

Cuadro # 2:

Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 30 de septiembre 2024

Tipo de cambio 2020 : 34.3421 Tipo de cambio 2021 : 35.1710 Tipo de cambio 2022 : 35.8744 Tipo de cambio 2023 : 36.4412 Tipo de cambio 2024 : 36.6243	Septiembre														
	2021	2022	2023	I Semestre	Julio	Agosto	I sem	II sem	III sem	30	IV sem	Acum.	III Trim	II Semestre	Ene-Sept
I.- Reservas internacionales netas ajustadas	22,654.5	17,219.5	45,141.0	23,418.9	623.0	1,779.1	(553.6)	(30.5)	3,990.7	(236.8)	(278.4)	3,128.2	5,530.3	5,530.3	28,949.2
I.- RINA en millones de dólares	644.1	480.0	1,238.4	641.9	17.0	48.6	(15.1)	(0.8)	109.0	(6.5)	(7.6)	85.4	151.0	151.0	792.9
I.1.- Reservas internacionales brutas 1/	834.6	357.9	1,042.6	449.9	6.1	85.7	(39.6)	7.6	82.3	(12.1)	9.6	59.9	151.7	151.7	601.6
I.2.- Reservas internacionales netas 1/	881.1	401.9	1,086.6	451.9	8.1	85.7	(39.6)	7.6	82.3	(12.1)	9.6	59.9	153.7	153.7	605.6
I.3.- Depósitos encaje moneda extranjera	(107.5)	106.2	(199.6)	102.0	(4.7)	(19.8)	75.3	(81.7)	62.0	9.0	(32.1)	23.6	(0.9)	(0.9)	101.2
I.4.- FOGADE	(10.3)	(12.9)	(24.9)	(14.4)	(2.1)	(1.9)	(0.2)	(0.4)	(0.4)	(1.2)	(1.5)	(2.6)	(6.5)	(6.5)	(20.9)
I.5.- Letras pagaderas en dólares 2/	(71.8)	(10.1)	290.6	129.0	(2.5)	1.1	0.0	0.7	0.0	0.0	0.0	0.7	(0.7)	(0.7)	128.3
I.6.- Depósitos monetarios en dólares 2/	(48.0)	(6.5)	85.5	(26.5)	18.0	(16.4)	(50.6)	73.0	(35.0)	(2.1)	16.4	3.8	5.4	5.4	(21.1)
I.7.- Cuenta corriente en ME	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/	0.7	1.5	0.3	(0.1)	0.1	(0.2)	0.0	0.0	0.0	0.0	0.0	0.0	(0.1)	(0.1)	(0.1)
II.- Activos internos netos	(15,866.7)	(15,222.0)	(39,712.7)	(25,051.9)	(162.9)	(1,720.4)	406.7	(504.3)	(3,175.7)	731.8	(392.9)	(3,666.2)	(5,549.5)	(5,549.5)	(30,601.4)
1.- Sector público no financiero	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	3,901.2	(2,745.1)	306.0	(1,000.4)	(637.8)	501.3	1,205.8	(126.4)	1,029.8	1,029.8	(11,443.1)
1.1- Gobierno central (neto)	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	3,901.2	(2,745.1)	306.0	(1,000.4)	(637.8)	501.3	1,205.8	(126.4)	1,029.8	1,029.8	(11,443.1)
1.1.1- Bonos	(545.5)	(534.8)	(935.4)	(268.1)	0.0	(0.8)	0.0	0.0	0.0	0.0	0.0	0.0	(0.8)	(0.8)	(268.8)
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
1.1.1.2- Bonos bancarios	(498.6)	(508.5)	(515.3)	(258.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(258.3)
1.1.1.3- Bono de capitalización	(46.9)	(26.3)	(410.8)	(0.5)	0.0	(0.8)	0.0	0.0	0.0	0.0	0.0	0.0	(0.8)	(0.8)	(1.2)
