

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

(saldo en millones de córdobas) a 14 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio				Variaciones absolutas				
							I sem	II sem	14	17	Día	III sem	Junio	II Trím	I Semestre
<b>1.- Reservas internacionales netas ajustadas 1/</b>	<b>2,530.9</b>	<b>3,010.9</b>	<b>4,249.2</b>	<b>4,746.9</b>	<b>4,845.0</b>	<b>4,878.8</b>	<b>4,891.6</b>	<b>4,870.5</b>	<b>4,890.4</b>	<b>4,900.7</b>	<b>10.3</b>	<b>30.2</b>	<b>21.8</b>	<b>153.7</b>	<b>651.4</b>
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	5,851.8	5,869.2	17.4	30.2	(23.1)	166.8	426.2
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(675.2)	(653.9)	(636.4)	(675.0)	(660.1)	(661.9)	(672.6)	(10.6)	(12.5)	(36.2)	2.6	116.8
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(263.8)	(266.2)	(268.5)	(268.5)	(269.3)	(269.3)	(269.3)	0.0	0.0	(0.7)	(5.4)	(12.5)
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)	(0.5)	0.0	(0.5)	(0.5)	1.3	138.5
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(14.5)	(11.0)	(108.3)	(31.5)	(39.0)	(29.5)	(26.0)	3.5	13.0	82.3	(11.5)	(17.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	0.0	0.0	0.0	(0.0)	(0.1)
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
<b>2.- Reservas internacionales brutas (BCN) 1/ 6/</b>	<b>4,046.6</b>	<b>4,404.4</b>	<b>5,447.0</b>	<b>5,704.5</b>	<b>5,778.4</b>	<b>5,894.3</b>	<b>5,868.8</b>	<b>5,841.0</b>	<b>5,853.8</b>	<b>5,871.2</b>	<b>17.4</b>	<b>30.2</b>	<b>(23.1)</b>	<b>166.8</b>	<b>424.2</b>
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	484.0	463.6	(20.4)	(54.5)	(32.7)	(72.1)	(70.5)
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	6,337.8	6,334.8	(3.0)	(24.3)	(55.8)	94.6	353.8
<b>5.- Crédito sector público no financiero</b>	<b>(27,714.7)</b>	<b>(43,174.8)</b>	<b>(57,772.1)</b>	<b>(65,468.1)</b>	<b>(68,611.3)</b>	<b>(67,377.7)</b>	<b>(70,715.5)</b>	<b>(71,456.8)</b>	<b>(71,183.2)</b>	<b>(72,231.8)</b>	<b>(1,048.5)</b>	<b>(775.0)</b>	<b>(4,854.0)</b>	<b>(6,763.6)</b>	<b>(14,459.7)</b>
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)	(71,183.2)	(72,231.8)	(1,048.5)	(775.0)	(4,854.0)	(6,763.6)	(14,459.7)
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
5.1.2.- Moneda nacional	(5,249.7)	(18,514.3)	(41,508.0)	(51,279.0)	(53,443.8)	(53,251.8)	(56,275.4)	(59,000.4)	(58,921.1)	(60,065.7)	(1,142.6)	(1,065.3)	(6,813.9)	(8,786.7)	(18,557.8)
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)	(10,325.0)	(10,230.9)	94.1	290.3	2,079.8	2,683.1	5,141.2
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	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	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	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
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
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)	(2,878.1)	(2,878.1)	0.0	0.0	(120.0)	(660.0)	(1,043.1)
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
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
<b>6.- Crédito otras instituciones</b>	<b>(211.0)</b>	<b>(161.5)</b>	<b>(138.3)</b>	<b>(107.7)</b>	<b>(210.4)</b>	<b>(163.8)</b>	<b>(125.9)</b>	<b>(126.4)</b>	<b>(126.4)</b>	<b>(121.8)</b>	<b>4.6</b>	<b>4.6</b>	<b>42.0</b>	<b>(14.0)</b>	<b>16.5</b>
6.1.- Crédito	45.4	40.38	33.26	30.30	28.80	25.31	25.31	24.98	24.98	24.98	0.0	(0.0)	(0.3)	(5.3)	(8.3)
6.2.- Moneda nacional	248.6	196.34	165.15	131.89	227.28	182.71	144.92	144.92	144.92	144.37	(0.6)	(0.6)	(38.3)	12.5	(20.8)
6.3.- Moneda extranjera	7.7	5.1	6.43	6.14	11.94	6.40	6.25	6.44	6.43	2.38	(4.1)	(4.1)	(4.0)	(3.8)	(4.1)
<b>7.- Depósitos de bancos (MN)</b>	<b>11,039.9</b>	<b>13,917.2</b>	<b>14,361.1</b>	<b>11,806.8</b>	<b>11,897.7</b>	<b>10,867.8</b>	<b>10,723.0</b>	<b>11,239.8</b>	<b>11,246.4</b>	<b>11,149.9</b>	<b>(96.6)</b>	<b>(90.0)</b>	<b>282.1</b>	<b>(656.9)</b>	<b>(3,211.3)</b>
