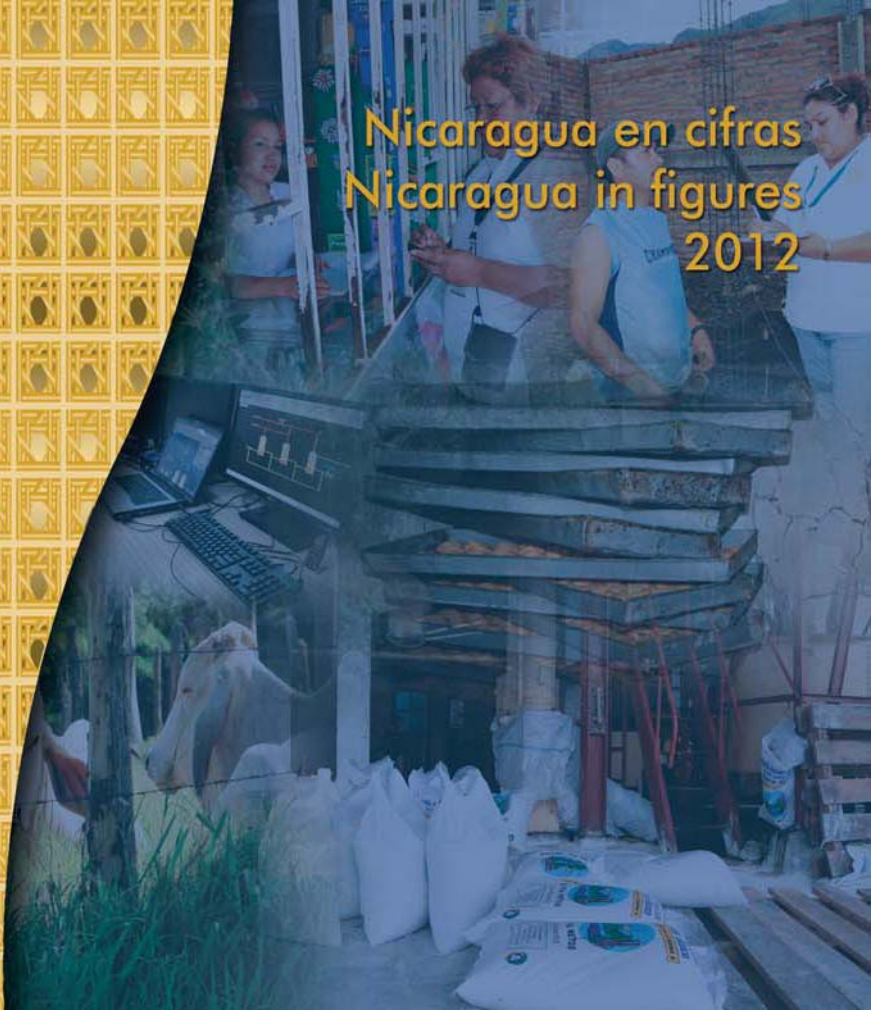




# Nicaragua en cifras Nicaragua in figures 2012





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# INDICADORES GENERALES - TOP-LINE INDICATORS

## Acerca de Nicaragua - About Nicaragua

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|                                                                           |                  |
|---------------------------------------------------------------------------|------------------|
| <b>Superficie total (Km<sup>2</sup>) - Total land area (sq km)</b>        | <b>130,373.4</b> |
| Superficie tierra firme <sup>1/</sup> - Mainland                          | 120,339.2        |
| Superficie territorio insular - Insular territory                         | 517.4            |
| Extensión de lagos y lagunas - Lakes and lagoons                          | 10,407.6         |
| Extensión del lago Cocibolca - Cocibolca lake                             | 8,138.1          |
| Extensión del lago Xolotlán - Xolotlan lake                               | 1,052.9          |
| Cuencas hidrográficas - Hydrographic basins                               | 21               |
| Lagunas - Lagoons                                                         | 47               |
| Cumbres montañosas (más de 1,000 mts) - Mountains (higher than 1,000 mts) | 61               |
| Volcanes - Volcanoes                                                      | 28               |
| Activos - Active                                                          | 7                |
| Inactivos - Not active                                                    | 21               |
| Temperatura máxima absoluta °C (anual) - Maximum temperature (°C)         | 27.6 - 42.0      |
| Temperatura mínima absoluta °C (anual) - Minimum temperature (°C)         | 5.5 - 22.0       |
| Humedad relativa del aire (anual) - Relative humidity (annual)            | 63% - 88%        |

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1/ : Incluyendo islas - Islands included.

Fuente - Source : INETER.

## Indicadores económicos<sup>1/</sup> - Economic indicators

| Indicadores - Indicators                                                                                  | 2010    | 2011    | 2012     |
|-----------------------------------------------------------------------------------------------------------|---------|---------|----------|
| Producto Interno Bruto (US\$ millones) - Gross domestic product (US\$ millions)                           | 8,586.7 | 9,636.2 | 10,507.7 |
| Producto Interno Bruto per cápita (US\$) - Per capita GDP (US\$)                                          | 1,476.5 | 1,636.3 | 1,730.8  |
| Crecimiento real de la economía (%) - Real GDP growth (%)                                                 | 3.6     | 5.4     | 5.2      |
| Inflación (%) - Inflation (%)                                                                             | 9.2     | 8.0     | 6.6      |
| Producción del sector industrial (US\$ millones) - Manufacturing sector output (US\$ millions)            | 4,074.5 | 4,880.6 | 4,776.3  |
| Producción del sector agrícola (US\$ millones) <sup>2/</sup> - Agricultural sector output (US\$ millions) | 2,377.8 | 2,899.0 | 3,405.1  |
| Exportaciones de bienes (US\$ millones) - Exports of goods (US\$ millions)                                | 3,157.5 | 4,057.0 | 4,628.1  |
| Importaciones de bienes (US\$ millones) - Imports of goods (US\$ millions)                                | 4,792.2 | 6,125.4 | 6,789.1  |
| Oferta monetaria (M1A) (US\$ millones) - Money supply (M1A) (US\$ millions)                               | 1,287.0 | 1,258.9 | 1,433.1  |
| Reservas Internacionales Brutas (US\$ millones) - Gross international reserves (US\$ millions)            | 1,799.0 | 1,892.3 | 1,887.2  |
| Deuda pública interna (US\$ millones) <sup>3/</sup> - Domestic public debt (US\$ millions)                | 1,264.0 | 1,169.9 | 1,122.6  |
| Deuda pública externa (US\$ millones) - External public debt (US\$ millions)                              | 3,876.4 | 4,072.6 | 4,289.4  |

1/ : A partir de esta publicación se utiliza el año de referencia 2006. - National account were actualized in 2012, therefore in this publication the new base year 2006 is used.

2/ : Incluye ganadería, silvicultura y pesca - Livestock, forestry and fishing included.

3/ : Incluye deuda del Gobierno y Banco Central de Nicaragua con el sector privado - Includes Government and Central Bank debt with private sector.

Fuente - Source : BCN.

## Indicadores sociales - Social indicators

| Indicadores - Indicators                                                                            | 2010     | 2011     | 2012     |
|-----------------------------------------------------------------------------------------------------|----------|----------|----------|
| Población total (miles) <sup>1/</sup> - Total population (thousands)                                | 5,923.1  | 5,996.6  | 6,071.0  |
| Tasa de crecimiento de la población - Population growth rate                                        | 1.2      | 1.3      | 1.2      |
| Tasa neta de escolarización primaria (%) - Net enrollment rate in primary education (%)             | 91.8     | 93.6     | 90.8     |
| Gasto gubernamental en salud (% PIB) <sup>2/</sup> - Government spending on health (% GDP)          | 2.9      | 2.7      | 2.8      |
| Gasto gubernamental en salud (US\$ por habitante) - Government spending on health (US\$ per person) | 42.2     | 44.3     | 49.8     |
| Camas hospitalarias por 10,000 habitantes - Hospital beds per 10,000 people                         | 8.8      | 9.1      | 9.0      |
| Consultas médicas (miles) - Medical consultations (thousands)                                       | 11,708.3 | 12,396.0 | 12,930.2 |

1/ : INIDE, estimaciones y proyecciones de población nacional, departamental y municipal, revisión 2012 - INIDE, national, departmental and municipal population statistics forecasts, 2012 revision.

2/ : Calculado con el PIB base 2006 - GDP calculate base year 2006.

Nota - Note : Datos de salud preliminares para 2012 - Preliminary data for 2012.

Fuente - Source : INIDE, MINSA, MINED.

### Indicadores económicos seleccionados, 2012 - Selected economic indicators, 2012

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#### Indicadores económicos - Economic indicators

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Crecimiento real del PIB (%) - Real GDP growth (%)

PIB nominal per cápita (US\$) - GDP per capita (US\$)

Tasa de desempleo (%) - Unemployment rate (%)

Inflación (%) - Inflation rate (%)

Cuenta corriente a PIB (%) - Current account (as % GDP)

Remesas (millones US\$) - Remittances (millions of US\$)

RIN a importaciones (en meses de importación) - Net international reserves/imports  
(number of months)

Deuda pública externa a PIB - External public debt (as % GDP)

Saldo operacional del Gobierno Central a PIB (incluye donaciones) -  
Operational balance of Central Government including grants (as % GDP)

---

Fuente - Source : SECMCA, Bancos Centrales de la región - Central Banks of the regions, SECMCA.

| Nicaragua | Costa Rica | El Salvador | Guatemala | Honduras | República Dominicana |
|-----------|------------|-------------|-----------|----------|----------------------|
| 5.2       | 5.1        | 1.3         | 3.0       | 3.3      | 3.9                  |
| 1,730.8   | 9,464.9    | 3,805.0     | 3,343.2   | 2,191.9  | 5,538.3              |
| 5.6       | 7.7        | n.d.        | 2.7       | n.d.     | 7.0                  |
| 6.6       | 4.5        | 0.8         | 3.4       | 5.3      | 3.9                  |
| (12.8)    | (5.2)      | (2.9)       | (2.9)     | (9.7)    | (7.2)                |
| 1,014.2   | 526.8      | 3,911.0     | 4,782.7   | 2,893.9  | 3,158.1              |
| 3.5       | 6.1        | 3.2         | 4.6       | 3.9      | 2.2                  |
| 40.8      | 12.4       | 33.8        | 12.6      | 20.3     | 23.6                 |
| 0.5       | (4.4)      | (1.7)       | (2.4)     | (6.0)    | (6.6)                |

## Indicadores sociales seleccionados - Selected social indicators

(quinquenio 2010 - 2015 - quinquennium 2010 - 2015)

### Indicadores - Indicators

Población (miles de personas)<sup>1/</sup> - Population (thousands)

Tasa de crecimiento de la población (tasa anual media por cada cien habitantes) -  
Demographic annual growth rate (average annual rate per hundred inhabitants)

Porcentaje de la población urbana (porcentaje de la población total) -  
Percentage of urban population (as % total population)

Tasa de natalidad (tasa bruta por cada mil habitantes) - Birth rate  
(Crude birth rate per thousand inhabitants)

Tasa de fecundidad (número de hijos por mujer) - Fertility rate  
(Number of children per woman)

Esperanza de vida al nacer (años, promedio) - Life expectancy at birth  
(years, average)

Tasa de mortalidad (por cada mil habitantes) - Mortality rate  
(rate per thousand inhabitants)

1/ : Datos estimados a mitad del año 2012. Para Nicaragua el dato de  
población fue proporcionado por INIDE - Estimated data on the half of 2012.  
For Nicaragua the population data was provided by INIDE.

