

Nicaragua

in Figures

2006	2007	2008
Gross Domestic Product		
13.9	16.9	13.8
2.2	24.9	2.2
1.5	6.9	1.5
1.1	12.0	1.1
1.2	12.8	1.8
0.2	0.2	0.2
7.8	10.8	7.8



50 años
Emitiendo confianza y estabilidad

April, 2010

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TOP - LINE INDICATORS

ABOUT NICARAGUA

Total land area (sq km)	130,373.4
Surface mainland ^{1/}	120,339.2
Insular territory	517.4
Lakes and lagoons extention ^{1/}	10,407.6
Cocibolca lake	8,138.1
Xolotlan lake	1,052.9
Hydrographic basins	21
Lagoons	47
Mountains (higher than 1,000 mts)	61
Volcanoes	28
Active	7
Not active	21
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	2008	2009
Gross domestic product (US\$ millions)	3,938.1	6,247.5	6,149.1
Per capita GDP (US\$)	772.5	1,102.1	1,070.8
Real GDP growth (%)	4.1	2.8	(1.5)
Inflation (%)	9.9	13.8	0.9
Manufacturing sector output (US\$ millions)	1,799.8	3,482.8	3,233.7
Agricultural sector output (US\$ millions) ^{1/}	1,098.6	1,694.1	1,643.5
Exports of goods (US\$ millions)	880.6	2,537.6	2,386.8
Sea cargo ('000 tons)	2,215.5	2,786.9	2,831.5
Money supply (M1A) (US\$ millions)	n.d	883.1	1,046.1
Gross international reserves (US\$ millions)	496.7	1,140.8	1,573.1
Domestic public debt (US\$ millions) ^{2/}	954.1	1,088.6	1,169.6
External public debt (US\$ millions)	6,659.9	3,511.5	3,660.9

1/ : Cattle, forestry and fishing included.

2/ : Includes Government and Central Bank debt with private sector.

Source : BCN.

SOCIAL INDICATORS

Social indicators	2000	2008	2009
Total population (thousands) ^{1/}	5,098.0	5,668.9	5,742.3
Population growth rate	1.6	1.3	1.3
Government spending on education (% GDP)	4.0	5.4	5.9
Government spending on education (US\$ per student)	87.0	203.1	204.7
Net rate of primary schooling (%)	78.5	87.2	87.1
Government spending on health (% GDP)	3.1	3.8	4.1
Government spending on health (US\$ per inhabitant)	23.8	41.6	44.0
Bed in hospitals x 10,000 inhabitants	10.0	9.4	9.4
Medical consultations (thousands)	7,148.9	9,960.2	11,548.6

1/ : Population based on INIDE projections, 2007.

Source: INIDE, MHCP, MINSA, MINED.

COMPARISON WITH SELECTED COUNTRIES

SELECTED ECONOMIC INDICATORS, 2009

Economic Indicators	Nicaragua	Costa Rica
Real GDP growth (%)	(1.5)	(1.3)
Per capita GDP (US\$)	1,070.8	6,492.4
Unemployment rate (%) ^{1/}	8.2	7.8
Minimum wage (US\$ per month) ^{2/}	104.7	562.1
Inflation rate (%)	0.9	4.0
Current account (as % GDP)	(12.9)	(2.3)
Remittances (millions of US\$)	768.4	349.0
External public debt (as % GDP)	59.5	12.4
Operational balance of Central Government including grants (as % GDP)	(2.3)	(3.3)

1/ : Unemployment of Honduras as of May, Nicaragua as of July y El Salvador as of October 2009.

2/ : Minimum wage of Nicaragua is a simple average according to economic activity.

Source : SECMCA, BCN.

SELECTED SOCIAL INDICATORS, quinquennium 2005 - 2010

Social indicators	Nicaragua	Costa Rica
Population ^{1/}	5,742.3	4,577.0
Demographic annual growth rate (average annual rate per hundred inhabitants)	1.3	1.4
Urban population (as % total population) ^{2/}	58.3	66.0
Birth rate (gross rate per thousand inhabitants)	24.9	16.7
Fertility rate (per female)	2.8	2.0
Life expectancy at birth (years)	72.9	78.8
Death rate (gross rate per thousand inhabitants)	4.8	4.1

1/ : Thousands, as of mid 2009.

2/ : Data corresponding to projections 2010.

Source : INIDE and CEPAL, Anuario Estadístico de América Latina y el Caribe, 2009.

El Salvador	Guatemala	Honduras	Dominican Republic
(3.3)	0.6	(2.1)	3.5
n.a	2,660.3	1,828.9	4,922.3
6.0	n.a	3.1	4.8
207.7	n.a	138.4	n.a
(0.2)	(0.3)	3.0	5.8
(2.7)	(1.0)	(7.9)	(5.3)
3,465.0	3,897.6	2,408.8	3,041.5
30.2	13.2	16.9	17.1
(3.6)	(3.2)	(4.0)	(3.2)

El Salvador	Guatemala	Honduras	Dominican Republic
6,162.0	14,030.0	7,473.0	9,770.0
0.4	2.5	2.0	1.4
60.3	57.2	50.5	68.6
20.4	33.3	27.7	23.0
2.4	4.2	3.3	2.7
71.1	70.2	72.1	72.2
6.8	5.7	5.1	6.0

POPULATION

POPULATION BY AGE GROUP

Ages	Total	Males	Females
Total	5,742,309	2,844,240	2,898,069
1 - 4	680,136	347,208	332,928
5 - 9	660,100	336,816	323,284
10 - 14	677,759	344,830	332,929
15 - 19	660,609	331,536	329,073
20 - 24	576,921	286,484	290,437
25 - 29	511,399	250,673	260,726
30 - 34	412,081	197,119	214,962
35 - 39	337,314	162,469	174,845
40 - 44	279,792	136,222	143,570
45 - 49	239,939	115,913	124,026
50 - 54	206,087	98,356	107,731
55 - 59	154,327	74,172	80,155
60 - 64	93,680	45,222	48,458
65 - 69	89,352	43,123	46,229
70 - 74	67,862	32,419	35,443
75 - 79	48,199	22,244	25,955
80 - 84	46,752	19,434	27,318

Source: Population estimated and projected according to INIDE, 2007.

