Cuadro # 9 :

Agregados monetarios

(millones de córdobas) al 12 de noviembre 2024

Períodos	Emisión	Numerario	Encaje moneda nacional	Base monetaria	Dep. vista ampliado 1/	M1A	Dep. ahorro ampliado	Dep. plazo ampliado 1/	Cuasi-dinero ampliado 1/	M2A	Dep. moneda extranjera 1/ 2/	Dep. moneda extranj. 1/ 2/ saldo mill. dólares	Dep. totales del SF 1/ 2/	M3A 3/
	(1)	(2)	(3)	(4=1+3)	(5)	(6=2+5)	(7)	(8)	(9=7+8)	(10=6+9)	(11)	(12)	(13=5+9+11)	(14=10+11)
Diciembre 2009	7,619.3	6,157.7	4,806.4	12,425.7	7,453.3	13,610.9	5,539.2	2,447.4	7,986.6	21,597.6	41,018.9	1,968.2	56,458.8	62,616.5
Diciembre 2010	9,931.4	8,224.8	4,618.4	14,549.8	7,743.6	15,968.3	7,209.6	3,768.1	10,977.7	26,946.1	51,668.6	2,361.2	70,389.8	78,614.6
Diciembre 2011	11,418.5	9,686.4	6,859.5	18,278.0	8,837.0	18,523.4	11,004.8	4,099.5	15,104.3	33,627.7	57,042.3	2,482.6	80,983.6	90,670.0
Diciembre 2012	13,232.8	10,874.4	5,941.7	19,174.4	10,259.4	21,133.8	9,524.0	2,433.8	11,957.8	33,091.7	64,306.2	2,665.5	86,523.5	97,397.9
Diciembre 2013	14,410.5	11,523.1	6,056.4	20,466.9	12,235.6	23,758.7	10,822.9	2,782.4	13,605.2	37,363.9	72,737.1	2,871.4	98,577.9	110,101.1
Diciembre 2014	16,876.1	13,318.5	6,626.5	23,502.5	14,471.1	27,789.6	11,660.6	2,458.5	14,119.2	41,908.8	88,743.1	3,336.4	117,333.4	130,651.9
Diciembre 2015	18,776.3	14,697.7	10,885.1	29,661.4	19,387.8	34,085.4	13,218.9	2,114.2	15,333.1	49,418.6	98,896.8	3,541.1	133,617.7	148,315.4
Diciembre 2016	20,796.7	16,409.5	8,341.3	29,138.0	19,189.5	35,599.0	13,584.1	2,049.5	15,633.6	51,232.6	110,217.0	3,758.5	145,040.2	161,449.7
Diciembre 2017	23,412.0	18,206.8	9,701.7	33,113.6	22,142.2	40,349.0	14,704.4	2,151.4	16,855.8	57,204.8	121,448.6	3,944.3	160,446.6	178,653.4
Diciembre 2018	22,399.7	17,513.4	7,733.0	30,132.7	17,609.9	35,123.3	12,487.2	1,797.2	14,284.5	49,407.8	95,528.9	2,954.8	127,423.2	144,936.6
Diciembre 2019	26,673.8	21,296.7	7,803.9	34,477.7	21,437.9	42,734.5	13,555.0	1,683.4	15,238.4	57,973.0	93,098.7	2,751.3	129,775.0	151,071.7
Diciembre 2020	33,504.0	27,909.9	10,164.2	43,668.3	23,888.0	51,797.9	16,052.3	1,713.4	17,765.7	69,563.6	108,926.6	3,127.9	150,580.3	178,490.2
Diciembre 2021	40,536.8	34,697.7	11,039.4	51,576.3	28,628.7	63,326.4	19,164.5	1,514.6	20,679.2	84,005.6	119,342.1	3,359.8	168,650.0	203,347.7
2022														
Enero	39,266.5	32,814.0	9,649.8	48,916.3	28,457.7	61,271.7	18,931.5	1,932.0	20,863.5	82,135.2	122,057.7	3,430.4	171,378.9	204,192.9
