

INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁMAI

AÑO/MES	IMAE DE NICARAGUA			Índice (Base: 2006 = 100)
	Índice (Base: 2006 = 100)	Tasa de Crecimiento Interanual	Tasa de Crecimiento Promedio Annual	
	Por Cientos			
2012	119.50	-	-	117.90
Enero	116.27	6.70	5.40	113.84
Febrero	111.21	4.39	5.49	114.69
Marzo	115.34	3.32	5.39	120.99
Abril	108.37	2.63	5.10	109.67
Mayo	119.15	7.65	5.27	126.34
Junio	114.33	2.99	5.11	115.87
Julio	123.32	5.36	5.13	121.47
Agosto	120.38	4.16	4.95	125.09
Septiembre	113.55	3.32	4.79	110.67
Octubre	122.23	7.16	4.84	119.19
Noviembre	130.73	3.52	4.65	118.24
Diciembre	139.16	4.92	4.68	118.80
2013	125.49	-	-	121.93
Enero	124.25	6.86	4.70	120.38
Febrero	117.33	5.51	4.79	112.64
Marzo	119.88	3.94	4.84	116.99
Abril	118.88	9.70	5.39	111.93
Mayo	125.36	5.21	5.19	127.51
Junio	117.86	3.09	5.20	120.37
Julio	130.38	5.72	5.23	134.94
Agosto	128.09	6.40	5.42	132.03
Septiembre	121.65	7.14	5.72	110.04
Octubre	127.14	4.02	5.46	123.77
Noviembre	134.22	2.67	5.37	124.15
Diciembre	140.88	1.23	5.01	128.40
2014	127.86	-	-	126.72
Enero	128.31	3.27	4.71	121.08
Febrero	123.00	4.83	4.66	110.18
Marzo	126.67	5.67	4.80	120.65
Abril	122.68	3.19	4.31	118.22
Mayo	129.16	3.03	4.13	133.64
Junio	123.41	4.71	4.25	123.26
Julio	135.89	4.23	4.13	144.20

Agosto	133.75	4.41	3.97	142.55
Septiembre				
Octubre				
Noviembre				
Diciembre				

Fuente: Con base en datos oficiales.

RA DE COMERCIO Y SERVICIOS DE NICARAGUA

MAE COMERCIO

IMAE HOTELES Y RESTAURANTES

Tasa de Crecimiento Interanual	Tasa de Crecimiento Promedio Annual	Índice (Base: 2006 = 100)	Tasa de Crecimiento Interanual	Tasa de Crecimiento Promedio Annual
Por Cientos			Por Cientos	
-	-	124.63	-	-
1.69	3.83	136.13	9.96	5.14
9.84	4.53	115.94	9.58	5.45
2.35	4.34	133.02	17.45	8.49
1.53	3.93	123.21	-2.41	5.93
8.15	4.10	111.01	5.89	6.27
3.48	3.97	124.37	10.58	6.78
5.88	3.97	143.69	3.31	7.12
6.42	4.01	120.41	6.96	7.65
3.87	4.03	95.84	0.26	6.97
7.80	4.36	103.20	12.49	7.70
0.60	3.95	114.65	7.71	7.95
-6.75	3.60	174.13	5.28	7.04
-	-	130.72	-	-
5.74	3.93	137.68	1.13	6.21
-1.79	3.01	116.15	0.18	5.47
-3.31	2.51	146.84	10.39	4.98
2.06	2.55	114.58	-7.00	4.60
0.93	1.94	117.11	5.50	4.58
3.89	1.97	130.79	5.16	4.16
11.09	2.44	145.44	1.22	3.95
5.55	2.39	127.45	5.84	3.88
-0.57	2.04	99.76	4.09	4.13
3.84	1.75	112.62	9.13	3.96
5.00	2.11	126.47	10.30	4.18
8.08	3.41	193.80	11.29	4.89
-	-	142.48	-	-
0.59	2.99	157.61	14.48	6.11
-2.18	2.96	129.10	11.16	6.96
3.13	3.51	157.99	7.59	6.72
5.62	3.79	145.81	27.26	9.41
4.81	4.14	120.92	3.25	9.22
2.40	4.01	137.97	5.49	9.23
6.87	3.68	153.92	5.83	9.66

7.96

3.91

136.50

7.10

9.75

IMAE TRANSPORTE Y COMUNICACIÓN

IMAE OTROS SERVICIOS

Índice (Base: 2006 = 100)	Tasa de Crecimiento Interanual	Tasa de Crecimiento Promedio Annual	Índice (Base: 2006 = 100)	Tasa de Crecimiento Interanual
Por Cientos			Por Cientos	
149.92	-	-	135.96	-
132.29	5.50	6.40	109.38	-1.32
127.16	6.19	6.85	120.95	-3.91
147.20	1.80	6.87	141.87	14.14
146.76	11.97	8.07	128.31	3.31
157.19	17.06	9.40	148.75	12.15
166.70	5.20	9.11	139.62	10.81
141.38	6.84	9.11	145.32	18.71
158.10	4.10	8.09	150.86	17.08
134.59	4.62	7.52	124.05	1.52
176.45	7.42	6.89	135.59	2.65
149.87	2.50	6.56	136.75	1.72
161.29	12.08	7.03	150.02	3.70
152.94	-	-	140.17	-
137.42	3.88	6.90	121.25	10.86
126.38	-0.61	6.39	128.27	6.05
151.74	3.08	6.49	135.39	-4.57
137.37	-6.39	4.97	142.33	10.93
165.95	5.57	4.09	138.92	-6.61
151.20	-9.30	2.71	129.66	-7.13
142.07	0.49	2.22	141.78	-2.44
159.87	1.12	1.96	147.71	-2.09
151.90	12.86	2.59	138.78	11.88
186.53	5.71	2.46	157.50	16.16
159.32	6.30	2.78	156.97	14.79
165.51	2.62	2.02	143.45	-4.38
153.34	-	-	140.89	-
148.38	7.97	2.33	130.30	7.47
125.06	-1.04	2.31	135.93	5.97
156.15	2.91	2.29	137.50	1.56
147.85	7.63	3.41	142.83	0.35
175.36	5.67	3.43	143.16	3.05
157.34	4.06	4.67	134.43	3.68
148.91	4.81	5.01	148.17	4.51

