

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

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

Conceptos	2021	2022	2023	I semestre	Julio	Agosto				Variaciones absolutas					
						I sem	II sem	19	20	Día	III 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	4,922.6	4,926.7	4.1	(4.1)	18.6	35.6	35.6	677.5
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	5,940.3	5,933.2	(7.1)	(2.3)	30.2	38.4	38.4	490.2
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(690.0)	(694.8)	(695.5)	(690.0)	5.4	4.7	1.9	(2.7)	(2.7)	99.3
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)	(34.3)	(28.6)	5.7	(4.4)	(11.6)	6.4	6.4	(20.1)
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	5,940.3	5,933.2	(7.1)	(2.3)	30.2	36.4	36.4	486.2
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	556.3	540.0	541.1	562.0	20.9	22.0	42.2	90.3	90.3	27.9
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	6,481.4	6,495.2	13.8	19.7	72.4	126.7	126.7	514.2
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)	(68,688.6)	(68,546.7)	141.9	937.5	(2,504.2)	1,397.0	1,397.0	(10,774.6)
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)	(68,688.6)	(68,546.7)	141.9	937.5	(2,504.2)	1,397.0	1,397.0	(10,774.6)
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)	(54,258.1)	(57,094.2)	(58,349.8)	(57,969.7)	(58,072.6)	(106.9)	277.2	(3,814.5)	1,195.9	1,195.9	(16,564.7)
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)	(8,310.6)	(8,061.8)	248.8	660.3	1,430.3	561.2	561.2	7,310.3
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)	(139.0)	(4.1)	97.3	13.3	42.9	42.9	(0.7)
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	154.47	0.8	(99.0)	(15.3)	(45.6)	(45.6)	(10.7)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.63	6.41	4.82	8.17	3.3	1.8	1.7	1.8	1.8	1.7
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	10,935.0	12,029.6	1,094.6	(207.5)	(1,135.7)	244.4	244.4	(2,331.5)
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	10,905.2	11,899.8	1,094.6	(315.4)	(1,259.3)	115.5	115.5	(2,460.8)
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	107.9	123.7	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	14.5	16.0	1.5	(0.4)	(1.8)	(0.1)	(0.1)	(5.3)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	15.7	15.7	15.7	15.6	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(3.5)
Encaje sobre base promedio catorcena MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.3	15.6	15.7	0.0	(0.7)	(2.0)	(0.9)	(0.9)	(1.4)
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	47,350.2	47,050.2	(300.0)	1,248.2	13.0	1,146.7	1,146.7	12,124.4
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	1,000.0	700.0	(309.0)	470.0	(280.0)	620.0	620.0	700.0
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	3,235.2	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	279,154.6	278,982.7	(171.9)	2,147.5	2,140.9	6,137.5	6,137.5	19,145.6
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	116,153.7	115,941.9	(211.8)	1,489.4	1,453.4	4,714.2	4,714.2	7,730.0
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	85,678.0	85,847.9	169.9	2,133.9	1,695.8	3,964.6	3,964.6	5,288.5
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	41,663.2	41,466.2	(196.9)	831.7	515.1	975.2	975.2	(657.8)
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	44,014.8	44,381.7	366.8	1,302.7	1,180.7	2,989.4	2,989.4	5,943.8
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	30,475.7	30,094.0	(381.7)	(544.5)	(242.4)	749.6	749.6	2,441.5
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	28,235.3	27,854.9	(380.4)	(546.3)	(121.4)	711.2	711.2	2,133.3
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	2,240.4	2,239.1	(1.3)	(98.2)	(121.0)	38.4	38.4	308.3
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	163,000.9	163,040.8	40.0	658.1	687.5	1,423.3	1,423.3	11,415.5
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	46,484.8	46,585.4	100.6	705.4	(763.6)	(943.0)	(943.0)	726.4
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,621.6	74,862.3	74,862.3	74,862.3	74,772.3	(90.5)	(100.0)	150.7	215.0	215.0	5,370.5
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	40,382.7	40,820.7	41,630.5	41,653.2	41,683.1	29.9	52.7	1,300.4	2,151.4	2,151.4	5,318.7
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, 201