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

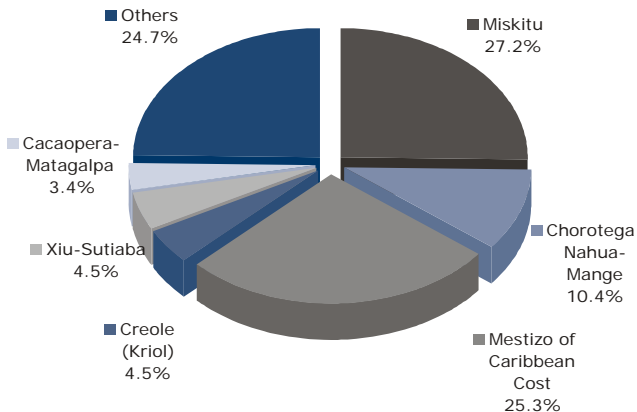
Source: INIDE, VIII Population and IV Housing National Census, 2005.

DEMOGRAPHIC INDICATORS

Quinquennial	Gross birth rate	Gross death rate	Infant mortality rate	Fertility rate	Life expectancy at birth
	<i>Per 1,000 inhabitants</i>		<i>Per 1,000 live-births</i>	<i>Per female</i>	<i>Years</i>
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, 2007.

POPULATION BELONGING TO ETHNIC COMMUNITIES



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

LABOR FORCE

LABOR FORCE

Concepts	2007	2008	2009
Working age population (thousands)	4,254.8	4,332.1	4,408.1
Labor force (thousands)	2,273.4	2,308.3	2,282.7
Employed	2,138.5	2,168.4	2,096.5
Unemployed	134.9	139.9	186.2
Labor force participation rate (%)	53.4	53.3	51.8
Unemployment rate (%)	5.9	6.1	8.2

Source: INIDE, household survey to measure employment, in July of each year.

OCCUPATIONAL DISTRIBUTION

(thousands)

Occupations	2007	2008	2009
Total	2,138.5	2,168.4	2,096.5
Self-employed	705.6	725.9	747.3
Employer	90.9	88.9	84.5
Employee	1,084.0	1,096.6	1,058.3
Cooperative members	1.3	1.1	2.6
None wage earning employee	256.5	255.7	203.2
Others (no specific employment)	0.1	0.1	0.6

Source: INIDE, household survey to measure employment, in July of each year.

EMPLOYMENT STRUCTURE BY ACTIVITIES*(thousands)*

Activities	2007	2008	2009
Total	2,138.5	2,168.4	2,096.5
Primary activities	599.8	610.5	600.9
Agriculture and cattle	568.4	582.3	578.0
Silviculture	13.1	9.0	7.0
Fishing	18.3	19.2	15.8
Manufacturing activities	412.0	414.9	379.8
Manufacturing	302.4	297.5	274.6
Construction	103.7	112.4	99.4
Mines and quarries	6.0	5.1	5.7
Tertiary activities	1,126.6	1,142.9	1,115.9
Commerce	492.8	507.6	485.9
Central Government	78.5	84.3	90.2
Transportation & communications	86.4	87.7	86.6
Financial services	76.3	82.5	82.7
Electricity, gas & water	10.8	10.6	10.9
Social and personal services	381.9	370.3	359.6

Source: INIDE, household survey to measure employment, in july of each year.

SELECTED LABOR MARKET INDICATORS

Indicators	2007	2008	2009
Average weekly hours worked	47.3	46.0	48.0
Average monthly income (C\$)	2,876.0	3,497.2	3,662.2
Formal sector rate (%)	35.7	36.5	35.1
Urban employment (%)	57.8	58.0	57.7

Source: INIDE, household survey to measure employment, in july of each year.

NATIONAL INCOME

GROSS DOMESTIC PRODUCT BY ACTIVITY

Concepts	GDP real growth			GDP nominal share		
	2005	2008	2009	2005	2008	2009
	<i>Annual percentage change</i>			<i>Percentage share</i>		
Total	4.3	2.8	(1.5)	100.0	100.0	100.0
Net taxes on products	3.5	0.9	(6.3)	8.9	9.3	8.8
Banking imputations	2.3	5.0	(3.9)	(2.8)	(3.7)	(3.6)
Agriculture	4.1	10.5	(4.6)	10.2	9.4	9.1
Cattle	4.5	1.0	3.4	7.1	7.2	7.5
Fishing	9.3	15.5	10.4	1.6	1.7	1.9
Silviculture	4.0	2.2	1.0	1.3	1.2	1.3
Manufacturing	5.6	1.1	(2.7)	18.7	19.5	19.2
Construction	7.3	(6.7)	(4.1)	4.3	3.3	3.3
Mines	(10.4)	(5.6)	(10.5)	1.0	0.8	0.8
Commerce	2.3	2.7	(2.7)	16.6	16.9	16.7
General Government	4.8	4.9	3.3	6.1	6.3	6.6
Transport and communications	6.7	3.8	1.8	7.3	7.9	8.2
Banks and insurance companies	3.5	4.4	(4.3)	3.3	4.0	3.9
Energy and water	3.6	4.0	2.0	2.2	2.2	2.2
Housing	4.3	2.7	0.5	6.6	6.4	6.6
Other services	3.4	2.6	(0.7)	7.7	7.6	7.7

Source: BCN.