167.64

4.86

5.34

154.81

4.81



CIOS

Tasa de
Crecimiento
Promedio
Annual

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3.11
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3.10

-
2.90
2.91
3.45
2.60
3.47
4.39
5.01

5.64



INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁM

AÑO/MES	EXPORTACIONES DE BIENES FOB			
	Agropecuario	Pesquero	Manufacturado	Minero
	Millones de Dólares			
2012	824.42	128.23	1,288.61	436.14
Enero	60.47	8.14	109.70	34.75
Febrero	71.90	5.26	104.05	33.05
Marzo	98.83	6.11	130.49	32.44
Abril	86.43	4.38	138.90	31.86
Mayo	85.71	8.13	97.34	34.45
Junio	82.30	10.55	84.45	34.32
Julio	60.34	11.73	122.05	34.14
Agosto	63.28	18.10	86.39	36.24
Septiembre	56.32	13.47	101.16	40.73
Octubre	75.21	15.81	99.75	43.24
Noviembre	50.48	14.15	96.14	38.38
Diciembre	33.16	12.42	118.20	42.54
2013	633.50	130.22	1,189.00	447.98
Enero	47.82	7.95	119.78	41.51
Febrero	52.90	6.27	91.60	36.83
Marzo	72.51	5.08	99.53	44.57
Abril	88.12	5.72	97.99	38.91
Mayo	80.68	4.30	88.91	33.73
Junio	67.01	10.03	85.99	34.20
Julio	56.16	13.04	92.51	34.06
Agosto	52.08	14.79	92.28	31.40
Septiembre	36.77	15.24	85.24	44.59
Octubre	35.78	16.81	116.89	32.26
Noviembre	22.71	20.09	112.80	34.29
Diciembre	20.96	10.91	105.48	41.64
2014	531.68	61.01	754.11	235.27
Enero	47.54	9.06	138.63	26.03
Febrero	57.42	8.05	102.70	34.62
Marzo	81.14	11.10	128.20	37.13
Abril	78.51	4.84	94.78	36.70
Mayo	95.79	2.99	95.14	35.63
Junio	95.12	9.55	100.35	32.69
Julio	76.15	15.43	94.31	32.46
Agosto				
Septiembre				
Octubre				
Noviembre				

Diciembre

Fuente: Con base en datos oficiales.

IAARA DE COMERCIO Y SERVICIOS DE NICARAGUA

IMPORTACIONES DE BIENES CIF

Total	Bienes de consumo	Petróleo y otros	Bienes intermedios	Bienes de capital
Millones de Dólares				
2,677.40	1,813.13	1,286.65	1,522.59	1,220.39
213.06	131.85	72.70	106.20	86.90
214.25	129.90	88.42	126.76	107.57
267.87	157.43	156.35	136.13	92.75
261.57	137.51	114.42	110.83	106.68
225.63	153.09	150.51	146.96	108.10
211.62	137.81	98.48	143.03	87.45
228.24	148.02	87.04	122.75	106.36
204.01	147.96	87.85	122.39	108.33
211.67	149.17	105.99	124.24	101.82
234.01	164.90	121.92	151.23	100.51
199.16	168.87	76.65	119.97	101.17
206.31	186.63	126.32	112.12	112.76
2,400.69	1,813.44	1,186.32	1,520.41	1,094.49
217.05	130.67	75.97	117.07	101.16
187.60	150.38	111.14	114.44	83.46
221.69	140.07	79.89	97.37	83.60
230.73	153.69	107.60	137.17	94.25
207.62	150.27	100.85	130.12	84.25
197.22	143.11	113.44	135.18	86.33
195.77	155.10	87.06	130.87	117.17
190.55	152.52	124.50	135.45	96.42
181.83	146.97	80.25	129.02	87.97
201.74	169.78	100.23	125.77	91.87
189.89	164.03	81.06	127.69	89.76
178.99	156.85	124.32	140.25	78.25
1,582.06	1,053.10	699.96	885.41	618.29
221.26	127.17	119.75	139.25	86.58
202.79	137.55	81.35	108.76	80.97
257.56	154.17	80.75	122.34	89.37
214.82	140.43	107.41	115.98	82.11
229.55	162.35	109.63	126.53	93.86
237.72	159.43	95.01	144.88	94.93
218.36	171.99	106.06	127.67	90.47
0.00				
0.00				
0.00				
0.00				

0.00

		DÉFICIT COMERCIAL EXTERNO	REMESAS FAMILIARES	DÉFICIT EN CUENTA CORRIENTE
Otros	Total			
		Millones		
8.51	5,851.27	-3,173.87	1,014.20	-1,347.20
0.47	398.11	-185.05	78.10	
0.84	453.50	-239.24	82.30	
0.56	543.21	-275.34	89.70	-251.10
0.57	470.02	-208.45	80.10	
0.71	559.36	-333.73	85.20	
0.99	467.74	-256.12	78.90	-352.20
0.63	464.81	-236.56	80.90	
0.76	467.29	-263.28	82.40	
0.89	482.10	-270.43	82.90	-333.60
0.79	539.35	-305.34	87.30	
0.79	467.45	-268.29	82.80	
0.49	538.32	-332.01	103.60	-410.30
9.45	5,624.10	-3,223.42	1,077.70	-1,279.50
0.76	425.62	-208.57	83.40	
0.69	460.11	-272.50	83.70	
0.60	401.53	-179.83	90.20	-215.60
0.76	493.48	-262.74	90.70	
0.62	466.11	-258.49	92.70	
1.13	479.20	-281.98	80.90	-350.10
1.09	491.29	-295.53	86.60	
0.78	509.67	-319.12	88.60	
0.97	445.20	-263.36	90.50	-383.90
0.76	488.40	-286.66	90.30	
0.67	463.21	-273.32	89.10	
0.61	500.29	-321.30	111.00	-329.90
4.74	3,261.50	-1,679.44	740.00	-452.90
0.44	473.19	-251.93	85.60	
0.58	409.22	-206.43	90.00	
0.86	447.50	-189.95	101.60	-169.60
0.53	446.46	-231.64	91.10	
0.67	493.04	-263.49	98.50	
1.05	495.29	-257.57	88.40	-283.30
0.60	496.80	-278.44	92.60	
		0.00	92.20	
		0.00		
		0.00		
		0.00		