Fuente - Source : INIDE, CEPAL.

| Nicaragua | Costa Rica | El Salvador | Guatemala | Honduras | República Dominicana |
|-----------|------------|-------------|-----------|----------|----------------------|
| 6,071.0   | 4,798.0    | 6,288.0     | 15,051.0  | 7,922.0  | 10,164.0             |
| 1.2       | 1.2        | 0.6         | 2.3       | 1.9      | 1.2                  |
| 58.3      | 66.0       | 60.3        | 57.2      | 50.5     | 68.6                 |
| 23.2      | 14.6       | 19.8        | 30.5      | 25.3     | 21.2                 |
| 2.6       | 1.7        | 2.2         | 3.7       | 2.9      | 2.5                  |
| 72.7      | 79.1       | 72.3        | 71.3      | 72.8     | 72.7                 |
| 5.1       | 4.5        | 6.6         | 5.5       | 5.0      | 6.1                  |

## SECTOR REAL - REAL SECTOR

### Producto interno bruto por actividad económica<sup>1/</sup> - Gross domestic product by activity

(distribución porcentual - percentage distribution)

| Conceptos - Concepts                                                                        | Crecimiento PIB real -<br>Real GDP growth                     |                    |                    | Participación PIB nominal -<br>Nominal GDP participación       |                    |                    |
|---------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------|--------------------|----------------------------------------------------------------|--------------------|--------------------|
|                                                                                             | 2010 <sup>p/</sup>                                            | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> | 2010 <sup>p/</sup>                                             | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> |
|                                                                                             | <i>cambio porcentual anual -<br/>annual percentage change</i> |                    |                    | <i>participación porcentual -<br/>Percentage participation</i> |                    |                    |
| <b>Total</b>                                                                                | <b>3.6</b>                                                    | <b>5.4</b>         | <b>5.2</b>         | <b>100.0</b>                                                   | <b>100.0</b>       | <b>100.0</b>       |
| Impuestos netos a productos - Net taxes on products                                         | 3.5                                                           | 11.5               | 8.2                | 8.9                                                            | 9.0                | 8.9                |
| Agricultura, ganadería, silvicultura y pesca - Agriculture, livestock, forestry and fishing | 9.8                                                           | 4.3                | 1.0                | 17.6                                                           | 18.0               | 18.2               |
| Explotación de minas y canteras - Mining and quarrying                                      | 36.9                                                          | 23.1               | 8.2                | 1.7                                                            | 2.3                | 2.5                |
| Industria manufacturera - Manufacturing                                                     | 6.1                                                           | 6.7                | 5.0                | 14.3                                                           | 15.2               | 15.0               |
| Electricidad, agua y alcantarillado - Electricity, gas, and water supply                    | 10.0                                                          | 7.0                | 5.7                | 1.6                                                            | 1.7                | 1.6                |
| Construcción - Construction                                                                 | (14.5)                                                        | 21.1               | 32.0               | 4.0                                                            | 4.5                | 5.3                |
| Comercio, hoteles y restaurantes - Trade, hotels and restaurants                            | 4.0                                                           | 4.0                | 4.0                | 14.4                                                           | 14.1               | 14.2               |
| Transporte y comunicaciones - Transport and communication                                   | 7.3                                                           | 9.1                | 6.9                | 5.7                                                            | 5.8                | 5.9                |
| Servicios de intermediación financiera y conexos - Financial intermediation                 | (10.9)                                                        | (10.1)             | 1.4                | 4.8                                                            | 4.1                | 3.9                |
| Propiedad de vivienda - Housing                                                             | 0.9                                                           | 1.1                | 1.1                | 7.5                                                            | 6.9                | 6.4                |
| Servicios del Gobierno General - General Government services                                | 2.9                                                           | 4.2                | 5.4                | 8.2                                                            | 8.1                | 8.3                |
| Servicios personales y empresariales <sup>2/</sup> - Personal, social and business services | 1.7                                                           | 2.9                | 2.5                | 11.4                                                           | 10.4               | 9.8                |

1/ : Cuentas Nacionales, año de referencia 2006 - National account, reference year 2006.

2/ : Incluye educación, salud de mercado y otros servicios - Includes private health and education and other service.

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

## Producto interno bruto por el gasto - Gross domestic product by expenditure

(porcentaje de distribución - percentage distribution)

| Conceptos - Concepts                                                         | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> |
|------------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>Total</b>                                                                 | <b>100.0</b>       | <b>100.0</b>       | <b>100.0</b>       |
| Gasto de consumo individual - Individual consumption expenditure             | 84.4               | 83.9               | 83.4               |
| Gasto de consumo colectivo - Collective consumption expenditure              | 8.3                | 8.5                | 8.8                |
| Formación bruta de capital fijo - Gross fixed capital formation              | 20.6               | 22.5               | 22.5               |
| Cambios en los inventarios - Changes in inventory                            | 1.3                | 0.8                | (0.1)              |
| Exportaciones netas de bienes y servicios - Net export of goods and services | (14.7)             | (15.8)             | (17.7)             |

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

## Ingreso nacional<sup>1/</sup> - National income

| Conceptos - Concepts                                                                                   | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> |
|--------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| Ingreso nacional bruto (millones de dólares) - Gross national income (millions of dollars)             | 5,366.1            | 5,952.6            | 6,607.2            |
| Ingreso nacional bruto per cápita <sup>2/</sup> (dólares) - Gross national income per capita (dollars) | 906.0              | 991.0              | 1,088.3            |
| Producto Interno Bruto (millones de dólares) - Gross Domestic Product (millions of dollars)            | 8,586.7            | 9,636.2            | 10,507.7           |

1/ : Año de referencia 2006 - Reference year 2006.

2/ : Se utilizaron estimaciones y proyecciones de población 2012 - 2012 population estimation and forecasts.

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

## Valor agregado de los sectores agropecuario, silvicultura, pesca y minería - Value added of agricultural, silviculture, fishing and mining

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                                     | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> |
|--------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>Total industrias - All industries</b>                                 | 1,651.0            | 1,953.7            | 2,170.2            |
| Actividades agrícolas - agricultural activities                          | 776.1              | 841.5              | 889.1              |
| Café oro - Green coffee                                                  | 226.7              | 294.4              | 309.2              |
| Caña de azúcar - sugar cane                                              | 31.7               | 36.4               | 53.4               |
| Granos básicos - basic grains                                            | 243.0              | 267.1              | 204.1              |
| Otros productos agrícolas - other agricultural products                  | 274.8              | 243.5              | 322.4              |
| Actividades pecuarias - livestock activities                             | 570.4              | 717.8              | 802.0              |
| Actividades silvícolas - forestry activities                             | 95.0               | 103.7              | 111.2              |
| Actividades pesqueras y acuícolas - fisheries and aquaculture activities | 66.2               | 67.4               | 110.4              |
| Actividades de minería - mining activities                               | 143.3              | 223.4              | 257.5              |

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

## Producción pecuaria - Livestock production

(miles - miles)

| Conceptos - Concepts                                            | 2010     | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|-----------------------------------------------------------------|----------|--------------------|--------------------|
| <b>Ganado vacuno - Cattle</b>                                   |          |                    |                    |
| Matanza industrial - industrial slaughter                       |          |                    |                    |
| Reses (cabezas) - cattle (heads)                                | 576.2    | 710.7              | 594.1              |
| Peso promedio (Kgs. por cabeza) - average weight (Kgs per head) | 375.0    | 369.8              | 361.3              |
| <b>Matanza municipal - municipal slaughter</b>                  |          |                    |                    |
| Reses (cabezas) - cattle (heads)                                | 170.5    | 203.4              | 180.6              |
| Peso promedio (Kgs. por cabeza) - average weight (Kgs per head) | 364.7    | 364.9              | 356.0              |
| <b>Matanza total - total slaughter</b>                          |          |                    |                    |
| Reses (cabezas) - cattle (heads)                                | 746.7    | 914.1              | 774.7              |
| Peso promedio (Kgs. por cabeza) - average weight (Kgs per head) | 372.7    | 368.7              | 360.0              |
| <b>Leche - Milk</b>                                             |          |                    |                    |
| Acopio por plantas (galones) - collection centers (gallons)     | 22,840.9 | 20,409.5           | 17,392.9           |
| Otros (galones) - others (gallons)                              | 90,308.9 | 98,169.4           | 104,281.8          |
| <b>Avicultura - Poultry farming</b>                             |          |                    |                    |
| Aves (unidades) - poultry (units)                               | 53,365.0 | 55,060.9           | 52,482.9           |
| Huevos (docenas) - eggs (dozen)                                 | 34,772.2 | 37,105.7           | 35,620.6           |

p/ : Preliminar - Preliminary.

Fuente - Source : MAGFOR.

## Producción total del sector manufactura, según industrias seleccionadas<sup>1/</sup> - Manufacturing sector output for selected industries

(millones de dólares - millions of dollars)

| Industrias - Industries                                                                         | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>e/</sup> |
|-------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>Total</b>                                                                                    | <b>4,074.5</b>     | <b>4,880.6</b>     | <b>4,776.3</b>     |
| Carnes y pescados - Meat and fish                                                               | 817.0              | 975.7              | 1,005.7            |
| Azúcar - Sugar                                                                                  | 265.9              | 282.2              | 567.3              |
| Lácteos - Dairy products                                                                        | 267.3              | 296.2              | 392.8              |
| Otros alimentos de origen industrial - Other food of industrial source                          | 667.4              | 720.5              | 597.8              |
| Bebidas - Beverages                                                                             | 314.8              | 347.9              | 367.0              |
| Tabaco - Tobacco                                                                                | 62.2               | 64.1               | 58.1               |
| Hilados, tejidos, ropa, cuero y calzado - Yarns, weavies, clothes, leather and footwear         | 483.6              | 729.8              | 648.0              |
| Productos de madera - Wood production                                                           | 79.1               | 84.0               | 76.5               |
| Elaboración de muebles y otros productos transportables - Furniture and other portable products | 62.3               | 68.5               | 65.0               |
| Productos de papel e impresos - Printed and paper products                                      | 535.2              | 744.9              | 257.7              |
| Productos de petróleo refinado - Refined oil products                                           | 88.1               | 92.4               | 106.4              |
| Productos químicos de caucho y plásticos - Plastic and rubber chemical products                 | 148.0              | 176.5              | 187.7              |
| Vidrio y otros productos no metálicos - Glass and non metallic products                         | 66.6               | 74.0               | 207.1              |
| Metales y productos metálicos elaborados - Metals and elaborated metallic products              | 176.2              | 180.0              | 185.8              |
| Maquinaria y equipo de transporte - Machinery and transport equipment                           | 40.9               | 44.0               | 53.4               |

1/ : Año de referencia 2006 - Reference year 2006.

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

**Valor agregado de la industria de servicios y comercial<sup>1/</sup> - Value added of service and commercial industry**  
*(millones de dólares - millions of dollars)*

| <b>Industrias - Industries</b>                                          | <b>2010<sup>p/</sup></b> | <b>2011<sup>p/</sup></b> | <b>2012<sup>e/</sup></b> |
|-------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| <b>Total servicios - Services</b>                                       | <b>3,305.8</b>           | <b>3,558.7</b>           | <b>3,937.2</b>           |
| Transporte y comunicaciones - Transport and communication               | 1,128.8                  | 1,343.4                  | 1,648.5                  |
| Intermediarios financieros - Financial intermediaries                   | 409.3                    | 394.7                    | 412.1                    |
| Propiedad de vivienda - Housing                                         | 648.3                    | 660.2                    | 671.1                    |
| Servicios personales y empresariales - Personal and enterprise services | 978.6                    | 997.9                    | 1,034.1                  |
| Energía y agua potable - Electricity and water distribution             | 140.8                    | 162.4                    | 171.4                    |
| <b>Total Comercio - Commerce</b>                                        | <b>1,234.7</b>           | <b>1,356.3</b>           | <b>1,487.1</b>           |
| Comercio - Commerce                                                     | 930.5                    | 1,047.8                  | 1,166.5                  |
| Hoteles y restaurantes - Hotels and restaurants                         | 304.2                    | 308.5                    | 320.6                    |

1/ : Año de referencia 2006 - Reference year 2006.

p/ : Preliminar - Preliminary.

e/ : Estimado - Estimated.

