

Cuadro # 2:
Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 23 de Diciembre 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	Diciembre																
	2021	2022	2023	I Semestre	III Trim	Octubre	Noviembre	I sem	II sem	III sem	23	IV sem	Acum.	IV Trim	II Semestre	Ene-Dic	
	I.- Reservas internacionales netas ajustadas	22,654.5	17,219.5	45,141.0	23,418.9	5,530.3	(1,450.3)	1,589.4	2,244.7	107.1	(48.5)	136.3	136.3	2,439.6	2,578.7	8,109.0	31,527.9
	I.- RINA en millones de dólares	644.1	480.0	1,238.4	641.9	151.0	(39.6)	43.4	61.3	2.9	(1.3)	3.7	3.7	66.6	70.4	221.4	863.3
	I.1.- Reservas internacionales brutas 1/	834.6	357.9	1,042.6	449.9	151.7	(34.6)	42.6	35.9	43.6	(23.1)	22.6	22.6	79.1	87.1	238.8	688.7
I.2.- Reservas internacionales netas 1/	881.1	401.9	1,086.6	451.9	153.7	(34.6)	42.6	35.9	43.6	(23.1)	22.6	22.6	79.1	87.1	240.8	692.7	
I.3.- Depósitos encaje moneda extranjera	(107.5)	106.2	(199.6)	102.0	(0.9)	(6.4)	23.7	(14.9)	(14.7)	(1.5)	(15.1)	(15.1)	(46.2)	(28.9)	(29.8)	72.2	
I.4.- FOGADE	(10.3)	(12.9)	(24.9)	(14.4)	(6.5)	(2.7)	(3.2)	0.0	0.0	(0.7)	0.0	0.0	(0.7)	(6.6)	(13.1)	(27.5)	
I.5.- Letras pagaderas en dólares 2/	(71.8)	(10.1)	290.6	129.0	(0.7)	(2.5)	0.1	0.0	(0.5)	(0.1)	0.2	0.2	(0.4)	(2.8)	(3.5)	125.5	
I.6.- Depósitos monetarios en dólares 2/	(48.0)	(6.5)	85.5	(26.5)	5.4	6.6	(19.8)	40.3	(25.5)	24.0	(4.0)	(4.0)	34.8	21.6	27.0	0.5	
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	0.0	
I.8.- Títulos de Inversión en dólares 5/	0.7	1.5	0.3	(0.1)	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.1)	(0.1)	
II.- Activos internos netos	(15,866.7)	(15,222.0)	(39,712.7)	(25,051.9)	(5,622.3)	2,416.0	3,114.5	(642.9)	714.5	748.0	218.8	218.8	1,038.4	6,568.9	946.5	(24,105.3)	
1.- Sector público no financiero	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	1,029.8	1,882.5	3,126.4	(168.3)	(2,343.8)	763.9	(165.3)	(165.3)	(1,913.5)	3,095.3	4,125.0	(8,347.8)	
1.1 - Gobierno central (neto)	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	1,029.8	1,882.5	3,126.4	(168.3)	(2,343.8)	763.9	(165.3)	(165.3)	(1,913.5)	3,095.3	4,125.0	(8,347.8)	
1.1.1 - Bonos	(545.5)	(534.8)	(935.4)	(268.1)	(0.8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(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	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	0.0	(258.3)	
1.1.1.3 - Bono de capitalización	(46.9)	(26.3)	(410.8)	(9.3)	(0.5)	(0.8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(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	0.0	(9.3)	
1.1.2 - Depósitos	(3,832.4)	(15,043.6)	(14,452.1)	(11,011.4)	1,792.9	1,922.5	1,198.4	(168.3)	(2,343.8)	763.6	(165.3)	(165.3)	(1,893.8)	1,227.0	3,020.0	(7,991.4)	
1.1.2.1 - Moneda nacional	(3,862.1)	(13,164.5)	(22,993.7)	(17,760.5)	1,344.5	3,523.4	2,344.3	2,158.9	(2,440.8)	1,394.2	15.8	15.8	1,128.1	6,995.8	8,340.3	(9,420.3)	
1.1.2.2 - Moneda extranjera	29.7	(1,879.0)	8,541.5	6,749.1	448.5	(1,601.0)	(1,145.8)	(2,327.3)	97.0	(610.6)	(181.1)	(181.1)	(3,021.9)	(5,768.7)	(5,320.3)	1,428.9	
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	(33.8)	(35.8)	(58.5)	(1,193.4)	(762.4)	(40.0)	1,928.0	0.0	0.0	(19.7)	0.0	0.0	(19.7)	1,868.3	1,105.8	(87.5)	
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)	32.1	48.3	23.2	(43.6)	15.1	0.7	(4.5)	37.7	7.9	0.0	20.0	20.0	65.7	61.9	77.0	33.5	
3.- Sistema financiero neto	(2,247.5)	(3,517.2)	(711.4)	2,473.9	(3,102.9)	252.7	(4,153.5)	322.5	2,468.9	704.1	(2,302.2)	(2,302.2)	1,193.3	(2,707.4)	(5,810.3)	(3,336.4)	
