Cuadro # 9 :

Agregados monetarios

(millones de córdobas) al 09 de enero 2026

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)
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
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
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
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
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
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
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
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
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
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
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
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
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	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	49,096.3	40,399.0	12,067.7	61,164.0	44,545.4	84,944.4	27,421.5	2,206.8	29,628.3	114,572.7	162,753.5	4,443.9	236,927.2	277,326.2
Octubre	49,728.0	41,493.1	10,481.6	60,209.5	43,569.8	85,063.0	29,168.4	2,223.6	31,392.0	116,455.0	164,834.3	4,500.7	239,796.2	281,289.3
Noviembre	55,312.5	45,961.5	10,498.3	65,810.8	43,842.1	89,803.5	30,474.0	2,223.8	32,697.7	122,501.3	165,592.1	4,521.4	242,132.0	288,093.4
Diciembre	59,509.4	50,598.7	18,152.8	77,662.2	48,005.6	98,604.3	29,240.1	2,170.9	31,411.0	130,015.2	161,565.5	4,411.4	240,982.1	291,580.8
2025														
Enero	58,921.0	49,913.4	13,248.4	72,169.4	47,175.0	97,088.4	29,934.4	2,278.7	32,213.1	129,301.5	163,691.1	4,469.5	243,079.2	292,992.7
Febrero	57,739.5	48,350.0	13,975.9	71,715.3	50,685.3	99,035.3	31,252.4	2,898.3	34,150.7	133,186.0	165,005.0	4,505.3	249,841.1	298,191.1
Marzo	57,336.4	48,623.1	12,952.4	70,288.8	49,690.3	98,313.5	30,878.1	3,267.6	34,145.7	132,459.1	165,916.6	4,530.2	249,752.6	298,375.8
Abril	58,940.6	49,515.2	13,233.1	72,173.7	50,782.4	100,297.7	32,893.2	3,364.3	36,257.5	136,555.2	167,449.3	4,572.1	254,489.2	304,004.4
Mayo	58,702.9	50,802.1	13,452.8	72,155.7	50,378.6	101,180.7	32,371.3	3,547.8	35,919.0	137,099.8	169,233.0	4,620.8	255,530.6	306,332.7
Junio	57,417.8	47,953.0	14,096.2	71,514.0	51,194.0	99,146.9	31,616.5	3,615.3	35,231.8	134,378.7	173,463.2	4,736.3	259,888.9	307,841.9
Julio	56,859.4	48,030.2	13,830.9	70,690.4	51,043.1	99,073.3	33,957.2	3,570.5	37,527.8	136,601.0	175,736.7	4,798.4	264,307.5	312,337.8
Agosto	56,026.9	47,997.6	15,022.6	71,049.5	53,532.8	101,530.4	32,758.7	3,614.9	36,373.6	137,904.0	176,848.0	4,828.7	266,754.5	314,752.0
Septiembre	57,225.9	47,617.7	14,786.8	72,012.7	53,664.3	101,281.9	32,650.9	3,749.5	36,400.3	137,682.3	178,399.0	4,871.1	268,463.6	316,081.2
Octubre	57,490.5	48,580.9	13,012.0	70,502.5	55,048.7	103,629.6	33,525.3	3,937.0	37,462.3	141,091.9	179,058.8	4,889.1	271,569.8	320,150.7
Noviembre	64,255.5	54,089.2	14,098.2	78,353.7	55,381.3	109,470.5	33,867.1	3,437.8	37,304.9	146,775.4	179,996.8	4,914.7	272,683.1	326,772.3