1.1.1.4- Bono de cumplimiento de la República	0.0	0.0	(9.3)	(9.3)	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	(3,832.4)	(15,043.6)	(14,452.1)	(11,011.4)	4,141.2	(2,504.3)	366.0	(880.4)	(637.8)	501.3	1,308.3	156.0	1,792.9	1,792.9	(9,218.5)
1.1.2.1- Moneda nacional	(3,862.1)	(13,164.5)	(22,993.7)	(17,760.5)	5,010.4	(3,865.6)	(1,058.9)	(1,757.0)	2,351.1	217.1	664.5	199.7	1,344.5	1,344.5	(16,416.1)
1.1.2.2- Moneda extranjera	29.7	(1,879.0)	8,541.5	6,749.1	(869.1)	1,361.3	1,424.9	876.5	(2,988.9)	284.3	643.8	(43.7)	448.5	448.5	7,197.6
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
1.1.4- Depósitos a plazo	(33.8)	(35.8)	(58.5)	(1,193.4)	(240.0)	(240.0)	(60.0)	(120.0)	0.0	0.0	(102.4)	(282.4)	(762.4)	(762.4)	(1,955.8)
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
2.- Otras instituciones (neto)	32.1	48.3	23.2	(43.6)	29.5	(65.7)	78.4	(52.2)	(6.7)	(3.2)	31.7	51.3	15.1	15.1	(28.4)
3.- Sistema financiero neto	(2,247.5)	(3,517.2)	(711.4)	2,473.9	(3,098.8)	1,387.4	388.9	218.4	330.3	572.3	(2,256.2)	(1,318.6)	(3,030.0)	(3,030.0)	(556.1)
3.1- Crédito sistema financiero	(1,126.8)	536.7	314.3	(98.0)	(1,263.8)	87.5	692.3	120.8	(216.5)	471.0	(1,155.5)	(559.0)	(1,735.3)	(1,735.3)	(1,833.3)
3.1.1- Reportos y depósitos monetarios (neto) 4/	(1,126.8)	536.7	314.3	(98.0)	(1,263.8)	87.5	692.3	120.8	(216.5)	471.0	(1,155.5)	(559.0)	(1,735.3)	(1,735.3)	(1,833.3)
3.1.1.1- Reportos monetarios	113.3	(113.3)	600.0	125.0	(660.0)	80.0	(145.0)	0.0	0.0	110.0	110.0	(35.0)	(615.0)	(615.0)	(490.0)
3.1.1.2- Depósitos monetarios	(1,240.0)	650.0	(285.8)	(223.0)	(608.8)	7.5	837.3	120.8	(216.5)	361.0	(1,265.5)	(524.0)	(1,120.3)	(1,120.3)	(1,343.3)
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
3.2- Depósitos Banco Produzcamos	(0.4)	0.3	(0.4)	(0.4)	(5.2)	5.6	(311.5)	(104.7)	371.3	0.0	44.6	(0.3)	0.1	0.1	(0.3)
3.3- Encaje moneda nacional	(875.2)	(2,877.7)	(443.5)	2,576.4	(1,374.8)	658.9	551.0	1,395.4	(244.0)	(430.2)	(1,269.8)	432.5	(283.4)	(283.4)	2,293.0
3.4.- Flotante cámara compensación	(0.0)	26.6	65.0	(67.8)	58.3	(82.3)	2.4	(2.1)	(0.5)	12.9	12.9	12.6	(11.4)	(11.4)	(79.2)
3.5- Caja bancos comerciales	(245.0)	(1,202.8)	(646.9)	63.9	(513.3)	717.7	(545.5)	(1,191.4)	419.6	520.1	112.7	(1,204.6)	(1,000.2)	(1,000.2)	(936.2)
3.6- Fondo de garantía de depósitos	(0.2)	(0.4)	0.2	(0.2)	0.1	(0.0)	0.3	0.5	0.5	(1.5)	(1.2)	0.0	0.1	0.1	(0.1)
3.6- Cuenta Corriente en MN	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	495.0	506.2	(23,143.6)	(12,957.9)	(1,056.5)	(388.0)	(305.1)	218.2	(2,423.4)	(280.2)	916.8	(1,593.5)	(3,038.0)	(3,038.0)	(15,995.9)
4.1- Títulos estandarizados	495.0	506.2	(23,143.6)	(12,957.9)	(1,056.5)	(388.0)	(305.1)	218.2	(2,423.4)	(280.2)	916.8	(1,593.5)	(3,038.0)	(3,038.0)	(15,995.9)
