Cuadro # 9 :

Agregados monetarios

(millones de córdobas) al 31 de octubre 2026

Períodos	Emisión	Numerario	Encaje moneda nacional	Base monetaria	Dep. vista ampliado 1/	M1A	Dep. ahorro ampliado	Dep. plazo ampliado 1/	Cuasi-dinero ampliado 1/	M2A	Dep. moneda extranjera 1/ 2/	Dep. moneda extranj. 1/ 2/ saldo mill. dólares	Dep. totales del SF 1/ 2/	M3A 3/
	(1)	(2)	(3)	(4=1+3)	(5)	(6=2+5)	(7)	(8)	(9=7+8)	(10=6+9)	(11)	(12)	(13=5+9+11)	(14=10+11)
2009	7,619.3	6,157.7	4,806.4	12,425.7	7,453.3	13,610.9	5,539.2	2,447.4	7,986.6	21,597.6	41,018.9	1,968.2	56,458.8	62,616.5
2010	9,931.4	8,224.8	4,618.4	14,549.8	7,743.6	15,968.3	7,209.6	3,768.1	10,977.7	26,946.1	51,668.6	2,361.2	70,389.8	78,614.6
2011	11,418.5	9,686.4	6,859.5	18,278.0	8,837.0	18,523.4	11,004.8	4,099.5	15,104.3	33,627.7	57,042.3	2,482.6	80,983.6	90,670.0
2012	13,232.8	10,874.4	5,941.7	19,174.4	10,259.4	21,133.8	9,524.0	2,433.8	11,957.8	33,091.7	64,306.2	2,665.5	86,523.5	97,397.9
2013	14,410.5	11,523.1	6,056.4	20,466.9	12,235.6	23,758.7	10,822.9	2,782.4	13,605.2	37,363.9	72,737.1	2,871.4	98,577.9	110,101.1
2014	16,876.1	13,318.5	6,626.5	23,502.5	14,471.1	27,789.6	11,660.6	2,458.5	14,119.2	41,908.8	88,743.1	3,336.4	117,333.4	130,651.9
2015	18,776.3	14,697.7	10,885.1	29,661.4	19,387.8	34,085.4	13,218.9	2,114.2	15,333.1	49,418.6	98,896.8	3,541.1	133,617.7	148,315.4
2016	20,796.7	16,409.5	8,341.3	29,138.0	19,189.5	35,599.0	13,584.1	2,049.5	15,633.6	51,232.6	110,217.0	3,758.5	145,040.2	161,449.7
2017	23,412.0	18,206.8	9,701.7	33,113.6	22,142.2	40,349.0	14,704.4	2,151.4	16,855.8	57,204.8	121,448.6	3,944.3	160,446.6	178,653.4
2018	22,399.7	17,513.4	7,733.0	30,132.7	17,609.9	35,123.3	12,487.2	1,797.2	14,284.5	49,407.8	95,528.9	2,954.8	127,423.2	144,936.6
2019	26,673.8	21,296.7	7,803.9	34,477.7	21,437.9	42,734.5	13,555.0	1,683.4	15,238.4	57,973.0	93,098.7	2,751.3	129,775.0	151,071.7
2020	33,504.0	27,909.9	10,164.2	43,668.3	23,888.0	51,797.9	16,052.3	1,713.4	17,765.7	69,563.6	108,926.6	3,127.9	150,580.3	178,490.2
2021	40,536.8	34,697.7	11,039.4	51,576.3	28,628.7	63,326.4	19,164.5	1,514.6	20,679.2	84,005.6	119,342.1	3,359.8	168,650.0	203,347.7
2022	43,737.1	36,695.8	13,917.1	57,654.2	32,021.5	68,717.3	20,608.8	1,726.7	22,335.5	91,052.8	135,397.0	3,737.0	189,754.0	226,449.8
2023	49,812.2	42,124.0	14,360.6	64,172.8	38,435.4	80,559.4	25,721.6	1,930.9	27,652.5	108,211.8	151,625.3	4,140.0	217,713.1	259,837.2
2024														