Fuente - Source : BCN.

## PRECIOS - PRICES

### Índice de precios al consumidor (2006=100) - Consumer price index (2006=100)

(variación porcentual anual - annual percentage change)

| Divisiones - Major groups                                                                                           | 2010       | 2011       | 2012       |
|---------------------------------------------------------------------------------------------------------------------|------------|------------|------------|
| <b>Índice general - All groups</b>                                                                                  | <b>9.2</b> | <b>8.0</b> | <b>6.6</b> |
| Alimentos y bebidas no alcohólicas - Food and beverages                                                             | 13.7       | 9.2        | 8.1        |
| Bebidas alcohólicas, tabaco y estupefaciente - Alcoholic beverages, tobacco and narcotics                           | 15.4       | 4.3        | 5.6        |
| Prendas de vestir y calzado - Clothing and footwear                                                                 | 4.8        | 11.6       | 7.0        |
| Alojamiento, agua, electricidad, gas y otros combustibles - Housing, water, electricity, gas and other fuels        | 8.3        | 7.0        | 2.9        |
| Muebles, artículos para el hogar y la conservación ordinaria del hogar - Furniture, house equipment and maintenance | 5.6        | 7.8        | 5.6        |
| Salud - Health                                                                                                      | 6.3        | 8.1        | 5.8        |
| Transporte - Transportation                                                                                         | 8.9        | 10.3       | 6.7        |
| Comunicaciones - Communications                                                                                     | 3.2        | 1.9        | 3.5        |
| Recreación y cultura - Culture and recreation                                                                       | 10.7       | 3.9        | 1.2        |
| Educación - Education                                                                                               | 7.9        | 5.9        | 7.9        |
| Restaurante y hoteles - Restaurants and hotels                                                                      | 6.1        | 6.9        | 8.3        |
| Bienes y servicios diversos - Miscellaneous goods and services                                                      | 5.5        | 6.1        | 6.8        |

Fuente - Source : BCN.

## Índice de precios sectoriales (1994=100) - Sector-specific price index

(variación porcentual anual - annual percentage change)

| Conceptos - Concepts                                                                                 | 2010       | 2011        | 2012       |
|------------------------------------------------------------------------------------------------------|------------|-------------|------------|
| De la producción agropecuaria - Agricultural production                                              | 27.9       | 13.7        | 3.4        |
| De la producción industrial - Industrial production                                                  | 13.0       | 16.3        | 10.3       |
| De insumos industriales - Industrial input cost                                                      | 11.9       | 24.6        | 16.0       |
| De valor unitario de exportaciones (1997=100) - export prices (1997=100)                             | 15.1       | 18.1        | (7.6)      |
| De valor unitario de importaciones (1997=100) <sup>1/</sup> - import prices                          | 2.0        | 24.4        | 3.8        |
| <b>Todos los materiales de construcción (base = 2006) - All construction materials (base = 2006)</b> | <b>4.7</b> | <b>11.9</b> | <b>5.6</b> |
| Maderas y techos - Woods and roofs                                                                   | (3.7)      | 7.9         | 2.2        |
| Cemento y derivados - Cement and related materials                                                   | 15.6       | 9.1         | 8.8        |
| Electricidad e iluminación - Electricity and lightning                                               | 15.3       | 11.9        | 4.8        |
| Metales y derivados - Metals and related materials                                                   | 0.7        | 19.9        | 5.0        |
| Sanitarios y pisos - Restrooms and floors                                                            | (4.7)      | 8.2         | 8.3        |

1/ : Excluye bienes de capital - Excludes capital goods.

Fuente - Source : BCN.

## SECTOR EXTERNO - EXTERNAL SECTOR

### Balanza de pagos - Balance of payments

(millones de dólares - millions of dollars)

| <b>Industrias - Industries</b>                                           | <b>2010<sup>P/I</sup></b> | <b>2011<sup>P/I</sup></b> | <b>2012<sup>P/I</sup></b> |
|--------------------------------------------------------------------------|---------------------------|---------------------------|---------------------------|
| <b>1. Cuenta corriente - Current account</b>                             | <b>(858.7)</b>            | <b>(1,268.2)</b>          | <b>(1,350.1)</b>          |
| Bienes - Goods                                                           | (1,634.7)                 | (2,068.4)                 | (2,161.0)                 |
| Exportaciones de bienes - Exports of goods                               | 3,157.5                   | 4,057.0                   | 4,628.1                   |
| Importaciones de bienes - Imports of goods                               | (4,792.2)                 | (6,125.4)                 | (6,789.1)                 |
| Servicios - Services                                                     | (142.1)                   | (175.2)                   | (207.4)                   |
| Exportaciones de servicios - Exports of services                         | 577.6                     | 663.1                     | 712.0                     |
| Importaciones de servicios - Imports of services                         | (719.7)                   | (838.3)                   | (919.4)                   |
| Renta - Income                                                           | (242.5)                   | (254.2)                   | (291.5)                   |
| Transferencias corrientes - Current transfers                            | 1,160.6                   | 1,229.6                   | 1,309.8                   |
| Del cual: Remesas familiares - Of which: workers' remittances            | 822.8                     | 911.6                     | 1,014.2                   |
| <b>2. Cuenta de capital y financiera - Capital and financial account</b> | <b>1,050.0</b>            | <b>1,310.9</b>            | <b>1,316.4</b>            |
| Cuenta de capital - Capital account                                      | 271.4                     | 257.8                     | 227.3                     |
| Cuenta financiera - Financial account                                    | 778.6                     | 1,053.1                   | 1,089.1                   |
| Inversión extranjera directa - Foreign direct investment                 | 508.0                     | 967.9                     | 810.0                     |
| Inversión de cartera - Portfolio investment                              | (91.1)                    | (218.9)                   | 64.3                      |
| Otra inversión - Other investment                                        | 361.7                     | 304.1                     | 214.8                     |
| Del cual: Otro capital neto - Of which: Other net capital                | (164.6)                   | (278.2)                   | (280.7)                   |

## Balanza de pagos - Balance of payments

(millones de dólares - millions of dollars)

*Continuación - Continuation*

| Conceptos - Concepts                                            | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|-----------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>3. Saldo de balanza de pagos - Overall balance</b>           | <b>191.3</b>       | <b>42.7</b>        | <b>(33.7)</b>      |
| Financiamiento - Financing                                      | (191.3)            | (42.7)             | (33.7)             |
| Activos de reservas (- aumento) - external assets ( increase -) | (221.7)            | (72.7)             | (2.5)              |
| Financiamiento excepcional neto - Net exceptional financing     | 30.4               | 30.0               | 31.2               |

p/ : Preliminar - Preliminary

Fuente - Source : BCN.

## Comercio exterior de bienes - Trade balance

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                               | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|--------------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>Balance comercial de bienes - Trade balance</b>                 | <b>(1,634.7)</b>   | <b>(2,068.4)</b>   | <b>(2,161.0)</b>   |
| <b>Exportaciones de bienes - Exports of goods</b>                  | <b>3,157.5</b>     | <b>4,057.0</b>     | <b>4,628.1</b>     |
| Mercancías (FOB) - General merchandise (FOB)                       | 1,851.1            | 2,264.0            | 2,677.4            |
| Bienes para transformación - Goods for processing                  | 1,277.2            | 1,752.3            | 1,903.8            |
| Bienes adquiridos en puerto - Goods purchased in ports by carriers | 29.2               | 40.7               | 46.9               |
| <b>Importaciones de bienes - Imports of goods</b>                  | <b>(4,792.2)</b>   | <b>(6,125.4)</b>   | <b>(6,789.1)</b>   |
| Mercancías (FOB) - General merchandise (FOB)                       | (3,872.5)          | (4,863.5)          | (5,418.1)          |
| Bienes para transformación - Goods for processing                  | (919.7)            | (1,261.9)          | (1,371.0)          |

p/ : Preliminar - Preliminary.

Fuente - Source : DGA, CETREX y MEM.

## Exportaciones de mercancías (FOB) por productos - Merchandise exports by products

(millones de dólares - millions of dollars)

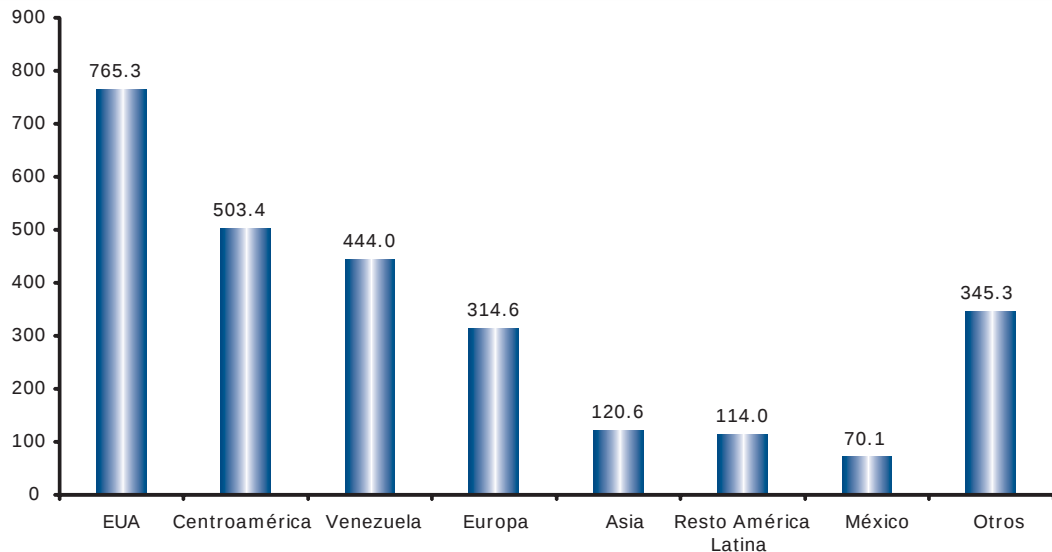
| Productos - Products          | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|-------------------------------|--------------------|--------------------|--------------------|
| <b>Total - Total products</b> | <b>1,851.1</b>     | <b>2,264.0</b>     | <b>2,677.4</b>     |
| Café - Coffee                 | 341.6              | 429.3              | 521.8              |
| Carne - Beef                  | 307.6              | 427.0              | 451.4              |
| Maní - Peanuts                | 61.8               | 96.1               | 132.5              |
| Ganado en pie - Livestock     | 21.5               | 18.6               | 18.6               |
| Azúcar - Sugar                | 126.8              | 156.3              | 194.9              |
| Oro - Gold                    | 208.3              | 352.3              | 422.8              |
| Langosta - Lobster            | 40.4               | 45.9               | 43.9               |
| Lácteos - Dairy products      | 139.5              | 139.4              | 171.7              |
| Camarón - Shrimp              | 57.9               | 62.2               | 67.5               |
| Frijol - Beans                | 59.4               | 30.2               | 51.8               |
| Banano - Bananas              | 6.6                | 2.4                | 2.5                |
| Ajonjolí - Sesame seeds       | 7.4                | 6.3                | 8.6                |
| Otros - Other                 | 472.3              | 498.0              | 589.3              |

p/ : Preliminar - Preliminary.

Fuente - Source : DGA y CETREX.

## Exportaciones de mercancías por países, 2012 - Merchandise exports by country, 2012

(millones de dólares - millions of dollars)



Fuente - Source : DGA y CETREX.