4.1.1- Letras BCN pagaderas en córdobas	0.0	0.4	(23,669.8)	(13,136.3)	(156.8)	(872.9)	0.0	218.2	(143.8)	0.0	(1,062.9)	(988.4)	(2,018.1)	(2,018.1)	(15,154.5)
4.1.2- Letras a 1 día plazo pagaderas en córdobas 3/	0.0	0.0	0.1	(80.0)	(899.7)	484.9	(305.1)	0.0	(2,279.6)	(280.2)	1,979.7	(605.1)	(1,019.9)	(1,019.9)	(1,099.8)
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
4.1.4- Bonos bancarios	498.6	508.5	515.3	258.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	258.3
4.1.5- Títulos de Inversión en córdobas.	(3.6)	(2.7)	10.8	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- 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
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
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
5.- Préstamo mediano y largo plazo	(11,368.1)	1,286.1	937.7	218.7	73.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.2	73.2	292.0
6.- Resultado cuasi-fiscal	1,293.7	1,191.3	(1,776.3)	(2,719.7)	374.9	311.5	(152.3)	41.4	(325.3)	(5.7)	(162.7)	(599.0)	87.5	87.5	(2,632.3)
7.- Otros activos y pasivos netos	339.8	877.4	403.8	449.6	(386.5)	(220.6)	90.8	70.3	(112.8)	(52.7)	(128.2)	(80.0)	(687.1)	(687.1)	(237.5)
III.- Numerario	6,787.8	1,997.5	5,428.2	(1,633.0)	460.1	58.7	(146.9)	(534.8)	815.0	494.9	(671.2)	(538.0)	(19.2)	(19.2)	(1,652.2)
Memo:															
8.- Base monetaria	7,908.0	6,078.0	6,518.6	(4,273.3)	2,348.3	(1,317.9)	(152.4)	(738.9)	639.4	405.0	485.9	234.0	1,264.4	1,264.4	(3,008.9)
8.1.- Emisión	7,032.8	3,200.3	6,075.1	(1,696.9)	973.4	(659.0)	398.5	656.5	395.4	(25.2)	(783.9)	666.5	981.0	981.0	(715.9)
8.2.- Depósitos bancos comerciales	875.2	2,877.7	443.5	(2,576.4)	1,374.8	(658.9)	(551.0)	(1,395.4)	244.0	430.2	1,269.8	(432.5)	283.4	283.4	(2,293.0)

1/ Incluye FOGADE

2/ En febrero de 2017, el Consejo Directivo del BCN mediante resolución CD-BCN-V-2-17 reformó los programas de emisiones de letras 2016 y 2017, a fin de autorizar las formas de pago de letras denominadas en dólares y pagaderas en dólares. Siendo la primera adjudicación el 17 de noviembre de 2017.

3/ Operaciones monetarias diarias de absorción conforme a Resolución CD-BCN-L-3-17, del 6-12-2017, publicada en La Gaceta, Diario Oficial, NO 241-del 19-12-2017.

4/ Operaciones monetarias diarias de absorción e inyección de liquidez conforme a Resolución CD-BCN-XIX-1-18 y CD-BCN-XXII-1-18, del 04 y 21 de mayo 2018.

5/ Los TIN son valores desmaterializados, estandarizados, negociables 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