Enero	48,975.6	40,321.8	11,069.6	60,045.2	39,506.4	79,828.2	25,437.6	2,121.3	27,558.9	107,387.1	152,866.6	4,173.9	219,931.8	260,253.6
Febrero	51,465.7	43,089.9	11,322.6	62,788.3	42,340.6	85,430.5	26,434.8	2,340.6	28,775.5	114,206.0	152,440.3	4,162.3	223,556.4	266,646.3
Marzo	52,268.4	43,647.5	11,806.3	64,074.7	41,809.6	85,457.2	27,470.6	2,232.7	29,703.3	115,160.4	155,979.9	4,258.9	227,492.8	271,140.4
Abril	49,254.4	41,419.5	11,884.3	61,138.7	41,287.9	82,707.3	29,241.0	1,986.5	31,227.5	113,934.8	159,497.3	4,355.0	232,012.7	273,432.1
Mayo	50,415.1	42,441.0	10,794.1	61,209.2	42,502.1	84,943.1	28,346.4	2,157.5	30,503.9	115,446.9	160,549.3	4,383.7	233,555.3	275,996.3
Junio	48,115.3	40,491.1	11,784.2	59,899.6	41,392.2	81,883.3	27,143.7	2,200.7	29,344.4	111,227.7	161,617.5	4,412.8	232,354.2	272,845.2
Julio	49,088.8	41,049.3	13,159.1	62,247.9	43,682.3	84,731.6	27,976.3	2,360.1	30,336.4	115,067.9	163,431.1	4,462.4	237,449.8	278,499.0
Agosto	48,429.8	40,921.1	12,500.2	60,930.0	44,454.9	85,376.1	27,449.0	2,229.2	29,678.2	115,054.2	164,779.1	4,499.2	238,912.2	279,833.3
Septiembre	49,096.3	40,399.0	12,067.7	61,164.0	44,545.4	84,944.4	27,421.5	2,206.8	29,628.3	114,572.7	162,753.5	4,443.9	236,927.2	277,326.2
Octubre	49,728.0	41,493.1	10,481.6	60,209.5	43,569.8	85,063.0	29,168.4	2,223.6	31,392.0	116,455.0	164,834.3	4,500.7	239,796.2	281,289.3
Noviembre	55,312.5	45,961.5	10,498.3	65,810.8	43,842.1	89,803.5	30,474.0	2,223.8	32,697.7	122,501.3	165,592.1	4,521.4	242,132.0	288,093.4
Diciembre	59,509.4	50,598.7	18,152.8	77,662.2	48,005.6	98,604.3	29,240.1	2,170.9	31,411.0	130,015.2	161,565.5	4,411.4	240,982.1	291,580.8
2025														
Enero	58,921.0	49,913.4	13,248.4	72,169.4	47,175.0	97,088.4	29,934.4	2,278.7	32,213.1	129,301.5	163,691.1	4,469.5	243,079.2	292,992.7
Febrero	57,739.5	48,350.0	13,975.9	71,715.3	50,685.3	99,035.3	31,252.4	2,898.3	34,150.7	133,186.0	165,005.0	4,505.3	249,841.1	298,191.1
Marzo	57,336.4	48,623.1	12,952.4	70,288.8	49,690.3	98,313.5	30,878.1	3,267.6	34,145.7	132,459.1	165,916.6	4,530.2	249,752.6	298,375.8
Abril	58,940.6	49,515.2	13,233.1	72,173.7	50,782.4	100,297.7	32,893.2	3,364.3	36,257.5	136,555.2	167,449.3	4,572.1	254,489.2	304,004.4
Mayo	58,702.9	50,802.1	13,452.8	72,155.7	50,378.6	101,180.7	32,371.3	3,547.8	35,919.0	137,099.8	169,233.0	4,620.8	255,530.6	306,332.7
Junio	57,417.8	47,953.0	14,096.2	71,514.0	51,194.0	99,146.9	31,616.5	3,615.3	35,231.8	134,378.7	173,463.2	4,736.3	259,888.9	307,841.9