## Importaciones de mercancías por uso económico - Imports of Goods by economic use

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                           | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|----------------------------------------------------------------|--------------------|--------------------|--------------------|
| <b>Importación total (FOB) - Imports (FOB)</b>                 | <b>3,872.5</b>     | <b>4,863.5</b>     | <b>5,418.1</b>     |
| <b>Importación total (CIF) - Imports (CIF)</b>                 | <b>4,173.2</b>     | <b>5,203.7</b>     | <b>5,851.3</b>     |
| Bienes de consumo - Consumer goods                             | 1,497.4            | 1,654.8            | 1,813.1            |
| No duraderos - Non-durable                                     | 1,211.5            | 1,339.3            | 1,450.2            |
| Duraderos - Durable                                            | 285.9              | 315.5              | 362.9              |
| Petróleo, combustibles y lubricantes - Oil and oil derivatives | 776.0              | 1,256.4            | 1,286.6            |
| Petróleo crudo - Crude oil                                     | 419.8              | 615.6              | 441.8              |
| Combustibles y lubricantes - Fuels and lubricants              | 355.6              | 639.3              | 844.9              |
| Energía eléctrica - Electricity                                | 0.6                | 1.4                | 0.0                |
| Bienes intermedios - Intermediate goods                        | 1,122.4            | 1,337.4            | 1,522.6            |
| Para la agricultura - Agriculture                              | 222.4              | 271.9              | 320.4              |
| Para la industria - Industry                                   | 681.2              | 799.7              | 887.8              |
| Materiales de construcción - Construction                      | 218.8              | 265.8              | 314.4              |
| Bienes de capital - Capital goods                              | 768.6              | 947.2              | 1,220.4            |
| Para la agricultura - Agriculture                              | 58.6               | 64.7               | 77.8               |
| Para la industria - Industry                                   | 440.7              | 532.1              | 708.8              |
| Equipo de transporte - Transport equipment                     | 269.3              | 350.4              | 433.8              |
| Diversos - Other goods                                         | 8.8                | 8.0                | 8.5                |

p/ : Preliminar - Preliminary.

Fuente - Source : DGA y MEM.

## Inversión extranjera directa por sector de destino - Foreign direct investment by destination sector

(millones de dólares - millions of dollars)

| Sectores - Sectors                           | 2010 <sup>p/</sup> | 2011 <sup>p/</sup> | 2012 <sup>p/</sup> |
|----------------------------------------------|--------------------|--------------------|--------------------|
| <b>Total - Total</b>                         | <b>508.0</b>       | <b>967.9</b>       | <b>810.0</b>       |
| Minería - Mining                             | 25.3               | 114.3              | 77.9               |
| Pesca - Fishing                              | 0.9                | 0.4                | 0.6                |
| Industrial - Manufacturing                   | 107.9              | 226.4              | 235.7              |
| Energético - Energy                          | 158.9              | 217.1              | 150.8              |
| Comercio y servicios - Commerce and services | 58.8               | 144.9              | 173.4              |
| Comunicaciones - Communications              | 118.7              | 160.3              | 114.4              |
| Otros - Others                               | 37.5               | 104.5              | 57.2               |

p/ : Preliminar - Preliminary.

Fuente - Source : SIBOIF y BCN.

## FINANZAS - FINANCE

### Activos y pasivos de instituciones financieras reguladas - Assets and liabilities of regulated financial institutions

(millones de dólares - millions of dollars)

| Instituciones - Institutions                                         | 2010              |                        | 2011              |                        | 2012              |                        |
|----------------------------------------------------------------------|-------------------|------------------------|-------------------|------------------------|-------------------|------------------------|
|                                                                      | Activos<br>Assets | Pasivos<br>Liabilities | Activos<br>Assets | Pasivos<br>Liabilities | Activos<br>Assets | Pasivos<br>Liabilities |
| Bancos comerciales - Commercial banks                                | 4,149.5           | 3,755.1                | 4,546.5           | 4,114.0                | 4,655.5           | 4,183.3                |
| Otros intermediarios financieros -<br>Other financial intermediaries | 40.2              | 31.6                   | 37.1              | 22.7                   | 43.3              | 31.4                   |
| Puestos de bolsa - Brokerage firms                                   | 5.7               | 1.7                    | 4.2               | 1.1                    | 3.8               | 0.8                    |

Fuente - Source : SIBOIF y BCN.

## Cartera de crédito de la Banca al sector privado - Bank credit to private sector

(millones de dólares - millions of dollars)

| Conceptos - Concepts                   | 2010           | 2011           | 2012           |
|----------------------------------------|----------------|----------------|----------------|
| <b>Cartera total - Total portfolio</b> | <b>2,037.3</b> | <b>2,310.2</b> | <b>2,841.7</b> |
| Tarjeta de crédito - Credit cards      | 262.7          | 238.8          | 210.4          |
| Agrícola - Agriculture                 | 239.5          | 300.7          | 354.2          |
| Comercial - Commercial                 | 719.5          | 818.2          | 1,014.7        |
| Ganadero - Livestock                   | 46.8           | 38.6           | 51.4           |
| Hipotecario - Housing mortgage         | 313.7          | 329.5          | 370.4          |
| Industrial - Industrial                | 228.9          | 299.9          | 410.5          |
| Personal - Personal                    | 214.2          | 273.7          | 418.8          |
| Otros - Other                          | 11.9           | 10.8           | 11.3           |

Fuente - Source : SIBOIF y BCN.

## Tasas de interés doméstica<sup>1/</sup> - Domestic interest rates

(porcentaje - percentage)

| <b>Tasas de interés - Interest rate</b>                    | <b>2010</b> | <b>2011</b> | <b>2012</b> |
|------------------------------------------------------------|-------------|-------------|-------------|
| <b>Tasas pasivas - Deposit interest rate</b>               |             |             |             |
| Moneda nacional a 3 meses - 3-month domestic currency      | 2.0         | 2.0         | 1.7         |
| Dólares de EUA a 3 meses - 3-month US dollars              | 2.0         | 2.0         | 1.4         |
| Moneda nacional a + de 1 año - 1-year domestic currency    | 4.3         | 4.9         | 4.5         |
| Dólares de EUA a + de 1 año - 1-year US dollars            | 4.6         | 4.7         | 5.0         |
| <b>Tasas activas - Lending interest rates</b>              |             |             |             |
| Moneda nacional corto plazo - Short term domestic currency | 10.2        | 13.2        | 12.1        |
| Dólares de EUA a corto plazo - Short term US dollars       | 9.8         | 8.4         | 8.3         |
| Moneda nacional largo Plazo - Long term domestic currency  | 18.2        | 15.9        | 16.6        |
| Dólares de EUA largo Plazo - Long term US dollars          | 10.1        | 10.2        | 11.2        |

1/ : Promedio ponderado del último mes de cada año - Weighted average of the last month of each year.

Fuente - Source : SIBOIF y BCN.

## Indicadores de microfinanzas<sup>1/</sup> - Microfinance indicators

| Indicadores - Indicators                                                                                                    | 2010    | 2011    | 2012 <sup>3/</sup> |
|-----------------------------------------------------------------------------------------------------------------------------|---------|---------|--------------------|
| Sucursales y agencias - Branches and agencies                                                                               | 220     | 187     | 181                |
| Clientes - Clients                                                                                                          | 264,981 | 242,688 | 209,810            |
| <b>Rentabilidad - Profitability</b>                                                                                         |         |         |                    |
| Rentabilidad sobre activos - Return on assets                                                                               | (0.6)   | 0.4     | 0.7                |
| Rentabilidad sobre patrimonio - Return on equity                                                                            | (2.4)   | 1.2     | 2.8                |
| <b>Cartera - Loan portfolio</b>                                                                                             |         |         |                    |
| Cartera bruta (US\$ millones) - Loan portfolio (US\$ millions)                                                              | 169.8   | 163.0   | 161.4              |
| Crecimiento de cartera (%) - Growth rate of loan portfolio (%)                                                              | (14.2)  | (4.0)   | 7.6                |
| Cartera en mora / cartera bruta (%) - Non-performing loans / loan portfolio (%)                                             | 9.6     | 8.2     | 7.3                |
| Cartera de riesgo / cartera bruta (%) <sup>2/</sup> - Loan portfolio at risk / loan portfolio (%)                           | 14.2    | 15.2    | 9.9                |
| Patrimonio (US\$ millones) - Owners' equity (US\$ millions)                                                                 | 52.4    | 60.2    | 56.7               |
| Cartera en mora - provisiones / patrimonio (%) - Non-performing loans net of provisions / owners equity (%)                 | 0.8     | 0.7     | 4.7                |
| Cartera en riesgo - provisiones/patrimonio (%) <sup>2/</sup> - Loan portfolio at risk net of provisions / owners equity (%) | 15.9    | 19.8    | 12.3               |

1/ : La información corresponde a microfinancieras afiliadas a ASOMIF (21 entidades a dic. 2012)  
Information refers to micro credit institutions members of ASOMIF.

2/ : Incluye préstamos prorrogados y reestructurados - Includes deferred and restructured loans.

3/ : Datos preliminares, falta información de 4 instituciones - Preliminary data, four institutions lack information

Fuente - Source : ASOMIF.

## Tipo de cambio promedio respecto al dólar de EUA - Average exchange rate with respect to the US dollar

| Monedas - Currency                                     | 2010  | 2011  | 2012  |
|--------------------------------------------------------|-------|-------|-------|
| Córdoba de Nicaragua - Nicaraguan Cordoba              | 21.3  | 22.4  | 23.5  |
| Colón de Costa Rica - Costa Rican Colon                | 525.8 | 505.6 | 502.9 |
| Colón de El Salvador - Salvadorean Colon               | 8.7   | 8.7   | 8.7   |
| Quetzal de Guatemala - Guatemalan Quetzal              | 8.0   | 7.8   | 7.9   |
| Lempira de Honduras - Honduran Lempira                 | 18.9  | 18.9  | 19.5  |
| Peso de República Dominicana - Dominican Republic Peso | 36.7  | 38.0  | 39.3  |

Fuente - Source : SECMCA y Bancos Centrales de la Región - Central Banks of the regions, SECMCA.

## Ingresos corrientes del Gobierno Central - Central Government current revenue

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                                            | 2010           | 2011           | 2012           |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|
| <b>Total ingresos corrientes - Total current revenues</b>                       | <b>1,291.2</b> | <b>1,540.6</b> | <b>1,729.5</b> |
| <b>Ingresos tributarios - Tax revenues</b>                                      | <b>1,198.0</b> | <b>1,419.2</b> | <b>1,580.8</b> |
| Impuestos directos - Direct taxes                                               | 397.1          | 505.5          | 566.8          |
| Sobre el ingreso y las ganancias - Income and earnings                          | 391.0          | 496.9          | 556.7          |
| Otros - Other                                                                   | 6.1            | 8.5            | 10.2           |
| Sobre bienes y servicios - Goods and services                                   | 449.0          | 477.0          | 515.0          |
| General a las ventas - Value added                                              | 188.6          | 205.4          | 221.7          |
| Selectivos al consumo - Excise                                                  | 259.5          | 270.7          | 292.4          |
| De estampillas - Stamps                                                         | 0.9            | 1.0            | 1.0            |
| Al comercio y transporte internacional - Trade and international transportation | 351.9          | 436.7          | 499.0          |
| Derechos arancelarios de importación (DAI) - Import duties                      | 51.2           | 62.4           | 70.5           |
| Impuesto general al valor de importaciones - Value added tax on imports         | 296.1          | 368.8          | 421.8          |
| Derechos - Duties                                                               | 2.6            | 3.3            | 4.1            |
| Otros - Other                                                                   | 1.9            | 2.2            | 2.5            |
| <b>Ingresos no tributarios - Non tax revenue</b>                                | <b>93.1</b>    | <b>121.4</b>   | <b>148.7</b>   |

Fuente - Source : MHCP.

