

Cuadro # 2:
Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 26 de diciembre 2023

	Diciembre																
	Tipo de cambio 2020 : 34.3421 Tipo de cambio 2021 : 35.1710 Tipo de cambio 2022 : 35.8744 Tipo de cambio 2023 : 36.4412	2020	2021	2022	I semestre	III trim	Octubre	Noviembre	I sem	II sem	III sem	26	IV sem	Acum.	IV trim	II semestre	Ene-Dic
I.- Reservas internacionales netas ajustadas		17,596.8	22,654.5	17,219.5	22,451.5	11,808.4	6,226.3	4,784.1	1,295.1	480.8	(1,822.3)	(10.0)	(179.2)	(225.6)	10,784.8	22,593.3	45,044.7
I.- RINA en millones de dólares		512.4	644.1	480.0	615.7	324.0	170.9	131.3	35.5	13.2	(50.0)	(0.3)	(4.9)	(6.2)	296.0	620.0	1,235.7
I.1.- Reservas internacionales brutas 1/		814.5	834.6	357.9	584.7	170.5	129.0	71.9	4.2	7.1	(7.0)	6.9	(11.4)	(7.0)	193.9	364.4	949.1
I.2.- Reservas internacionales netas 1/		865.0	881.1	401.9	611.7	182.5	134.0	71.9	4.2	7.1	(7.0)	6.9	(11.4)	(7.0)	198.9	381.4	993.1
I.3.- Depósitos encaje moneda extranjera		(114.7)	(107.5)	106.2	(5.0)	(50.2)	29.3	24.5	(56.9)	18.7	(17.4)	18.9	35.8	(19.8)	34.0	(16.2)	(21.2)
I.4.- FOGADE		(10.4)	(10.3)	(12.9)	(12.3)	(6.2)	(2.1)	(2.5)	(0.5)	(0.2)	(0.0)	(0.0)	(0.0)	(0.7)	(5.3)	(11.5)	(23.9)
I.5.- Letras pagaderas en dólares 2/		(343.6)	(71.8)	(10.1)	(15.7)	158.8	73.2	5.4	109.7	0.0	(1.1)	0.0	0.2	108.8	187.4	346.2	330.5
I.6.- Depósitos monetarios en dólares 2/		42.5	(48.0)	(6.5)	37.0	39.0	(63.5)	32.0	(21.0)	(12.5)	(24.5)	(26.0)	(29.5)	(87.5)	(119.0)	(80.0)	(43.0)
I.7.- Cuenta corriente en ME		67.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
I.8.- Títulos de Inversión en dólares 5/		6.0	0.7	1.5	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.3
II.- Activos internos netos		(10,983.5)	(15,866.7)	(15,222.0)	(24,304.1)	(10,398.7)	(6,015.5)	(1,864.2)	1,626.1	(647.7)	1,402.4	(204.0)	290.2	2,671.1	(5,208.6)	(15,607.3)	(39,911.4)
1.- Sector público no financiero		(8,331.4)	(4,411.7)	(15,614.1)	(15,797.0)	(1,879.1)	(3,393.8)	3,084.5	(1,303.6)	1,281.4	1,747.9	(577.1)	223.8	1,949.5	1,640.3	(238.8)	(16,035.8)
1.1 - Gobierno central (neto)		(8,331.4)	(4,411.7)	(15,614.1)	(15,797.0)	(1,879.1)	(3,393.8)	3,084.5	(1,303.6)	1,281.4	1,747.9	(577.1)	223.8	1,949.5	1,640.3	(238.8)	(16,035.8)
1.1.1 - Bonos		(451.7)	(545.5)	(534.8)	(266.4)	(410.6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(410.6)	(677.0)
1.1.1.1 - Bonos del tesoro		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.1.1.1.2 - Bonos bancarios		(419.9)	(498.6)	(508.5)	(257.0)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(257.0)
1.1.1.1.3 - Bono de capitalización		(31.8)	(46.9)	(26.3)	(0.1)	(410.6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(410.6)	(410.7)
1.1.1.1.4 - Bono de cumplimiento de la República		0.0	0.0	0.0	(9.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(9.3)
