

Cuadro # 2:

Panorama monetario del Banco Central de Nicaragua

(flujo en millones de córdobas) al 28 de noviembre 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						IV Trim	II Semestre	Ene-Nov
							I sem	II sem	III sem	28	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)	(2,563.4)	2,499.0	510.7	447.2	1,163.4	1,609.8	159.4	5,689.7	29,108.6
I.- RINA en millones de dólares	644.1	480.0	1,238.4	641.9	151.0	(39.6)	(70.0)	68.2	13.9	12.2	31.8	44.0	4.4	155.4	797.3
I.1.- Reservas internacionales brutas 1/	834.6	357.9	1,042.6	449.9	151.7	(34.6)	(57.1)	4.1	66.8	10.2	15.9	29.6	(5.0)	146.7	596.5
I.2.- Reservas internacionales netas 1/	881.1	401.9	1,086.6	451.9	153.7	(34.6)	(57.1)	4.1	66.8	10.2	15.9	29.6	(5.0)	148.7	600.5
I.3.- Depósitos encaje moneda extranjera	(107.5)	106.2	(199.6)	102.0	(0.9)	(6.4)	(5.5)	50.1	(65.5)	4.0	26.5	5.7	(0.8)	(1.6)	100.4
I.4.- FOGADE	(10.3)	(12.9)	(24.9)	(14.4)	(6.5)	(2.7)	(0.3)	(0.7)	(0.5)	0.0	(0.5)	(2.1)	(4.8)	(11.2)	(25.6)
I.5.- Letras pagaderas en dólares 2/	(71.8)	(10.1)	290.6	129.0	(0.7)	(2.5)	0.4	0.8	(0.1)	0.0	(1.7)	(0.6)	(3.1)	(3.8)	125.2
I.6.- Depósitos monetarios en dólares 2/	(48.0)	(6.5)	85.5	(26.5)	5.4	6.6	(7.5)	14.0	13.3	(2.0)	(8.4)	11.4	18.0	23.4	(3.1)
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
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	(0.1)	(0.1)
II.- Activos internos netos	(15,866.7)	(15,222.0)	(39,712.7)	(25,051.9)	(5,622.3)	2,416.0	2,347.6	(3,242.0)	1,898.3	862.6	696.5	1,700.4	4,116.4	(1,505.9)	(26,557.8)
1.- Sector público no financiero	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	1,029.8	1,882.5	793.6	477.4	(371.3)	(315.3)	2,471.1	3,370.8	5,253.3	6,283.0	(6,189.8)
1.1 - Gobierno central (neto)	(4,411.7)	(15,614.1)	(15,446.1)	(12,472.9)	1,029.8	1,882.5	793.6	477.4	(371.3)	(315.3)	2,471.1	3,370.8	5,253.3	6,283.0	(6,189.8)
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	(0.8)	(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
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	(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	(0.8)	(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	(9.3)
1.1.2 - Depósitos	(3,832.4)	(15,043.6)	(14,452.1)	(11,011.4)	1,792.9	1,922.5	(1,134.4)	477.4	(371.3)	(315.3)	2,471.1	1,442.8	3,365.3	5,158.3	(5,853.2)
1.1.2.1 - Moneda nacional	(3,862.2)	(13,164.5)	(22,993.7)	(17,760.5)	1,344.5	3,523.4	(3,914.3)	2,978.0	(103.8)	54.2	3,640.8	2,600.6	6,124.1	7,468.6	(10,292.0)
1.1.2.2 - Moneda extranjera	29.7	(1,879.0)	8,541.5	6,749.1	448.5	(1,601.0)	2,779.9	(2,500.6)	(267.5)	(369.5)	(1,169.7)	(1,157.8)	(2,758.8)	(2,310.3)	4,438.8
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
1.1.4 - Depósitos a plazo	(33.8)	(35.8)	(58.5)	(1,193.4)	(762.4)	(40.0)	0.0	0.0	0.0	0.0	0.0	0.0	1,928.0	1,888.0	(67.8)
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
2.- Otras instituciones (neto)	32.1	48.3	23.2	(43.6)	15.1	0.7	14.7	(31.7)	55.3	2.7	(3.7)	34.5	35.2	50.4	6.8
3.- Sistema financiero neto	(2,247.5)	(3,517.2)	(711.4)	2,473.9	(3,102.9)	252.7	1,612.0	(3,185.7)	2,086.1	(5,226.4)	(7,516.3)	(7,003.9)	(6,751.2)	(9,854.1)	(7,380.2)
3.1- Crédito sistema financiero	(1,126.8)	536.7	314.3	(98.0)	(1,735.3)	(2,051.5)	3,374.5	(2,835.0)	2,342.5	(5,994.5)	(7,874.5)	(4,992.5)	(7,044.0)	(8,779.3)	(8,877.3)