## Estructura funcional del gasto del Gobierno Central - Government expenditures by destination

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                                        | 2010           | 2011           | 2012           |
|-----------------------------------------------------------------------------|----------------|----------------|----------------|
| <b>Total gastos - Total expenses</b>                                        | <b>1,487.3</b> | <b>1,636.6</b> | <b>1,804.6</b> |
| Gasto social - Social expenditures                                          | 815.1          | 888.1          | 1,000.4        |
| Educación - Education                                                       | 354.1          | 367.1          | 388.4          |
| Salud - Health                                                              | 245.7          | 263.6          | 317.0          |
| Servicio social y asistencia social - Assistance and social services        | 46.4           | 60.0           | 64.5           |
| Vivienda y servicios comunitarios - Housing and community                   | 156.8          | 183.7          | 216.5          |
| Servicios recreativos y culturales - Cultural and recreational services     | 12.0           | 13.7           | 14.0           |
| Administración gubernamental - Government administration                    | 150.6          | 174.4          | 200.1          |
| Defensa, orden público y seguridad - Defense, public order and security     | 183.0          | 195.5          | 213.6          |
| Servicios económicos - Economic services                                    | 245.0          | 277.4          | 285.7          |
| Deuda pública, intereses y gastos - Public debt, interests and expenditures | 93.6           | 101.1          | 104.9          |
| Amortización - Amortization                                                 | 196.9          | 291.8          | 283.6          |
| <b>Total gastos y amortización - Total expenditures and amortizations</b>   | <b>1,684.2</b> | <b>1,928.3</b> | <b>2,088.2</b> |

Fuente - Source : MHCP.

## Llegada de visitantes y hoteles - Visitor arrivals and hotels

(número - number)

| Conceptos - Concepts                            | 2010             | 2011             | 2012             |
|-------------------------------------------------|------------------|------------------|------------------|
| <b>Llegada de visitantes - Visitor arrivals</b> | <b>1,071,660</b> | <b>1,121,529</b> | <b>1,232,896</b> |
| - Visitantes del día - day visitors             | 60,409           | 61,498           | 53,315           |
| - Turistas - tourists                           | 1,011,251        | 1,060,031        | 1,179,581        |
| Aérea - Air                                     | 350,795          | 359,886          | 391,634          |
| Acuática - Sea                                  | 14,438           | 14,767           | 16,574           |
| Terrestre - Land                                | 646,018          | 685,378          | 771,373          |
| <b>Hoteles - Hotel</b>                          | <b>611</b>       | <b>732</b>       | <b>812</b>       |
| Habitaciones de hotel - Hotel rooms             | 8,880            | 10,235           | 11,189           |

Fuente - Source : INTUR.

## Cruceros - Cruises

(número - number)

| Conceptos - Concepts                        | 2010   | 2011   | 2012   |
|---------------------------------------------|--------|--------|--------|
| Número de cruceros - Number of cruise ships | 49     | 48     | 43     |
| Excursionistas - Tripper                    | 36,892 | 39,210 | 40,924 |
| Excursionistas de tours - Tour Trippers     | 17,040 | 17,484 | 19,912 |

Fuente - Source : INTUR.

## Principales mercados turísticos<sup>1/</sup> - Main tourist markets

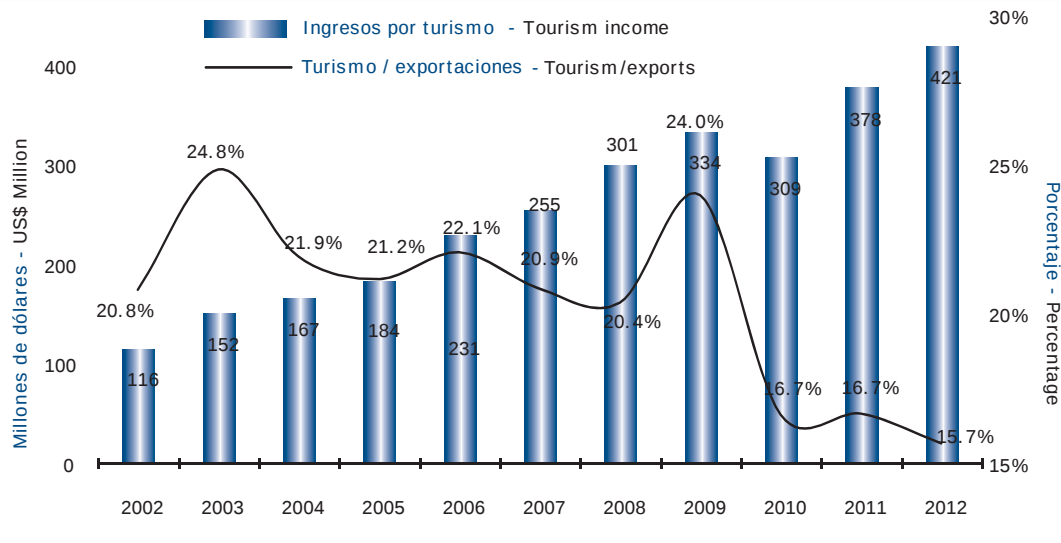
(porcentaje - percentage)

| Conceptos - Concepts                | 2010 | 2011 | 2012 |
|-------------------------------------|------|------|------|
| Centro América - Central America    | 64.3 | 65.1 | 65.3 |
| Norte América - North America       | 24.5 | 23.9 | 24.4 |
| Europa - Europe                     | 7.1  | 7.0  | 6.6  |
| Sur América - South America         | 2.1  | 2.2  | 2.0  |
| Resto del Mundo - Rest of the World | 2.0  | 1.8  | 1.7  |

1/ : Turistas que pernoctan - Overnight tourists

Fuente - Source : INTUR.

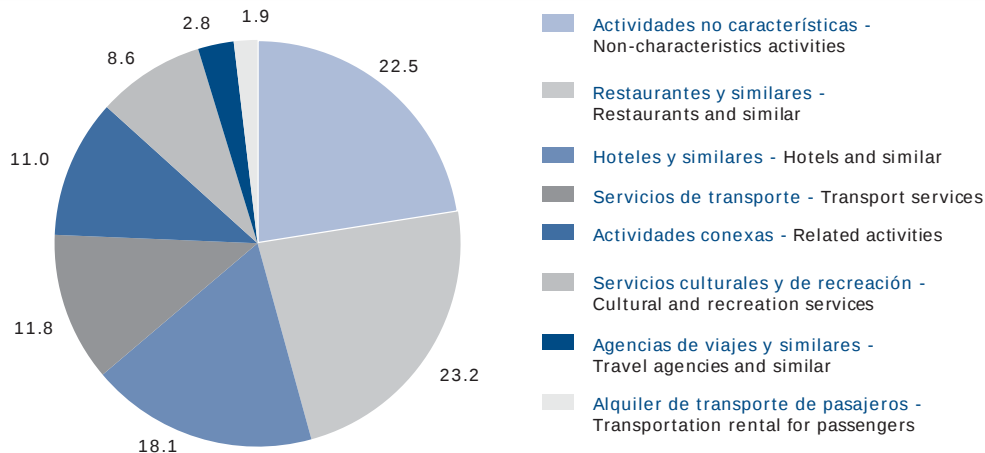
## Ingresos por turismo - Tourism income



Fuente - Source : INTUR y BCN.

## Composición del valor agregado turístico por actividad económica, 2011 - Composition of tourism value added by economic activity, 2011

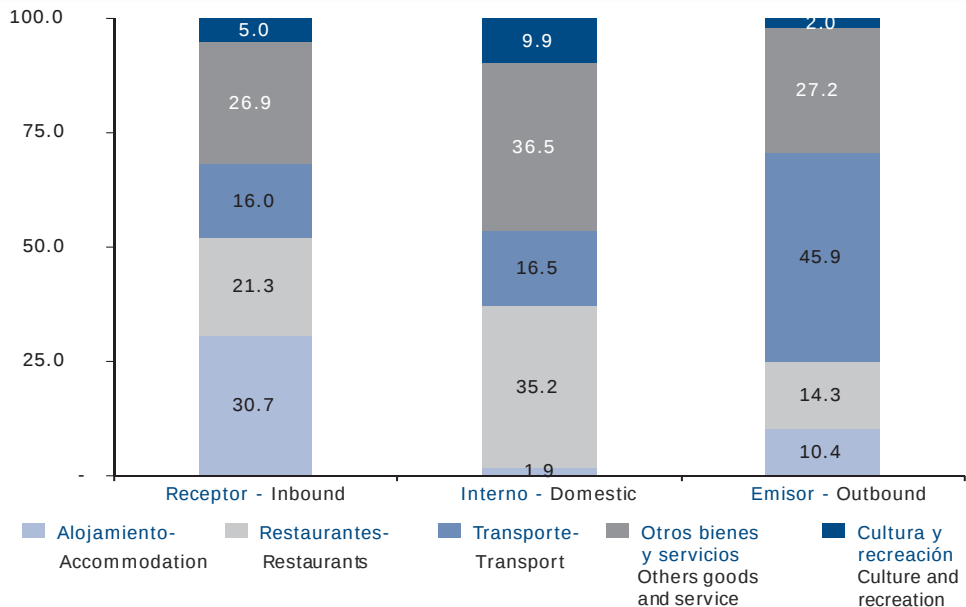
(porcentaje - percentage)



Fuente - Source : BCN.

## Estructura de consumo por tipo de turismo, 2011 - Structure of tourism consumption by type, 2011

(porcentaje - percentage)



Fuente - Source : BCN.

## CONSTRUCCIÓN Y BIENES RAÍCES - CONSTRUCTION AND REAL ESTATE

### Área construida por destino económico - Built area by economic sector

(miles de metros cuadrados - thousands of square meters)

| Conceptos - Concepts | 2010         | 2011         | 2012           |
|----------------------|--------------|--------------|----------------|
| <b>Total</b>         | <b>632.9</b> | <b>885.9</b> | <b>1,291.0</b> |
| Residencial - Houses | 472.5        | 701.1        | 971.4          |
| Comercio - Commerce  | 40.4         | 49.1         | 59.1           |
| Servicio - Services  | 106.5        | 116.5        | 173.1          |
| Industria - Industry | 13.5         | 19.1         | 87.3           |

Fuente - Source : BCN.

### Valor del área construida por destino económico - Building value by type of construction

(millones de dólares - millions of dollars)

| Conceptos - Concepts                                           | 2010         | 2011         | 2012         |
|----------------------------------------------------------------|--------------|--------------|--------------|
| <b>Total construcción privada - Total private construction</b> | <b>497.7</b> | <b>699.6</b> | <b>989.0</b> |
| Residencial - Houses                                           | 295.9        | 470.1        | 645.8        |
| Comercio - Commerce                                            | 42.8         | 51.1         | 63.1         |
| Servicio - Services                                            | 154.8        | 171.1        | 248.1        |
| Industria - Industry                                           | 4.2          | 7.3          | 32.0         |
| <b>Total construcción pública - Total public construction</b>  | <b>379.9</b> | <b>404.7</b> | <b>450.5</b> |
| Edificaciones - Buildings                                      | 100.8        | 107.4        | 119.6        |
| Obras de ingeniería civil - Civil engineering buildings        | 279.1        | 297.3        | 331.0        |

Fuente - Source : BCN.

## Inversión pública por sectores<sup>1/</sup> - Public investment by sector

(millones de dólares - millions of dollars)

| Sectores - Sectors                       | 2010         | 2011         | 2012         |
|------------------------------------------|--------------|--------------|--------------|
| <b>Total</b>                             | <b>347.8</b> | <b>413.6</b> | <b>436.3</b> |
| Infraestructura - Infrastructure         | 242.6        | 320.1        | 324.7        |
| Social - Social                          | 85.0         | 74.4         | 73.3         |
| Productivo - Productive                  | 4.2          | 2.6          | 4.0          |
| Servicios nacionales - National services | 16.0         | 16.5         | 34.3         |

1/ : Excluye gasto corriente - Excludes current expenses.