GROSS DOMESTIC PRODUCT BY EXPENDITURE

(percent distribution)

Concepts	2000	2008	2009
Total	100.0	100.0	100.0
Private consumption	79.0	85.3	83.3
Government consumption	17.2	19.9	19.3
Fixed capital formation	28.7	31.5	27.3
Changes in inventory	2.3	2.2	(3.8)
Net export of goods and services	(27.2)	(38.7)	(26.0)

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	3,828.8	730.0	4,026.0
2003	3,903.3	734.7	4,101.5
2004	4,272.6	794.1	4,464.7
2005	4,722.0	866.4	4,872.0
2006	5,101.8	923.8	5,230.3
2007	5,483.7	980.0	5,598.8
2008	6,126.4	1,080.7	6,247.5
2009	6,052.2	1,054.0	6,149.1

1/ : INIDE, projections and estimations 2006.

Source : BCN.

BALANCE OF PAYMENTS

BALANCE OF PAYMENTS*(millions of dollars)*

Concepts	2000	2008	2009
1. Current account	(841.9)	(1,512.9)	(796.2)
Balance of goods	(920.9)	(2,211.3)	(1,540.4)
Export	880.6	2,537.6	2,386.8
Import	(1,801.5)	(4,748.9)	(3,927.2)
Balance of services	(129.4)	(209.1)	(84.6)
Export	221.3	399.1	470.1
Import	(350.7)	(608.2)	(554.7)
Income balance	(201.8)	(160.6)	(189.6)
Net current transfers	410.2	1,068.1	1,018.4
Of which: Remittances	320.0	818.1	768.4
2. Capital and financial account	664.8	1,527.5	1,042.0
Capital account	296.4	523.9	470.8
Financial account	368.4	1,003.6	571.2
Foreign direct investment	266.5	626.1	434.2
Other investments	(138.3)	(21.6)	33.7
Errors and omissions	240.2	399.1	103.3
3. Balance of payments	(177.1)	14.6	245.8
Financing	177.1	(14.6)	(245.8)
Reserve assets (- increase)	15.7	(30.2)	(261.5)
Net exceptional financing	161.4	15.6	15.7

Source: BCN.

INVESTMENT IN NICARAGUA

FOREIGN DIRECT INVESTMENT BY SECTOR

(millions of dollars)

Sectors	2000	2008	2009
Total	266.5	626.1	434.2
Mines	4.4	39.0	12.0
Fishing	7.9	0.0	0.0
Manufacturing	68.0	129.6	69.8
Energy	115.0	214.6	222.4
Commerce and services	57.0	46.2	32.0
Communications	3.1	196.7	61.6
Others	11.1	0.0	36.4

Source: BCN, MIFIC.

COMPETITIVENESS

BUSINESS FACILITIES, 2009 ^{1/}
(rank)

Indicators	Nicaragua	Costa Rica
Ease of doing business	117	121
Starting a business	95	127
Dealing with constructions permits	137	128
Employing workers	84	110
Registering properties	143	49
Getting credit	87	61
Protecting investors	93	165
Paying taxes	165	154
Trading across borders	99	60
Enforcing contracts	67	132
Closing a business	70	101

1/ : Clasification among 183 economies.

The closer value to 1 means a better climate for doing business.

Source : World Bank, Doing Business 2010.

	El Salvador	Guatemala	Honduras	Dominican Republic
	84	110	141	86
	121	156	144	107
	128	150	74	92
	106	127	168	97
	46	24	91	112
	43	4	30	71
	119	132	165	57
	134	108	145	70
	61	119	114	36
	50	103	175	86
	81	93	118	146

NICARAGUA: INDICATORS FOR BUSINESS MAKING FACILITIES

Indicators	2003	2008	2009
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	121	112
Difficulty of hiring index (0-100) ^{1/}	22	22	22
Difficulty of firing index (0-100) ^{1/}	0	0	0
Firing costs (weeks of wages)	22	22	22
Investor protection index (0-10) ^{2/}	n.a	5	5
Cross-border export time (days)	n.a	29	29
Cross-border export cost (US\$ per container)	n.a	1,300	1,340
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	34	34

1/ : Higher value means burdensome regulations.

2/ : Higher value means better protection.

Source : World Bank, Doing Business 2010.

ENTERPRISES

ENTERPRISES BY INDUSTRY, 2007

(number)

Industries	Large	Medium	Small	Total
Total	824	14,460	106,500	121,784
Manufacturing industry	206	3,770	18,457	22,433
Wholesaling	73	525	695	1,293
Retailing	61	2,771	55,942	58,774
Automobile commerce	34	422	786	1,242
Vehicle repairing services	2	862	2,613	3,477
Hotels	26	386	579	991
Restaurants	29	1,697	10,710	12,436
Business services	59	648	3,603	4,310
Community services	67	1,051	5,524	6,642
Social and health services	45	407	1,886	2,338
Education services	122	866	449	1,437
Financial intermediation services	21	212	92	325
Construction	37	304	1,894	2,235
Transport, storage and communications	42	539	3,270	3,851

Source: National Urban Economic Census 2001, updated with administrative files 2007.