Febrero	39,754.0	33,279.0	8,661.2	48,415.2	30,778.5	64,057.5	18,585.4	2,235.7	20,821.1	84,878.6	122,987.9	3,451.3	174,587.6	207,866.5
Marzo	38,634.5	32,072.3	9,357.3	47,991.8	29,434.2	61,506.5	18,575.0	2,289.1	20,864.1	82,370.7	124,769.8	3,495.5	175,068.2	207,140.5
Abril	38,998.6	33,037.7	9,108.3	48,106.9	28,598.6	61,636.3	19,481.2	2,274.0	21,755.1	83,391.4	125,135.4	3,500.0	175,489.1	208,526.8
Mayo	38,335.5	31,745.3	8,334.2	46,669.8	28,515.5	60,260.8	19,044.7	2,510.2	21,554.9	81,815.7	125,916.6	3,515.9	175,987.0	207,732.3
Junio	36,135.6	29,341.5	8,562.6	44,698.2	28,957.0	58,298.5	18,991.4	2,787.6	21,779.0	80,077.5	129,472.5	3,609.3	180,208.5	209,550.0
Julio	35,973.7	29,670.8	9,017.3	44,991.1	29,738.3	59,409.1	18,423.5	2,813.5	21,237.0	80,646.1	129,207.5	3,595.9	180,182.8	209,853.6
Agosto	35,878.8	29,234.1	8,547.5	44,426.4	30,260.3	59,494.4	18,996.3	3,078.8	22,075.1	81,569.5	131,705.4	3,659.3	184,040.8	213,274.9
Septiembre	36,677.2	29,607.4	10,475.2	47,152.5	30,591.3	60,198.7	19,193.2	3,326.3	22,519.5	82,718.2	130,935.7	3,632.0	184,046.5	213,653.9
Octubre	37,269.9	30,098.9	8,347.0	45,616.8	31,232.9	61,331.8	18,944.3	3,295.1	22,239.4	83,571.2	131,482.5	3,641.0	184,954.8	215,053.7
Noviembre	42,214.2	33,593.4	8,580.4	50,794.6	33,415.7	67,009.1	19,677.3	1,764.3	21,441.7	88,450.7	134,762.7	3,725.8	189,620.0	223,213.4
Diciembre	43,737.1	36,695.8	13,917.1	57,654.2	32,021.5	68,717.3	20,608.8	1,726.7	22,335.5	91,052.8	135,397.0	3,737.0	189,754.0	226,449.8
2023														
Enero	42,747.1	35,113.7	9,750.6	52,497.7	32,694.1	67,807.8	21,706.2	1,932.8	23,639.0	91,446.8	137,787.2	3,796.6	194,120.3	229,234.0
Febrero	43,179.7	35,490.3	9,145.6	52,325.2	36,758.4	72,248.7	21,798.8	2,444.9	24,243.7	96,492.4	139,639.8	3,844.7	200,641.9	236,132.2
Marzo	44,523.8	37,461.2	9,910.8	54,434.7	34,348.3	71,809.5	23,059.1	2,527.3	25,586.5	97,396.0	140,712.0	3,870.9	200,646.7	238,107.9
Abril	44,593.6	38,070.3	10,130.2	54,723.9	34,613.6	72,683.9	23,546.0	2,602.3	26,148.4	98,832.3	141,581.3	3,891.7	202,343.3	240,413.6
Mayo	44,713.8	37,123.9	10,617.6	55,331.4	36,874.7	73,998.6	23,158.2	2,617.7	25,775.9	99,774.5	142,982.3	3,926.9	205,632.8	242,756.7
Junio	42,480.2	34,843.2	11,001.1	53,481.3	38,360.4	73,203.5	23,046.3	2,626.9	25,673.1	98,876.7	145,578.4	3,994.9	209,611.9	244,455.1
Julio	42,609.6	34,949.0	10,305.4	52,915.1	38,054.5	73,003.5	22,826.9	2,610.9	25,437.8	98,441.2	148,972.3	4,084.6	212,464.5	247,413.5