3.1.1- Reportos y depósitos monetarios (neto) 4/	(1,126.8)	536.7	314.3	(98.0)	(1,735.3)	(2,051.5)	3,374.5	(2,835.0)	2,342.5	(5,994.5)	(7,874.5)	(4,992.5)	(7,044.0)	(8,779.3)	(8,877.3)
3.1.1.1- Reportos monetarios	113.3	(113.3)	600.0	125.0	(615.0)	40.0	(150.0)	0.0	700.0	0.0	(700.0)	(150.0)	(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)	3,524.5	(2,835.0)	1,642.5	(5,994.5)	(7,174.5)	(4,842.5)	(6,934.0)	(8,054.3)	(8,277.3)
3.1.2- Banco Produzcamos (neto)	0.4	0.3	(0.4)	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)	0.0	0.1	(7.2)	(71.8)	77.2	(108.2)	(235.7)	(127.2)	(230.0)	(237.2)	(237.2)	(237.2)
3.3- Encaje moneda nacional	(875.2)	(2,877.7)	(443.5)	2,576.4	(283.4)	1,586.1	(752.9)	319.1	(1,581.2)	727.1	2,467.4	452.4	2,038.4	1,755.0	4,331.4
3.4- Flotante cámara compensación	(0.0)	26.6	65.0	(67.8)	(11.4)	392.6	(401.7)	(0.7)	9.8	0.1	(12.3)	(404.9)	(12.4)	(23.8)	(91.6)
3.5- Caja bancos comerciales	(245.0)	(1,202.8)	(646.9)	63.9	(1,073.0)	334.0	(536.5)	(747.3)	1,423.1	276.2	(1,970.1)	(1,830.8)	(1,496.8)	(2,569.8)	(2,505.8)
3.6- Fondo de garantía de depósitos	(0.2)	(0.4)	0.2	(0.2)	0.1	(1.2)	0.4	1.0	0.2	0.4	0.4	1.9	0.7	0.8	0.7
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
4.- Colocación neta de títulos	495.0	506.2	(23,143.6)	(12,957.9)	(3,038.0)	500.8	17.8	(954.2)	203.2	6,399.0	5,892.2	5,159.0	5,659.8	2,621.8	(10,336.1)
4.1- Títulos estandarizados	495.0	506.2	(23,143.6)	(12,957.9)	(3,038.0)	500.8	17.8	(954.2)	203.2	6,399.0	5,892.2	5,159.0	5,659.8	2,621.8	(10,336.1)
4.1.1- Letras BCN pagaderas en córdobas	0.0	0.4	(23,669.8)	(13,136.3)	(2,018.1)	1,260.6	127.8	4,035.0	43.3	0.0	(1.8)	4,204.2	5,464.8	3,446.7	(9,689.6)
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)	(110.0)	(4,989.2)	159.9	6,399.0	5,894.1	954.8	195.0	(824.9)	(904.9)
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
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	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
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
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
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
5.- Préstamo mediano y largo plazo	(11,368.1)	1,286.1	937.7	218.7	73.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	73.2	292.0
6.- Resultado cuasi-fiscal	1,293.7	1,191.3	(1,776.3)	(2,719.7)	84.7	(474.8)	(211.8)	338.6	(77.9)	14.6	(117.7)	(68.8)	(543.6)	(458.9)	(3,178.6)
7.- Otros activos y pasivos netos	339.8	877.4	403.8	449.6	(684.3)	254.1	121.3	113.7	2.9	(12.0)	(29.1)	208.8	462.9	(221.3)	228.2
III.- Numerario	6,787.8	1,997.5	5,428.2	(1,633.0)	(92.0)	965.7	(215.8)	(743.0)	2,409.0	1,309.8	1,859.9	3,310.2	4,275.9	4,183.8	2,550.9
Memo:															
8.- Base monetaria	7,908.0	6,078.0	6,518.6	(4,273.3)	1,264.4	(954.4)	1,073.6	(314.7)	2,567.1	306.5	1,362.6	4,688.6	3,734.2	4,998.6	725.3
8.1.- Emisión	7,032.8	3,200.3	6,075.1	(1,696.9)	981.0	631.7	320.7	4.4	985.9	1,033.6	3,830.0	5,140.9	5,772.6	6,753.6	5,056.7
8.2.- Depósitos bancos comerciales	875.2	2,877.7	443.5	(2,576.4)	283.4	(1,586.1)	752.9	(319.1)	1,581.2	(727.1)	(2,467.4)	(452.4)	(2,038.4)	(1,755.0)	(4,331.4)

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, N° 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