0.00

COOPERACIÓN OFICIAL	INVERSIÓN EXTRANJERA NETA	RESERVAS INTERNACIONALES NETAS	SALDO DE LA DEUDA EXT	
			Pública	Privada
de Dólares			Millones de Dólares	
1,342.10	804.60	1,718.11	4,289.40	4,376.20
		1,624.81		
		1,595.73		
	237.40	1,753.12	4,122.10	3,984.70
		1,707.90		
		1,690.31		
611.70	177.50	1,689.07	4,125.20	4,013.70
		1,618.68		
		1,615.44		
	200.90	1,643.13	4,169.60	4,114.90
		1,684.06		
		1,702.48		
730.40	188.80	1,718.11	4,289.40	4,376.20
1,295.60	845.10	1,840.05	4,531.90	4,853.20
		1,717.89		
		1,700.48		
	347.70	1,698.73	4,291.00	4,618.30
		1,730.51		
		1,726.99		
556.80	106.20	1,705.01	4,321.50	4,720.40
		1,711.08		
		1,746.79		
	226.50	1,731.75	4,400.90	4,843.00
		1,749.16		
		1,773.91		
738.80	164.70	1,840.05	4,531.90	4,853.20
528.00	412.70	0.00	0.00	0.00
		1,874.40		
		1,816.21		
	305.80	1,858.90	4,566.20	5,165.40
		1,915.97		
		1,931.63		
528.00	106.90	1,944.44	4,602.70	5,241.20
		1,893.31		
		2,018.57		
		2,001.91		

ERNA	PAGO DEL SERVICIO DE LA DEUDA EXTERNA		
Total	Pública	Privada	Total
Millones de Dólares			
8,665.60	99.30	1,725.20	1,824.50
8,106.80	26.70	367.50	394.20
8,138.90	22.60	458.20	480.80
8,284.50	26.90	396.50	423.40
8,665.60	23.10	503.00	526.10
9,385.10	112.10	1,840.50	1,952.60
8,909.30	24.50	485.80	510.30
9,041.90	28.30	484.10	512.40
9,243.90	29.50	400.20	429.70
9,385.10	29.80	470.40	500.20
0.00	65.90	1,011.80	1,077.70
9,731.60	30.60	438.70	469.30
9,843.90	35.30	573.10	608.40

INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁM

AÑO/MES	BALANCE DEL GOBIERNO			
	Ingreso Total	Gasto Total	Déficit Fiscal	Donaciones Externas
	Millones de Córdoba			
2012	40,722.20	42,485.43	-1,763.23	3,025.97
Enero	3,336.16	2,949.56	386.60	66.44
Febrero	3,479.41	3,370.88	108.53	223.82
Marzo	4,747.57	5,133.71	-386.14	279.24
Abril	2,977.37	1,868.51	1,108.86	211.36
Mayo	3,529.52	3,199.96	329.56	240.68
Junio	2,796.19	3,498.20	-702.01	278.75
Julio	2,875.84	3,367.03	-491.19	48.31
Agosto	3,187.39	3,260.54	-73.16	161.09
Septiembre	3,304.72	2,761.12	543.60	210.40
Octubre	3,308.90	5,174.45	-1,865.55	259.93
Noviembre	3,899.86	3,531.83	368.03	223.83
Diciembre	3,279.29	4,369.64	-1,090.35	822.14
2013	44,033.60	46,524.44	-2,490.84	2,667.35
Enero	3,771.58	3,395.56	376.02	49.64
Febrero	3,121.08	4,205.75	-1,084.67	136.92
Marzo	5,272.23	3,649.60	1,622.63	200.98
Abril	4,392.76	5,044.82	-652.06	263.37
Mayo	3,479.79	2,223.02	1,256.77	167.93
Junio	3,301.07	4,100.22	-799.15	239.90
Julio	3,531.83	4,018.61	-486.78	189.24
Agosto	3,308.02	3,460.96	-152.94	173.91
Septiembre	3,373.60	3,401.13	-27.53	203.22
Octubre	3,416.71	3,759.71	-343.00	339.69
Noviembre	3,680.73	4,764.32	-1,083.58	196.46
Diciembre	3,384.21	4,500.74	-1,116.54	506.09
2014	30,694.82	31,613.36	-918.55	1,481.16
Enero	4,394.48	4,319.60	74.88	66.06
Febrero	3,665.25	5,070.70	-1,405.45	171.50
Marzo	6,853.52	4,119.89	2,733.63	88.40
Abril	4,132.03	5,804.62	-1,672.59	238.80
Mayo	3,711.60	3,217.60	494.00	389.10
Junio	4,078.63	4,492.59	-413.96	277.10
Julio	3,859.31	4,588.36	-729.05	250.20
Agosto			0.00	
Septiembre			0.00	
Octubre			0.00	
Noviembre			0.00	
Diciembre			0.00	

Fuente: Con base en datos oficiales.

PARA DE COMERCIO Y SERVICIOS DE NICARAGUA

CENTRAL			IMI	
Déficit después de Donaciones	Financiamiento Externo Neto	Financiamiento Interno Neto	Impuesto sobre la Renta (IR)	Impuesto al Valor Agregado (IVA)
1,262.74	2,989.14	-4,251.88	13,107.36	15,151.46
453.04	-9.28	-443.76	956.80	1,265.52
332.34	147.66	-480.00	834.64	1,321.04
-106.90	205.86	-98.96	2,541.88	1,222.07
1,320.21	103.18	-1,423.39	784.71	1,299.19
570.24	135.36	-705.60	891.04	1,485.95
-423.26	277.79	145.48	921.41	941.25
-442.88	179.81	263.07	696.76	1,235.52
87.93	145.46	-233.39	800.14	1,372.25
754.00	64.10	-818.10	1,334.54	1,039.24
-1,605.62	212.17	1,393.45	1,126.46	1,132.21
591.86	186.27	-778.13	1,291.90	1,585.64
-268.22	1,340.76	-1,072.54	927.09	1,251.59
176.51	4,196.15	-4,372.67	14,520.82	16,736.01
425.66	138.68	-564.34	1,029.46	1,576.51
-947.75	207.31	740.44	803.62	1,335.46
1,823.61	216.18	-2,039.79	2,895.62	1,409.53
-388.69	229.21	159.48	1,454.57	1,723.90
1,424.70	276.10	-1,700.80	1,068.08	1,286.17
-559.25	45.90	513.35	1,029.11	1,221.52
-297.54	130.18	167.36	940.01	1,525.25
20.97	390.79	-411.77	1,025.65	1,257.13
175.69	74.90	-250.60	1,005.74	1,453.65
-3.31	789.13	-785.82	1,014.04	1,336.19
-887.12	171.82	715.30	1,203.10	1,341.21
-610.45	1,525.94	-915.49	1,051.82	1,269.49
562.61	1,967.46	-2,530.07	11,399.37	11,524.17
140.94	243.66	-384.60	1,409.50	1,771.40
-1,233.95	350.17	883.78	1,088.20	1,596.54
2,822.03	94.42	-2,916.45	4,039.16	1,747.40
-1,433.79	33.29	1,400.51	1,244.70	1,748.35
883.10	539.02	-1,422.12	1,271.42	1,318.10
-136.86	313.13	-176.27	1,169.89	1,789.64
-478.85	393.77	85.08	1,176.50	1,552.74
0.00				
0.00				
0.00				
0.00				
0.00				

