

Cuadro # 2:
Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 23 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	23	IV sem	Acum.	III Trim	II Semestre	Ene-Ago
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	183.2	81.7	3,488.3	5,890.4	5,890.4	29,309.3
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	5.0	2.2	95.2	160.8	160.8	802.8
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	6.2	16.7	67.0	158.8	158.8	608.7
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	6.2	16.7	67.0	160.8	160.8	612.7
I.3.- Depósitos encaje moneda extranjera	(107.5)	106.2	(199.6)	102.0	(4.7)	(19.8)	75.3	(81.7)	62.0	(36.2)	(38.1)	17.5	(6.9)	(6.9)	95.1
I.4.- FOGADE	(10.3)	(12.9)	(24.9)	(14.4)	(2.1)	(1.9)	(0.2)	(0.4)	(0.4)	0.0	0.0	(1.0)	(5.0)	(5.0)	(19.4)
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	0.7	1.4	0.0	0.0	129.0
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)	35.0	23.0	10.4	12.0	12.0	(14.5)
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)	(462.3)	(412.4)	(3,685.7)	(5,569.0)	(5,569.0)	(30,620.9)
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)	(991.6)	(1,133.3)	(2,465.5)	(1,309.4)	(1,309.4)	(13,782.2)
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)	(991.6)	(1,133.3)	(2,465.5)	(1,309.4)	(1,309.4)	(13,782.2)
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)	(949.1)	(1,090.9)	(2,243.1)	(606.2)	(606.2)	(11,617.6)
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	(908.4)	(1,150.1)	(1,614.9)	(470.1)	(470.1)	(18,230.7)
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)	(40.8)	59.3	(628.2)	(136.1)	(136.1)	6,613.1
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	(42.4)	(42.4)	(222.4)	(702.4)	(702.4)	(1,895.8)
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)	(3.6)	57.2	76.8	40.6	40.6	(2.9)
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	18.2	(1,117.6)	(180.0)	(1,891.5)	(1,891.5)	582.5
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)	820.0	275.0	871.5	(304.8)	(304.8)	(402.8)
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)	820.0	275.0	871.5	(304.8)	(304.8)	(402.8)
3.1.1.1- Reportos monetarios	113.3	(113.3)	600.0	125.0	(660.0)	80.0	(145.0)	0.0	0.0	0.0	0.0	(145.0)	(725.0)	(725.0)	(600.0)
3.1.1.2- Depósitos monetarios	(1,240.0)	650.0	(285.8)	(223.0)	(660.8)	7.5	837.3	120.8	(216.5)	820.0	275.0	1,016.5	420.3	420.3	197.3
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	(147.0)	(110.5)	(155.4)	(155.1)	(155.1)	(155.5)
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)	(419.2)	(1,184.6)	517.7	(198.3)	(198.3)	2,378.1
3.4.- Flotante cámara compensación	(0.0)	26.6	65.0	(67.8)	58.3	(82.3)	2.4	(2.1)	(0.5)	(22.5)	0.2	(0.1)	(24.1)	(24.1)	(91.9)
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	(213.2)	(97.7)	(1,414.9)	(1,210.5)	(1,210.5)	(1,146.6)
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	0.0	0.0	1.2	1.3	1.3	1.1
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)	459.5	1,755.1	(755.2)	(2,199.6)	(2,199.6)	(15,157.6)
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)	459.5	1,755.1	(755.2)	(2,199.6)	(2,199.6)	(15,157.6)
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	(384.5)	(310.1)	(1,339.8)	(1,339.8)	(14,476.1)
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)	459.5	2,139.6	(445.1)	(859.9)	(859.9)	(939.8)
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)	(2,701.0)	532.5	256.0	(152.3)	41.4	(325.3)	47.2	4.9	(431.4)	357.1	357.1	(2,343.8)
7.- Otros activos y pasivos netos	339.8	877.4	403.8	430.8	(544.0)	(165.1)	90.8	70.3	(112.8)	7.9	21.3	69.5	(639.6)	(639.6)	(208.8)
III.- Numerario	6,787.8	1,997.5	5,428.2	(1,633.0)	460.1	58.7	(146.9)	(534.8)	815.0	(279.1)	(330.7)	(197.4)	321.3	321.3	(1,311.6)
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	353.3	951.6	699.8	1,730.2	1,730.2	(2,543.1)
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	(65.9)	(233.0)	1,217.5	1,531.9	1,531.9	(165.0)
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	419.2	1,184.6	(517.7)	198.3	198.3	(2,378.1)

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, N° 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