

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

(saldo en millones de córdobas) a 26 de julio 2024.

Conceptos	2021	2022	2023	I semestre	Julio					Variaciones absolutas					
					I sem	II sem	III sem	25	26	Día	IV sem	Julio	III Trim	II Semestre	Ene-Jul
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	4,905.8	4,873.9	4,916.4	4,934.6	4,916.3	(18.3)	(0.1)	25.1	25.1	25.1	667.1
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	5,899.2	5,861.8	5,889.2	5,915.7	5,918.1	2.3	28.9	23.2	23.2	23.2	475.1
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(700.0)	(646.3)	(678.1)	(683.2)	(693.5)	(10.3)	(15.4)	(6.2)	(6.2)	(6.2)	95.8
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(271.2)	(271.4)	(271.4)	(271.7)	(272.0)	(0.3)	(0.6)	(0.8)	(0.8)	(0.8)	(15.2)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(10.0)	(10.0)	(11.0)	(11.0)	(12.5)	(1.5)	(1.5)	(2.5)	(2.5)	(2.5)	126.5
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(12.0)	(60.0)	(12.0)	(15.0)	(23.5)	(8.5)	(11.5)	11.5	11.5	11.5	(15.0)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	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	5,896.9	5,901.2	5,863.8	5,891.2	5,915.7	5,918.1	2.3	26.9	21.2	21.2	21.2	471.1
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	455.4	484.4	494.8	531.2	482.1	(49.1)	(12.7)	10.4	10.4	10.4	(52.0)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,356.6	6,348.3	6,385.9	6,446.9	6,400.1	(46.8)	14.2	31.6	31.6	31.6	419.1
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(69,433.7)	(69,753.5)	(70,454.7)	(69,331.9)	(68,494.8)	837.1	1,959.9	1,448.9	1,448.9	1,448.9	(10,722.7)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(69,433.7)	(69,753.5)	(70,454.7)	(69,331.9)	(68,494.8)	837.1	1,959.9	1,448.9	1,448.9	1,448.9	(10,722.7)
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	(5,349.7)	(18,514.3)	(41,580.8)	(59,269.5)	(58,939.3)	(57,697.9)	(58,156.4)	(56,347.8)	(56,079.1)	268.8	2,077.3	3,189.4	3,189.4	3,189.4	(14,571.1)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(11,382.1)	(9,884.3)	(10,066.1)	(10,751.8)	(10,123.5)	628.3	(57.4)	(1,500.6)	(1,500.6)	(1,500.6)	5,248.6
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	0.0	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	0.0	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	0.0	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)	(2,995.2)	(3,055.2)	(3,115.2)	(3,175.2)	(3,235.2)	(3,235.2)	0.0	(60.0)	(240.0)	(240.0)	(240.0)	(1,400.2)
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)	(181.9)	(126.2)	(126.6)	(126.3)	(124.1)	(152.4)	(28.3)	(26.1)	29.5	29.5	29.5	(9.3)
6.1.- Crédito	45.4	40.38	33.26	24.61	24.57	24.25	24.25	24.25	23.95	(0.3)	(0.3)	(0.7)	(0.7)	(0.7)	(4.3)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	144.37	144.37	144.18	144.18	169.82	25.6	25.6	(30.3)	(30.3)	(30.3)	4.7
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.37	6.45	6.41	4.20	6.54	2.3	0.1	0.1	0.1	0.1	0.1
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	12,842.3	10,501.5	12,535.7	12,100.4	12,099.6	(0.8)	(436.0)	314.5	314.5	314.5	(2,261.5)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	12,825.1	10,436.2	12,363.9	11,789.4	12,099.0	309.6	(264.8)	314.8	314.8	314.8	(2,261.6)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	17.2	65.2	171.8	311.0	0.6	(310.3)	(171.2)	(0.3)	(0.3)	(0.3)	0.1
8.- Tasas de encaje															