3.1- Crédito sistema financiero	(1,126.8)	536.7	314.3	(98.0)	(1,735.3)	(2,051.5)	(2,878.5)	6,660.0	(2,770.0)	499.0	(250.0)	(250.0)	4,139.0	(791.0)	(2,526.3)	(2,624.3)	
3.1.1- Reportos y depósitos monetarios (neto) 4/	(1,126.8)	536.7	314.3	(98.0)	(1,735.3)	(2,051.5)	(2,878.5)	6,660.0	(2,770.0)	499.0	(250.0)	(250.0)	4,139.0	(791.0)	(2,526.3)	(2,624.3)	
3.1.1.1- Reportos monetarios	113.3	(113.3)	600.0	125.0	(615.0)	40.0	70.0	(220.0)	1,000.0	(1,000.0)	0.0	0.0	(220.0)	(110.0)	(725.0)	(600.0)	
3.1.1.2- Depósitos monetarios	(1,240.0)	650.0	(285.8)	(223.0)	(1,120.3)	(2,091.5)	(2,948.5)	6,880.0	(3,770.0)	1,499.0	(250.0)	(250.0)	4,359.0	(681.0)	(1,801.3)	(2,024.3)	
3.1.2- Banco Productoras (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 Productoras	(0.4)	0.3	(0.4)	(0.4)	0.1	(7.2)	5.4	1.2	(2.6)	(207.5)	(140.9)	(140.9)	(349.8)	(351.7)	(351.6)	(352.0)	
3.3- Encaje moneda nacional	(875.2)	(2,877.7)	(443.5)	2,576.4	(283.4)	1,586.1	(16.7)	(5,807.9)	5,458.8	(202.0)	(1,886.0)	(1,886.0)	(2,437.1)	(867.7)	(1,151.2)	1,425.2	
3.4.- Flotante cámara compensación	(0.0)	26.6	65.0	(67.8)	(11.4)	392.6	(381.3)	11.7	(14.0)	104.2	(123.2)	(123.2)	(21.4)	(10.1)	(21.5)	(89.3)	
3.5- Caja bancos comerciales	(245.0)	(1,202.8)	(646.9)	63.9	(1,073.0)	334.0	(880.6)	(543.9)	(204.8)	509.6	97.8	97.8	(141.4)	(688.0)	(1,761.0)	(1,697.1)	
3.6- Fondo de garantía de depósitos	(0.2)	(0.4)	0.2	(0.2)	0.1	(1.2)	(1.7)	1.4	1.6	0.9	0.0	0.0	3.9	1.0	1.1	1.0	
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	0.0	
4.- Colocación neta de títulos	495.0	506.2	(23,143.6)	(12,957.9)	(3,038.0)	500.8	4,051.9	(1,040.8)	615.0	(528.1)	2,417.7	2,417.7	1,463.8	6,016.5	2,978.5	(9,979.4)	
4.1- Títulos estandarizados	495.0	506.2	(23,143.6)	(12,957.9)	(3,038.0)	500.8	4,051.9	(1,040.8)	615.0	(528.1)	2,417.7	2,417.7	1,463.8	6,016.5	2,978.5	(9,979.4)	
4.1.1- Letras BCN pagaderas en córdobas	0.0	0.4	(23,669.8)	(13,136.3)	(2,018.1)	1,260.6	5,095.9	0.0	(29.9)	(578.1)	1,557.1	1,557.1	949.1	7,305.6	5,287.4	(7,848.9)	
4.1.2 -Letras a 1 día plazo pagaderas en córdobas 3/	0.0	0.0	0.1	(80.0)	(1,019.9)	(759.9)	(1,043.9)	(1,040.8)	644.9	50.0	860.6	860.6	514.8	(1,289.0)	(2,308.9)	(2,388.9)	
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	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	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	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	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	(11,368.1)	1,286.1	937.7	218.7	73.2	0.0	0.0	243.2	0.0	0.0	0.0	0.0	243.2	243.2	316.4	535.2	
6.- Resultado cuasi-fiscal	1,293.7	1,191.3	(1,776.3)	(2,719.7)	84.7	(474.8)	(74.3)	(77.5)	(67.3)	(293.2)	307.0	307.0	(131.0)	(680.2)	(595.5)	(3,315.2)	
7.- Otros activos y pasivos netos	339.8	877.4	403.8	449.6	(684.3)	254.1	168.4	40.3	33.8	101.3	(58.4)	(58.4)	117.0	539.6	(144.7)	304.9	
III.- Numerario	6,787.8	1,997.5	5,428.2	(1,633.0)	(92.0)	965.7	4,703.9	1,601.7	821.6	699.5	355.1	355.1	3,478.0	9,147.6	9,055.5	7,422.6	
Memo:																	
8.- Base monetaria	7,908.0	6,078.0	6,518.6	(4,273.3)	1,264.4	(954.4)	5,601.3	7,953.5	(4,432.3)	391.9	2,143.3	2,143.3	6,056.4	10,703.3	11,967.7	7,694.4	
8.1.- Emisión	7,032.8	3,200.3	6,075.1	(1,696.9)	981.0	631.7	5,584.6	2,145.6	1,026.5	189.9	257.3	257.3	3,619.3	9,835.6	10,816.5	9,119.6	
8.2.- Depósitos bancos comerciales	875.2	2,877.7	443.5	(2,576.4)	283.4	(1,586.1)	16.7	5,807.9	(5,458.8)	202.0	1,886.0	1,886.0	2,437.1	867.7	1,151.2	(1,425.2)	

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, N0 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