Diciembre 5/	69,389.1	58,644.9	15,550.4	84,939.6	56,614.1	115,259.0	35,575.8	3,203.6	38,779.4	154,038.5	180,847.5	4,937.9	276,241.1	334,886.0
2026														
Enero														
01	69,389.1	58,729.6	15,550.4	84,939.6	56,884.1	115,613.6	35,381.3	3,203.7	38,585.0	154,198.7	180,664.8	4,932.9	276,133.9	334,863.5
02	69,452.6	58,000.6	16,354.1	85,806.7	56,686.6	114,687.2	35,517.0	3,188.7	38,705.7	153,392.9	180,620.0	4,931.7	276,012.3	334,012.9
03	69,452.6	57,958.5	16,354.1	85,806.7	57,365.1	115,323.6	35,299.0	3,188.2	38,487.2	153,810.8	180,487.5	4,928.1	276,339.8	334,298.3
04	69,452.6	58,075.0	16,354.1	85,806.7	57,554.9	115,629.9	35,087.3	3,172.1	38,259.5	153,889.4	180,282.0	4,922.5	276,096.4	334,171.4
05	69,312.2	57,502.1	16,133.1	85,445.3	59,172.4	116,674.5	34,784.1	3,172.7	37,956.8	154,631.3	180,361.0	4,924.6	277,490.2	334,992.3
06	69,117.9	56,973.0	15,119.9	84,237.9	57,254.0	114,227.0	34,705.7	3,174.0	37,879.7	152,106.7	180,973.0	4,941.3	276,106.7	333,079.7
07	68,836.9	56,570.1	14,116.4	82,953.3	55,129.1	111,699.3	34,532.9	3,191.8	37,724.7	149,424.0	181,114.5	4,945.2	273,968.4	330,538.5
08	68,536.0	56,277.3	13,527.4	82,063.4	54,780.4	111,057.7	34,598.5	3,191.6	37,790.0	148,847.7	181,771.5	4,963.1	274,341.9	330,619.3
09	68,162.6	56,777.7	14,191.8	82,354.3	54,350.8	111,128.5	35,763.0	3,189.4	38,952.4	150,080.9	181,822.6	4,964.5	275,125.8	331,903.5
Variación interanual														
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	11.4	24.3	14.5	19.3	15.4	17.7	(20.9)	13.5	14.9	10.8	10.5	12.6	12.5
Oct.2024/Oct.2023	13.3	13.8	11.8	13.1	22.5	18.1	23.9	(21.0)	19.1	18.4	9.2	9.0	12.6	12.8
Nov.2024/Nov.2023	13.7	16.3	15.5	14.0	7.8	12.0	23.4	(4.7)	21.0	14.2	7.6	7.5	9.2	10.3
Dic.2024/Dic.2023	19.5	20.1	26.4	21.0	24.9	22.4	13.7	12.4	13.6	20.1	6.6	6.6	10.7	12.2
Ene.2025/Ene.2024	20.3	23.8	19.7	20.2	19.4	21.6	17.7	7.4	16.9	20.4	7.1	7.1	10.5	12.6
Feb.2025/Feb.2024	12.2	12.2	23.4	14.2	19.7	15.9	18.2	23.8	18.7	16.6	8.2	8.2	11.8	11.8
Mar.2025/Mar.2024	9.7	11.4	9.7	9.7	18.8	15.0	12.4	46.4	15.0	15.0	6.4	6.4	9.8	10.0
Abr.2025/Abr.2024	19.7	19.5	11.3	18.0	23.0	21.3	12.5	69.4	16.1	19.9	5.0	5.0	9.7	11.2
May.2025/May.2024	16.4	19.7	24.6	17.9	18.5	19.1	14.2	64.4	17.8	18.8	5.4	5.4	9.4	11.0
Jun.2025/Jun.2024	19.3	18.6	19.6	19.4	20.6	19.6	16.5	64.3	20.1	19.7	6.7	6.7	10.8	12.0
Jul.2025/Jul.2024	15.8	17.2	5.1	13.6	15.5	16.3	21.4	51.3	23.7	18.3	6.7	6.7	10.5	11.5
Ago.2025/Ago.2024	15.7	17.3	20.2	16.6	20.4	18.9	19.3	62.2	22.6	19.9	7.3	7.3	11.7	12.5
Sept.2025/Sept.2024	16.6	17.9	22.5	17.7	20.5	19.2	19.1	69.9	22.9	20.2	9.6	9.6	13.3	14.0
Oct.2025/Oct.2024	15.6	17.1	24.1	17.1	26.3	21.8	14.9	77.1	19.3	21.2	8.6	8.6	13.3	13.8
Nov.2025/Nov.2024	16.2	16.6	34.3	19.1	23.7	20.0	11.1	54.6	14.1	18.5	7.9	7.9	11.6	12.4
Dic.2025/Dic.2024	16.6	15.9	(14.3)	9.4	17.9	16.9	21.7	47.6	23.5	18.5	11.9	11.9	14.6	14.9
Ene.2026/Ene.2025	16.5	16.2	46.5	20.7	22.3	19.1	24.1	46.7	25.6	20.7	12.4	12.4	16.0	16.0

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.