Agosto	42,647.8	35,304.2	10,774.2	53,422.0	37,533.5	72,837.6	23,435.8	2,768.3	26,204.2	99,041.8	149,541.5	4,096.7	213,279.1	248,583.3
Septiembre	43,695.6	36,252.9	9,709.8	53,405.4	37,327.0	73,579.9	23,307.1	2,791.5	26,098.5	99,678.4	146,899.3	4,021.0	210,324.8	246,577.7
Octubre	43,879.4	36,463.7	9,375.6	53,255.0	35,559.0	72,022.7	23,535.4	2,815.7	26,351.1	98,373.8	150,962.6	4,128.8	212,872.7	249,336.4
Noviembre	48,653.7	39,526.9	9,092.7	57,746.4	40,682.5	80,209.4	24,688.2	2,333.2	27,021.4	107,230.8	153,939.4	4,206.8	221,643.3	261,170.2
Diciembre	49,812.2	42,124.0	14,360.6	64,172.8	38,435.4	80,559.4	25,721.6	1,930.9	27,652.5	108,211.8	151,625.3	4,140.0	217,713.1	259,837.2
2024														
Enero	48,975.6	40,321.8	11,069.6	60,045.2	39,506.4	79,828.2	25,437.6	2,121.3	27,558.9	107,387.1	152,866.6	4,173.9	219,931.8	260,253.6
Febrero	51,465.7	43,089.9	11,322.6	62,788.3	42,340.6	85,430.5	26,434.8	2,340.6	28,775.5	114,206.0	152,440.3	4,162.3	223,556.4	266,646.3
Marzo	52,268.4	43,647.5	11,806.3	64,074.7	41,809.6	85,457.2	27,470.6	2,232.7	29,703.3	115,160.4	155,979.9	4,258.9	227,492.8	271,140.4
Abril	49,254.4	41,419.5	11,884.3	61,138.7	41,287.9	82,707.3	29,241.0	1,986.5	31,227.5	113,934.8	159,497.3	4,355.0	232,012.7	273,432.1
Mayo	50,415.1	42,441.0	10,794.1	61,209.2	42,502.1	84,943.1	28,346.4	2,157.5	30,503.9	115,446.9	160,549.3	4,383.7	233,555.3	275,996.3
Junio	48,115.3	40,491.1	11,784.2	59,899.6	41,392.2	81,883.3	27,143.7	2,200.7	29,344.4	111,227.7	161,617.5	4,412.8	232,354.2	272,845.2
Julio	49,088.8	41,049.3	13,159.1	62,247.9	43,682.3	84,731.6	27,976.3	2,360.1	30,336.4	115,067.9	163,431.1	4,462.4	237,449.8	278,499.0
Agosto	48,429.8	40,921.1	12,500.2	60,930.0	44,454.9	85,376.1	27,449.0	2,229.2	29,678.2	115,054.2	164,779.1	4,499.2	238,912.2	279,833.3
Septiembre 5/	49,096.3	40,471.8	12,067.7	61,164.0	43,465.4	83,937.2	27,421.5	2,206.8	29,628.3	113,565.5	161,675.7	4,414.4	234,769.3	275,241.2
Octubre 5/	49,728.0	41,364.7	10,481.6	60,209.5	43,103.7	84,468.4	29,168.4	2,223.6	31,392.0	115,860.4	163,863.5	4,474.2	238,359.2	279,723.8
Noviembre 5/														
01	50,133.9	41,912.7	11,178.8	61,312.6	43,285.1	85,197.9	29,334.8	2,221.1	31,555.9	116,753.7	163,829.5	4,473.2	238,670.5	280,583.2
02	50,133.9	42,384.6	11,178.8	61,312.6	43,509.4	85,894.1	28,977.2	2,221.1	31,198.3	117,092.4	163,576.1	4,466.3	238,283.8	280,668.5
03	50,133.9	42,505.9	11,178.8	61,312.6	43,708.0	86,214.0	28,776.9	2,221.1	30,998.0	117,212.0	163,520.0	4,464.8	238,226.1	280,732.0