Julio	56,859.4	48,030.2	13,830.9	70,690.4	51,043.1	99,073.3	33,957.2	3,570.5	37,527.8	136,601.0	175,736.7	4,798.4	264,307.5	312,337.8
Agosto	56,026.9	47,997.6	15,022.6	71,049.5	53,532.8	101,530.4	32,758.7	3,614.9	36,373.6	137,904.0	176,848.0	4,828.7	266,754.5	314,752.0
Septiembre	57,225.9	47,617.7	14,786.8	72,012.7	53,664.3	101,281.9	32,650.9	3,749.5	36,400.3	137,682.3	178,399.0	4,871.1	268,463.6	316,081.2
Octubre	57,490.5	48,580.9	13,012.0	70,502.5	55,048.7	103,629.6	33,525.3	3,937.0	37,462.3	141,091.9	179,058.8	4,889.1	271,569.8	320,150.7
Noviembre	64,255.5	54,089.2	14,098.2	78,353.7	55,381.3	109,470.5	33,867.1	3,437.8	37,304.9	146,775.4	179,996.8	4,914.7	272,683.1	326,772.3
Diciembre	69,389.1	58,896.0	15,550.4	84,939.6	57,261.6	116,157.5	35,575.8	3,203.6	38,779.4	154,937.0	181,730.5	4,962.0	277,771.5	336,667.4
2026														
Enero	67,053.7	56,711.5	14,620.4	81,674.1	59,579.8	116,291.3	36,437.6	3,152.5	39,590.1	155,881.4	185,679.6	5,069.8	284,849.6	341,561.0
Febrero	65,838.2	55,863.4	15,756.2	81,594.4	62,356.2	118,219.6	37,488.7	4,785.7	42,274.3	160,493.9	186,470.4	5,091.4	291,100.9	346,964.3
Marzo	68,000.2	56,659.2	17,041.2	85,041.5	57,967.4	114,626.6	38,888.1	4,610.6	43,498.7	158,125.3	190,484.1	5,347.0	291,950.2	348,609.4
Abril	65,361.0	55,469.8	15,399.2	80,760.2	55,689.4	111,159.2	39,396.0	4,851.4	44,247.4	155,406.6	192,118.6	5,245.7	292,055.4	347,525.1
Mayo	63,184.7	54,793.6	15,278.1	78,462.8	58,351.5	113,145.1	37,489.3	4,882.2	42,371.5	155,516.6	195,370.1	5,334.4	296,093.2	350,886.8
Junio	61,558.9	51,841.3	16,444.9	78,003.9	55,800.3	107,641.6	37,558.6	4,867.6	42,426.2	150,067.8	198,542.6	5,421.1	296,769.2	348,610.4
Julio	63,908.4	54,023.8	16,065.5	79,973.9	57,222.9	111,246.7	38,573.0	4,913.7	43,486.6	154,733.4	201,430.8	5,499.9	302,140.3	356,164.1
Agosto	65,062.7	55,822.4	15,897.2	80,959.9	58,049.3	113,871.7	38,761.0	4,574.2	43,335.2	157,206.9	201,614.4	5,504.9	302,998.9	358,821.3
Septiembre	66,529.3	56,770.0	15,758.4	82,287.7	59,558.4	116,328.4	39,333.6	4,527.7	43,861.3	160,189.7	203,923.5	5,568.0	307,343.2	364,113.2
Octubre 5/														
01	66,914.7	56,916.8	14,387.0	81,301.8	58,569.5	115,486.3	39,272.2	4,531.8	43,804.0	159,290.3	202,410.3	5,526.7	304,783.8	361,700.6
02	67,110.5	57,548.1	16,551.4	83,661.8	59,155.8	116,703.9	39,976.3	4,530.3	44,506.5	161,210.4	202,502.2	5,529.2	306,164.6	363,712.7
