

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

(saldo en millones de córdobas) a 18 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio				Variaciones absolutas				
							I sem	II sem	17	18	Día	III sem	Junio	II Trim	I Semestre
<b>1.- Reservas internacionales netas ajustadas 1/</b>	2,530.9	3,010.9	4,249.2	4,746.9	4,845.0	4,878.8	4,891.6	4,870.5	4,900.7	4,915.4	14.7	44.9	36.5	168.4	666.1
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	5,869.2	5,868.5	(0.7)	29.5	(23.8)	166.0	425.5
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(675.2)	(653.9)	(636.4)	(675.0)	(660.1)	(672.6)	(652.7)	19.9	7.4	(16.3)	22.5	136.7
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	0.0	(0.5)	(0.5)	1.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(14.5)	(11.0)	(108.3)	(31.5)	(39.0)	(26.0)	(30.5)	(4.5)	8.5	77.8	(16.0)	(22.0)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(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>	4,046.6	4,404.4	5,447.0	5,704.5	5,778.4	5,894.3	5,866.8	5,841.0	5,871.2	5,870.5	(0.7)	29.5	(23.8)	166.0	423.5
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	463.6	463.0	(0.6)	(58.1)	(33.3)	(72.7)	(71.0)
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	6,334.8	6,333.5	(1.3)	(25.6)	(57.0)	93.3	352.5
<b>5.- Crédito sector público no financiero</b>	(27,714.7)	(43,174.8)	(57,772.1)	(65,468.1)	(68,611.3)	(67,377.7)	(70,715.5)	(71,456.8)	(72,231.8)	(72,150.6)	81.1	(693.8)	(4,772.9)	(6,682.5)	(14,378.5)
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)	(72,231.8)	(72,150.6)	81.1	(693.8)	(4,772.9)	(6,682.5)	(14,378.5)
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)	(60,065.7)	(59,712.7)	353.0	(712.3)	(6,460.9)	(8,433.7)	(18,204.8)
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)	(10,230.9)	(10,445.6)	(214.7)	75.6	1,865.1	2,468.3	4,926.4
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)	(2,935.2)	(57.1)	(57.1)	(177.1)	(717.1)	(1,100.2)
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
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>	(211.0)	(161.5)	(138.3)	(107.7)	(210.4)	(163.8)	(125.9)	(126.4)	(121.8)	(125.8)	(4.0)	0.6	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	24.98	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	144.37	144.37	0.0	(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	2.38	6.41	4.0	(0.0)	0.0	0.3	(0.0)
<b>7.- Depósitos de bancos (MN)</b>	11,039.9	13,917.2	14,361.1	11,806.8	11,897.7	10,867.8	10,723.0	11,239.8	11,149.9	11,567.3	417.4	327.4	699.4	(239.5)	(2,793.9)
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	11,147.8	11,565.2	417.4	345.1	771.0	(241.1)	(2,795.4)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	2.0	2.1	0.0	(17.7)	(71.6)	1.6	1.6
<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	15.8	0.6	0.5	1.0	(0.0)	(5.5)
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	14.9	(0.5)	(0.2)	0.3	(1.3)	(4.1)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	16.2	15.5	15.8	16.5	15.6	15.2	15.5	0.3	(0.1)	(0.3)	(0.6)	(1.6)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.4	15.2	(0.2)	(0.4)	(0.3)	(1.1)	(1.2)
<b>9.- Títulos valores 5/</b>	20,202.1	20,487.1	34,925.9	41,138.2	43,760.8	45,949.0	45,509.0	44,933.0	45,334.3	45,341.4	7.1	408.4	(607.6)	4,203.2	10,415.5
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	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	140.0	90.0	(50.0)	50.0	(1,610.0)	(90.0)	90.0
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	2,935.2	57.1	57.1	177.1	717.1	1,100.2
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	0.0	0.0	0.0	(1.1)	(1.7)
<b>10.- Pasivos totales en el SF (M3A) 7/</b>	203,347.7	226,449.8	259,837.2	271,140.4	271,969.4	274,464.8	273,529.7	271,693.2	270,876.2	270,919.1	42.9	(774.1)	(3,545.7)	(221.3)	11,081.9
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	111,639.7	111,682.4	42.7	431.7	(3,271.9)	(3,478.1)	3,470.5
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	82,022.1	82,203.5	181.5	62.3	(2,246.8)	(3,253.6)	1,644.2
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	40,623.0	40,672.3	49.3	986.6	(1,714.4)	(2,975.3)	(1,451.7)
10.1.1.2.- Depósitos a la vista	28,628.7	33,021.5	38,435.4	41,809.6	40,839.6	42,063.7	43,199.0	42,455.6	41,399.1	41,531.3	132.2	(324.3)	(532.4)	(270.4)	3,095.9
10.1.2.- 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	29,617.6	29,478.8	(138.8)	369.4	(1,025.0)	(224.4)	1,826.4
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,470.0	29,241.0	28,346.3	27,658.6	26,937.6	27,441.0	27,302.8	(138.2)	365.2	(1,043.6)	(167.8)	1,581.2
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	2,176.6	2,176.0	(0.6)	4.3	18.5	(56.6)	245.2
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	159,236.5	159,236.7	0.2	(1,205.8)	(273.8)	3,256.8	7,611.4
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	46,604.0	46,570.7	(33.3)	(1,430.2)	(976.1)	(451.4)	711.7
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	73,311.0	0.7	148.4	309.6	2,606.8	3,909.1
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	39,322.3	39,355.1	32.8	76.0	392.7	1,101.5	2,990.6
<b>11.- Depósitos del SPNF en el SFN 8/</b>	25,290.7	29,831.8	40,005.5	47,101.5	41,012.7	41,012.7	41,012.7	41,012.7	41,012.7	41,012.7	0.0	0.0	0.0	(6,088.7)	1,007.3
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	24,886.0	21,321.2	21,321.2	21,321.2	21,321.2	21,321.2	21,321.2	0.0	0.0	0.0	(3,564.8)	(370.9)
<b>12.- Inflación acumulada 9/</b>	7.2	11.6	5.6	1.5	2.0	2.6									

1/ : Millones de dólares

2/ : A partir del 18 de junio del 2018, la tasa de encaje requerida es 10% para la medición del encaje diario y 15% para la medición del encaje semanal.

3/ : A partir del 11 de septiembre de 2003 se incorporan en el saldo los bonos estandarizados emitidos a partir de la renegociación BANPRO-BANIC-INTERBANK.