Fuente - Source : MHCP.

## SERVICIOS PÚBLICOS - UTILITIES

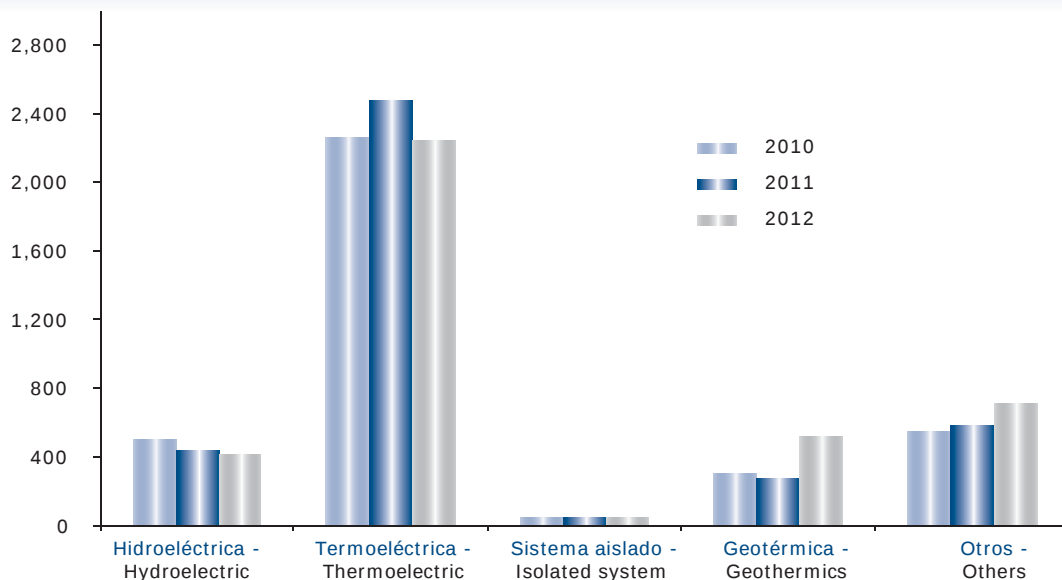
### Consumo facturado de agua y electricidad - Utilities (water and electricity billed consumption)

| Servicios - Services                                                                      | 2010             | 2011             | 2012             |
|-------------------------------------------------------------------------------------------|------------------|------------------|------------------|
| <b>Agua potable (miles de m<sup>3</sup>) - Drinking water (thousand of m<sup>3</sup>)</b> | <b>146,799.9</b> | <b>144,346.9</b> | <b>151,103.6</b> |
| Residencial - Houses                                                                      | 126,801.1        | 124,355.4        | 129,780.5        |
| Comercial - Commercial                                                                    | 12,001.6         | 12,361.0         | 13,082.7         |
| Industrial - Industrial                                                                   | 602.2            | 556.7            | 667.9            |
| Gobierno - Government                                                                     | 7,395.0          | 7,073.7          | 7,572.4          |
| <b>Energía eléctrica (MWH) - Electricity (MWH)</b>                                        | <b>2,339.6</b>   | <b>2,491.9</b>   | <b>2,668.8</b>   |
| Residencial - Houses                                                                      | 804.1            | 874.0            | 940.7            |
| Comercial - Commercial                                                                    | 646.8            | 664.7            | 698.9            |
| Industrial - Industrial                                                                   | 566.4            | 609.0            | 660.5            |
| Irrigación - Irrigation                                                                   | 65.6             | 74.1             | 93.4             |
| Bombeo - Water distribution                                                               | 180.9            | 193.1            | 196.5            |
| Alumbrado público - Street lighting                                                       | 75.8             | 77.0             | 78.8             |

Fuente - Source : ENACAL, INE y ENEL.

## Generación bruta de energía eléctrica- Gross electricity generation

(miles de megavatios hora – thousands of megawattshours)



Fuente - Source : ENEL, MIFIC y BCN.

## TRANSPORTE Y COMUNICACIONES - TRANSPORT AND COMMUNICATIONS

### Carga transportada - Cargo transportation

*(miles ton métricas - thousands metric tons)*

| Conceptos - Concepts                                          | 2010           | 2011           | 2012           |
|---------------------------------------------------------------|----------------|----------------|----------------|
| <b>Carga aérea internacional - International air cargo</b>    | <b>25.9</b>    | <b>21.8</b>    | <b>22.9</b>    |
| Embarcada - Loaded                                            | 16.6           | 12.0           | 13.7           |
| Desembarcada - Unloaded                                       | 9.3            | 9.8            | 9.1            |
| <b>Carga marítima internacional - International sea cargo</b> | <b>3,009.0</b> | <b>3,436.1</b> | <b>3,651.4</b> |
| Embarcada - Loaded                                            | 691.9          | 654.8          | 768.1          |
| Desembarcada - Unloaded                                       | 2,317.1        | 2,781.3        | 2,883.3        |
| <b>Carga acuática nacional - National water cargo</b>         | <b>201.6</b>   | <b>237.2</b>   | <b>258.4</b>   |
| Lacustre - Lakes                                              | 90.1           | 99.5           | 122.5          |
| Atlántico - Atlantic                                          | 111.5          | 137.8          | 135.8          |

Fuente - Source : MTI.

## Telefonía y correos - Telephony and postal services

| Conceptos - Concepts                                                                                | 2010    | 2011    | 2012    |
|-----------------------------------------------------------------------------------------------------|---------|---------|---------|
| Postales (miles envíos) - Post (thousands)                                                          | 4,868.6 | 4,629.2 | 4,724.7 |
| Correo expreso (miles envíos) - Express post (thousands)                                            | 20.9    | 19.7    | 29.4    |
| Recepción/transmisión de fax (miles de páginas) -<br>Fax reception/transmission (thousand of pages) | 6.9     | 4.2     | 3.3     |

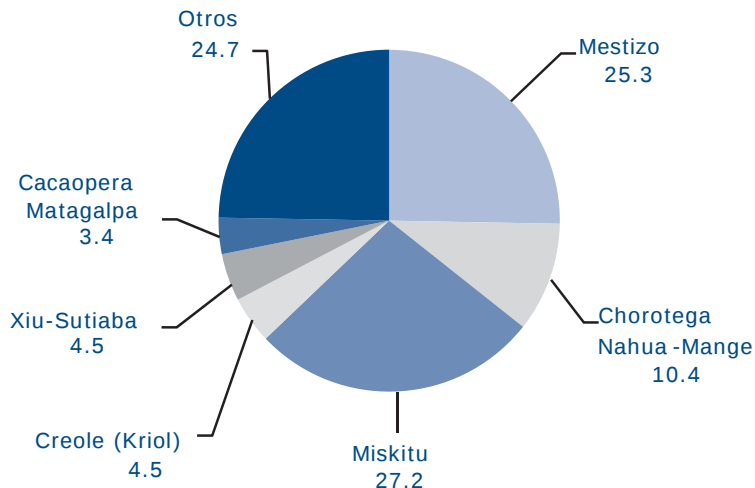
Fuente - Source : ENITEL y TELCOR.

## Población de Nicaragua por grupo de edades, 2012 - Population of Nicaragua by age group, 2012

| Edades - Ages | Total - Total    | Hombres - Males  | Mujeres - Females |
|---------------|------------------|------------------|-------------------|
| <b>Total</b>  | <b>6,071,048</b> | <b>3,000,778</b> | <b>3,070,267</b>  |
| 0 - 4         | 695,835          | 355,332          | 340,503           |
| 5 - 9         | 670,854          | 342,133          | 328,721           |
| 10 - 14       | 667,157          | 339,577          | 327,580           |
| 15 - 19       | 670,921          | 337,869          | 333,052           |
| 20 - 24       | 611,558          | 303,693          | 307,865           |
| 25 - 29       | 542,193          | 266,190          | 276,003           |
| 30 - 34       | 460,783          | 221,506          | 239,277           |
| 35 - 39       | 376,390          | 179,271          | 197,120           |
| 40 - 44       | 308,677          | 148,681          | 159,996           |
| 45 - 49       | 258,682          | 124,940          | 133,742           |
| 50 - 54       | 225,444          | 107,488          | 117,955           |
| 55 - 59       | 187,545          | 89,256           | 98,289            |
| 60 - 64       | 119,980          | 57,335           | 62,645            |
| 65 - 69       | 90,013           | 43,154           | 46,859            |
| 70 - 74       | 76,086           | 36,236           | 39,849            |
| 75 - 79       | 54,044           | 25,122           | 28,921            |
| 80 - 84       | 54,886           | 22,995           | 31,890            |

Fuente - Source : INIDE, estimaciones y proyecciones de población, revisión 2012 - Estimated and forecasted statistics, 2012 revision.

## Población perteneciente a pueblos indígenas o comunidades étnicas - Population belonging to ethnic communities



Fuente - Source : INIDE, VIII Censo de Población y IV de Vivienda 2005 - VIII Population and IV Housing National Census, 2005.

## Población de 12 años y más, por estado conyugal - Population over 12 years old by marital status

| Estado conyugal - Marital status         | Total - Total    | Hombres - Males  | Mujeres - Females |
|------------------------------------------|------------------|------------------|-------------------|
| <b>Total</b>                             | <b>3,621,610</b> | <b>1,757,055</b> | <b>1,864,555</b>  |
| Soltero(a) - Single                      | 1,447,338        | 795,939          | 651,399           |
| Casado(a) - Married                      | 911,706          | 448,661          | 463,045           |
| Unido(a) / Juntado(a) - Consensual union | 889,555          | 429,413          | 460,142           |
| Separado(a) - Separated                  | 219,150          | 48,623           | 170,527           |
| Viudo(a) - Widowed                       | 130,454          | 27,428           | 103,026           |
| Divorciado(a) - Divorced                 | 23,407           | 6,991            | 16,416            |

Fuente - Source : INIDE, VIII Censo de Población y IV de Vivienda 2005 - VIII Population and IV Housing National Census, 2005.

## Indicadores demográficos - Demographic indicators

| Conceptos - Concepts                                                 | Quinquenios - Five-year periods |             |             |
|----------------------------------------------------------------------|---------------------------------|-------------|-------------|
|                                                                      | 2000 / 2005                     | 2005 / 2010 | 2010 / 2015 |
| Tasa bruta de natalidad - Gross birth rate                           | 26.3                            | 24.9        | 23.2        |
| Tasa bruta de mortalidad - Gross death rate                          | 5.0                             | 4.8         | 4.6         |
| Tasa de mortalidad infantil - Infant mortality rate                  | 26.4                            | 21.5        | 18.1        |
| Tasa global de fecundidad - Fertility rate                           | 3.0                             | 2.8         | 2.5         |
| Esperanza de vida al nacer (años) - Life expectancy at birth (years) | 70.8                            | 72.9        | 74.5        |

Fuente - Source : INIDE, publicación estimaciones y proyecciones de población nacional, departamental y municipal, revisión 2007.national, departmental and municipal population statistics forecasts, 2007 revision.

