

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

Conceptos	2021	2022	2023	I semestre	Julio	Agosto					Variaciones absolutas					
						I sem	II sem	III sem	23	26	Día	IV 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	4,949.2	4,946.0	4,962.7	16.7	13.5	54.5	71.5	71.5	713.4
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	5,948.6	5,961.0	5,972.2	11.2	23.6	69.2	77.3	77.3	529.2
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(687.3)	(690.0)	(694.8)	(627.0)	(711.6)	12.5	(72.2)	(7.2)	(11.9)	(11.9)	90.2
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(273.6)	(273.9)	(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)	(14.2)	(14.2)	0.0	(0.5)	(1.7)	(4.2)	(4.2)	124.8
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.8)	(24.2)	(84.5)	(15.0)	(22.0)	(7.0)	62.5	(5.0)	13.0	13.0	(13.5)
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)	(0.3)	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	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	5,948.6	5,961.0	5,972.2	11.2	23.6	69.2	75.3	75.3	525.2
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	556.3	540.0	517.7	463.3	487.6	24.3	(30.1)	(32.2)	15.9	15.9	(46.5)
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	6,466.2	6,424.3	6,459.8	35.5	(6.5)	37.0	91.2	91.2	478.7
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)	(69,677.7)	(69,804.7)	(70,016.5)	(211.8)	(338.8)	(3,974.0)	(72.8)	(72.8)	(12,244.4)
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)	(69,677.7)	(69,804.7)	(70,016.5)	(211.8)	(338.8)	(3,974.0)	(72.8)	(72.8)	(12,244.4)
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	(5,389.7)	(18,514.3)	(41,509.9)	(59,268.5)	(54,255.1)	(57,094.2)	(58,269.8)	(58,778.7)	(58,778.7)	(58,577.4)	110.3	101.4	(4,419.2)	591.1	591.1	(17,169.4)
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)	(8,426.7)	(8,544.8)	(8,866.9)	(322.1)	(440.2)	625.2	(243.9)	(243.9)	6,505.2
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	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	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	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	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)	(2,995.2)	(3,235.2)	(3,295.2)	(3,355.2)	(3,415.2)	(3,415.2)	(3,415.2)	0.0	0.0	(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	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)	(181.9)	(152.3)	(136.2)	(236.3)	(168.1)	(139.9)	(137.4)	2.5	30.7	15.0	44.5	44.5	0.9
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.95	23.65	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	183.77	154.23	154.23	0.0	(29.5)	(15.6)	(45.9)	(45.9)	(10.9)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.63	6.41	7.96	9.32	6.79	(2.5)	(1.2)	0.3	0.4	0.4	0.4
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	10,917.9	11,883.6	12,901.1	1,017.5	1,983.3	(264.1)	1,116.0	1,116.0	(1,460.0)
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	10,787.6	11,882.7	12,709.7	827.0	1,922.2	(449.4)	925.5	925.5	(1,650.9)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	27.3	21.9	130.3	0.9	191.4	190.5	61.1	185.2	190.5	190.5	190.9
8.- Tasas de encaje																
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	23.3	16.1	17.8	15.2	16.4	14.5	16.0	17.1	1.1	2.6	(0.7)	1.0	1.0	(4.2)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	15.7	15.7	14.1	16.0	15.7	(0.4)	1.6	(0.0)	(0.0)	(0.0)	(3.4)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.3	15.4	15.5	17.1	1.5	1.7	(0.6)	1.4	1.4	(0.0)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.5	15.5	15.3	15.5	15.7	0.2	0.3	(0.0)	0.2	0.2	(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	47,060.2	45,946.5	46,026.5	80.0	(1,033.7)	(1,010.6)	123.0	123.0	11,100.7
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	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	39,869.8	39,869.8	0.0	(532.0)	(408.0)	(506.0)	(506.0)	14,250.9
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	536.2	536.2	0.0	18.3	62.3	153.8	153.8	(4,607.0)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	400.0	230.0	650.0	50.0	130.0	80.0	(520.0)	(850.0)	50.0	50.0	130.0
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	2,995.2	3,235.2	3,295.2	3,355.2	3,415.2	3,415.2	3,415.2	0.0	0.0	180.0	420.0	420.0	1,580.2
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	8.6	13.8	13.8	13.8	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	277,931.3	276,844.0	276,910.9	66.9	(1,020.3)	69.1	4,065.7	4,065.7	17,073.8
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	114,034.8	113,556.1	114,082.8	526.7	48.0	(405.7)	2,855.1	2,855.1	5,871.0
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	84,214.2	83,555.5	84,453.2	897.7	239.0	301.1	2,569.9	2,569.9	3,893.8
10.1.1.1.- Numerario	34,697.7	36,995.8	42,124.0	40,491.1	40,951.2	40,640.5	40,634.5	40,821.6	40,746.0	40,564.4	(181.5)	(257.1)	(386.7)	73.4	73.4	(1,559.6)
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	43,392.6	42,809.5	43,888.7	1,079.3	496.2	687.8	2,496.5	2,496.5	5,453.4
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	29,820.6	30,000.7	29,629.7	(371.0)	(191.0)	(706.7)	285.3	285.3	1,977.2
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	27,582.9	27,762.2	27,376.1	(386.1)	(206.8)	(600.2)	232.4	232.4	1,654.5
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	2,237.7	2,238.5	2,253.6	15.1	15.8	(106.5)	52.8	52.8	322.7
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	163,896.5	163,287.8	162,828.1	(459.7)	(1,068.4)	474.8	1,210.5	1,210.5	11,202.8
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	47,264.2	46,729.9	46,600.2	(129.7)	(664.0)	(748.8)	(928.2)	(928.2)	741.2
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	74,850.4	74,635.7	74,518.9	(116.8)	(331.5)	(102.7)	(38.5)	(38.5)	5,117.0
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	41,781.8	41,922.3	41,709.0	(213.3)	(72.8)	1,326.3	2,177.3	2,177.3	5,344.5
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	45,115.7	0.0	0.0	0.0	0.0	0.0	0.0
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									