1.1.2 - Depósitos		(7,818.4)	(3,832.4)	(15,043.6)	(14,343.7)	(766.3)	(3,293.8)	1,154.0	(1,303.6)	1,281.4	1,747.9	(577.1)	223.8	1,949.5	(190.2)	(956.6)	(15,300.3)
1.1.2.1 - Moneda nacional		5.3	(3,862.1)	(13,164.5)	(15,251.1)	(6,210.1)	(2,008.5)	1,295.6	(1,415.6)	1,204.2	(852.7)	(628.0)	(222.5)	(1,286.7)	(1,999.6)	(8,209.7)	(23,460.8)
1.1.2.2 - Moneda extranjera		(7,823.6)	29.7	(1,879.0)	907.4	5,443.8	(1,285.3)	(141.6)	112.0	77.2	2,600.7	50.9	446.3	3,236.2	1,809.3	7,253.1	8,160.5
1.1.3 - Títulos especiales de inversión		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.1.4 - Depósitos a plazo		(61.3)	(33.8)	(35.8)	(1,186.9)	(702.2)	(100.0)	1,930.5	0.0	0.0	0.0	0.0	0.0	0.0	1,830.5	1,128.3	(58.5)
1.2 - Resto sector público		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.- Otras instituciones (neto)		(184.2)	32.1	48.3	(9.1)	(21.5)	41.7	(14.5)	23.0	23.1	0.1	(1.1)	(1.0)	45.2	72.4	50.9	41.9
3.- Sistema financiero neto		(4,818.2)	(2,247.5)	(3,517.2)	1,818.1	2,152.9	(380.1)	(2,916.5)	210.1	(1,626.1)	1,634.9	1,120.6	383.4	602.3	(2,694.3)	(541.4)	1,276.7
3.1- Crédito sistema financiero		(2,907.8)	(1,126.8)	536.7	(588.8)	783.8	(742.3)	(1,270.3)	1,340.0	(190.0)	287.5	668.0	(396.0)	1,041.5	(971.0)	(187.3)	(776.0)
3.1.1- Reportos y depósitos monetarios (neto) 4/		(2,907.8)	(1,126.8)	536.7	(588.8)	783.8	(742.3)	(1,270.3)	1,340.0	(190.0)	287.5	668.0	(396.0)	1,041.5	(971.0)	(187.3)	(776.0)
3.1.1.1- Reportos monetarios		(3,027.8)	113.3	(113.3)	0.0	440.3	(90.3)	250.0	(150.0)	300.0	(200.0)	(50.0)	50.0	0.0	159.8	600.0	600.0
3.1.1.2- Depósitos monetarios		120.0	(1,240.0)	650.0	(588.8)	343.5	(652.0)	(1,520.3)	1,490.0	(490.0)	487.5	718.0	(446.0)	1,041.5	(1,130.8)	(787.3)	(1,376.0)
3.1.2- Banco Produzcamos (neto)		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2- Depósitos Banco Produzcamos		0.1	(0.4)	0.3	(2.1)	(2.0)	3.0	(73.7)	73.0	(2.1)	(150.3)	(78.7)	75.3	(4.1)	(74.8)	(76.8)	(78.9)
3.3- Encaje moneda nacional		(2,360.3)	(875.2)	(2,877.7)	2,916.0	1,291.2	334.3	282.9	(1,321.0)	(828.4)	1,123.6	476.1	133.1	(892.8)	(275.6)	1,015.6	3,931.6
3.4.- Flotante cámara compensación		(0.0)	(0.0)	26.6	88.7	(114.5)	(1.1)	(0.1)	0.1	0.0	(0.0)	(95.1)	31.4	31.5	30.3	(84.1)	4.6
3.5- Caja bancos comerciales		(216.9)	(245.0)	(1,202.8)	(595.7)	194.4	26.9	(1,854.4)	116.6	(606.6)	372.8	150.3	539.1	422.0	(1,405.4)	(1,211.0)	(1,806.7)
3.6- Fondo de garantía de depósitos		0.6	(0.2)	(0.4)	(0.1)	0.0	(1.0)	(1.0)	1.4	0.9	1.4	0.0	0.5	4.1	2.2	2.2	2.1
3.6- Cuenta Corriente en MN		666.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.- Colocación neta de títulos		716.9	495.0	506.2	(11,040.4)	(10,296.4)	(1,944.8)	(1,605.4)	2,191.5	47.9	(1,750.2)	(751.5)	(474.2)	15.0	(3,535.2)	(13,831.6)	(24,871.9)
4.1- Títulos estandarizados		716.9	495.0	506.2	(11,040.4)	(10,296.4)	(1,944.8)	(1,605.4)	2,191.5	47.9	(1,750.2)	(751.5)	(474.2)	15.0	(3,535.2)	(13,831.6)	(24,871.9)