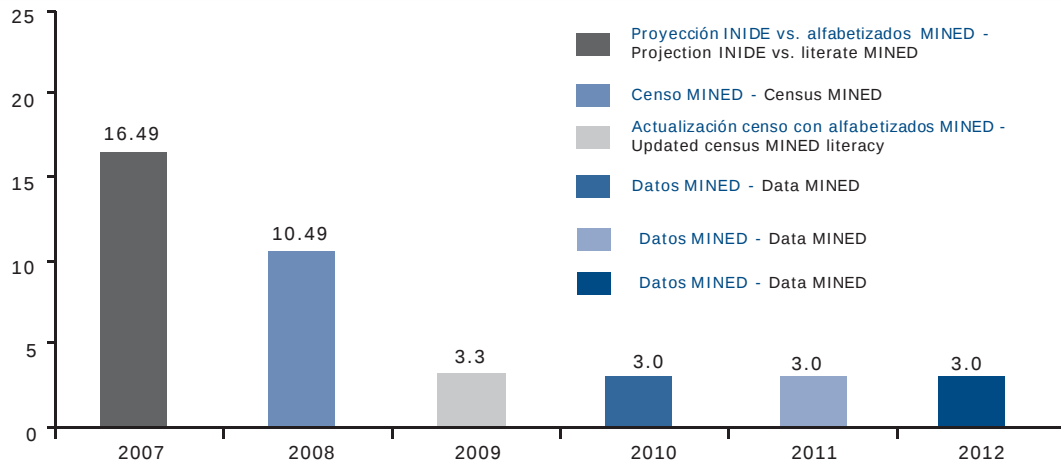
## EDUCACIÓN - EDUCATION

### Población de 10 años y más por nivel de instrucción y años de estudio aprobados - Population over 10 years old by educational levels and attainment

| Conceptos - Concepts                       | Total            | Hombres - Men    | Mujeres - Women  |
|--------------------------------------------|------------------|------------------|------------------|
| <b>Total</b>                               | <b>3,877,805</b> | <b>1,888,117</b> | <b>1,989,688</b> |
| Ninguno - None                             | 766,532          | 377,194          | 389,338          |
| Escuela primaria - Elementary school       |                  |                  |                  |
| 1-3                                        | 644,440          | 335,517          | 308,923          |
| 4-6                                        | 1,050,827        | 515,337          | 535,490          |
| Escuela secundaria - High school           |                  |                  |                  |
| 1-3                                        | 627,400          | 303,387          | 324,013          |
| 4-6                                        | 406,795          | 184,157          | 222,638          |
| Institutos técnicos - Technical institutes |                  |                  |                  |
| Básico - Basic                             | 10,269           | 4,243            | 6,026            |
| Medio - Medium                             | 49,917           | 17,554           | 32,363           |
| Superior - Superior                        | 22,574           | 8,266            | 14,308           |
| Universidades - Universities               |                  |                  |                  |
| 1-3                                        | 111,139          | 50,533           | 60,606           |
| 4-6                                        | 172,106          | 83,332           | 88,774           |
| Ignorado - Ignored                         | 15,806           | 8,597            | 7,209            |

Fuente - Source : INIDE, Censo Nacional VIII de población y IV vivienda 2005 - VIII National Population and IV Housing Census, 2005.

## Illetrados e índice de analfabetismo de 15 a 65 años - illiterate and index of analfabetism (age 15 to 65)



Fuente - Source : MINED e INIDE.

## Gasto gubernamental en educación - Government spending on education

(millones de dólares - millions of dollars)

| Conceptos - Concepts                            | 2010         | 2011         | 2012        |
|-------------------------------------------------|--------------|--------------|-------------|
| <b>Total educación - Total education</b>        | <b>354.1</b> | <b>367.1</b> | <b>n.d.</b> |
| Ministerio de educación - Ministry of Education | 231.5        | 243.4        | n.d.        |
| Gastos corrientes - Current expenditures        | 216.5        | 235.5        | n.d.        |
| Gastos de capital - Capital expenditures        | 14.9         | 7.8          | n.d.        |
| Instituto tecnológico - Technological institute | 1.3          | 1.3          | n.d.        |
| Universidades - Universities                    | 102.3        | 99.6         | n.d.        |
| Otros <sup>1/</sup> - Other                     | 19.1         | 22.9         | n.d.        |

1/ : Incluye transferencias a programas de educación en otras instituciones - Includes transfers to educational programs and other institutions..

Fuente - Source : MHCP.

## Matrícula por programas - Registration by program

(alumnos - students)

| Programas - Programs                  | 2010             | 2011             | 2012             |
|---------------------------------------|------------------|------------------|------------------|
| <b>Total <sup>1/</sup></b>            | <b>1,608,408</b> | <b>1,655,916</b> | <b>1,658,881</b> |
| Escuela especial - Special school     | 2,969            | 2,856            | 3,112            |
| Escuela preescolar - Preschool        | 218,062          | 227,559          | 241,169          |
| Escuela primaria - Elementary school  | 923,745          | 925,245          | 902,790          |
| Escuela secundaria - High school      | 458,321          | 495,102          | 504,541          |
| Formación docente - Teachers training | 5,311            | 5,154            | 7,269            |

Fuente - Source : MINED.

## Porcentaje de aprobación, según programas - Passing rate by educational program

| Programas - Programs                  | 2010  | 2011  | 2012  |
|---------------------------------------|-------|-------|-------|
| Escuela especial - Special school     | 100.0 | 100.0 | 100.0 |
| Escuela preescolar - Preschool        | 100.0 | 100.0 | 100.0 |
| Escuela primaria - Elementary school  | 90.6  | 92.1  | 92.6  |
| Escuela secundaria - High school      | 91.1  | 92.5  | 92.2  |
| Formación docente - Teachers training | 90.0  | 89.0  | 88.4  |

Fuente - Source : MINED.

## Relación alumno - docente - Student - teacher ratio by programs

(número - number)

| Programas - Programs                 | 2010 | 2011 | 2012 |
|--------------------------------------|------|------|------|
| Escuela preescolar - Preschool       | 21   | 22   | 22   |
| Escuela primaria - Elementary school | 30   | 30   | 30   |
| Escuela secundaria - High school     | 31   | 32   | 32   |

Fuente - Source : MINED.

## Prestaciones de servicios de salud - Health services

(número - number)

| Conceptos - Concepts                                                                                | 2010         | 2011         | 2012 <sup>2/</sup> |
|-----------------------------------------------------------------------------------------------------|--------------|--------------|--------------------|
| Consultas médicas - Medical consultations                                                           | 11,708,296.0 | 12,395,952.0 | 12,930,198.0       |
| Controles prenatales - Prenatal care                                                                | 561,259.0    | 631,137.0    | 637,522.0          |
| Controles de VPCD <sup>1/</sup> a niños menores de 5 años -<br>Controls for children (0-5 year old) | 1,316,046.0  | 1,344,045.0  | 1,375,654.0        |
| Intervenciones quirúrgicas - Surgeries                                                              | 195,212.0    | 212,591.0    | 235,317.0          |
| Consultas médicas x habitante - Medical<br>consultations per person                                 | 2.0          | 2.1          | 2.2                |
| Consultas odontológicas x habitante - Dental<br>consultations per person                            | 0.1          | 0.1          | 0.1                |
| Camas hospitalarias por diez mil habitantes -<br>Hospital beds per 10,000 people                    | 8.8          | 9.1          | 9.0                |

1/ : Vigilancia, promoción, control y desarrollo - Monitoring, stimulation, control and development

2/ : Cifras preliminares - preliminary data

Fuente - Source : MINSA.

## Gasto gubernamental en salud - Government expenditure on health

(millones de dólares - millions of dollars)

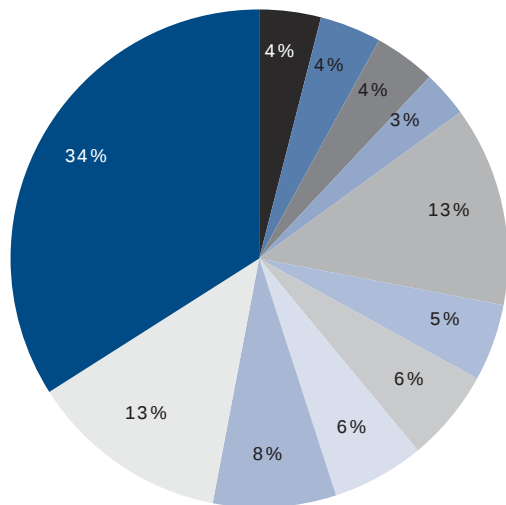
| Conceptos - Concepts                     | 2010         | 2011         | 2012 <sup>2/</sup> |
|------------------------------------------|--------------|--------------|--------------------|
| <b>Total salud - Total health</b>        | <b>245.7</b> | <b>260.9</b> | <b>297.2</b>       |
| Ministerio de Salud - Ministry of Health | 245.4        | 260.6        | 296.9              |
| Gastos corrientes - Current expenditure  | 231.9        | 250.8        | 281.0              |
| Gastos de capital - Capital expenditure  | 13.6         | 9.8          | 15.9               |
| Otros <sup>1/</sup> - Other              | 0.2          | 0.3          | 0.3                |

1/ : Incluye transferencias a otras instituciones y entes descentralizados - Includes transfers to other decentralized institutions.

2/ : Cifras preliminares - preliminary data.

Fuente - Source : MINSA.

## Principales causas de muerte, 2012 - Major death causes, 2012



Fuente - Source : MINSA.

- Influenza y neumonía - Influenza and pneumonia
- Enfermedades hipertensivas - Hypertensive disease
- Trastornos respiratorios y cardiovasculares específicos del período prenatal - Respiratory and cardiovascular disorders specific prenatal period
- Enfermedades crónicas de las vías respiratorias inferiores - Chronic diseases of the lower respiratory tract
- Tumores malignos - Malignant tumor
- Enfermedades del hígado - Liver diseases
- Insuficiencia renal - Renal insufficiency
- Enfermedades cerebrovasculares - Cerebrovascular diseases
- Diabetes - mellitus
- Enfermedades isquémicas del corazón - Ischemic heart diseases
- Otras causas - Others

## Fuerza laboral e indicadores de mercado<sup>1/</sup> - Labor force and selected labor market indicators

| Conceptos - Concepts                                                       | 2010    | 2011    | 2012    |
|----------------------------------------------------------------------------|---------|---------|---------|
| Población en edad de trabajar (miles) - Working age population (thousands) | 3,940.8 | 4,019.6 | 4,133.1 |
| Fuerza laboral (miles) - Labor force (thousands)                           | 2,811.8 | 3,039.2 | 3,174.1 |
| Empleados - Employed                                                       | 2,591.7 | 2,858.9 | 2,986.4 |
| Desempleados - Unemployed                                                  | 220.1   | 180.2   | 187.7   |
| Tasa participación fuerza laboral (%) - Labor force participation rate (%) | 71.4    | 75.6    | 76.8    |
| Tasa desempleo (%) - Unemployment rate (%)                                 | 7.8     | 5.9     | 5.9     |
| Promedio de horas trabajadas a la semana - Average weekly hours worked     | 41.4    | 41.7    | n.d.    |
| Promedio de ingresos mensuales (C\$) - Average monthly income (C\$)        | 3,831.3 | 4,182.9 | n.d.    |
| Tasa de formalidad (%) - Formal sector rate (%)                            | 24.6    | 22.8    | 24.4    |
| Empleo urbano (%) - Urban employment (%)                                   | 60.9    | 60.4    | 59.6    |

1/ : Promedio anual de la encuesta continua de hogares. Por razones metodológicas no es comparable con la serie de años anteriores - Average annual continuous household survey. For methodological reasons it is not comparable with previous years.

Fuente - Source : INIDE.