03	67,110.5	58,008.0	16,551.4	83,661.8	59,662.7	117,670.7	39,495.2	4,546.0	44,041.2	161,711.9	202,501.0	5,529.1	306,204.9	364,213.0
04	67,110.5	58,172.2	16,551.4	83,661.8	59,946.1	118,118.2	39,195.5	4,546.0	43,741.4	161,859.7	202,418.3	5,526.9	306,105.8	364,277.9
05	67,208.5	57,899.6	18,532.2	85,740.8	61,310.3	119,209.9	38,965.3	4,550.2	43,515.5	162,725.4	202,467.3	5,528.2	307,293.0	365,192.7
06	67,172.3	57,424.4	16,193.7	83,366.0	59,619.7	117,044.1	38,831.8	4,550.9	43,382.7	160,426.8	202,457.0	5,527.9	305,459.3	362,883.7
07	67,100.3	56,965.2	15,931.2	83,031.4	59,787.1	116,752.3	38,731.9	4,551.7	43,283.6	160,035.9	202,879.0	5,539.5	305,949.8	362,914.9
08	66,980.2	56,620.1	15,803.9	82,784.1	58,982.5	115,602.7	38,477.6	4,551.2	43,028.8	158,631.5	202,549.6	5,530.5	304,560.9	361,181.1
09	66,666.6	56,647.7	15,006.6	81,673.1	59,189.7	115,837.4	38,721.0	4,489.4	43,210.3	159,047.8	201,688.8	5,507.0	304,088.9	360,736.6
10	66,666.6	56,788.1	15,006.6	81,673.1	59,807.4	116,595.5	38,507.0	4,495.9	43,002.9	159,598.4	201,223.7	5,494.3	304,034.0	360,822.1
11	66,666.6	56,913.1	15,006.6	81,673.1	60,024.9	116,938.0	38,309.9	4,495.6	42,805.4	159,743.4	201,207.2	5,493.8	304,037.6	360,950.6
12	66,538.9	56,578.6	15,135.8	81,674.7	60,095.4	116,674.0	38,296.0	4,497.2	42,793.3	159,467.3	201,819.6	5,510.5	304,708.2	361,286.8
13	67,063.1	56,243.5	15,209.4	82,272.5	60,537.4	116,780.9	39,048.8	4,497.4	43,546.2	160,327.1	201,422.0	5,499.7	305,505.6	361,749.1
14	67,065.2	56,251.0	15,728.8	82,794.0	59,865.4	116,116.4	39,479.2	4,498.5	43,977.7	160,094.1	201,848.1	5,511.3	305,691.3	361,942.2
15	67,238.5	56,467.7	17,290.5	84,529.1	60,653.1	117,120.8	38,899.8	4,498.5	43,398.3	160,519.1	202,067.7	5,517.3	306,119.1	362,586.8
16	67,520.7	57,276.5	16,975.0	84,495.7	60,726.9	118,003.4	38,650.7	4,451.4	43,102.1	161,105.5	201,300.4	5,496.4	305,129.5	362,406.0
17	67,520.7	57,715.4	16,975.0	84,495.7	61,307.1	119,022.5	38,419.5	4,451.0	42,870.4	161,892.9	201,216.1	5,494.1	305,393.6	363,109.0
18	67,520.7	57,870.9	16,975.0	84,495.7	61,594.8	119,465.7	38,151.5	4,450.9	42,602.5	162,068.2	201,170.6	5,492.8	305,367.8	363,238.7
19	67,629.0	58,009.5	18,474.3	86,103.3	61,372.2	119,381.7	38,338.8	4,451.3	42,790.1	162,171.8	201,880.8	5,512.2	306,043.2	364,052.6
20	67,607.3	57,900.5	17,530.7	85,138.0	62,191.6	120,092.1	38,029.4	4,451.9	42,481.3	162,573.4	202,432.5	5,527.3	307,105.4	365,005.9
21	67,498.9	57,489.2	15,280.6	82,779.5	61,591.2	119,080.4	38,025.7	4,454.7	42,480.5	161,560.9	202,416.7	5,526.8	306,488.4	363,977.6