4.1.1- Letras BCN pagaderas en córdobas		0.0	0.0	0.4	(10,108.6)	(9,896.58)	(2,044.18)	1,693.72	389.7	0.0	(900.4)	0.0	(524.2)	(1,034.9)	(1,385.3)	(11,281.9)	(21,390.5)
4.1.2 -Letras a 1 día plazo paqaderas en córdobas 3/		300.0	0.0	0.0	(1,199.3)	(399.8)	99.4	(3,299.4)	1,801.8	47.9	(849.8)	(751.5)	50.0	1,049.8	(2,150.2)	(2,550.0)	(3,749.2)
4.1.3- Bonos del BCN		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.1.4- Bonos bancarios		419.9	498.6	508.5	257.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	257.0
4.1.5- Títulos de Inversión en córdobas.		(3.0)	(3.6)	(2.7)	10.5	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.3	10.8
4.2- Títulos no estandarizados		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.2.1- Colocaciones		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.2.2- Redenciones		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.- Préstamo mediano y largo plazo		1,003.1	(11,368.1)	1,286.1	589.5	151.5	0.0	0.0	196.7	0.0	0.0	0.0	0.0	196.7	196.7	348.2	937.7
6.- Resultado cuasi-fiscal		686.9	1,293.7	1,191.3	(385.7)	(553.3)	(276.6)	(331.7)	24.7	(25.7)	(285.3)	5.7	128.6	(157.8)	(766.0)	(1,319.4)	(1,705.0)
7.- Otros activos y pasivos netos		(56.6)	339.8	877.4	520.3	47.1	(62.0)	(80.6)	283.8	(348.2)	55.0	(0.6)	29.6	20.2	(122.4)	(75.3)	445.0
III.- Numerario		6,613.3	6,787.8	1,997.5	(1,852.6)	1,409.7	210.8	2,919.9	2,921.2	(166.8)	(419.9)	(214.1)	111.0	2,445.5	5,576.2	6,985.9	5,133.3
Memo:																	
8.- Base monetaria		9,190.5	7,908.0	6,078.0	(4,172.9)	(75.9)	(150.4)	4,491.4	4,125.6	1,268.1	(1,916.3)	(840.4)	(561.178)	2,916.3	7,257.3	7,181.4	3,008.5
8.1.- Emisión		6,830.2	7,032.8	3,200.3	(1,256.9)	1,215.3	183.9	4,774.3	2,804.6	439.8	(792.7)	(364.3)	(428.1)	2,023.5	6,981.6	8,197.0	6,940.1
8.2.- Depósitos bancos comerciales		2,360.3	875.2	2,877.7	(2,916.0)	(1,291.2)	(334.3)	(282.9)	1,321.0	828.4	(1,123.6)	(476.1)	(133.1)	892.8	275.6	(1,015.6)	(3,931.6)

1/ Incluye FOGADE

2/ En febrero de 2017, el Conrejo Directivo del BCN mediante rerolución CD-BCN-V-2-17 reformó lór programar de emirioner de lettrar 2016 y 2017, a fin de autorizar lar formar de pago de lettrar denominar en dólar y pagaderar en dólar. riendo la primera adjudicación el 17 de noviembre de 2017.

3/ Operacioner monetarlar diariar de abrorción conforme a Rerolución CD-BCN-L-3-17, del 6-12-2017, publicada en La Gaceta, Diario Oficial, N0 241-del 19-12-2017.

4/ Operacioner monetarlar diariar de abrorción e inyección de liquidez conforme a Rerolución CD-BCN-y1y-1-18 y CD-BCN-y1yII-1-18, del 04 y 21 de mayo 2018.

5/ Lor TIN son valorer desmaterializados, estandarizados, negociabler y emitidos al portador, a plazos de 1, 3, 6, 9 y 12 meses. y pueden ser adquiridos por personas naturales y jurídicas exceptuando a las instituciones financieras, puestos de bolsa y al INSS.

Nota: Datos preliminares

Fuente: Banco Central de Nicaragua