

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

(saldo en millones de córdobas) al 19 de agosto 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto				Variaciones absolutas										
						I sem	II sem	16	19	Día	II sem	Agosto	III Trim	II Semestre	Ene-Ago					
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	4,908.2	4,925.2	4,930.9	4,936.3	4,922.6											
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	5,903.0	5,935.2	5,935.5	5,934.3	5,940.3	5.9	4.8	37.3	45.4	45.4	497.3					
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(690.0)	(694.8)	(697.7)	(695.5)	2.2	(0.7)	(3.5)	(8.2)	(8.2)	93.9					
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(273.6)	(273.9)	(273.9)	(273.9)	0.0	0.0	(0.7)	(2.7)	(2.7)	(17.1)					
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(12.5)	(12.5)	(11.5)	(13.7)	(13.7)	0.0	(2.2)	(1.2)	(3.7)	(3.7)	125.3					
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.8)	(24.2)	(22.5)	(34.3)	(11.8)	(10.1)	(17.3)	0.7	0.7	(25.8)					
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	0.0	0.0	(0.2)	(0.1)	(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	5,896.9	5,903.0	5,935.2	5,935.5	5,934.3	5,940.3	5.9	4.8	37.3	43.4	43.4	493.3					
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	556.3	540.0	526.7	541.1	14.4	1.1	21.3	69.4	69.4	7.1					
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,422.8	6,491.6	6,475.5	6,461.0	6,481.4	20.4	5.9	58.6	112.9	112.9	500.3					
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(66,042.5)	(68,697.3)	(69,484.2)	(69,343.0)	(68,688.6)	654.5	795.6	(2,646.1)	1,255.1	1,255.1	(10,916.5)					
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(66,042.5)	(68,697.3)	(69,484.2)	(69,343.0)	(68,688.6)	654.5	795.6	(2,646.1)	1,255.1	1,255.1	(10,916.5)					
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	(5,349.7)	(18,514.3)	(41,508.9)	(59,269.5)	(54,258.1)	(57,094.2)	(58,349.8)	(58,422.9)	(57,965.7)	457.2	384.1	(3,707.5)	1,302.8	1,302.8	(16,457.7)					
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(9,492.1)	(9,250.8)	(8,722.1)	(8,507.9)	(8,310.6)	197.3	411.5	1,181.5	312.3	312.3	7,061.5					
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)	(3,235.2)	(3,295.2)	(3,355.2)	(3,355.2)	(3,355.2)	0.0	0.0	(120.0)	(360.0)	(360.0)	(1,520.2)					
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)	(152.3)	(136.2)	(236.3)	(134.9)	(134.9)	(0.0)	101.4	17.4	47.0	47.0	3.4					
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.95	23.65	23.65	23.65	0.0	0.0	(0.3)	(1.0)	(1.0)	(9.6)					
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	153.50	253.50	153.72	153.72	0.0	(99.8)	(16.1)	(46.4)	(46.4)	(11.4)					
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.63	6.41	4.80	4.82	0.0	(1.6)	(1.6)	(1.6)	(1.6)	(1.6)					
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	13,165.3	11,249.7	12,237.1	11,274.1	10,935.0	(339.1)	(1,302.1)	(2,230.2)	(850.2)	(850.2)	(3,426.1)					
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	13,159.1	11,222.5	12,215.2	11,144.3	10,805.2	(339.1)	(1,410.0)	(2,353.9)	(979.0)	(979.0)	(3,555.4)					
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	27.3	21.9	129.8	129.8	0.0	107.8	123.6	128.9	128.9	129.3					
8.- Tasas de encaje																				
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	15.2	16.4	15.0	14.5	(0.5)	(1.9)	(3.3)	(1.6)	(1.6)	(6.8)					
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	15.7	15.7	15.7	15.7	(0.0)	0.0	(0.0)	(0.0)	(0.0)	(3.4)					
Encaje sobre base promedio catorcena MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.3	15.8	15.6	(0.2)	(0.7)	(2.1)	(0.1)	(0.1)	(1.5)					
Encaje sobre base promedio catorcena ME (en %)	17.6	16.1	16.4	15.5	15.7	15.5	15.5	15.6	15.6	0.0	0.1	(0.1)	0.1	0.1	(0.7)					
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,903.6	47,037.2	46,771.7	45,802.0	46,630.2	47,350.2	720.0	1,548.2	313.0	1,446.7	1,446.7	12,424.4					
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	40,277.8	40,532.3	39,704.2	40,401.8	40,401.8	0.0	697.6	124.0	26.0	26.0	14,782.9					
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	473.9	473.9	437.3	517.9	517.9	0.0	80.6	43.9	135.5	135.5	(4,625.3)					
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	400.0	230.0	280.0	1,000.0	720.0	770.0	20.0	920.0	920.0	1,000.0					
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.- TEF 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.- BEF a valor facial	(6.0)	(6.0)	(6.0)	(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	3,235.2	3,295.2	3,355.2	3,355.2	3,355.2	0.0	0.0	120.0	360.0	360.0	1,520.2					
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	8.6	13.8	13.8	13.8	0.0	0.0	5.1	5.1	5.1	4.9					
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	272,845.2	276,841.8	276,825.0	276,835.2	276,900.0	279,154.6	2,254.6	2,319.4	2,312.8	6,309.4	6,309.4	19,317.4					
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,488.5	114,265.4	114,452.5	114,970.8	116,153.7	1,182.9	1,701.2	1,665.2	4,926.0	4,926.0	7,941.9					
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,152.1	84,641.4	83,714.0	84,540.9	85,678.0	1,137.1	1,964.0	1,525.9	3,794.7	3,794.7	5,118.6					
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,951.2	40,640.5	40,634.5	40,965.9	41,663.2	697.3	1,028.6	712.0	1,172.1	1,172.1	(460.8)					
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,201.0	44,000.9	43,079.4	43,575.0	44,014.8	439.8	935.4	813.9	2,622.6	2,622.6	5,579.4					
10.1.2.- Cuasidónero	20,679.2	22,335.5	27,652.5	29,344.4	30,336.4	29,624.0	30,738.5	30,429.9	30,475.7	45.8	(262.8)	139.3	1,131.3	1,131.3	2,823.3					
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,976.3	27,328.8	28,401.2	28,090.8	28,235.3	144.4	(165.9)	259.0	1,091.6	1,091.6	2,513.7					
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,360.1	2,295.2	2,337.3	2,339.1	2,240.4	(98.7)	(96.9)	(119.7)	39.7	39.7	309.6					
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,353.3	162,559.5	162,382.7	161,929.2	163,000.0	1,071.7	618.2	647.6	1,383.3	1,383.3	11,375.6					
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	47,349.0	46,918.6	45,880.0	45,417.4	46,484.8	1,067.4	604.8	(864.2)	(1,043.6)	(1,043.6)	625.8					