.3		
Electricity and lighting	7.0	13.2	14.7		
Metals and related materials	3.1	23.0	60.8		
Restrooms and floors	1.8	2.9	13.5		

Source: BCN.

Education

POPULATION OVER 10 YEARS OF AGE PER LEVEL OF INSTRUCTION AND EDUCATIONAL ATTAINMENT

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 OVER 6, 10 AND 15 YEARS OF AGE PER LITERACY CONDITION

Concepts	Total	Literate	Illiterate
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				
Concepts	2000 Milli	2007 ions of dollars	2008	
Total	157.1	286.0	339.2	
Education ministry	113.8	192.6	233.0	
Current expenditure	65.4	163.6	211.2	
Capital expenditure	48.5	29.0	21.8	
Technological institute	3.7	1.3	1.3	
Universities	38.7	89.1	88.5	
Others ^{1/}	0.8	3.0	16.4	

^{1/} It includes transfers to educational programs and other institutions.

Source: MHCP.

REGISTRATION BY PROGRAM				
Programs	2000	2007 Students	2008	
Total	1,415,571	1,741,111	1,851,656	
Special school	3,164	3,441	3,360	
Preschool	166,715	214,615	220,529	
Elemetary school	838,437	952,964	944,341	
High school	315,354	451,083	446,868	
Teachers training	5,752	8,569	9,107	
Adults	86,149	110,439	227,451	

Source: MINED.

PERCENTAGE OF APPROVALS ACCORDING TO PROGRAMS

Programs	2000	2007	2008
Special school	100.0	100.0	100.0
Preschool	100.0	100.0	100.0
Elementary school	89.5	86.4	87.7
High school	72.0	86.1	85.6
Teachers training	90.5	86.4	82.1

Source: MINED.

STUDENT / TEACHER RATIO ACCORDING TO PROGRAMS

Programs	2000	2007 Number	2008
Preschool	26	22	20
Elementary school	36	31	29
High school	36	31	29

Source: MINED.

Health

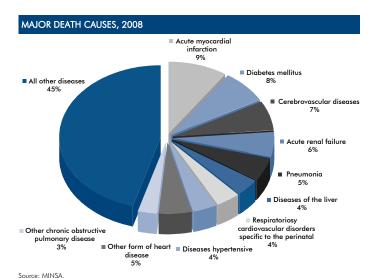
HEALTH SERVICES			
Concepts	2000	2007 Number	2008
Medical consultation	7,148,886	8,906,119	9,960,171
Prenatal care	442,929	517,883	520,357
Controls for children (0-5 year old)	1,497,879	1,471,821	1,087,189
Surgery	115,874	152,347	165,879
Medical consultations per inhabitant	1.40	1.59	1.80
Dental consultations per inhabitant	0.08	0.09	0.10
Beds in hospital x 10,000 inhabitants	10	9	9

Source: MINSA.

GOVERNMENT SPENDING ON HEALTH				
Concepts	2000	2007 lions of dollars	2008	
Total health	121.1	211.4	236.1	
Health ministry	121.1	211.0	236.0	
Current expenditure	94.2	168.8	206.6	
Capital expenditure	26.9	42.2	29.4	
Others ^{1/}	0.0	0.4	0.1	

^{1/} It includes transferences to other decentralized institutions.

Source: MHCP.



Environment

ENVIRONMENT INDICATORS			
Indicators	2000	2006	2007
Area coverd by forests (as % total area)	44.0	n.a	n.a
Protected areas (as % total area)	17.0 1/	16.9	16.9
Use of energy for each GDP thousand dollars (KOE for each GDP thousand of dollar) $^{2/}$	n.a	0.4	n.a
Consumption of chlorofluorocarbons that affect the ozone layer (Ton of ODP) $^{3/}$	n.a	27.6	3.7
Emissions of CO2 per capita (Ton/pop)	2.6	n.a	n.a

^{1/} Year 2004.

Source: MARENA.

^{2/} KOE: Kilogram of oil equivalent.

^{3/} Ton of ODP: Tons of Ozone Depletion Potential.

FLORA AND FAUNA, 2007		
Animal and plant species	Plants	Animals
Total species	5,796	12,199
Endangered species	58	159
Endemic species	65	94
Species in danger of extintion	2	26
Species indefinite ban	1	122
Export species 1/	2,033	65,261

^{1/} Exports in m³ of living plants and animals.

Source: MARENA and independent researches.

ENERGY				
Indicators	2004	2005	2006	2007
Total energy generated (GW-H) 1/	2,944.8	3,013.3	3,149.6	n.a
Renewable energy generation (%)	23.4	35.0	30.2	n.a
Use of hydroelectric potential (%)	5.8	5.8	5.8	5.8
Use of geothermic potential (%)	3.0	3.7	3.5	3.2
Houses connected to power supply	502,309.0	596,706.0	613,688.0	650,788.0
Houses connected to power supply (%)	58.2	56.9	57.7	60.4

^{1/}GW-H: Gigawatts hours.

Source: MEM, MARENA.

Transport and communications

TRANSPORTED LOAD			
Concepts	2000	2007 ousands of Tons	2008
International air load	19.3	19.0	18.0
Loaded	6.4	9.3	9.9
Unloaded	12.9	9.7	8.1
International sea shipping	2,215.5	2,937.9	2,786.9
Loaded	265.6	492.1	447.3
Unloaded	1,949.9	2,445.8	2,339.6
National water load	167.6	160.4	186.4
Lacustrine	97.8	76.0	86.0
Atlantic	69.8	84.4	100.5

Source: MTI.

Cell phones

Concepts	2000	2007	2008
Postals (thousands)	8,647.3	5,584.8	4,667.5
Express post (thousands)	23.4	18.9	26.2
Facsimile reception/transmition (thousands of pages)	168.6	35.8	28.7
P.O Box (thousands)	10.4	9.8	5.7
Telephone landlines	162,484.0	262,752.0	279,915.1

International telephony (thousands of minutes)

Source: ENITEL, TELCOR and Post Office of Nicaragua.

National telephony (millions of pulses)

TELEPHONY AND POSTAL SERVICES

4,467.6

40,650.3

102,860.0 2,502,281.0 3,038,875.0

3,325.0

68,973.0

3,158.0

88,074.0

SYMBOLS

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

NOTE

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

REFERENCES

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

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

LINK

"Nicaragua in figures, 2008" is available online at the Central Bank of Nicaragua website, http://www.bcn.gob.ni

ACRONYMS

BCN Central Bank of Nicaragua

CEPAL Economic Commission for Latin America and the Caribbean

CETREX Export Promotion Center

DGA General Directorate of Customs Services
ENACAL Nicaraguan Water and Sewerage Company

ENEL National Electricity Utility
ENITEL Nicaraauan Telephone Company

GDP Gross Domestic Product
INE Nicaraguan Energy Institute
INETER Territorial Studies Institute

INIDE National Institute of Information for Development

INTUR Tourism Institute
KOE Kiloaram of Oil Equivalent

MARENA Ministry of Environment and Natural Resources

MHCP Ministry of Finance and Public Credit

MINED Ministry of Education

MEM Ministry of Energy and Mines

MINSA Ministry of Health

MTI Ministry of Transport and Infrastructure

ODP Ozone Depletion Potential

SECMCA Executive Secretariat of the Central American Monetary Council
SIBOIF Superintendence of Banks and Other Financial Institutions
TELCOR Telecommunications and Mail Services Regulatory Agency

