

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

(saldo en millones de córdobas) a 20 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio				Variaciones absolutas				
							I sem	II sem	19	20	Día	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	4,916.3	4,936.5	20.2	66.0	57.6	189.5	687.2
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	5,873.3	5,892.0	18.7	53.0	(0.3)	189.5	449.0
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(675.2)	(635.9)	(636.4)	(675.0)	(660.1)	(659.5)	(671.5)	(12.0)	(11.5)	(35.2)	3.6	117.8
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)	(27.5)	(14.0)	13.5	25.0	94.3	0.5	(5.5)
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)	(0.1)	(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	5,875.3	5,894.0	18.7	53.0	(0.3)	189.5	447.0
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	442.3	470.6	28.3	(47.5)	(25.7)	(65.2)	(63.5)
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	6,317.6	6,364.6	47.0	5.4	(26.0)	124.4	383.5
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)	(71,667.4)	(71,593.3)	74.0	(136.5)	(4,215.6)	(6,125.2)	(13,821.2)
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)	(71,667.4)	(71,593.3)	74.0	(136.5)	(4,215.6)	(6,125.2)	(13,821.2)
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)	(59,210.8)	(58,823.0)	387.8	177.5	(5,571.2)	(7,844.0)	(17,315.0)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(12,914.0)	(13,652.6)	(13,310.8)	(12,565.0)	(10,521.2)	(10,464.3)	(10,718.1)	(253.8)	(196.9)	1,592.7	2,195.9	4,654.0
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)	(2,995.2)	(60.0)	(117.1)	(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
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)	(123.2)	(175.5)	(52.3)	(49.1)	(11.7)	(67.7)	(37.2)
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	194.37	50.0	49.4	11.7	62.5	29.2
6.3.- Moneda extranjera	7.7	5.1	6.43	6.14	11.94	6.40	6.25	6.44	3.78	6.09	2.3	(0.4)	(0.3)	(0.1)	(0.3)
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	11,494.1	12,238.7	744.6	998.8	1,370.8	431.9	(2,122.5)
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	11,491.9	11,762.9	271.0	542.8	968.7	(43.4)	(2,597.7)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	2.2	475.8	473.6	456.0	402.1	475.3	475.3
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	15.7	16.1	0.4	0.7	1.3	0.2	(5.2)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	16.2	15.3	14.6	15.5	15.1	15.1	15.4	0.3	0.2	0.7	(0.9)	(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	15.6	15.7	0.1	0.1	(0.1)	(0.5)	(1.4)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.1	15.2	0.1	(0.4)	(0.3)	(1.1)	(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	45,631.4	45,811.4	180.0	878.4	(137.6)	4,673.2	10,885.5
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	380.0	500.0	120.0	460.0	(1,200.0)	320.0	500.0
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	2,995.2	60.0	117.1	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	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	270,704.1	271,861.6	1,157.5	168.3	(4,134.7)	721.2	12,024.4
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	112,144.9	112,315.0	170.2	1,064.4	(3,131.9)	(2,845.4)	4,103.2
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	82,415.9	82,763.3	347.5	622.1	(2,179.7)	(2,693.8)	2,204.0
10.1.1.1.- Numerario	34,697.7	35,695.8	42,124.0	43,647.5	41,419.5	42,441.0	40,998.7	39,685.7	40,652.4	40,522.3	(130.1)	836.7	(1,918.7)	(3,125.2)	(1,601.7)
10.1.1.2.- Depósitos a la vista	28,628.7	33,021.5	38,435.4	41,809.6	41,287.9	42,502.1	43,199.0	42,455.6	42,241.0	42,241.0	477.6	(214.6)	(361.0)	(431.4)	3,805.6
10.1.2.- Cuasidnero	20,679.2	22,335.5	27,652.5	29,703.3	31,227.5	30,503.9	29,818.9	29,109.4	29,279.0	29,551.7	(177.3)	442.2	(952.2)	(151.6)	1,899.2
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	27,556.9	27,379.2	(177.7)	441.6	(967.2)	(91.4)	1,657.6
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	2,172.1	2,172.5	0.4	0.7	15.0	(60.2)	241.6
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	158,555.2	159,546.6	987.3	(896.0)	(1,002.8)	3,566.6	7,921.2
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	45,920.6	46,650.7	730.1	(1,350.2)	(1,934.9)	(371.4)	791.8
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	73,301.2	73,524.3	223.1	361.7	522.9	2,820.1	4,122.4
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	39,337.4	39,371.5	34.1	92.5	409.2	1,118.0	3,007.1
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
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)
12.- Inflación acumulada 9/	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.

4/ : Para el 2010, 2011, 2012, 2013, 2014 y 2