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	14.5	16.9	16.1	16.6	0.4	(0.4)	0.4	0.4	0.4	(4.8)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	16.0	14.8	15.4	15.5	15.8	0.2	0.4	0.1	0.1	0.1	(3.3)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.4	16.3	15.4	15.3	15.6	0.3	0.2	(0.1)	(0.1)	(0.1)	(1.5)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.8	15.5	15.5	15.4	15.5	0.1	(0.0)	(0.0)	(0.0)	(0.0)	(0.8)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,903.6	47,283.6	48,038.1	44,655.0	45,015.0	46,417.2	1,402.2	1,762.2	513.6	513.6	513.6	11,491.3
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	0.0	0.0	0.0	0.0	0.0	(258.3)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	40,375.8	40,375.8	41,400.3	38,390.6	38,390.6	40,277.8	1,887.3	1,887.3	(97.9)	(97.9)	(97.9)	14,658.9
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	382.4	382.4	419.0	419.0	473.9	54.9	54.9	91.6	91.6	91.6	(4,669.2)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,400.0	1,070.0	600.0	900.0	360.0	(540.0)	(240.0)	280.0	280.0	280.0	360.0
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	2,995.2	3,055.2	3,115.2	3,175.2	3,235.2	3,235.2	0.0	60.0	240.0	240.0	240.0	1,400.2
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	8.6	8.6	8.6	8.6	0.0	0.0	0.0	0.0	0.0	(0.2)
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	271,122.5	273,267.2	273,564.7	273,829.7	274,646.3	274,703.1	56.8	873.4	3,580.6	3,580.6	3,580.6	14,866.0
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	110,367.9	112,224.3	112,442.5	113,732.3	113,101.5	112,893.1	(208.4)	(839.2)	2,525.2	2,525.2	2,525.2	4,681.3
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,023.5	82,556.3	82,616.7	83,558.5	83,437.4	83,440.7	3.3	(117.8)	2,417.2	2,417.2	2,417.2	2,881.3
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,213.8	40,134.0	39,411.0	40,871.4	39,247.4	39,305.9	58.5	(1,565.5)	(907.9)	(907.9)	(907.9)	(2,818.1)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	40,809.7	42,422.3	43,205.7	42,687.1	44,190.0	44,134.8	(55.2)	1,447.7	3,325.1	3,325.1	3,325.1	5,699.4
10.1.2.- Cuasidónero	20,679.2	22,335.5	27,652.5	29,344.4	29,668.0	29,825.8	30,173.7	29,664.1	29,452.4	(211.8)	(721.4)	108.0	108.0	108.0	1,799.9
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,468.0	27,597.7	27,840.1	27,322.9	27,103.1	(219.8)	(737.0)	(40.6)	(40.6)	(40.6)	1,381.5
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,200.0	2,228.1	2,333.6	2,341.3	2,349.3	8.0	15.7	148.6	148.6	148.6	418.5
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	160,754.7	161,042.8	161,122.2	160,097.4	161,544.7	161,810.0	265.3	1,712.6	1,055.4	1,055.4	1,055.4	10,184.7
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	46,665.6	47,018.0	46,989.9	45,641.3	47,018.1	47,217.8	199.7	1,576.5	552.2	552.2	552.2	1,358.8
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.3	74,177.9	74,277.3	74,401.3	74,352.6	74,387.7	35.0	(14.1)	(169.7)	(169.7)	(169.7)	4,985.8
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	39,846.9	39,855.0	40,054.3	40,174.0	40,204.6	30.5	150.2	672.8	672.8	672.8	3,840.1
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	0.0	0.0	0.0	0.0	0.0	5,110.2
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	0.0	0.0	0.0	0.0	0.0	1,050.6
12.- Inflación acumulada 9/	7.2	11.6	5.6												

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 2015 no incluye recuperación por bono bancario por C\$51.6 , C\$53.5, C\$106.8, C\$162.7, C\$170.9 y C\$179.4 millones respectivamente.

No incluye bono de capitalización para el 2011, 20