04	50,193.5	42,131.5	12,724.5	62,917.9	44,574.0	86,705.5	28,571.5	2,224.4	30,795.9	117,501.4	163,599.8	4,467.0	238,969.7	281,101.2
05	50,194.0	41,846.1	12,886.3	63,080.3	46,509.1	88,355.2	28,349.5	2,225.8	30,575.3	118,930.6	163,619.5	4,467.5	240,704.0	282,550.1
06	50,060.3	41,429.2	11,508.7	61,569.0	44,365.8	85,794.9	28,395.0	2,264.0	30,659.1	116,454.0	164,322.1	4,486.7	239,347.0	280,776.1
07	50,048.7	41,148.9	11,234.5	61,283.1	43,791.7	84,940.7	28,278.7	2,245.3	30,524.0	115,464.6	164,622.8	4,494.9	238,938.5	280,087.4
08	49,924.8	41,048.5	12,613.9	62,538.7	43,805.9	84,854.4	28,503.0	2,258.4	30,761.4	115,615.8	163,891.1	4,474.9	238,458.4	279,506.9
09	49,924.8	41,182.9	12,613.9	62,538.7	44,192.8	85,375.7	28,334.4	2,258.4	30,592.8	115,968.5	163,930.0	4,476.0	238,715.6	279,898.5
10	49,924.8	41,283.7	12,613.9	62,538.7	44,373.1	85,656.8	28,191.5	2,247.3	30,438.7	116,095.5	163,740.9	4,470.8	238,552.8	279,836.4
11	49,925.2	40,848.0	11,198.2	61,123.4	45,431.2	86,279.3	28,112.1	2,537.5	30,649.6	116,928.9	163,245.4	4,457.3	239,326.2	280,174.3
12	49,877.3	40,651.0	10,498.7	60,376.0	46,527.1	87,178.2	28,095.0	2,562.1	30,657.1	117,835.3	164,179.2	4,482.8	241,363.5	282,014.6
Variación interanual														
Ene.2022/Ene.2021	21.4	21.6	25.1	22.1	25.2	23.3	18.1	(9.6)	14.9	21.0	12.4	10.2	14.6	15.7
Feb.2022/Feb.2021	21.8	23.0	33.2	23.7	23.9	23.4	11.2	12.8	11.4	20.2	12.0	9.8	13.9	15.2
Mar.2022/Mar.2021	15.0	15.6	26.3	17.0	23.8	19.3	7.8	(11.5)	5.3	15.4	12.4	10.2	13.2	13.6
Abr.2022/Abr.2021	22.2	23.9	23.0	22.3	20.8	22.4	11.8	(22.3)	6.9	18.0	11.5	9.3	12.3	14.0
May.2022/May.2021	21.3	21.0	12.0	19.5	16.7	18.9	11.4	(14.3)	7.7	15.8	10.8	8.6	11.3	12.7
Jun.2022/Jun.2021	18.8	19.9	27.6	20.4	18.0	19.0	13.0	(6.3)	10.1	16.4	13.5	11.2	13.8	14.6
Jul.2022/Jul.2021	15.2	15.7	15.6	15.3	21.3	18.4	9.8	(10.9)	6.5	15.0	12.2	10.0	12.9	13.3
Ago.2022/Ago.2021	14.7	15.1	5.4	12.8	19.2	17.2	11.9	(4.1)	9.4	14.9	13.9	11.6	14.1	14.3
Sept.2022/Sept.2021	15.8	15.7	33.0	19.2	20.2	17.9	12.9	4.6	11.6	16.1	13.8	11.6	14.5	14.7
Oct.2022/Oct.2021	12.0	7.5	5.6	10.8	18.0	12.6	11.2	2.9	9.9	11.9	12.8	10.6	13.3	12.4
Nov.2022/Nov.2021	3.9	0.8	(9.5)	1.3	10.6	5.5	7.2	4.1	6.9	5.8	15.6	13.3	13.6	11.5
Dic.2022/Dic.2021	7.9	5.8	26.1	11.8	11.9	8.5	7.5	14.0	8.0	8.4	13.5	11.2	12.5	11.4
Ene.2023/Ene.2022	8.9	7.0	1.0	7.3	14.9	10.7	14.7	0.0	13.3	11.3	12.9	10.7	13.3	12.3
Feb.2023/Feb.2022	8.6	6.6	5.6	8.1	19.4	12.8	17.3	9.4	16.4	13.7	13.5	11.4	14.9	13.6
