

**Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero**

(saldo en millones de córdobas) a 26 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio					Variaciones absolutas				
							I sem	II sem	III sem	25	26	Día	IV sem	Junio	II Trim	I Semestre
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,746.9	4,845.0	4,878.8	4,891.6	4,870.5	4,936.5	4,930.1	4,952.3	22.2	15.8	73.4	205.3	703.0
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,702.5	5,776.4	5,892.3	5,866.8	5,839.0	5,820.0	5,902.9	5,941.2	38.3	49.2	49.0	238.8	498.2
1.1.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(675.2)	(653.9)	(636.4)	(675.0)	(660.1)	(671.5)	(680.1)	(695.8)	(15.7)	(24.3)	(59.4)	(20.6)	93.5
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(263.8)	(266.2)	(268.5)	(268.5)	(269.3)	(269.3)	(269.5)	(270.0)	(0.4)	(0.7)	(1.4)	(6.1)	(13.2)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(1.8)	0.0	0.0	0.0	0.0	(0.5)	(11.5)	(11.5)	0.0	(11.0)	(11.5)	(9.7)	127.5
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(14.5)	(11.0)	(108.3)	(31.5)	(39.0)	(14.0)	(11.5)	(11.5)	0.0	2.5	96.8	3.0	(3.0)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)	0.0	0.0	0.0	(0.0)	(0.0)
1.7.- 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
2.- Reservas internacionales brutas (BCN) 1/ 6/	4,046.6	4,404.4	5,447.0	5,704.5	5,778.4	5,894.3	5,868.8	5,841.0	5,894.0	5,904.9	5,943.2	38.3	49.2	49.0	238.8	496.2
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	470.6	450.4	425.3	(25.0)	(45.2)	(71.0)	(110.4)	(108.7)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,240.2	6,305.0	6,390.6	6,429.5	6,359.2	6,364.6	6,355.3	6,368.6	13.2	4.0	(22.0)	128.4	387.5
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(65,468.1)	(68,611.3)	(67,377.7)	(70,715.5)	(71,456.8)	(71,593.3)	(71,116.0)	(71,491.9)	(375.9)	101.4	(4,114.2)	(6,023.8)	(13,719.9)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(65,468.1)	(68,611.3)	(67,377.7)	(70,715.5)	(71,456.8)	(71,593.3)	(71,116.0)	(71,491.9)	(375.9)	101.4	(4,114.2)	(6,023.8)	(13,719.9)
5.1.1.- Crédito deuda externa y liquidez	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
5.1.2.- Moneda nacional	(5,349.7)	(18,514.3)	(41,508.0)	(51,273.8)	(53,443.6)	(53,251.8)	(56,275.4)	(59,009.4)	(58,823.0)	(58,651.2)	(58,412.5)	238.7	410.5	(5,160.7)	(7,133.5)	(16,904.5)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(12,914.0)	(13,652.6)	(12,310.8)	(12,565.0)	(10,521.2)	(10,718.1)	(10,412.6)	(11,027.2)	(614.6)	(309.1)	1,283.6	1,886.8	4,344.9
5.1.4.- Línea de asistencia bancos privados	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	251.0	0.0	0.0	0.0	0.0	0.0
5.1.5.- Línea de asistencia al BANADES	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	477.7	0.0	0.0	0.0	0.0	0.0
5.1.6.- Línea de asistencia al Banco Popular	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	214.3	0.0	0.0	0.0	0.0	0.0
5.1.7.- Títulos especiales de inversión 5/	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
5.1.8.- Bonos especiales de inversión 5/	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
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(2,218.1)	(2,458.1)	(2,758.1)	(2,818.1)	(2,878.1)	(2,995.2)	(2,995.2)	(2,995.2)	0.0	0.0	(237.1)	(777.1)	(1,160.2)
5.1.10.- Títulos y valores del gobierno	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
5.2.- Resto del sector público 5/	(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
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(107.7)	(210.4)	(163.8)	(125.9)	(126.4)	(175.5)	(125.9)	(125.8)	0.1	49.7	38.0	(18.1)	12.5
6.1.- Crédito	45.4	40.38	33.26	30.30	28.80	25.31	25.31	24.98	24.98	24.94	24.94	0.0	(0.0)	(0.4)	(5.4)	(8.3)
6.2.- Moneda nacional	248.6	196.34	165.15	131.89	227.28	182.71	144.92	144.92	194.37	144.45	144.45	(0.0)	(49.9)	(38.3)	12.6	(20.7)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.14	11.94	6.40	6.25	6.44	6.09	6.36	6.31	(0.1)	0.2	(0.1)	0.2	(0.1)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,806.8	11,897.7	10,867.8	10,723.0	11,239.8	12,238.7	12,141.5	13,232.2	1,090.7	993.5	2,364.4	1,425.4	(1,128.9)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,806.3	11,884.3	10,794.1	10,668.3	11,220.1	11,762.9	12,140.6	13,179.6	1,039.0	1,416.7	2,385.5	1,373.3	(1,181.0)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	475.8	0.8	52.6	51.8	(423.2)	(21.1)	52.1	52.1