PUESTOS DEL GOBIERNO CENTRAL

Impuesto Selectivo de Consumo (ISC)	Impuesto sobre Comercio (DAI)	Otros Impuestos	Total
Millones de Córdoba			
6,883.95	1,816.35	262.63	37,221.75
560.85	122.44	16.33	2,921.93
562.49	138.90	16.33	2,873.39
540.18	141.92	26.04	4,472.09
481.02	126.43	14.36	2,705.70
731.41	151.34	24.82	3,284.56
511.99	139.83	19.70	2,534.18
516.60	144.13	24.61	2,617.61
610.01	170.41	21.67	2,974.49
501.75	141.87	21.35	3,038.74
610.70	171.31	30.39	3,071.05
591.31	196.10	24.30	3,689.25
665.67	171.68	22.74	3,038.77
7,253.74	1,885.68	388.71	40,784.96
691.45	157.86	27.93	3,483.21
579.37	142.10	29.95	2,890.50
552.51	137.33	27.80	5,022.79
692.85	150.57	33.04	4,054.93
688.64	151.64	32.36	3,226.89
595.42	156.28	36.75	3,039.08
575.15	166.61	36.35	3,243.37
593.88	151.90	36.56	3,065.12
476.16	147.18	29.49	3,112.22
584.87	170.82	38.38	3,144.30
625.19	195.75	35.27	3,400.52
598.25	157.64	24.83	3,102.03
4,413.20	1,058.50	259.57	28,654.81
712.74	140.90	32.20	4,066.74
569.50	141.80	36.46	3,432.50
568.22	158.00	35.90	6,548.68
698.30	138.50	34.39	3,864.24
647.50	165.50	34.54	3,437.06
609.04	151.60	44.40	3,764.57
607.90	162.20	41.68	3,541.02
			0.00
			0.00
			0.00
			0.00
			0.00

INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁMAI

AÑO/MES	BASE MONETARIA			Numerario
	Emisión de Dinero	Depósitos de Encaje en Córdobas	Base Monetaria (MO)	
	Millones de Córdobas			Mi
2012	13,232.77	5,941.68	19,174.45	10,874.38
Enero	11,797.95	6,132.88	17,930.83	9,368.01
Febrero	11,696.01	5,751.67	17,447.68	9,286.08
Marzo	11,924.45	5,415.38	17,339.82	10,067.10
Abril	11,493.42	4,879.66	16,373.08	9,098.89
Mayo	11,265.21	5,027.64	16,292.85	8,590.59
Junio	10,616.92	5,885.10	16,502.01	8,467.13
Julio	11,014.37	5,399.64	16,414.01	8,322.54
Agosto	10,850.74	5,020.94	15,871.68	8,434.32
Septiembre	10,974.06	4,592.92	15,566.98	8,602.98
Octubre	11,280.28	6,275.04	17,555.32	8,431.53
Noviembre	12,958.08	5,584.99	18,543.07	9,660.81
Diciembre	13,232.77	5,941.68	19,174.45	10,874.38
2013	14,410.53	6,056.35	20,466.89	11,523.15
Enero	12,543.82	5,816.38	18,360.20	9,760.34
Febrero	12,315.19	5,642.92	17,958.11	9,566.83
Marzo	13,104.16	4,103.39	17,207.54	10,294.41
Abril	12,269.54	5,406.18	17,675.72	9,670.76
Mayo	12,068.60	5,785.16	17,853.76	9,279.30
Junio	11,622.12	5,746.61	17,368.73	9,298.80
Julio	11,845.71	6,414.79	18,260.49	8,962.57
Agosto	11,658.90	5,749.02	17,407.92	9,154.39
Septiembre	11,863.47	5,977.75	17,841.22	9,012.70
Octubre	11,774.33	6,797.94	18,572.27	8,931.73
Noviembre	13,369.31	5,494.36	18,863.67	10,441.85
Diciembre	14,410.53	6,056.35	20,466.89	11,523.15
2014	0.00	0.00	0.00	0.00
Enero	13,746.26	5,989.96	19,736.22	10,924.03
Febrero	14,033.30	6,079.16	20,112.46	11,055.14
Marzo	14,138.24	5,964.73	20,102.97	11,163.69
Abril	14,209.24	6,902.03	21,111.27	11,320.05
Mayo	13,711.10	6,719.81	20,430.91	11,008.99
Junio	13,374.46	7,173.26	20,547.71	10,453.02
Julio	13,620.78	6,153.24	19,774.02	10,395.95
Agosto	13,480.44	6,196.16	19,676.60	10,677.15
Septiembre	13,856.92	5,700.86	19,557.78	10,107.85
Octubre			0.00	
Noviembre			0.00	
Diciembre			0.00	

Fuente: Con base en datos oficiales.