MANUFACTURING

MANUFACTURING SECTOR OUTPUT FOR SELECTED INDUSTRIES

(millions of dollars)

Industries	2000	2008	2009
Total	1,799.8	3,482.8	3,233.7
Meat and fish	357.9	639.3	682.1
Sugar	131.7	188.3	200.0
Dairy products	112.5	259.7	272.8
Other food of industrial source	265.2	595.9	549.6
Beverages	164.6	275.4	269.0
Tobacco	11.4	11.0	10.4
Yarns, weavies, clothes, leather and footwear	176.8	402.5	357.2
Wood and furniture goods	129.8	150.4	138.8
Printed and paper products	38.9	39.6	39.5
Refined oil products	215.0	564.7	359.2
Plastic and rubber chemical products	68.5	95.3	98.0
Glass and non metallic products	88.4	135.1	128.8
Metals and elaborated metallic products	30.6	110.7	114.2
Machinery and transport equipment	8.5	14.9	14.2

Source: BCN

UTILITIES

UTILITIES (INVOICED WATER AND ELECTRICITY CONSUMPTION)			
Services	2000	2008	2009
Potable water (thousands of m ³)	107,889.2	133,086.2	151,551.2
Houses	94,557.5	112,519.6	130,335.2
Commercial	5,694.7	12,701.2	12,958.7
Industrial	739.8	745.4	682.8
Government	6,897.2	7,120.0	7,574.5
Electricity (MWH)	1,504.8	2,089.7	2,193.9
Houses	448.2	695.7	742.5
Commercial	426.0	603.5	618.7
Industrial	339.8	492.4	503.6
Irrigation	91.4	63.8	82.2
Water distribution	159.3	163.3	172.5
Street lighting	40.1	71.0	74.4

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*(thousands of square meters)*

Concepts	2000	2008	2009
Total	1,097.5	987.7	645.7
Houses	816.8	654.5	464.8
Commerce	32.3	67.3	35.1
Services	140.7	180.5	123.5
Industry	107.7	85.4	22.4

Source: BCN.

BUILDING COSTS BY TYPE OF CONSTRUCTION*(millions of dollars)*

Concepts	2000	2008	2009
Total private construction	340.3	685.3	482.9
Houses	221.6	359.6	271.5
Commerce	16.2	70.3	36.7
Services	86.2	230.6	167.8
Industry	16.3	24.8	6.8
Total public construction	264.3	326.5	391.2
Buildings	50.7	86.6	103.8
Civil engineering buildings	213.6	239.8	287.4

Source: BCN.

PUBLIC INVESTMENT BY SECTOR ^{1/}*(millions of dollars)*

Sectors	2000	2008	2009
Total	194.4	309.3	357.9
Infrastructure	106.0	164.0	209.3
Social	63.2	117.8	133.3
Productive	21.3	18.5	3.4
National services	3.8	8.9	11.9

^{1/} : It excludes current expenses.

Source : DGIP-MHCP.

COMMERCE AND SERVICES

VALUE ADDED BY TYPES OF SERVICES

(millions of dollars)

Years	Total	Transport and communication	Financial intermediation	Housing	Personal and enterprise services	Electricity and water distribution
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	1,413.1	286.7	237.6	397.0	349.4	142.4
2007	1,554.3	320.6	296.5	419.6	369.6	148.0
2008	1,688.2	340.1	331.4	448.4	395.0	173.3
2009	1,675.0	336.1	313.3	459.3	406.3	160.2

Source: BCN.

VALUE ADDED OF COMMERCIAL INDUSTRY

(millions of dollars)

Years	Total	Commerce	Hotels and restaurants
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	727.4	621.8	105.6
2007	791.1	676.1	115.0
2008	882.1	751.6	130.5
2009	870.9	733.2	137.7

Source: BCN.

EXTERNAL TRADE

TRADE BALANCE*(millions of dollars)*

Concepts	2000	2008	2009
Trade balance	(920.9)	(2,211.3)	(1,540.4)
Exports of goods	880.6	2,537.6	2,386.8
Merchandise (FOB)	642.8	1,488.7	1,390.9
Goods for processing	230.7	1,015.6	972.2
Goods acquired in ports	7.1	33.3	23.7
Imports of goods	(1,801.5)	(4,748.9)	(3,927.2)
Merchandise (FOB)	(1,653.2)	(4,017.5)	(3,227.1)
Goods for processing	(148.3)	(731.4)	(700.1)

Source: DGA, CETREX, MEM.

EXPORTS BY PRODUCT (FOB)*(millions of dollars)*

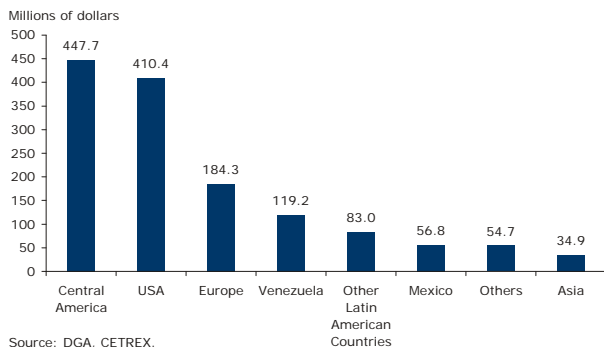
Products	2000	2008	2009
Total	642.8	1,488.7	1,390.9
Coffee	160.9	278.3	236.7
Meat	52.2	210.7	230.6
Peanut	29.8	90.2	65.9
Livestock (cattle)	24.9	26.8	17.7
Sugarcane	41.3	50.4	50.0
Gold	29.3	78.2	81.2
Lobster	57.5	39.5	31.2
Dairy products	24.4	123.6	133.2
Schrimps	54.3	48.3	44.3
Beans	6.3	79.8	61.3
Bananas	8.3	9.6	11.7
Sesame seed	3.7	6.6	6.5
Others	149.9	446.7	420.6

Source: DGA, CETREX.

