



*Banco Central de Nicaragua*

## INFORMACIÓN FINANCIERA

### 12 DE MAYO DE 2004

#### SISTEMA FINANCIERO - SALDOS DE DEPOSITOS

|              | SalDOS Totales - Millones de C\$ |               |               | Variaciones % |              |
|--------------|----------------------------------|---------------|---------------|---------------|--------------|
|              | 31-May-03                        | 31-Dic-03     | 10-May-04     | 31-May-03     | 31-Dic-03    |
| A la vista   | 4,231                            | 4,733         | 5,079         | 20.0%         | 7.31%        |
| Ahorro       | 8,621                            | 9,823         | 10,930        | 26.8%         | 11.27%       |
| A plazo      | 10,966                           | 10,778        | 11,333        | 3.4%          | 5.15%        |
| <b>Total</b> | <b>23,818</b>                    | <b>25,335</b> | <b>27,342</b> | <b>14.8%</b>  | <b>7.92%</b> |

#### SISTEMA FINANCIERO - ENCAJE LEGAL

|                  | V Semana de Abr-04 |                   | I Semana de May-04 |                   |
|------------------|--------------------|-------------------|--------------------|-------------------|
|                  | Moneda Nacional    | Moneda Extranjera | Moneda Nacional    | Moneda Extranjera |
| Encaje Requerido | 16.25%             | 16.25%            | 16.25%             | 16.25%            |
| Encaje Efectivo  | 21.10%             | 17.76%            | 21.30%             | 17.55%            |
| Banpro           | 21.65%             | 18.11%            | 19.08%             | 18.55%            |
| Bancentro        | 22.34%             | 16.48%            | 25.88%             | 16.40%            |
| BAC              | 23.89%             | 20.67%            | 23.52%             | 18.43%            |
| BDF              | 16.96%             | 16.30%            | 16.86%             | 16.56%            |
| Banco Uno        | 19.99%             | 16.51%            | 21.47%             | 16.89%            |
| Caley            | 18.08%             | 17.89%            | 20.25%             | 17.53%            |
| ProCredit        | 16.98%             | 17.08%            | 15.76%             | 17.44%            |
| Finarca          | 16.79%             | 17.13%            | 16.74%             | 17.10%            |
| Findesa          | 17.89%             | 17.98%            | 16.81%             | 34.22%            |

#### LETRAS BANCO CENTRAL DE NICARAGUA

#### INFORMACIÓN DE LA ULTIMA SUBASTA ADJUDICADA

5 de mayo 2004

|                                    |         |
|------------------------------------|---------|
| Plazo (Días)                       | 360     |
| Monto valor facial (millones US\$) | 2.60    |
| Tasa de rend. Ponderada            | 4.639%  |
| Precio mínimo                      | 95.852% |
| Precio máximo                      | 96.315% |
| Precio promedio                    | 95.945% |

#### SISTEMA FINANCIERO - TASAS PROMEDIO PONDERADAS

|                           | IV Semana Abr-03 |                   | IV Semana Abr-04 |                   |
|---------------------------|------------------|-------------------|------------------|-------------------|
|                           | Moneda Nacional  | Moneda Extranjera | Moneda Nacional  | Moneda Extranjera |
| <b>PASIVAS</b>            |                  |                   |                  |                   |
| 1 Mes                     | 6.12%            | 5.71%             | 4.99%            | 3.75%             |
| 3 Meses                   | 7.27%            | 5.97%             | 5.10%            | 3.62%             |
| 6 Meses                   | 8.31%            | 6.66%             | 5.93%            | 4.89%             |
| 9 Meses                   | 9.02%            | 6.45%             | 5.44%            | 3.33%             |
| 1 Año                     | 10.63%           | 8.02%             | 6.24%            | 5.57%             |
| Más de 1 Año              | 8.66%            | 7.47%             | 6.10%            | 6.27%             |
| Depósitos de Ahorro       | 4.80%            | 3.63%             | 3.49%            | 2.53%             |
| <b>Promedio Ponderado</b> | <b>7.82%</b>     | <b>6.48%</b>      | <b>5.50%</b>     | <b>4.68%</b>      |
| <b>ACTIVAS</b>            |                  |                   |                  |                   |
| Corto Plazo               | 16.94%           | 11.54%            | 13.03%           | 12.11%            |
| Largo Plazo               | 18.56%           | 12.25%            | 20.21%           | 11.32%            |
| <b>Promedio Ponderado</b> | <b>17.28%</b>    | <b>11.97%</b>     | <b>15.05%</b>    | <b>11.84%</b>     |

#### OTRAS TASAS DE INTERES

| Préstamos entre Particulares                                     | Fecha | May. 03 | May. 04       |
|------------------------------------------------------------------|-------|---------|---------------|
|                                                                  | Tasa  | 16.87%  | 15.42%        |
| Rendimientos a 7 días en C\$ <sup>c/</sup><br>(Bolsa de Valores) | Fecha | May. 03 | I Sem May. 04 |
|                                                                  | Tasa  | 2.81%   | 4.00%         |

c/ Corresponde a las transacciones de los mercados opcional y de reportos

#### TASAS INTERNACIONALES

|                                           | 30-May-03 | 11-May-04 |
|-------------------------------------------|-----------|-----------|
| <b>LIBOR</b> <sup>a/</sup>                |           |           |
| 1 mes                                     | 1.32%     | 1.10%     |
| 3 meses                                   | 1.28%     | 1.24%     |
| 6 meses                                   | 1.21%     | 1.53%     |
| <b>PRIME RATE</b> <sup>b/</sup>           | 4.25%     | 4.00%     |
| <b>Bonos del Tesoro de EEUU a 30 años</b> | 4.41%     | 5.48%     |

a/ LIBOR: Tasa por préstamos en Eurodólares ofrecida entre bancos internacionales

b/ PRIME RATE: Tasa cobrada a los mejores clientes comerciales en EEUU