RA DE COMERCIO Y SERVICIOS DE NICARAGUA

DINERO		CUASI DINERO		
Depósitos en Cuenta Corriente	Dinero o Medio Circulante (M1A)	Depósitos de Ahorro	Depósitos a Plazo	Cuasidinero
Millones de Córdoba		Millones de Córdoba		
10,259.43	21,133.82	9,524.02	2,433.82	11,957.84
10,667.03	20,035.04	11,519.51	4,138.67	15,658.18
10,501.50	19,787.58	11,327.79	4,165.12	15,492.91
10,776.89	20,843.99	10,973.81	4,028.40	15,002.22
10,574.66	19,673.55	10,654.59	3,730.20	14,384.78
10,051.19	18,641.78	9,955.98	3,838.81	13,794.78
10,227.56	18,694.69	9,764.86	3,809.22	13,574.08
10,135.82	18,458.36	9,776.19	3,544.76	13,320.96
9,757.05	18,191.38	9,483.43	3,613.34	13,096.77
9,542.77	18,145.74	9,196.11	3,530.21	12,726.32
9,752.39	18,183.93	9,837.17	3,171.05	13,008.22
9,960.50	19,621.31	10,383.34	2,503.72	12,887.07
10,259.43	21,133.82	9,524.02	2,433.82	11,957.84
12,235.57	23,758.71	10,822.88	2,782.36	13,605.24
11,330.31	21,090.64	10,226.75	2,467.32	12,694.07
11,154.25	20,721.08	10,489.03	2,518.22	13,007.26
10,981.33	21,275.74	10,658.44	2,713.69	13,372.13
10,857.47	20,528.23	10,554.29	2,857.94	13,412.22
11,395.64	20,674.94	10,329.66	2,654.61	12,984.27
11,124.01	20,422.81	9,930.49	2,816.12	12,746.60
11,139.22	20,101.80	10,279.85	3,248.10	13,527.95
11,034.73	20,189.12	10,389.03	2,969.23	13,358.26
11,016.66	20,029.35	10,546.35	3,121.20	13,667.55
11,555.55	20,487.29	10,762.57	3,198.03	13,960.60
11,349.24	21,791.10	10,729.16	2,958.92	13,688.08
12,235.57	23,758.71	10,822.88	2,782.36	13,605.24
0.00	0.00	0.00	0.00	0.00
12,732.68	23,656.72	11,436.35	3,011.41	14,447.75
12,809.13	23,864.26	12,144.56	3,095.14	15,239.70
14,509.07	25,672.76	11,489.95	3,126.08	14,616.03
12,460.72	23,780.77	12,214.18	3,078.10	15,292.28
12,931.67	23,940.66	11,975.26	3,253.96	15,229.23
14,344.36	24,797.38	11,489.38	3,346.60	14,835.97
13,640.50	24,036.44	11,976.15	3,546.36	15,522.50
13,271.94	23,949.09	11,673.68	3,571.97	15,245.66
13,215.07	23,322.91	11,534.30	3,511.71	15,046.01
	0.00			0.00
	0.00			0.00
	0.00			0.00

**ACTIVOS LIQUIDOS
EN CÓRDOBAS
(M2A)**

DEPÓSITOS EN DÓLARES

**LIQUIDEZ
GLOBAL (M3A)**

Millones de Córdoba

Millones de C\$

Millones de US\$

Millones de C\$

33,091.66

64,306.20

2,665.49

97,397.85

35,693.22

58,858.70

2,551.11

94,551.92

35,280.50

60,648.76

2,618.55

95,929.25

35,846.21

62,660.37

2,694.25

98,506.58

34,058.33

63,001.44

2,698.10

97,059.77

32,436.56

61,991.63

2,643.90

94,428.19

32,268.78

62,056.95

2,636.13

94,325.72

31,779.32

63,106.87

2,669.68

94,886.19

31,288.15

63,816.89

2,688.58

95,105.04

30,872.06

61,314.84

2,572.86

92,186.91

31,192.14

62,496.19

2,611.61

93,688.34

32,508.38

63,690.15

2,650.88

96,198.53

33,091.66

64,306.20

2,665.49

97,397.85

37,363.95

72,737.14

2,871.38

110,101.09

33,784.72

65,403.52

2,699.76

99,188.24

33,728.33

65,802.61

2,706.09

99,530.94

34,647.87

67,184.93

2,751.51

101,832.81

33,940.46

68,048.34

2,775.72

101,988.79

33,659.20

68,444.20

2,780.32

102,103.40

33,169.41

68,930.45

2,788.87

102,099.86

33,629.75

70,035.30

2,821.84

103,665.05

33,547.38

70,823.66

2,841.81

104,371.04

33,696.91

71,504.01

2,857.62

105,200.91

34,447.89

73,145.49

2,911.14

107,593.38

35,479.17

71,056.30

2,816.68

106,535.48

37,363.95

72,737.14

2,871.38

110,101.09

0.00

0.00

0.00

0.00

38,104.47

73,555.91

2,891.69

111,660.37

39,103.96

75,787.73

2,968.31

114,891.69

40,288.80

77,893.74

3,038.17

118,182.54

39,073.05

77,481.23

3,009.99

116,554.28

39,169.88

80,287.67

3,106.11

119,457.55

39,633.36

81,087.58

3,124.51

120,720.94

39,558.95

81,502.46

3,127.50

121,061.41

39,194.75

82,940.57

3,169.53

122,135.32

38,368.92

84,231.25

3,205.96

122,600.17

0.00

0.00

0.00

0.00

0.00

0.00

SALDOS DE CRÉDITO POR DEST

Comercial	Agrícola	Ganadero	Industrial	Hipotecario para vivienda
Millones de Córdoba				
24,481.26	8,545.06	1,240.89	9,902.44	8,936.21
19,167.25	7,076.34	874.25	6,944.49	7,628.04
19,888.72	6,684.74	973.80	7,527.97	7,721.08
20,290.10	5,531.34	956.61	9,007.93	7,781.09
20,226.42	5,499.73	970.10	8,977.83	7,855.54
20,240.10	5,479.26	984.70	9,655.68	7,978.54
20,480.48	5,828.05	1,068.10	9,541.52	8,123.38
21,407.88	6,259.98	1,088.93	9,229.53	8,263.87
21,488.71	6,833.67	1,138.85	9,297.61	8,377.85
21,961.59	7,292.81	1,159.60	9,142.03	8,493.72
22,596.23	7,867.13	1,290.79	9,180.18	8,650.37
23,438.70	8,201.98	1,241.82	9,432.40	8,808.17
24,481.26	8,545.06	1,240.89	9,902.44	8,936.21
29,491.17	9,363.53	1,678.94	11,289.14	11,131.00
24,581.30	8,655.07	1,231.25	10,084.93	9,090.26
24,717.00	8,413.53	1,229.53	9,887.52	9,240.42
25,189.17	7,129.64	1,249.94	11,778.67	9,398.97
25,887.87	7,046.25	1,274.32	11,306.78	9,574.16
25,747.63	7,059.25	1,300.49	11,507.93	9,778.22
25,879.25	7,292.02	1,357.97	11,305.76	9,940.64
25,917.54	7,722.58	1,435.59	10,781.26	10,120.78
25,917.54	7,853.61	1,533.76	10,898.57	10,285.53
26,300.45	8,319.87	1,567.15	11,016.01	10,442.88
27,473.84	8,707.73	1,596.77	11,397.98	10,681.06
28,741.52	8,963.45	1,638.04	11,139.96	10,916.80
29,491.17	9,363.53	1,678.94	11,289.14	11,131.00
0.00	0.00	0.00	0.00	0.00
29,714.77	9,615.69	1,676.91	11,015.34	11,319.03
30,493.69	9,478.44	1,727.90	11,256.27	11,541.25
30,304.45	8,444.31	1,745.09	12,835.93	11,719.92
30,927.12	7,675.98	1,818.02	13,218.18	11,862.29
31,292.84	7,540.55	1,828.60	14,020.16	12,025.76
31,142.22	7,653.61	1,847.48	14,030.06	12,217.63
31,335.39	7,890.88	1,872.14	13,885.58	12,464.01
31,590.94	8,239.68	1,888.60	13,646.40	12,657.66