IMPORTS OF GOODS*(millions of dollars)*

Concepts	2000	2008	2009
Imports (FOB)	1,653.2	4,017.5	3,227.1
Imports (CIF)	1,805.5	4,337.8	3,477.4
Consumer goods	536.2	1,255.9	1,125.8
Non durables	421.0	1,009.1	940.6
Durables	115.2	246.8	185.2
Oil, fuels and lubricants	291.6	1,000.2	684.1
Crude oil	184.5	503.1	346.8
Fuels and lubricants	103.4	496.3	337.1
Electricity	3.7	0.8	0.2
Intermediate goods	533.2	1,226.3	986.2
For agriculture	72.8	172.2	138.4
For industry	344.6	808.5	686.2
Construction materials	115.8	245.7	161.6
Capital goods	442.6	846.0	670.6
For agriculture	31.6	44.0	28.2
For industry	227.5	536.7	436.1
Transportation equipment	183.5	265.3	206.2
Others	1.9	9.4	10.8

Source : DGA, MEM.

EXPORTS BY COUNTRY, 2009

TOURISM

VISITORS ARRIVALS AND HOTELS

(number)

Concept	2002	2008	2009
Visitors arrivals	579,165	1,118,076	1,132,023
Hotels	208	503	529
Hotel rooms	4,225	7,408	7,817

Source: INTUR.

INTERNATIONAL TOURIST ARRIVALS BY TYPE OF TRANSPORTATION

(number) ^{1/}

Concept	2002	2008	2009
Total	471,622	857,901	931,904
Air	163,756	356,243	353,229
Sea	16,813	25,502	25,891
Land	291,053	476,156	552,784

1/ : Overnight tourism

Source : INTUR.

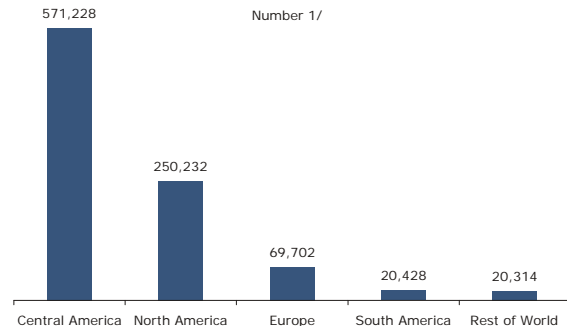
CRUISES

(number)

Concept	2002	2008	2009
Number of cruises	13	59	60
Campers	4,801	53,721	56,363
Tour campers	2,408	31,846	25,168

Source: INTUR.

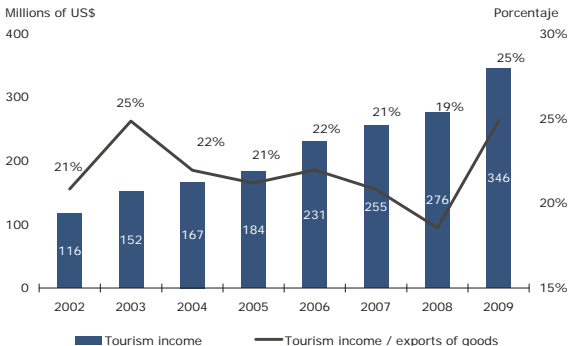
PRINCIPAL TOURIST MARKETS, 2009



1/ : Overnight tourism.

Source : INTUR.

TOURISM INCOME



Source: INTUR.

FINANCE

BANKING CREDIT TO PRIVATE SECTOR*(millions of dollars)*

Concepts	2000	2008	2009
Total portfolio	949.2	2,331.8	2,079.7
Credit card	49.1	384.6	335.7
Agriculture	170.6	224.0	197.6
Commercial	223.8	764.1	742.4
Cattle	26.8	83.3	73.4
Housing mortgage	53.6	328.0	324.1
Industrial	118.6	181.2	197.6
Personal	237.4	304.5	208.9
Others	69.2	62.1	0.0

Source: SIBOIF, BCN.

AVERAGE EXCHANGE RATE WITH RESPECT TO THE US DOLLAR

Currency	2000	2008	2009
Nicaragua: Cordoba	12.72	19.37	20.34
Costa Rica: Colon	307.88	522.29	568.41
El Salvador: Colon	8.72	8.75	8.75
Guatemala: Quetzal	7.76	7.55	8.15
Honduras: Lempira	14.84	18.90	18.89
Dominican Republic: Peso	16.30	34.40	35.88

Source: SECMCA, BCN.

DOMESTIC INTEREST RATE ^{1/}*(annual rate)*

Interest rate	2000	2008	2009
Deposit interest rate			
3-month domestic currency	12.83	6.65	5.72
3-month US dollar	9.75	6.52	5.10
1-year domestic currency	14.27	8.34	8.61
1-year US dollar	10.78	7.55	7.49
Lending interest rates			
Short term domestic currency	19.69	13.58	14.27
Short term US dollar	15.56	12.63	12.45
Long term domestic currency	18.81	23.07	19.51
Long term US dollar	15.03	13.98	11.86

1/ : Weighted average of the last month of each year.

