Cuadro # 2:

Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 24 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	2021	2022	2023	I Semestre	III Trim	Octubre	Noviembre	Diciembre						IV Trim	II Semestre	Ene-Dic
								I sem	II sem	III sem	24	IV sem	Acum.			
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)	45.8	(431.5)	1,871.8	2,010.9	7,541.2	30,960.1
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)	1.3	(11.8)	51.1	54.9	205.9	847.8
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)	0.5	(6.8)	49.7	57.7	209.4	659.2
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)	0.5	(6.8)	49.7	57.7	211.4	663.2
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)	0.8	10.8	(20.3)	(3.0)	(3.9)	98.2
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)	0.0	0.2	(0.4)	(2.8)	(3.5)	125.5
I.6.- Depósitos monetarios en dolares 2/	(48.0)	(6.5)	85.5	(26.5)	5.4	6.6	(19.8)	40.3	(25.5)	24.0	0.0	(16.0)	22.8	9.6	15.0	(11.5)
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	43.6	1,582.9	2,402.4	7,932.9	2,310.6	(22,741.2)
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	86.4	428.2	(1,320.1)	3,688.8	4,718.5	(7,754.3)
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	86.4	428.2	(1,320.1)	3,688.8	4,718.5	(7,754.3)
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)	(0.5)	(0.8)	0.0	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)	783.6	86.4	428.2	(1,300.4)	1,820.5	3,613.5	(7,397.9)
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	84.7	58.7	1,170.9	7,038.7	8,383.1	(9,377.4)
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)	1.7	369.5	(2,471.3)	(5,218.1)	(4,769.7)	1,979.5
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	3.7	24.4	70.1	66.3	81.5	37.9
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	90.3	(823.1)	2,672.4	(1,228.4)	(4,331.2)	(1,857.3)
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	0.0	100.0	4,489.0	(441.0)	(2,176.3)	(2,274.3)
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	0.0	100.0	4,489.0	(441.0)	(2,176.3)	(2,274.3)
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	0.0	100.0	4,709.0	(331.0)	(1,451.3)	(1,674.3)
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	0.0
3.2- Depósitos Banco Produzcamos	(0.4)	0.3	(0.4)	(0.4)	0.1	(7.2)	5.4	1.2	(2.6)	(207.5)	(46.8)	159.7	(49.3)	(51.1)	(51.0)	(51.4)
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)	504.3	(1,023.2)	(1,574.3)	(4.9)	(288.4)	2,288.0
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	(42.7)	(125.7)	(23.9)	(12.6)	(24.0)	(91.8)
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	(324.6)	65.9	(173.2)	(719.8)	(1,792.8)	(1,728.9)
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	0.2	4.1	1.2	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	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)	0.0	1,758.1	804.1	5,356.8	2,318.8	(10,639.1)
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)	0.0	1,758.1	804.1	5,356.8	2,318.8	(10,639.1)
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)	0.0	1,557.1	949.1	7,305.6	5,287.4	(7,848.9)
4.1.2 -Letras a 1 dia 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	0.0	200.9	(144.9)	(1,948.7)	(2,968.6)	(3,048.5)
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)	(0.4)	316.8	(121.3)	(670.4)	(585.7)	(3,305.5)
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	(136.4)	(121.4)	54.0	476.6	(207.7)	241.9
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	89.4	1,151.4	4,274.3	9,943.9	9,851.8	8,218.9
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*	*(90.3)*	*2,108.7*	*6,021.8*	*10,668.6*	*11,933.0*	*7,659.8*
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*	*414.0*	*1,085.5*	*4,447.5*	*10,663.7*	*11,644.7*	*9,947.8*
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*	*(504.3)*	*1,023.2*	*1,574.3*	*4.9*	*288.4*	*(2,288.0)*

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 juridicas exceptuando a las instituciones financieras, puestos de bolsa y al INSS.

Nota: Datos preliminares

Fuente: Banco Central de Nicaragua