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

(saldo en millones de córdobas) al 22 de agosto 2024.

| Conceptos | 2021 | 2022 | 2023 | I semestre | Julio | Agosto | | | | Variaciones absolutas | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | I sem | II sem | 21 | 22 | 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 | 4,948.3 | 4,949.2 | 0.9 | 18.3 | 41.1 | 58.1 | 58.1 | 700.0 |
| 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 | 5,952.6 | 5,948.6 | (4.1) | 13.1 | 45.6 | 53.7 | 53.7 | 505.6 |
| 1.2.- Encaje moneda extranjera | (695.9) | (589.7) | (789.3) | (687.3) | (692.0) | (690.0) | (694.8) | (626.1) | (627.0) | (0.9) | 67.8 | 65.0 | 60.3 | 60.3 | 162.4 |
| 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) | (90.4) | (84.5) | 5.9 | (60.3) | (67.5) | (49.5) | (49.5) | (76.0) |
| 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 | 5,952.6 | 5,948.6 | (4.1) | 13.1 | 45.6 | 51.7 | 51.7 | 501.6 |
| 3.- Reservas internacionales brutas del SFN 1/ | 552.9 | 563.3 | 534.1 | 471.7 | 519.8 | 556.3 | 540.0 | 529.3 | 517.7 | (11.6) | (22.4) | (2.1) | 46.0 | 46.0 | (16.4) |
| 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 | 6,481.9 | 6,466.2 | (15.7) | (9.3) | 43.4 | 97.7 | 97.7 | 485.2 |
| 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) | (69,200.7) | (69,677.7) | (477.0) | (193.5) | (3,635.2) | 266.0 | 266.0 | (11,905.6) |
| 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) | (69,200.7) | (69,677.7) | (477.0) | (193.5) | (3,635.2) | 266.0 | 266.0 | (11,905.6) |
| 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) | (41,508.0) | (59,268.5) | (54,258.1) | (57,094.2) | (58,349.8) | (58,512.3) | (58,778.7) | (266.5) | (428.9) | (4,520.6) | 489.8 | 489.8 | (17,270.8) |
| 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) | (8,276.2) | (8,426.7) | (150.5) | 295.4 | 1,065.4 | 196.3 | 196.3 | 6,945.4 |
| 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) | (3,415.2) | (60.0) | (60.0) | (180.0) | (420.0) | (420.0) | (1,580.2) |
| 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) | (136.8) | (168.1) | (31.3) | 68.2 | (15.8) | 13.8 | 13.8 | (29.8) |
| 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 | 154.47 | 183.77 | 29.3 | (69.7) | 14.0 | (16.3) | (16.3) | 18.6 |
| 6.3.- Moneda extranjera | 7.7 | 5.51 | 6.43 | 6.40 | 6.46 | 6.63 | 6.41 | 6.00 | 7.96 | 2.0 | 1.5 | 1.5 | 1.6 | 1.6 | 1.5 |
| 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 | 10,947.0 | 10,917.9 | (29.1) | (1,319.3) | (2,247.4) | (867.3) | (867.3) | (3,443.3) |
| 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 | 10,670.2 | 10,787.6 | 117.4 | (1,427.6) | (2,371.5) | (996.7) | (996.7) | (3,573.1) |
| 7.2.- Otras cuentas corrientes en MN | 0.5 | 0.1 | 0.5 | 0.9 | 6.2 | 27.3 | 21.9 | 276.8 | 130.3 | (146.5) | 108.3 | 124.1 | 129.4 | 129.4 | 129.8 |
| 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 | 14.3 | 14.5 | 0.2 | (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 | 14.1 | 14.1 | 0.0 | (1.5) | (1.6) | (1.6) | (1.6) | (4.9) |
| Encaje sobre base promedio catorcenal MN (en %) | 19.8 | 19.2 | 17.1 | 15.7 | 17.7 | 16.5 | 16.3 | 15.5 | 15.4 | (0.1) | (0.9) | (2.3) | (0.2) | (0.2) | (1.7) |
| Encaje sobre base promedio catorcenal ME (en %) | 17.6 | 16.1 | 16.4 | 15.5 | 15.7 | 15.5 | 15.5 | 15.5 | 15.3 | (0.1) | (0.2) | (0.4) | (0.2) | (0.2) | (1.0) |
| 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 | 47,060.2 | (290.0) | 1,258.2 | 23.0 | 1,156.7 | 1,156.7 | 12,134.4 |
| 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 dia pagaderas en córdobas.11/ | 0.0 | 0.0 | 0.0 | 80.0 | 980.0 | 400.0 | 230.0 | 1,000.0 | 650.0 | (350.0) | 420.0 | (330.0) | 570.0 | 570.0 | 650.0 |
| 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 | 3,415.2 | 60.0 | 60.0 | 180.0 | 420.0 | 420.0 | 1,580.2 |
| 9.8.- Titulos 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 | 278,767.3 | 277,931.3 | (836.0) | 1,096.0 | 1,089.5 | 5,086.0 | 5,086.0 | 18,094.1 |
| 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 | 115,256.9 | 114,034.8 | (1,222.1) | (417.7) | (453.7) | 2,807.1 | 2,807.1 | 5,823.0 |
| 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 | 85,194.3 | 84,214.2 | (980.1) | 500.2 | 62.1 | 2,330.9 | 2,330.9 | 3,654.8 |
| 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 | 41,111.0 | 40,821.6 | (289.4) | 187.0 | (129.6) | 330.5 | 330.5 | (1,302.4) |
| 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 | 44,083.2 | 43,392.6 | (690.6) | 313.1 | 191.6 | 2,000.3 | 2,000.3 | 4,957.2 |
| 10.1.2.- Cuasidinero | 20,679.2 | 22,335.5 | 27,652.5 | 29,344.4 | 30,336.4 | 29,624.0 | 30,738.5 | 30,062.7 | 29,820.6 | (242.0) | (917.9) | (515.7) | 476.2 | 476.2 | 2,168.2 |
| 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 | 27,827.7 | 27,582.9 | (244.8) | (818.3) | (393.4) | 439.2 | 439.2 | 1,861.3 |
| 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 | 2,235.0 | 2,237.7 | 2.8 | (99.6) | (122.4) | 37.0 | 37.0 | 306.9 |
| 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 | 163,510.4 | 163,896.5 | 386.1 | 1,513.7 | 1,543.1 | 2,278.9 | 2,278.9 | 12,271.1 |
| 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 | 47,027.4 | 47,264.2 | 236.8 | 1,384.2 | (84.8) | (264.2) | (264.2) | 1,405.2 |
| 10.2.2.- Ahorro | 54,727.8 | 64,211.9 | 69,401.9 | 74,557.4 | 74,621.6 | 74,820.3 | 74,872.3 | 74,795.3 | 74,850.4 | 55.1 | (21.9) | 228.8 | 293.1 | 293.1 | 5,448.6 |
| 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 | 41,687.6 | 41,781.8 | 94.2 | 151.4 | 1,399.1 | 2,250.1 | 2,250.1 | 5,417.4 |
| 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, 2012 ,2013, 2014 y 2015 por C$250.9, C$260.0, C$304.0, C$338.0, C$373.4 millones respectivamente.

