

Cuadro # 2:
Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 31 de julio 2025

Tipo de cambio 2021 : 35.1710 Tipo de cambio 2022 : 35.8744 Tipo de cambio 2023 : 36.4412 Tipo de cambio 2024 : 36.6243 Tipo de cambio 2025 : 36.6243	Julio												
	2022	2023	2024	I semestre	I sem	II sem	III sem	31	IV sem	Acum.	III trim	II semestre	Ene-Jul
I.- Reservas internacionales netas ajustadas	17,219.5	45,141.0	30,440.6	35,760.2	763.9	1,523.3	2,732.5	(122.3)	717.7	5,737.3	5,737.3	5,737.3	41,497.5
I.- RINA en millones de dólares	480.0	1,238.4	833.6	976.4	20.9	41.6	74.6	(3.3)	19.6	156.7	156.7	156.7	1,133.1
I.1.- Reservas internacionales brutas 1/	357.9	1,042.6	658.1	1,101.0	98.5	54.8	38.1	(1.2)	33.7	225.0	225.0	225.0	1,326.0
I.2.- Reservas internacionales netas 1/	401.9	1,086.6	662.1	1,101.0	98.5	54.8	38.1	(1.2)	33.7	225.0	225.0	225.0	1,326.0
I.3.- Depósitos encaje moneda extranjera	106.2	(199.6)	80.9	(43.2)	26.6	10.4	(26.5)	(38.4)	(53.4)	(42.9)	(42.9)	(42.9)	(86.1)
I.4.- FOGADE	(12.9)	(24.9)	(28.7)	(15.2)	(1.0)	(0.4)	(0.7)	(1.7)	(1.9)	(4.0)	(4.0)	(4.0)	(19.1)
I.5.- Letras pagaderas en dólares 2/	(10.1)	290.6	127.0	(34.8)	(9.0)	(12.6)	(28.5)	32.5	36.1	(14.0)	(14.0)	(14.0)	(48.8)
I.6.- Depósitos monetarios en dólares 2/	(6.5)	85.5	(7.5)	5.9	(85.5)	(13.9)	94.7	(1.0)	0.8	(3.9)	(3.9)	(3.9)	2.0
I.7.- Cuenta corriente en ME	0.0	0.0	0.0	(37.2)	(8.8)	3.3	(2.5)	6.3	4.2	(3.8)	(3.8)	(3.8)	(41.0)
I.8.- Títulos de Inversión en dólares 5/	1.5	0.3	(0.1)	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.2
II.- Activos internos netos	(15,222.0)	(39,712.7)	(21,966.0)	(38,405.9)	(1,382.9)	(501.1)	(4,041.0)	1,036.9	356.6	(5,568.4)	(5,568.4)	(5,568.4)	(43,974.3)
1.- Sector público no financiero	(15,614.1)	(15,446.1)	(4,137.9)	(33,183.9)	(1,626.1)	1,830.4	(3,707.1)	798.5	1,637.6	(1,865.2)	(1,865.2)	(1,865.2)	(35,049.2)
1.1 - Gobierno central (neto)	(15,614.1)	(15,446.1)	(4,137.9)	(33,183.9)	(1,626.1)	1,830.4	(3,707.1)	798.5	1,637.6	(1,865.2)	(1,865.2)	(1,865.2)	(35,049.2)
1.1.1 - Bonos	(534.8)	(935.4)	(527.2)	(267.6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(267.6)
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
1.1.1.2 - Bonos bancarios	(508.5)	(515.3)	(516.7)	(258.3)	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	(26.3)	(410.8)	(1.2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.1.1.4 - Bono de cumplimiento de la República	0.0	(9.3)	(9.3)	(9.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(9.3)
1.1.2 - Depósitos	(15,043.6)	(14,452.1)	(3,523.2)	(31,784.9)	(1,500.1)	1,893.4	(3,644.1)	861.5	1,700.6	(1,550.2)	(1,550.2)	(1,550.2)	(33,335.1)
1.1.2.1 - Moneda nacional	(13,164.5)	(22,993.7)	(5,022.8)	(7,487.3)	(765.5)	3,445.5	(1,074.8)	718.1	2,394.0	3,999.1	3,999.1	3,999.1	(3,488.2)
1.1.2.2 - Moneda extranjera	(1,879.0)	8,541.5	1,499.6	(24,297.6)	(734.6)	(1,552.1)	(2,569.3)	143.4	(693.4)	(5,549.4)	(5,549.4)	(5,549.4)	(29,846.9)
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
1.1.4 - Depósitos a plazo	(35.8)	(58.5)	(87.5)	(1,131.4)	(126.0)	(63.0)	(63.0)	(63.0)	(63.0)	(315.0)	(315.0)	(315.0)	(1,446.4)
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
2.- Otras instituciones (neto)	48.3	23.2	(3.5)	21.7	11.5	0.0	(2.3)	0.1	(61.9)	(52.6)	(52.6)	(52.6)	(30.9)
3.- Sistema financiero neto	(3,517.2)	(711.4)	(6,293.7)	2,088.9	1,485.0	(2,348.8)	2,346.2	577.3	(372.2)	1,110.1	1,110.1	1,110.1	3,199.0
3.1- Crédito sistema financiero	536.7	314.3	(1,187.0)	(62.3)	112.0	1,650.0	447.0	(1,642.0)	(2,244.0)	(35.0)	(35.0)	(35.0)	(97.3)
3.1.1- Reportos y depósitos monetarios (neto) 4/	536.7	314.3	(1,187.0)	(62.3)	112.0								