Mar.2023/Mar.2022	15.2	16.8	5.9	13.4	16.7	16.8	24.1	10.4	22.6	18.2	12.8	10.7	14.6	14.9
Abr.2023/Abr.2022	14.3	15.2	11.2	13.8	21.0	17.9	20.9	14.4	20.2	18.5	13.1	11.2	15.3	15.3
May.2023/May.2022	16.6	16.9	27.4	18.6	28.3	22.3	21.6	4.3	19.6	21.6	12.9	11.0	16.2	16.3
Jun 2023/ Jun 2022	17.6	18.8	28.5	19.6	32.5	25.6	21.4	(5.8)	17.9	23.5	12.4	10.7	16.3	16.7
Jul 2023/ Jul 2022	18.4	17.8	14.3	17.6	28.0	22.9	23.9	(7.2)	19.8	22.1	15.3	13.6	17.9	17.9
Ago.2023/Ago.2022	18.9	20.8	26.0	20.2	24.0	22.4	23.4	(10.1)	18.7	21.4	13.5	12.0	15.9	16.6
Sept.2023/Sept.2022	19.1	22.4	(7.3)	13.3	22.0	22.2	21.4	(16.1)	15.9	20.5	12.2	10.7	14.3	15.4
Oct.2023/Oct.2022	17.7	21.1	12.3	16.7	13.9	17.4	24.2	(14.5)	18.5	17.7	14.8	13.4	15.1	15.9
Nov.2023/Nov.2022	15.3	17.2	6.0	13.7	19.4	18.3	25.5	32.2	26.0	20.2	13.4	12.1	15.9	16.1
Dic.2023/Dic.2022	13.9	14.8	3.2	11.3	20.0	17.2	24.8	11.8	23.8	18.8	12.0	10.8	14.7	14.7
Ene.2024/Ene.2023	14.6	14.8	13.5	14.4	20.8	17.7	17.2	9.8	16.6	17.4	10.9	9.9	13.3	13.5
Feb.2024/Feb.2023	19.2	21.4	23.8	20.0	15.2	18.2	21.3	(4.3)	18.7	18.4	9.2	8.3	11.4	12.9
Mar.2024/Mar.2023	17.4	16.5	19.1	17.7	21.7	19.0	19.1	(11.7)	16.1	18.2	10.9	10.0	13.4	13.9
Abr.2024/Abr.2023	10.5	8.8	17.3	11.7	19.3	13.8	24.2	(23.7)	19.4	15.3	12.7	11.9	14.7	13.7
May.2024/May.2023	12.8	14.3	1.7	10.6	15.3	14.8	22.4	(17.6)	18.3	15.7	12.3	11.6	13.6	13.7
Jun.2024/Jun.2023	13.3	16.2	7.1	12.0	7.9	11.9	17.8	(16.2)	14.3	12.5	11.0	10.5	10.8	11.6
Jul.2024/Jul.2023	15.2	17.5	27.7	17.6	14.8	16.1	22.6	(9.6)	19.3	16.9	9.7	9.2	11.8	12.6
Ago.2024/Ago.2023	13.6	15.9	16.0	14.1	18.4	17.2	17.1	(19.5)	13.3	16.2	10.2	9.8	12.0	12.6
Sept.2024/Sept.2023	12.4	11.6	24.3	14.5	16.4	14.1	17.7	(20.9)	13.5	13.9	10.1	9.8	11.6	11.6
Oct.2024/Oct.2023	13.3	13.4	11.8	13.1	21.2	17.3	23.9	(21.0)	19.1	17.8	8.5	8.4	12.0	12.2
Nov.2024/Nov.2023	12.9	12.9	6.2	11.7	27.4	20.2	22.4	(8.2)	19.1	19.9	8.8	8.7	13.3	13.2

1/ : En bancos comerciales, incluye depósitos del SPNF y otras obligaciones con el público.

2/ : En los depósitos se excluyen los cheques a compensar.

3/ : Incluye depósitos en moneda extranjera utilizando el tipo de cambio oficial.

4/ : A partir de septiembre de 2019 se incluyen otras obligaciones subordinadas de Bancorp, debido a reclasificación contable realizada en sus cuentas de depósitos, como parte del proceso de disolución voluntaria en que se encuentra

5/ : Preliminar

Fuente: Banco Central de Nicaragua.