5/ : Para el 2024 todos los títulos expresados en dólares se ajustan por el tipo de cambio US$1.00 por C$36.6243

6/ : Incluye FOGADE.

7/ : Información al 31 de mayo de 2024 con estados financieros de bancos comerciales.

8/ : Información al 31 de mayo de 2024 con estados financieros sectorizados de bancos comerciales.

9/: Inflación al mes de mayo 2024.

10/ : En febrero de 2017, el Consejo Directivo del BCN mediante resolución CD-BCN-V-2-17 reformó los programas de emisiones de letras 2016 y 2017 a fin de autorizar las formas de pago de letras denominadas en dólares y pagaderas en dólares. Siendo la primera adjudicación el 17 de noviembre de

11/ : Operaciones monetarias diarias de absorción conforme a Resolución CD-BCN-L-3-17, del seis de diciembre de dos mil diecisiete, publicada en La Gaceta, Diario Oficial, No. 241 del diecinueve de

12/: Los TIN son valores desmaterializados, estandarizados, negociables y emitidos al portador, a plazos de 1, 3, 6, 9 y 12 meses, y pueden ser adquiridos por personas naturales y jurídicas, exceptuando a las instituciones financieras, puestos de bolsa y al INSS.

Fuente: Banco Central de Nicaragua.