

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

(saldo en millones de córdobas) a 24 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio					Variaciones absolutas				
							I sem	II sem	III sem	21	24	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	4,913.4	4,918.7	5.3	(17.8)	39.8	171.7	669.5
1.1.- RIN 6/	3,954.6	4,356.4	5,433.0	5,702.5	5,776.4	5,892.3	5,866.8	5,839.0	5,892.0	5,887.8	5,894.2	6.4	2.2	1.9	191.7	451.2
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(779.3)	(675.2)	(653.9)	(636.4)	(675.0)	(660.1)	(671.5)	(680.1)	(678.2)	1.9	(6.7)	(41.9)	(3.1)	111.1
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(263.8)	(266.2)	(268.5)	(268.5)	(269.3)	(269.3)	(269.5)	(269.5)	0.0	(0.3)	(1.0)	(5.7)	(12.8)
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)	(13.0)	(16.0)	(3.0)	(2.0)	92.3	(1.5)	(7.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	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	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	5,889.8	5,896.2	6.4	2.2	1.9	191.7	449.2
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	441.3	437.0	(4.3)	(33.5)	(59.3)	(98.7)	(97.0)
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	6,364.6	6,331.1	6,333.3	2.2	(31.3)	(57.3)	93.0	352.2
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)	(71,210.2)	(71,598.6)	(388.4)	(5.3)	(4,220.9)	(6,130.5)	(13,826.5)
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)	(71,593.3)	(71,210.2)	(71,598.6)	(388.4)	(5.3)	(4,220.9)	(6,130.5)	(13,826.5)
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	0.0
5.1.2.- Moneda nacional	(5,349.7)	(18,514.3)	(41,508.0)	(51,279.8)	(53,443.6)	(53,251.8)	(56,275.4)	(59,009.4)	(58,823.0)	(59,322.1)	(324.5)	(495.1)	(6,079.3)	(8,943.1)	(17,814.1)	(17,814.1)
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)	(10,170.4)	(10,224.2)	(53.8)	493.8	2,086.5	2,689.7	5,147.8
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)	(125.7)	0.2	49.8	38.1	(17.9)	12.7
6.1.- Crédito	45.4	40.38	33.26	30.30	28.80	25.31	25.31	24.98	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	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	6.43	6.19	(0.2)	0.1	(0.2)	0.0	(0.2)
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	10,776.8	10,826.5	49.7	(1,412.1)	(41.3)	(980.2)	(3,534.6)
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	10,596.2	10,825.7	229.6	(937.2)	31.6	(980.6)	(3,534.9)
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	180.7	0.8	(179.8)	(475.0)	(72.9)	0.3	0.3
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	16.1	14.5	14.8	0.3	(1.3)	0.0	(1.0)	(6.5)
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	15.6	15.5	(0.0)	0.2	0.9	(0.7)	(3.5)
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	15.2	15.1	(0.0)	(0.6)	(0.7)	(1.0)	(2.0)
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	15.4	0.0	0.2	(0.1)	(0.9)	(1.0)
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	47,080.4	47,450.4	370.0	1,639.0	1,501.4	6,312.2	12,524.5
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	700.0	1,070.0	370.0	570.0	(630.8)	890.0	1,070.0
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	270,985.5	271,318.7	333.2	(542.9)	(4,677.6)	178.3	11,481.5
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	111,630.4	111,631.6	1.1	(683.5)	(3,815.4)	(3,528.9)	3,419.7
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	81,935.5	82,237.8	302.3	(525.6)	(2,705.3)	(3,219.4)	1,678.4
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	40,464.7	40,203.0	(261.7)	(319.3)	(2,238.0)	(3,444.5)	(1,221.0)
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	41,470.8	42,034.7	563.9	(306.3)	(467.3)	225.1	3,599.3
10.1.1.2.- 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	29,694.9	29,939.8	(301.1)	(157.9)	(1,110.1)	(309.5)	1,741.4
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	27,513.8	27,210.0	(303.8)	(169.2)	(1,136.3)	(260.6)	1,488.4
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	2,172.5	2,181.1	2,183.8	2.7	11.3	26.3	(48.9)	252.9
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	159,355.1	159,687.1	332.0	140.6	(862.2)	3,707.2	8,061.8
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	46,333.9	46,847.4	513.5	196.6	(1,738.2)	(174.8)	988.4
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	73,677.8	73,426.5	(251.3)	(97.8)	425.1	2,722.3	4,024.6
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	39,343.5	39,413.3	69.8	41.7	450.9	1,159.7	3,048.8
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	41,012.7	0.0				