FINANCIAMIENTO SECTORIAL

Créditos personales	Tarjetas de crédito	Intereses y Comisiones por cobrar	Total
10,104.16	5,348.43	898.73	69,457.16
6,411.98	5,825.37	814.49	54,742.21
6,578.10	5,832.91	804.87	56,012.18
6,836.62	5,763.48	756.69	56,923.85
7,058.18	5,791.63	758.26	57,137.69
7,359.99	5,784.96	759.48	58,242.69
8,285.30	5,588.09	724.62	59,639.54
8,546.17	5,142.86	741.39	60,680.61
8,849.94	5,211.05	756.60	61,954.29
9,160.33	5,290.84	788.08	63,289.00
9,562.58	5,306.10	815.74	65,269.12
9,847.43	5,379.17	842.49	67,192.17
10,104.16	5,348.43	898.73	69,457.16
13,883.40	6,342.34	1,102.27	84,281.79
10,443.09	5,342.77	936.47	70,365.13
10,707.12	5,381.57	919.71	70,496.40
11,023.14	5,423.33	913.76	72,106.63
11,287.43	5,520.73	898.63	72,796.17
11,625.99	5,653.76	897.53	73,570.81
11,871.55	5,749.90	897.68	74,294.77
12,258.22	5,817.40	889.50	74,942.87
12,652.80	5,920.06	928.33	75,990.18
12,916.26	6,047.12	943.19	77,552.94
13,281.87	6,179.67	998.44	80,317.36
13,640.09	6,342.79	1,062.63	82,445.29
13,883.40	6,342.34	1,102.27	84,281.79
0.00	0.00	0.00	0.00
14,147.67	6,205.95	1,162.49	84,857.85
14,355.38	6,374.15	1,158.32	86,385.40
14,628.68	6,399.38	1,092.65	87,170.41
14,928.28	6,477.69	1,117.95	88,025.51
15,397.86	6,668.21	1,133.68	89,907.66
15,776.78	6,794.33	1,106.68	90,568.79
16,148.34	6,789.26	1,109.56	91,495.16
16,451.36	6,984.46	1,157.00	92,616.09
			0.00
			0.00
			0.00
			0.00

INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁMARA

AÑO/MES	TIPO DE CAMBIO OFICIAL		TIPO DE CAMBIO FINANCIERO	
	CS x US\$1	Tasa de Devaluación Por Cientos	De Venta Córdobas por US\$1	De Compra
2012	23.55	4.89	23.73	23.54
Enero	23.03	0.41	23.20	23.09
Febrero	23.12	0.40	23.29	23.13
Marzo	23.21	0.40	23.32	23.18
Abril	23.31	0.41	23.39	23.24
Mayo	23.40	0.41	23.51	23.35
Junio	23.50	0.41	23.70	23.46
Julio	23.59	0.41	23.85	23.67
Agosto	23.69	0.41	23.96	23.78
Septiembre	23.79	0.41	23.98	23.81
Octubre	23.88	0.41	24.08	23.90
Noviembre	23.98	0.41	24.15	24.02
Diciembre	24.08	0.41	24.33	23.91
2013	24.72	4.89	24.97	24.79
Enero	24.18	0.41	24.47	24.31
Febrero	24.27	0.40	24.55	24.39
Marzo	24.37	0.40	24.57	24.35
Abril	24.47	0.41	24.64	24.45
Mayo	24.57	0.41	24.78	24.62
Junio	24.67	0.41	24.91	24.73
Julio	24.77	0.41	25.05	24.87
Agosto	24.87	0.42	25.11	24.94
Septiembre	24.97	0.41	25.26	25.11
Octubre	25.08	0.41	25.38	25.21
Noviembre	25.18	0.41	25.43	25.22
Diciembre	25.28	0.41	25.46	25.28
2014	25.49	1.21	26.05	25.88
Enero	25.39	0.42	25.68	25.51
Febrero	25.49	0.40	25.79	25.62
Marzo	25.59	0.40	25.79	25.63
Abril			25.87	25.70
Mayo			26.04	25.87
Junio			26.19	26.04
Julio			26.30	26.14
Agosto			26.37	26.18
Septiembre			26.44	26.26
Octubre				
Noviembre				
Diciembre				

Fuente: Con base en datos oficiales.