22	67,321.3	57,084.5	15,346.9	82,668.2	61,889.9	118,974.5	38,018.4	4,454.2	42,472.6	161,447.0	201,796.1	5,509.9	306,158.6	363,243.1
23	67,221.6	57,331.7	17,038.2	84,259.9	61,082.4	118,414.1	37,855.7	4,453.8	42,309.5	160,723.6	201,365.4	5,498.1	304,757.3	362,089.0
24	67,221.6	57,479.4	17,038.2	84,259.9	61,652.7	119,132.1	37,659.4	4,450.0	42,109.4	161,241.4	201,299.9	5,496.3	305,062.0	362,541.4
25	67,221.6	57,586.7	17,038.2	84,259.9	61,901.5	119,488.2	37,466.7	4,450.1	41,916.7	161,404.9	201,256.0	5,495.2	305,074.2	362,661.0
26	67,056.9	57,162.4	15,838.4	82,895.3	61,971.6	119,134.0	37,997.1	4,451.0	42,448.1	161,582.1	201,654.8	5,506.0	306,074.6	363,236.9
27	67,085.5	56,977.2	14,366.2	81,451.7	61,113.0	118,090.2	38,110.0	4,375.5	42,485.5	160,575.7	204,146.6	5,574.1	307,745.1	364,722.3
28	67,349.0	56,823.0	16,515.9	83,864.9	61,918.4	118,741.4	38,381.2	4,394.6	42,775.8	161,517.2	204,823.9	5,592.6	309,518.1	366,341.1
29	67,195.3	56,520.2	14,108.7	81,304.0	61,350.4	117,870.6	38,558.9	4,389.3	42,948.2	160,818.7	204,691.8	5,589.0	308,990.3	365,510.5
30	67,364.9	57,590.0	14,108.7	81,473.7	60,094.0	117,684.0	40,048.1	4,433.6	44,481.7	162,165.7	204,324.9	5,578.9	308,900.6	366,490.7
31	67,364.9	58,715.1	18,001.9	85,366.8	60,290.6	119,005.7	39,667.3	4,438.4	44,105.7	163,111.4	204,343.5	5,579.5	308,739.8	367,454.9
Ene.2024/Ene.2023	14.6	14.8	13.5	14.4	20.8	17.7	17.2	9.8	16.6	17.4	10.9	9.9	13.3	13.5
Feb.2024/Feb.2023	19.2	21.4	23.8	20.0	15.2	18.2	21.3	(4.3)	18.7	18.4	9.2	8.3	11.4	12.9
Mar.2024/Mar.2023	17.4	16.5	19.1	17.7	21.7	19.0	19.1	(11.7)	16.1	18.2	10.9	10.0	13.4	13.9
Abr.2024/Abr.2023	10.5	8.8	17.3	11.7	19.3	13.8	24.2	(23.7)	19.4	15.3	12.7	11.9	14.7	13.7
May.2024/May.2023	12.8	14.3	1.7	10.6	15.3	14.8	22.4	(17.6)	18.3	15.7	12.3	11.6	13.6	13.7
Jun.2024/Jun.2023	13.3	16.2	7.1	12.0	7.9	11.9	17.8	(16.2)	14.3	12.5	11.0	10.5	10.8	11.6
Jul.2024/Jul.2023	15.2	17.5	27.7	17.6	14.8	16.1	22.6	(9.6)	19.3	16.9	9.7	9.2	11.8	12.6
Ago.2024/Ago.2023	13.6	15.9	16.0	14.1	18.4	17.2	17.1	(19.5)	13.3	16.2	10.2	9.8	12.0	12.6
Sept.2024/Sept.2023	12.4	11.4	24.3	14.5	19.3	15.4	17.7	(20.9)	13.5	14.9	10.8	10.5	12.6	12.5
Oct.2024/Oct.2023	13.3	13.8	11.8	13.1	22.5	18.1	23.9	(21.0)	19.1	18.4	9.2	9.0	12.6	12.8
Nov.2024/Nov.2023	13.7	16.3	15.5	14.0	7.8	12.0	23.4	(4.7)	21.0	14.2	7.6	7.5	9.2	10.3
Dic.2024/Dic.2023	19.5	20.1	26.4	21.0	24.9	22.4	13.7	12.4	13.6	20.1	6.6	6.6	10.7	12.2
