

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

(saldo en millones de córdobas) a 19 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio				Día	Variaciones absolutas			
							I sem	II sem	18	19		III 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	4,915.4	4,916.3	0.9	45.8	37.4	169.3	667.1
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	5,868.5	5,873.3	4.8	34.3	(18.9)	170.9	430.3
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(675.2)	(635.9)	(636.4)	(675.0)	(660.1)	(652.7)	(659.5)	(6.9)	0.5	(23.2)	15.6	129.8
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	0.0	(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)	(30.5)	(27.5)	3.0	11.5	80.8	(13.0)	(19.0)
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
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	5,866.8	5,841.0	5,870.5	5,875.3	4.8	34.3	(18.9)	170.9	428.3
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	463.0	442.3	(20.7)	(75.8)	(54.0)	(93.5)	(91.8)
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	6,333.5	6,317.6	(15.9)	(41.5)	(73.0)	77.4	336.5
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)	(72,150.6)	(71,667.4)	483.3	(210.6)	(4,289.6)	(6,199.2)	(13,895.3)
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)	(72,150.6)	(71,667.4)	483.3	(210.6)	(4,289.6)	(6,199.2)	(13,895.3)
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	(5,349.7)	(18,514.3)	(41,508.0)	(51,279.0)	(53,443.8)	(53,251.8)	(56,275.4)	(59,000.4)	(59,712.7)	(59,210.8)	502.0	(219.3)	(5,933.3)	(7,931.7)	(17,702.8)
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)	(10,445.6)	(10,464.3)	(18.7)	56.9	1,846.4	2,449.6	4,907.7
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)	(2,935.2)	(2,935.2)	0.0	(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
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(107.7)	(210.4)	(163.8)	(125.9)	(126.4)	(125.8)	(123.2)	2.6	3.2	40.6	(15.4)	15.1
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	6.41	3.78	(2.6)	(2.7)	(2.6)	(2.4)	(2.6)
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	11,567.3	11,494.1	(73.2)	254.2	626.3	(312.7)	(2,867.1)
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	11,565.2	11,491.9	(73.3)	271.9	697.8	(314.3)	(2,868.7)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	2.1	2.2	0.1	(17.6)	(71.5)	1.7	1.7
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	15.8	15.7	(0.1)	0.4	0.9	(0.1)	(5.6)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	16.2	15.3	14.6	15.5	15.1	14.9	15.1	0.2	(0.0)	0.5	(1.1)	(4.0)
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	15.6	0.1	(0.0)	(0.2)	(0.6)	(1.5)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.2	15.1	(0.0)	(0.5)	(0.4)	(1.2)	(1.2)
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	45,341.4	45,631.4	290.0	698.4	(317.6)	4,493.2	10,705.5
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	90.0	380.0	290.0	340.0	(1,320.0)	200.0	380.0
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	2,935.2	2,935.2	0.0	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)
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	271,140.4	271,969.4	274,464.8	273,529.7	271,693.2	270,919.1	270,704.1	(215.0)	(989.2)	(3,760.7)	(436.3)	10,866.9
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	111,682.4	112,144.9	462.5	894.2	(2,809.4)	(3,015.6)	3,933.0
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	82,203.5	82,415.9	212.3	274.7	(2,034.5)	(3,041.3)	1,856.5
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	43,647.5	41,255.3	42,386.7	40,998.7	39,685.7	40,672.3	40,652.4	(19.9)	966.8	(1,734.3)	(2,995.1)	(1,471.6)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,809.6	40,839.6	42,066.7	43,199.0	42,455.6	41,531.3	41,763.5	232.2	(892.1)	(300.2)	(46.2)	3,328.1
10.1.1.2.- Cuasidnero	20,679.2	22,335.5	27,652.5	29,703.3	31,227.5	30,503.8	29,818.8	29,109.4	29,478.8	29,729.0	250.1	619.5	(774.9)	25.7	2,076.5
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,470.6	29,241.0	28,346.3	27,658.6	26,937.6	27,302.8	27,556.9	254.1	619.2	(789.5)	86.3	1,835.3
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	2,176.0	2,172.1	(4.0)	0.3	14.6	(60.6)	241.2
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	159,236.7	158,559.2	(677.5)	(1,883.4)	(951.3)	2,579.3	6,933.9
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	46,570.7	45,920.6	(650.1)	(2,080.3)	(1,626.2)	(1,101.5)	61.6
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	73,311.0	73,301.2	(9.8)	138.6	299.8	2,597.0	3,899.3
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	39,355.1	39,337.4	(17.6)	58.4	375.1	1,083.9	2,973.0
11.- Depósitos del SPNF en el SFN 8/	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