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	11,098.8	11,147.8	49.0	(72.2)	353.7	(659.4)	(3,212.8)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	147.6	2.0	(145.6)	(17.7)	(71.6)	1.5	1.5
<b>8.- Tasas de encaje</b>															
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	15.8	16.3	14.8	14.6	15.4	15.2	15.2	0.0	(0.1)	0.4	(0.6)	(6.1)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	16.2	15.3	14.6	15.5	15.1	15.2	15.4	0.2	0.3	0.8	(0.8)	(3.7)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	16.2	15.5	15.8	16.5	15.6	15.5	15.2	(0.3)	(0.4)	(0.6)	(0.9)	(1.9)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.5	15.4	(0.1)	(0.2)	(0.1)	(0.9)	(1.0)
<b>9.- Títulos valores 5/</b>	<b>20,202.1</b>	<b>20,487.1</b>	<b>34,925.9</b>	<b>41,138.2</b>	<b>43,760.8</b>	<b>45,949.0</b>	<b>45,509.0</b>	<b>44,933.0</b>	<b>45,194.3</b>	<b>45,334.3</b>	<b>140.0</b>	<b>401.3</b>	<b>(614.7)</b>	<b>4,196.1</b>	<b>10,408.4</b>
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	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	39,970.8	0.0	283.0	807.0	3,624.0	14,351.9
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	18.3	0.0	18.3	18.3	(46.9)	(5,124.8)
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	0.0	140.0	140.0	100.0	(1,560.0)	(40.0)	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
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
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
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	2,878.1	2,878.1	0.0	0.0	120.0	660.0	1,043.1
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	0.0	0.0	0.0	(1.1)	(1.7)
<b>10.- Pasivos totales en el SF (M3A) 7/</b>	<b>203,347.7</b>	<b>226,449.8</b>	<b>259,837.2</b>	<b>271,140.4</b>	<b>271,969.4</b>	<b>274,464.8</b>	<b>273,529.7</b>	<b>271,693.2</b>	<b>271,449.3</b>	<b>270,876.2</b>	<b>(573.1)</b>	<b>(817.0)</b>	<b>(3,588.6)</b>	<b>(264.1)</b>	<b>11,039.1</b>
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	115,160.4	113,322.4	114,954.2	114,016.6	111,250.7	112,113.8	111,639.7	(474.1)	389.0	(3,314.6)	(3,520.8)	3,427.8
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	85,457.2	82,094.9	84,450.4	84,197.7	82,141.2	82,097.4	82,022.1	(75.3)	(119.2)	(2,428.3)	(3,435.1)	1,462.7
10.1.1.1.- Numerario	34,697.7	35,695.8	42,124.0	43,647.5	41,255.3	42,386.7	40,998.7	39,685.7	40,036.0	40,623.0	587.0	937.4	(1,763.7)	(3,024.5)	(1,501.0)
10.1.1.2.- Depósitos a la vista	28,628.7	30,021.5	38,435.4	41,809.6	40,839.6	42,066.7	43,199.0	42,455.6	42,061.4	41,399.1	(667.3)	(1,056.5)	(664.6)	(410.6)	2,963.7
10.1.1.2.- Cuasidnero	20,679.2	22,335.5	27,652.5	29,703.3	31,227.5	30,503.8	29,818.9	29,109.4	30,016.4	29,617.6	(398.8)	508.2	(886.2)	(85.7)	1,965.2
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,470.0	28,346.3	27,658.6	26,937.6	27,843.1	27,441.0	27,411.0	(402.1)	503.4	(905.3)	(29.6)	1,719.4
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	2,173.4	2,176.6	3.2	4.8	19.1	(56.0)	245.8
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	155,979.9	158,647.0	159,510.5	159,513.1	160,442.6	159,335.6	159,236.5	(99.0)	(1,206.0)	(274.0)	3,256.6	7,611.2
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,022.1	47,751.2	47,546.8	47,230.1	48,000.9	46,521.6	46,604.0	82.4	(1,397.0)	(942.8)	(418.2)	745.0
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	73,310.2	73,310.2	(182.2)	147.7	308.8	2,606.0	3,908.4
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	39,321.5	39,322.3	0.8	43.3	360.0	1,068.7	2,957.8
<b>11.- Depósitos del SPNF en el SFN 8/</b>	<b>25,290.7</b>	<b>29,831.8</b>	<b>40,005.5</b>	<b>47,101.5</b>	<b>41,012.7</b>	<b>41,012.7</b>	<b>41,012.7</b>	<b>41,012.7</b>	<b>41,012.7</b>	<b>41,012.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>(6,088.7)</b>	<b>1,007.3</b>
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	24,886.0	21,32										