DE COMERCIO Y SERVICIOS DE NICARAGUA

ÍNDICE DE PRECIOS AL CONSUMIDOR				COSTO
IPC (Base: 2006 = 100)	Tasa de Inflación Mensual	Tasa de Inflación Acumulada Anual	Tasa de Inflación Interanual	Costo Total
Por Cientos				Córdobas
161.11	0.54	2.90	7.21	10,331.24
156.77	0.13	0.13	8.25	10,121.46
158.69	1.23	1.36	8.81	10,069.27
159.33	0.40	1.77	8.55	10,092.38
161.03	1.06	2.85	8.98	10,349.62
160.53	-0.31	2.53	7.53	10,278.48
160.00	-0.34	2.19	6.46	10,260.52
160.42	0.27	2.46	6.37	10,335.10
160.82	0.25	2.72	5.97	10,203.90
161.88	0.66	3.39	6.41	10,377.67
162.67	0.49	3.90	6.47	10,471.04
164.23	0.96	4.90	6.16	10,570.59
166.93	1.64	6.62	6.62	10,844.84
172.60	0.46	3.40	7.14	10,978.22
168.91	1.19	1.19	7.74	10,864.27
169.93	0.60	1.80	7.08	10,836.20
170.16	0.14	1.94	6.79	10,784.68
171.24	0.64	2.58	6.34	10,863.43
172.94	0.99	3.60	7.73	11,002.79
173.25	0.18	3.79	8.29	11,298.23
172.70	-0.32	3.46	7.66	11,083.02
173.59	0.51	3.99	7.94	11,043.82
173.78	0.11	4.11	7.35	10,990.95
173.78	0.00	4.10	6.83	10,930.94
174.57	0.45	4.58	6.29	10,997.20
176.40	1.05	5.67	5.67	11,043.14
181.68	0.54	2.99	5.72	11,829.51
177.68	0.73	0.73	5.19	11,295.86
178.86	0.66	1.39	5.25	11,324.46
178.84	-0.01	1.38	5.10	11,271.69
179.63	0.44	1.83	4.90	11,410.68
181.32	0.94	2.79	4.85	11,713.86
183.74	1.33	4.16	6.05	12,259.18
184.68	0.51	4.69	6.94	12,440.86
185.27	0.32	5.03	6.73	12,528.57
185.07	-0.11	4.91	6.49	12,220.39

DE LA CANASTA DE CONSUMO BÁSICO

SALA

Tasa de Inflación Mensual	Tasa de Inflación Acumulada Anual Por Cientos	Tasa de Inflación Interanual	Promedio del INSS	Promedio Nacional Córdoba
0.57	1.93	6.65	7,172.43	6,989.08
-0.14	-0.14	9.01	6,888.86	6,717.00
-0.52	-0.66	8.26	6,821.00	6,718.00
0.23	-0.43	8.05	7,166.62	6,979.00
2.55	2.11	9.46	7,045.04	6,984.00
-0.69	1.41	7.24	7,024.87	6,997.00
-0.17	1.23	4.04	7,257.76	7,017.00
0.73	1.96	5.00	7,196.13	7,037.00
-1.27	0.67	3.52	7,183.53	7,065.00
1.70	2.38	6.39	7,347.66	7,083.00
0.90	3.31	6.28	7,237.11	7,084.00
0.95	4.29	5.57	7,190.82	7,090.00
2.59	6.99	6.99	7,709.74	7,098.00
0.16	1.23	6.30	7,704.65	7,462.76
0.18	0.18	7.34	7,366.80	7,131.00
-0.26	-0.08	7.62	7,383.62	7,156.00
-0.48	-0.55	6.86	7,632.01	7,251.00
0.73	0.17	4.96	7,567.29	7,340.00
1.28	1.46	7.05	7,614.71	7,362.00
2.69	4.18	10.11	7,708.80	7,532.00
-1.90	2.20	7.24	7,749.69	7,580.00
-0.35	1.83	8.23	7,819.75	7,589.00
-0.48	1.35	5.91	7,761.00	7,639.00
-0.55	0.79	4.39	7,804.04	7,640.08
0.61	1.40	4.04	7,889.37	7,644.00
0.42	1.83	1.83	8,158.77	7,689.00
1.15	7.12	7.76	8,209.09	8,175.60
2.29	2.29	3.97	7,960.67	8,017.00
0.25	2.55	4.51	8,072.28	8,028.00
-0.47	2.07	4.52	8,210.06	8,040.00
1.23	3.33	5.04	8,264.76	8,152.00
2.66	6.07	6.46	8,384.51	8,199.00
4.66	11.01	8.51	8,167.34	8,251.25
1.48	12.66	12.25	8,403.98	8,261.05
0.71	13.45	13.44		8,315.48
-2.46	10.66	11.19		8,316.65

RIOS

TASA DE INTERÉS ACTIVA DE CORTO PLAZO PON

Mínimo Legal	Mínimo Pagado	Córdobas	Córdobas Para el Comercio	Dólares
obas		Por Cientos		
3,617.55	3,807.91	11.99	10.38	8.65
3,391.25	3,691.70	10.19	9.69	9.81
3,391.25	3,700.20	10.31	7.49	9.20
3,492.33	3,778.20	10.56	8.03	8.33
3,593.42	3,789.80	12.37	10.02	8.60
3,593.42	3,811.40	14.01	15.23	8.37
3,593.42	3,830.30	12.59	10.03	8.37
3,593.42	3,830.30	12.64	10.00	8.34
3,593.42	3,832.60	14.00	15.12	8.80
3,792.17	3,835.20	12.79	10.93	8.20
3,792.17	3,835.20	11.10	8.36	8.93
3,792.17	3,842.70	11.30	8.77	8.48
3,792.17	3,917.30	12.07	10.94	8.33
4,067.26	4,138.17	14.98	14.60	8.63
3,792.17	3,924.70	15.25	15.37	8.78
3,792.17	3,930.50	15.00	14.23	8.90
4,032.86	3,940.40	16.73	15.09	8.39
4,032.86	4,132.90	14.24	14.71	9.38
4,032.86	4,142.40	14.62	16.43	8.42
4,032.86	4,110.50	13.07	14.46	8.24
4,032.86	4,154.80	15.31	14.56	8.57
4,032.86	4,158.60	15.13	14.52	9.03
4,256.40	4,190.00	15.85	15.34	8.44
4,256.40	4,215.60	16.68	14.64	8.82
4,256.40	4,351.60	14.46	14.58	8.52
4,256.40	4,406.00	13.47	11.25	8.03
4,521.57	4,513.82	14.11	14.20	8.65
4,281.12	4,407.50	15.18	15.22	8.85
4,281.12	4,413.90	13.82	13.62	8.65
4,484.19	4,374.80	14.85	14.81	7.83
4,484.19	4,611.00	15.54	15.13	8.65
4,484.19	4,630.30	13.55	14.08	8.74
4,484.19	4,645.40	14.52	14.07	8.76
4,484.19		13.07	13.34	8.81
4,484.19		13.60	13.39	8.94
4,697.88		12.87	14.16	8.60
4,697.88				
4,697.88				
4,697.88				