8.- Tasas de encaje																
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	15.8	16.3	14.8	14.6	15.4	16.1	16.6	18.0	1.4	1.9	3.2	2.2	(3.3)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	16.2	15.3	14.6	15.5	15.1	15.4	15.6	15.9	0.4	0.6	1.3	(0.3)	(3.1)
Encaje sobre base promedio catorcena MN (en %)	19.8	19.2	17.1	16.2	15.5	15.8	16.5	15.6	15.7	15.3	15.6	0.3	(0.1)	(0.3)	(0.6)	(1.5)
Encaje sobre base promedio catorcena ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.2	15.4	15.5	0.1	0.3	(0.0)	(0.9)	(0.9)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	41,138.2	43,760.8	45,949.0	45,509.0	44,933.0	45,811.4	46,980.4	47,520.4	540.0	1,709.0	1,571.4	6,382.2	12,594.5
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	0.0	0.0	0.0	0.0	0.0
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	36,346.8	37,575.3	39,163.8	39,163.8	39,687.8	39,970.8	40,620.8	40,620.8	0.0	650.0	1,457.0	4,274.0	15,001.9
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	65.2	0.0	0.0	0.0	0.0	18.3	437.3	437.3	0.0	419.0	437.3	372.1	(4,705.9)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	180.0	1,400.0	1,700.0	1,200.0	40.0	500.0	600.0	1,140.0	540.0	640.0	(560.0)	960.0	1,140.0
9.4.- Bonos 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
9.5.- TEI a valor facial	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
9.6.- BEI a valor facial	(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
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	2,218.1	2,458.1	2,758.1	2,818.1	2,878.1	2,995.2	2,995.2	2,995.2	0.0	0.0	237.1	777.1	1,160.2
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.3	7.5	7.2	7.2	7.2	7.2	7.2	7.2	0.0	0.0	0.0	(1.1)	(1.7)
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	271,140.4	273,432.1	275,996.3	273,529.7	271,693.2	271,861.6	272,234.2	272,055.0	(179.2)	193.4	(3,941.3)	914.6	12,217.8
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	115,160.4	113,934.8	115,446.9	114,016.6	111,250.7	112,315.0	112,250.8	111,692.5	(58.3)	(62.2)	(3,754.4)	(3,467.9)	3,480.7
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	85,457.2	82,707.3	84,943.1	84,197.7	82,141.2	82,763.3	82,665.3	82,280.5	(384.8)	(482.9)	(2,662.6)	(3,176.7)	1,721.1
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	43,647.5	41,419.5	42,441.0	40,998.7	39,685.7	40,522.3	39,726.8	39,363.0	(363.8)	(1,150.3)	(3,078.0)	(4,284.5)	(2,761.0)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,809.6	41,287.9	42,502.1	43,199.0	42,455.6	42,241.0	42,938.5	42,917.5	(21.1)	676.5	415.4	1,107.8	4,482.1
10.1.2.- Cuasidónero	20,679.2	22,335.5	27,652.5	29,703.3	31,227.5	30,503.9	29,818.9	29,109.4	29,551.7	29,585.5	29,412.1	(173.4)	(139.6)	(1,091.8)	(291.2)	1,759.6
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,470.6	29,241.0	28,346.4	27,658.6	26,937.6	27,379.2	27,401.1	27,217.4	(183.7)	(161.8)	(1,129.0)	(253.2)	1,495.8
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,232.7	1,986.5	2,157.5	2,160.3	2,171.8	2,172.5	2,184.4	2,194.6	10.3	22.2	37.1	(38.0)	263.8
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	155,979.9	159,497.3	160,549.3	159,513.1	160,442.6	159,546.6	159,983.4	160,362.5	379.0	815.9	(186.9)	4,382.5	8,737.1
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,022.1	48,601.6	48,585.6	47,230.1	48,000.9	46,650.7	46,936.7	47,174.2	237.5	523.5	(1,411.4)	152.0	1,315.2
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	70,704.2	72,169.6	73,001.4	72,997.2	73,162.6	73,524.3	73,640.4	73,729.1	88.8	204.8	727.7	3,024.9	4,327.3
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	38,253.6	38,726.2	38,962.3	39,285.8	39,279.1	39,371.5	39,406.4	39,459.2	52.8	87.6	496.6	1,205.6	3,094.7
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,83														