Source : SIBOIF, BCN.

ASSETS AND LIABILITIES OF REGULATED FINANCIAL INSTITUTIONS

(Millions of dollars)

Institutions	2000	
	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.

2008		2009	
Assets	Liabilities	Assets	Liabilities
3,549.2	3,179.4	3,773.0	3,406.6
67.8	54.7	53.9	44.3
5.3	1.4	4.1	0.5

INDICATORS OF MICROFINANCE ^{1/}

Indicators	2005	2008	2009
Branches and agencies	217	244	232
Clients	298,774	350,382	292,571
Profitability			
ROA	5.7	1.7	(4.0)
ROE	19.4	2.5	(4.8)
Loan portfolio			
Gross loan (US\$ millions)	126.5	246.0	212.7
Growth rate of loan portfolio (%)	26.5	12.9	(0.1)
Nonperforming loans / gross loans (%)	0.3	4.6	11.6
Loans portfolio at risk / gross loans (%) ^{2/}	0.7	6.2	14.9
Owners equity (US\$ millions)	42.4	70.1	54.7
Nonperforming loans net of provisions / owners equity (%)	(8.8)	(3.2)	(0.1)
Loans portfolio at risk net of provisions / owners equity (%) ^{2/}	(7.4)	2.5	12.7

1/ : Information refers to 19 micro credit institutions members of ASOMIF as of December 2009.

2/ : Includes restructured and reprogrammed loans.

Source : ASOMIF.

GOVERNMENT FINANCE

CENTRAL GOVERNMENT CURRENT REVENUE

(millions of dollars)

Concepts	2002	2008	2009
Total	600.9	1,209.7	1,175.3
Income tax	543.0	1,120.1	1,092.4
Direct taxes	113.1	360.9	387.4
Income and earnings	113.0	360.9	385.1
Others	0.1	0.0	2.3
Goods and services	254.2	395.8	408.9
General sales	104.8	161.8	191.4
Selective consumption	148.5	232.9	216.3
Stamps	0.9	1.1	1.2
Trade and international transportation	175.8	363.4	296.0
Import duties	40.3	56.3	42.9
General tax on the value of imports	130.7	302.4	248.2
Fees	2.0	3.1	3.1
Others	2.8	1.5	1.9
Non income tax	57.8	89.6	83.0

Source: MHCP.

CENTRAL GOVERNMENT EXPENDITURES BY ECONOMIC SECTOR

(millions of dollars)

Concepts	2002	2008	2009
Total	821.2	1,452.7	1,471.5
Social	343.3	781.5	809.4
Education	161.6	339.2	365.0
Health	123.1	236.1	252.6
Assistance and social services	25.2	59.1	46.1
Housing and community	29.9	135.3	134.2
Cultural and recreational services	3.6	11.8	11.5
Government administration	111.4	172.8	156.0
Defense, public order and security	107.6	187.5	176.6
Economic services	144.0	236.3	245.2
Public debt, interests and expenditures	115.0	74.6	84.2
Amortization	103.4	188.9	171.9
Total expenditures included amortizations	924.6	1,641.6	1,643.4

Source: MHCP.

PRICES

CONSUMER PRICE INDEX (1999=100)

(annual percentage variation)

Major groups	2000	2008	2009
All groups	9.9	13.8	0.9
Food and beverages	6.7	22.5	(6.1)
Clothing and footwear	4.6	8.6	4.9
Housing	15.1	4.5	5.6
House equipment and maintenance	3.9	18.3	4.4
Health	7.7	8.7	6.1
Transportation and communication	12.5	(8.1)	14.5
Culture and recreation	0.8	0.2	7.6
Education	23.8	10.8	11.4
Others	5.4	14.2	3.7

Source: BCN.

SECTORIAL PRICE INDEX (1994=100)

(annual percentage variation)

Concepts	2000	2008	2009
Agricultural commodities	0.8	16.4	(5.1)
Industrial commodities	5.7	(4.7)	16.2
Industrial input price	2.3	20.1	(9.3)
Unit value export index (1997=100)	(2.0)	10.8	(3.0)
Unit value import index (1997=100) ^{1/}	18.4	36.0	(32.4)

^{1/} : It excludes capital goods.

Source : BCN.

CONSTRUCTION MATERIALS PRICE INDEX (1994=100)
(annual percentage variation)

Products	2000	2008	2009
All products	30.5	25.2	13.2
Wood and roof	46.6	21.4	19.3
Cement and related materials	10.3	25.3	14.9
Electricity and lighting	7.0	14.7	5.9
Metals and related materials	3.1	60.8	(23.7)
Restrooms and floors	1.8	13.5	(5.4)

Source: BCN.