IDERADA

TASA DE INTERÉS ACTIVA DE LARGO PLAZO PONDERADA

Dólares Para el Comercio	Córdobas	Córdobas Para el Comercio	Dólares	Dólares Para el Comercio
Por Cientos				
8.81	15.44	16.08	10.96	11.45
10.01	16.35	11.75	11.00	11.13
9.83	17.64	15.76	10.00	10.44
9.05	12.03	16.43	10.96	12.13
8.81	10.98	12.89	11.43	12.15
8.79	13.44	17.09	10.55	11.71
8.27	14.73	16.16	10.38	10.16
8.46	14.54	13.42	11.12	11.87
9.05	14.31	15.76	11.10	11.79
8.01	15.68	14.49	11.29	12.33
9.14	18.63	27.43	10.87	11.22
8.38	20.37	21.91	11.65	12.03
7.96	16.62	9.89	11.20	10.48
8.35	17.20	17.24	11.48	10.87
8.92	11.99	9.06	11.87	11.38
8.65	17.10	13.03	11.84	12.26
7.84	16.82	13.20	10.08	12.01
9.19	16.75	16.04	11.03	10.66
8.21	15.83	10.14	12.76	12.62
7.46	18.67	21.33	11.91	11.00
8.31	13.47	9.68	12.62	11.86
8.68	18.01	24.05	11.05	9.57
8.06	18.76	23.22	11.15	9.81
8.47	19.94	20.94	10.97	9.78
8.19	20.99	23.64	11.60	10.23
8.25	18.10	22.57	10.85	9.28
8.37	16.06	19.95	12.19	11.32
8.55	11.45	8.92	12.12	11.61
8.31	14.85	20.49	11.56	11.25
8.19	14.87	22.88	11.80	11.30
8.42	18.09	24.36	11.54	11.08
8.70	18.15	21.92	11.98	11.15
8.27	18.35	23.76	12.82	10.96
8.41	13.64	11.83	12.54	10.92
8.35	17.43	22.15	12.64	12.24
8.11	17.68	23.21	12.68	11.33

TASA DE INTERÉS PASIVA PONDERADA

PRECIOS

Córdobas Depósitos de Ahorro	Córdobas Depósitos 1 Año Plazo	Dólares	Dólares Depósitos 1 Año Plazo	Gasolina Super
Por Cientos				
1.15	3.48	1.01	3.79	31.40
1.14	2.79	1.02	3.99	29.50
1.13	3.69	1.06	3.85	30.68
1.07	3.32	0.94	3.76	31.87
1.07	3.67	1.02	3.71	33.90
1.13	2.47	1.04	3.66	32.10
1.10	3.32	1.08	3.78	31.17
1.11	3.21	0.99	3.73	30.46
1.09	4.06	0.98	3.31	32.20
1.44	4.13	1.04	3.83	33.56
1.13	3.23	1.06	3.66	32.10
1.14	3.99	0.84	4.05	29.50
1.25	3.87	1.03	4.12	29.74
1.05	4.38	0.85	4.27	32.67
1.15	3.32	0.98	4.17	31.63
1.06	4.46	1.01	4.09	33.69
1.10	4.11	0.97	4.02	34.16
1.11	4.27	0.99	4.17	33.00
1.03	4.38	0.80	4.22	33.34
1.02	4.76	0.78	4.18	33.55
1.03	4.30	0.78	4.30	33.60
1.03	4.04	0.79	4.52	33.70
1.02	5.14	0.78	4.52	32.47
1.02	5.02	0.78	4.72	31.08
1.02	4.88	0.78	4.47	30.37
1.06	3.89	0.78	3.91	31.50
1.09	4.61	0.79	4.36	33.81
1.04	4.31	0.79	4.68	32.22
1.02	4.55	0.78	4.40	33.05
1.02	4.42	0.81	4.01	33.59
1.02	4.35	0.78	4.39	34.12
1.02	5.01	0.79	4.52	34.36
1.03	4.09	0.78	4.19	34.98
1.61	4.72	0.78	4.10	34.70
1.02	4.88	0.78	4.48	33.47
1.02	5.18	0.79	4.52	

INDICADORES ECONÓMICOS MENSUALES DE NICARAGUA DE LA CÁMAF

AÑO/MES	ASEGURADOS ACTIVOS AL INSS			
	Total	Sector Comercio	Transporte, Almacenamiento y Comunicaciones	Servicios comunales, sociales y personales
	Personas			
2012	623,458	91,411	22,963	216,403
Enero	603,160	84,501	21,861	207,194
Febrero	612,813	85,614	22,107	209,693
Marzo	616,574	86,202	22,138	212,255
Abril	616,036	86,727	22,227	214,891
Mayo	626,015	88,702	22,369	216,405
Junio	622,641	90,077	22,560	217,548
Julio	623,115	91,384	22,921	218,202
Agosto	624,644	93,248	23,145	219,613
Septiembre	624,099	94,238	23,536	220,056
Octubre	627,408	96,977	24,127	221,462
Noviembre	641,451	99,199	24,355	221,412
Diciembre	643,538	100,065	24,214	218,102
2013	673,466	109,154	25,452	228,121
Enero	651,130	101,830	24,337	216,282
Febrero	661,617	102,484	24,467	222,390
Marzo	664,051	103,189	24,392	223,695
Abril	669,625	104,870	24,791	226,979
Mayo	673,951	107,158	24,913	228,837
Junio	675,391	108,023	25,192	229,295
Julio	676,207	109,589	25,403	230,097
Agosto	678,861	111,528	25,853	230,822
Septiembre	673,116	112,364	26,137	232,344
Octubre	677,667	115,006	26,679	233,959
Noviembre	692,167	116,857	26,724	233,512
Diciembre	687,804	116,946	26,533	229,241
2014	703,862	121,118	26,264	234,300
Enero	690,870	118,450	26,530	226,189
Febrero	698,226	118,680	26,217	230,771
Marzo	705,692	118,681	26,383	233,854
Abril	702,076	118,621	26,049	235,309
Mayo	711,910	121,530	26,018	237,557
Junio	709,019	124,572	26,258	238,762
Julio	709,240	127,291	26,394	237,659
Agosto				

Septiembre
Octubre
Noviembre
Diciembre

Fuente: Con base en datos oficiales.

RA DE COMERCIO Y SERVICIOS DE NICARAGUA