## Distribución ocupacional - Occupational distribution

(miles - thousand)

| Ocupaciones - Occupations                                           | 2010 <sup>1/</sup> | 2011           | 2012        |
|---------------------------------------------------------------------|--------------------|----------------|-------------|
| <b>Total</b>                                                        | <b>2,591.7</b>     | <b>2,858.9</b> | <b>n.d.</b> |
| Cuenta propia - Self-employed                                       | 923.9              | 872.4          | n.d.        |
| Patrono - Employer                                                  | 104.5              | 171.8          | n.d.        |
| Asalariado - Employee                                               | 1,308.2            | 1,244.8        | n.d.        |
| Miembro de cooperativa - Cooperative members                        | 3.2                | 0.2            | n.d.        |
| Trabajador sin pago - Non-wage employee                             | 251.1              | 569.7          | n.d.        |
| Otros (ocupados sin clasificación) - Other (no specific employment) | 0.7                | 0.0            | n.d.        |

1/ : Promedio anual de la encuesta continua de hogares. Por razones metodológicas no es comparable con la serie de años anteriores - Average annual continuous household survey - For methodological reasons it is not comparable with previous years.

Fuente - Source : INIDE.

## Ocupados por actividad económica<sup>1/</sup> - Employment by economic activity

(miles - thousand)

| Actividades - Activities                                                  | 2010           | 2011           | 2012        |
|---------------------------------------------------------------------------|----------------|----------------|-------------|
| <b>Total</b>                                                              | <b>2,591.7</b> | <b>2,858.9</b> | <b>n.d.</b> |
| <b>Actividad primaria - Primary activities</b>                            | <b>834.2</b>   | <b>911.2</b>   | <b>n.d.</b> |
| Agricultura y pecuario - Agriculture and livestock                        | 814.5          | 892.2          | n.d.        |
| Silvicultura - Forestry                                                   | -              | -              | n.d.        |
| Pesca - Fishing                                                           | 19.7           | 19.0           | n.d.        |
| <b>Actividad manufacturera - Manufacturing activities</b>                 | <b>413.0</b>   | <b>512.4</b>   | <b>n.d.</b> |
| Industria manufacturera - Manufacturing                                   | 299.2          | 324.5          | n.d.        |
| Construcción - Construction                                               | 103.0          | 168.3          | n.d.        |
| Minas y canteras - Mines and quarries                                     | 10.9           | 19.6           | n.d.        |
| <b>Actividad terciaria - Tertiary activities</b>                          | <b>1,344.4</b> | <b>1,435.4</b> | <b>n.d.</b> |
| Comercio - Commerce                                                       | 638.9          | 696.7          | n.d.        |
| Gobierno Central - Central Government                                     | -              | -              | n.d.        |
| Transporte y comunicaciones - Transportation & communications             | 97.7           | 103.6          | n.d.        |
| Establecimientos financieros - Financial services                         | 80.8           | 94.5           | n.d.        |
| Electricidad, gas y agua - Electricity, gas & water                       | 13.8           | 13.3           | n.d.        |
| Servicios sociales, comunales y personales - Social and personal services | 513.3          | 527.2          | n.d.        |

1/ : 2010 - 2011 promedio anual de la encuesta continua de hogares. Por razones metodológicas no es comparable con la serie de años anteriores - Average annual continuous household survey. For methodological reasons it is not comparable with previous years.

Fuente - Source : INIDE.

# COMPETITIVIDAD - COMPETITIVENESES

## Facilidad para hacer negocios, 2012<sup>1/</sup> - Ease of doing business 2012

(*rango - rank*)

### Indicadores - Indicators

Facilidad para hacer negocios - Ease of doing business

Apertura de un negocio - Starting a business

Permisos de construcción - Dealing with constructions permits

Registro de propiedades - Registering properties

Obtención de crédito - Getting credit

Protección de los inversores - Protecting investors

Pago de impuestos - Paying taxes

Comercio transfronterizo - Trading across borders

Cumplimiento de contratos - Enforcing contracts

Cierre de una empresa - Closing a business

1/ : Las economías están clasificadas en términos de su facilidad para hacer negocios, de 1 a 183, de mejor a peor - Classification among 183 economies. A closer value to 1 means a better climate for doing business.

Fuente - Source : Banco Mundial - World Bank, Doing Business 2013.

| Nicaragua | Costa Rica | El Salvador | Guatemala | Honduras | República Dominicana |
|-----------|------------|-------------|-----------|----------|----------------------|
| 119       | 110        | 113         | 93        | 125      | 116                  |
| 131       | 128        | 139         | 172       | 155      | 137                  |
| 154       | 128        | 146         | 94        | 65       | 108                  |
| 123       | 46         | 56          | 20        | 92       | 110                  |
| 104       | 83         | 53          | 12        | 12       | 83                   |
| 100       | 169        | 169         | 158       | 169      | 100                  |
| 158       | 125        | 153         | 124       | 139      | 98                   |
| 81        | 51         | 80          | 117       | 90       | 46                   |
| 55        | 128        | 71          | 96        | 179      | 84                   |
| 80        | 128        | 89          | 109       | 133      | 156                  |

## Nicaragua: Indicadores sobre facilidad para hacer negocios - Nicaragua: Ease of doing business indicators

| Indicadores - Indicators                                                                                          | 2010  | 2011  | 2012  |
|-------------------------------------------------------------------------------------------------------------------|-------|-------|-------|
| Procedimientos para abrir un negocio (número) - Procedures to start a business (number)                           | 6     | 8     | 8     |
| Tiempo para abrir un negocio (días) - Time to start a business (days)                                             | 39    | 39    | 39    |
| Costo para abrir un negocio (% del ingreso per cápita) - Cost for starting a business (% income per capita)       | 117.9 | 107.9 | 100.6 |
| Costo por registros de propiedades (% del valor de la propiedad) - Cost of property records (% of property value) | 3.9   | 4.1   | 4.2   |
| Índice de protección del inversionista (0-10) <sup>1/</sup> - Investor protection index (0-10)                    | 5     | 5     | 5     |
| Tasa de impuestos total (% de las ganancias) - Total tax rate (% profit)                                          | 63.2  | 66.8  | 65.0  |
| Tiempo para exportación transfronteriza (días) - Cross-border export time (days)                                  | 26    | 24    | 21    |
| Costo de exportación transfronteriza (US\$ por contenedor) - Cross-border export cost (US\$ per container)        | 1,140 | 1,140 | 1,140 |
| Tiempo para importación transfronteriza (días) - Cross-border import time (days)                                  | 26    | 23    | 20    |
| Costo de importación transfronteriza (US\$ por contenedor) - Cross border import cost (US\$ per container)        | 1,220 | 1,220 | 1,245 |
| Tasa de recuperación por cierre de empresa (centavos por dólar) - Recovery rate (cents per dollar)                | 33.7  | 35.1  | 36.0  |

1/ : A valores más altos, mayor protección - Higher value means better protection.

Fuente - Source : Banco Mundial, Doing Business 2013

# EMPRESAS - ENTERPRISES

## Empresas por actividades - Enterprises by industry

(número - number)

| Actividades - Industries                                                            | Empresas - Enterprises |                    |                | Total          |
|-------------------------------------------------------------------------------------|------------------------|--------------------|----------------|----------------|
|                                                                                     | Grandes<br>Large       | Medianas<br>Medium | Micro<br>Small |                |
| <b>Total</b>                                                                        | <b>808</b>             | <b>14,492</b>      | <b>106,619</b> | <b>121,919</b> |
| Industria manufacturera - Manufacturing industry                                    | 211                    | 3,801              | 18,497         | 22,509         |
| Comercio al por mayor - Wholesaling                                                 | 70                     | 527                | 697            | 1,294          |
| Comercio al por menor - Retailing                                                   | 58                     | 2,766              | 55,944         | 58,768         |
| Comercio automotriz - Automobile sales                                              | 29                     | 414                | 784            | 1,227          |
| Servicios de reparación de vehículos - Vehicle repairing services                   | 2                      | 861                | 2,612          | 3,475          |
| Hoteles - Hotels                                                                    | 29                     | 388                | 579            | 996            |
| Restaurantes - Restaurants                                                          | 29                     | 1,702              | 10,706         | 12,437         |
| Servicios empresariales y de alquiler - Business services                           | 61                     | 648                | 3,605          | 4,314          |
| Servicios comunitarios, sociales y personales - Community services                  | 70                     | 1,067              | 5,588          | 6,725          |
| Servicios sociales y de salud - Social and health services                          | 40                     | 396                | 1,907          | 2,343          |
| Servicios de enseñanza - Education services                                         | 109                    | 868                | 447            | 1,424          |
| Intermediación financiera - Financial intermediation services                       | 21                     | 211                | 92             | 324            |
| Construcción - Construction                                                         | 37                     | 304                | 1,893          | 2,234          |
| Transporte, almacenamiento y comunicaciones - Transport, storage and communications | 42                     | 539                | 3,268          | 3,849          |

Fuente - Source : BCN, Censo Económico Urbano 2001, parcialmente actualizado al 2007 con registros administrativos - National Urban Economic Census 2001, updated with administrative records.

## ABREVIATURAS - ABBREVIATIONS

|        |                                                                                                                             |
|--------|-----------------------------------------------------------------------------------------------------------------------------|
| ASOMIF | Asociación de Microfinancieras - Nicaraguan Association of Microfinance Institutions                                        |
| BCN    | Banco Central de Nicaragua - Central Bank of Nicaragua                                                                      |
| CEPAL  | Comisión Económica para América Latina y el Caribe - Economic Commission for Latin America and the Caribbean                |
| CETREX | Centro de Trámites de Exportaciones - Export Promotion Center                                                               |
| DGA    | Dirección General de Servicios Aduaneros - General Directorate of Customs Services                                          |
| ENACAL | Empresa Nicaragüense de Acueductos y Alcantarillados - Nicaraguan Water and Sewerage Company                                |
| ENEL   | Empresa Nicaragüense de Electricidad - National Electricity Utility                                                         |
| ENITEL | Empresa Nicaragüense de Telecomunicaciones - Nicaraguan Telephone Company                                                   |
| EUA    | Estados Unidos de América - USA                                                                                             |
| GWH    | Gigawatts Hora                                                                                                              |
| INE    | Instituto Nicaragüense de Energía - Nicaraguan Energy Institute                                                             |
| INETER | Instituto Nicaragüense de Estudios Territoriales - Territorial Studies Institute                                            |
| INIDE  | Instituto Nacional de Información de Desarrollo - National Institute of Information for Development                         |
| INTUR  | Instituto Nicaragüense de Turismo - Tourism Institute                                                                       |
| KEP    | Kilogramos Equivalentes de Petróleo                                                                                         |
| MHCP   | Ministerio de Hacienda y Crédito Público - Ministry of Finance and Public Credit                                            |
| MINED  | Ministerio de Educación - Ministry of Education                                                                             |
| MEM    | Ministerio de Energía y Minas - Ministry of Energy and Mines                                                                |
| MIFIC  | Ministerio de Economía, Industria y Comercio - Ministry of Economy, Trade and Industry                                      |
| MINSA  | Ministerio de Salud - Ministry of Health                                                                                    |
| MTI    | Ministerio de Transporte e Infraestructura - Ministry of Transport and Infrastructure                                       |
| MWH    | Megawatts Hora - Megawatts Hours                                                                                            |
| ROA    | Rentabilidad de los Activos - Return On Assets                                                                              |
| ROE    | Rentabilidad del Patrimonio - Return On Equity                                                                              |
| SECMCA | Secretaría Ejecutiva del Consejo Monetario Centroamericano - Executive Secretariat of the Central American Monetary Council |
| SIBOIF | Superintendencia de Bancos y Otras Instituciones Financieras - Superintendence of Banks and Other Financial Institutions    |
| TELCOR | Telecomunicaciones y Correos de Nicaragua - Telecommunications and Mail Services Regulatory Agency                          |

## **SIGNOS**

n.d : No se cuenta con la información  
US\$ : Dólares de EUA

## **REFERENCIA - REFERENCE**

Datos demográficos, disponibles en <http://www.inide.gob.ni> -  
Population data, available online at <http://www.inide.gob.ni>  
Indicadores económicos, disponibles en <http://www.bcn.gob.ni> -  
Economic indicators, available online at <http://www.bcn.gob.ni>

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