EDUCATION

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

Concepts	Total	Men	Women
Total	3,877,805	1,888,117	1,989,688
None	766,532	377,194	389,338
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	10,269	4,243	6,026
Medium	49,917	17,554	32,363
Superior	22,574	8,266	14,308
University			
1-3	111,139	50,533	60,606
4-6	172,106	83,332	88,774
Ignored	15,806	8,597	7,209

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

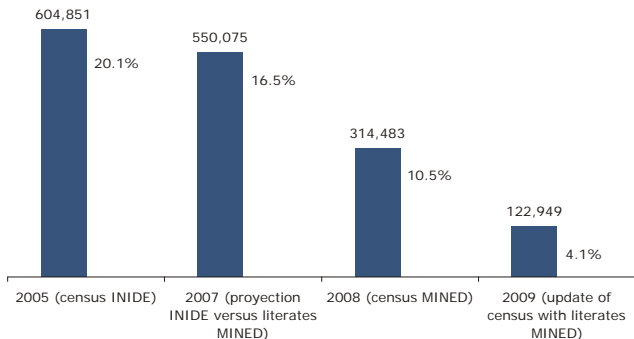
POPULATION OVER 6, 10 AND 15 YEARS OF AGE PER LITERACY CONDITION

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

ILLITERATE AND INDEX OF ANALFABETISM (AGE 15 TO 65)

(number of illiterates and percentage of population)



Source: MINED.

GOVERNMENT SPENDING ON EDUCATION*(millions of dollars)*

Concepts	2000	2008	2009
Total	157.1	339.2	365.0
Education ministry	113.8	233.0	245.3
Current expenditure	65.4	211.2	221.5
Capital expenditure	48.5	21.8	23.8
Technological institute	3.7	1.3	1.3
Universities	38.7	88.5	105.4
Others ^{1/}	0.8	16.4	12.9

1/ : It includes transfers to educational programs and other institutions.

Source : MHCP.

REGISTRATION BY PROGRAM*(students)*

Programs	2000	2008	2009
Total	1,415,571	1,851,656	1,896,148
Special school	3,164	3,360	2,901
Preschool	166,715	220,529	213,224
Elementary school	838,437	944,341	926,969
High school	315,354	446,868	443,644
Teachers training	5,752	9,107	7,925
Adults	86,149	227,451	301,485

Source: MINED.

PERCENTAGE OF PASSING ACCORDING TO PROGRAMS

Programs	2000	2008	2009
Special school	100.0	100.0	100.0
Preschool	100.0	100.0	100.0
Elementary school	89.5	87.7	90.3
High school	72.0	85.6	89.5
Teachers training	90.5	82.1	80.3

Source: MINED.

STUDENT - TEACHER RATIO ACCORDING TO PROGRAMS (number)

Programs	2000	2008	2009
Preschool	26	20	21
Elementary school	36	29	31
High school	36	29	31

Source: MINED.

HEALTH

HEALTH SERVICES

(number)

Concepts	2000	2008	2009
Medical consultation	7,148,886	9,960,171	11,548,635
Prenatal care	442,929	520,357	563,603
Controls for children (0-5 year old)	1,497,879	1,087,189	1,355,326
Surgery	115,874	165,879	178,765
Medical consultations per inhabitant	1.4	1.8	2.0
Dental consultations per inhabitant	0.1	0.1	0.0
Beds in hospital x 10,000 inhabitants	10.0	9.4	9.0

Source: MINSA.

GOVERNMENT SPENDING ON HEALTH

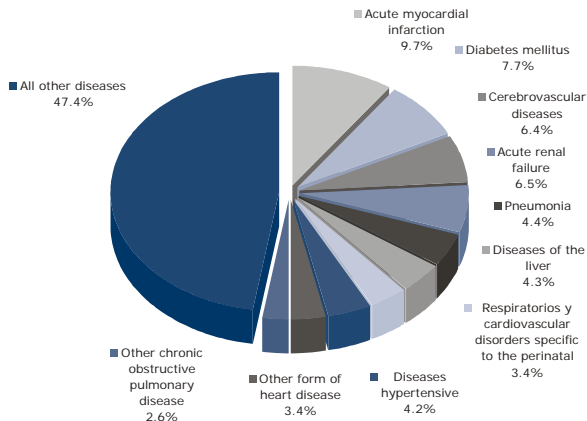
(millions of dollars)

Concepts	2000	2008	2009
Total health	121.1	236.1	252.6
Health ministry	121.1	236.0	252.3
Current expenditure	94.2	206.6	228.0
Capital expenditure	26.9	29.4	24.3
Others ^{1/}	0.0	0.1	0.3

1/ : It includes transferences to other decentralized institutions.

Source : MHCP.

MAJOR DEATH CAUSES, 2009



Source: MINSA.

ENVIRONMENT

ENVIRONMENT INDICATORS

Indicators	2000	2007	2008
Area covered by forests (as % total area) ^{1/}	44.0	n.a	n.a
Protected areas (as % total area)	17.0	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)	n.a	3.7	0.0
Emissions of CO2 per capita (Ton/pop) ^{3/}	2.6	n.a	n.a

1/ : The proportion of forest is calculated with the map of earth usage in Nicaragua made in 2000.

2/ : Data corresponding to 2006.

3/ : Nicaragua agreed with the Secretariat of Convention of United Nations for Climate Change that Nicaragua would made calculations of gas emission referred to year 2000.

Source: SINIA-MARENA.

FLORA AND FAUNA, 2008

Animal and plant species	Plants	Animals
Total species	5,796	12,290
Endangered species	60	160
Endemic species	104	96
Species in danger of extinction	2	27
Species indefinite ban	1	122
Export species ^{1/}	2,356	61,182

1/ : Exports in m³ of living plants and animals.

Source : SINIA-MARENA and independent researches.

ENERGY

Indicators	2004	2007	2008
Total energy generated (GWH)	2,944.8	3,165.9	3,313.4
Renewable energy generation (%)	23.4	29.4	36.1
Use of hydroelectric potential (%)	5.8	5.8	5.8
Use of geothermic potential (%)	3.0	3.2	3.0
Houses connected to power supply	564,287	651,124	692,500
Houses connected to power supply (%)	58.2	60.4	63.4

Source: MEM, SINIA-MARENA.