Ene.2025/Ene.2024	20.3	23.8	19.7	20.2	19.4	21.6	17.7	7.4	16.9	20.4	7.1	7.1	10.5	12.6
Feb.2025/Feb.2024	12.2	12.2	23.4	14.2	19.7	15.9	18.2	23.8	18.7	16.6	8.2	8.2	11.8	11.8
Mar.2025/Mar.2024	9.7	11.4	9.7	9.7	18.8	15.0	12.4	46.4	15.0	15.0	6.4	6.4	9.8	10.0
Abr.2025/Abr.2024	19.7	19.5	11.3	18.0	23.0	21.3	12.5	69.4	16.1	19.9	5.0	5.0	9.7	11.2
May.2025/May.2024	16.4	19.7	24.6	17.9	18.5	19.1	14.2	64.4	17.8	18.8	5.4	5.4	9.4	11.0
Jun.2025/Jun.2024	19.3	18.6	19.6	19.4	20.6	19.6	16.5	64.3	20.1	19.7	6.7	6.7	10.8	12.0
Jul.2025/Jul.2024	15.8	17.2	5.1	13.6	15.5	16.3	21.4	51.3	23.7	18.3	6.7	6.7	10.5	11.5
Ago.2025/Ago.2024	15.7	17.3	20.2	16.6	20.4	18.9	19.3	62.2	22.6	19.9	7.3	7.3	11.7	12.5
Sept.2025/Sept.2024	16.6	17.9	22.5	17.7	20.5	19.2	19.1	69.9	22.9	20.2	9.6	9.6	13.3	14.0
Oct.2025/Oct.2024	15.6	17.1	24.1	17.1	26.3	21.8	14.9	77.1	19.3	21.2	8.6	8.6	13.3	13.8
Nov.2025/Nov.2024	16.2	16.6	34.3	19.1	23.7	20.0	11.1	54.6	14.1	18.5	7.9	7.9	11.6	12.4
Dic.2025/Dic.2024	16.6	16.4	(14.3)	9.4	19.3	17.8	21.7	47.6	23.5	19.2	12.5	12.5	15.3	15.5
Ene.2026/Ene.2025	13.8	13.6	10.4	13.2	26.3	19.8	21.7	38.3	22.9	20.6	13.4	13.4	17.2	16.6
Feb 2026/ Feb.2025	14.0	15.5	12.7	13.8	23.0	19.4	20.0	65.1	23.8	20.5	13.0	13.0	16.5	16.4
Mar. 2026/ Mar.2025	18.6	16.5	31.6	21.0	16.7	16.6	25.9	41.1	27.4	19.4	14.8	18.0	16.9	16.8
Abr.2026/Abr.2025	10.9	12.0	16.4	11.9	9.7	10.8	19.8	44.2	22.0	13.8	14.7	14.7	14.8	14.3
May.2026/May.2025	7.6	7.9	13.6	8.7	15.8	11.8	15.8	37.6	18.0	13.4	15.4	15.4	15.9	14.5
Jun.2026/Jun.2025	7.2	8.1	16.7	9.1	9.0	8.6	18.8	34.6	20.4	11.7	14.5	14.5	14.2	13.2
Jul.2026/Jul.2025	12.4	12.5	16.2	13.1	12.1	12.3	13.6	37.6	15.9	13.3	14.6	14.6	14.3	14.0
Ago.2026/Ago.2025	16.1	16.3	5.8	13.9	8.4	12.2	18.3	26.5	19.1	14.0	14.0	14.0	13.6	14.0
Sept.2026/Sept.2025	16.3	19.2	6.6	14.3	11.0	14.9	20.5	20.8	20.5	16.3	14.3	14.3	14.5	15.2
Oct.2026/Oct.2025	17.2	20.9	38.3	21.1	9.5	14.8	18.3	12.7	17.7	15.6	14.1	14.1	13.7	14.8

1/ : En bancos comerciales, incluye depósitos del SPNF y otras obligaciones con el público.

2/ : En los depósitos se excluyen los cheques a compensar.

3/ : Incluye depósitos en moneda extranjera utilizando el tipo de cambio oficial.

4/ : A partir de septiembre de 2019 se incluyen otras obligaciones subordinadas de Bancorp, debido a reclasificación contable realizada en sus cuentas de depósitos, como parte del proceso de disolución voluntaria en que se encuentra

5/ : Preliminar

Fuente: Banco Central de Nicaragua.