TRANSPORT AND COMMUNICATION

TRANSPORTED LOAD

(thousands of tons)

Concepts	2000	2008	2009
International air load	19.3	18.0	18.9
Loaded	6.4	9.9	10.7
Unloaded	12.9	8.1	8.1
International sea shipping	2,215.5	2,786.9	2,831.5
Loaded	265.6	447.3	484.0
Unloaded	1,949.9	2,339.6	2,347.5
National water load	167.6	186.4	198.5
Lacustrine	97.8	86.0	91.8
Atlantic	69.8	100.5	106.8

Source: MTI.

TELEPHONY AND POSTAL SERVICES

Concepts	2000	2008	2009
Postals (thousands)	8,647.3	4,667.5	4,109.9
Express post (thousands)	23.4	26.2	28.6
Facsimile reception/transmission (thousands of pages)	168.6	28.7	18.1
P.O Box (thousands)	10.4	5.7	5.8
Telephone landlines	162,484.0	252,000.0	255,263.9
Cell phones	102,860.0	3,108,002.0	3,204,367.0
National telephony (millions of pulses) ^{1/}	4,467.6	3,158.0	1,992.3
International telephony (thousands of minutes) ^{2/}	40,650.3	88,074.0	433,981.8

1/ : National telephony indicator refers to millions of minutes for year 2009.

2/ : International telephony refers to incoming calls for year 2009.

Source: ENITEL, TELCOR and Post Office of Nicaragua.

SYMBOLS

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

NOTE

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

LINK

"Nicaragua in figures, 2009" is available online at the Central Bank of Nicaragua website, <http://www.bcn.gob.ni>

ACRONYMS

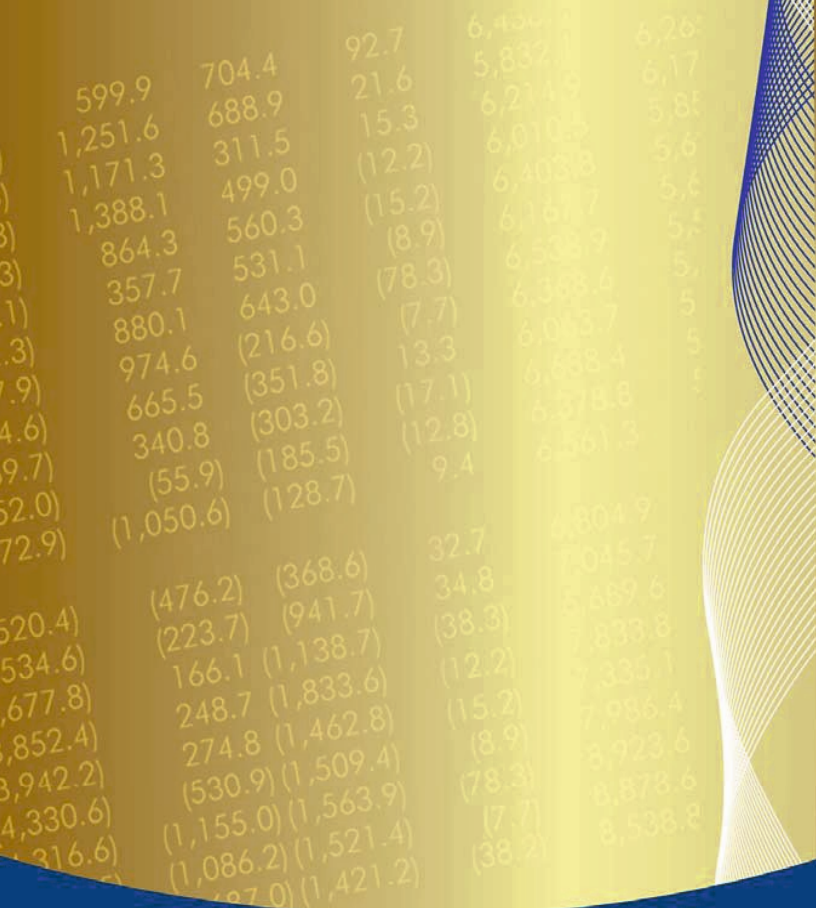
ASOMIF	Nicaraguan Association of Microfinance Institutions
BCN	Central Bank of Nicaragua
CEPAL	Economic Commission for Latin America and the Caribbean
CETREX	Export Promotion Center
DGA	General Directorate of Customs Services
DGIP	General Directorate of Public Investment
ENACAL	Nicaraguan Water and Sewerage Company
ENEL	National Electricity Utility
ENITEL	Nicaraguan Telephone Company
GDP	Gross Domestic Product
GWH	Gigawatts Hours
INE	Nicaraguan Energy Institute
INETER	Territorial Studies Institute
INIDE	National Institute of Information for Development
INTUR	Tourism Institute
KOE	Kilogram 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
MIFIC	Ministry of Foment, Industry and Commerce
MINSA	Ministry of Health

REFERENCES

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

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

MTI	Ministry of Transport and Infrastructure
MWH	Megawatts Hours
ODP	Ozone Depletion Potential
ROA	Return On Assets
ROE	Return On Equity
SECMCA	Executive Secretariat of the Central American Monetary Council
SIBOIF	Superintendence of Banks and Other Financial Institutions
SINIA	National System of Environmental Information
TELCOR	Telecommunications and Mail Services Regulatory Agency
USA	United State of America



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