

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

(saldo en millones de córdobas) al 30 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	27	30	Día	IV sem	Septiembre	III Trim	II Semestre	Ene-Sept
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	4,908.2	4,956.7	4,941.6	4,940.8	5,049.7	5,048.6	5,042.1	(6.5)	(7.0)	85.4	151.0	151.0	792.9
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,060.7	6,048.6	(12.1)	9.6	59.9	153.7	153.7	605.6
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(636.5)	(718.2)	(656.1)	(697.1)	(688.2)	9.0	(32.1)	23.6	(0.9)	(0.9)	101.2
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(275.7)	(276.1)	(276.4)	(277.6)	(1.2)	(1.5)	(2.6)	(6.5)	(6.5)	(20.9)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(12.5)	(11.4)	(11.4)	(10.7)	(10.7)	(10.7)	(10.7)	0.0	0.0	0.7	(0.7)	(0.7)	128.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.4)	(84.0)	(11.0)	(46.0)	(27.5)	(29.6)	(2.1)	16.4	3.8	5.4	5.4	(21.1)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	0.0	0.0	(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	0.0
2.- Reservas internacionales brutas (BCN) 1/ 6/	4,046.6	4,404.4	5,447.0	5,896.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,060.7	6,048.6	(12.1)	9.6	59.9	151.7	151.7	601.6
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	524.4	464.7	469.2	413.1	392.4	485.7	93.3	72.6	(38.7)	14.0	14.0	(48.4)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,422.8	6,513.1	6,413.7	6,425.9	6,452.1	6,453.1	6,534.3	81.1	82.2	21.2	165.7	165.7	553.2
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(69,476.5)	(68,975.1)	501.3	1,203.9	(128.3)	1,028.6	1,028.6	(11,203.0)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(69,476.5)	(68,975.1)	501.3	1,203.9	(128.3)	1,028.6	1,028.6	(11,203.0)
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	0.0
5.1.2.- Moneda nacional	(5,249.7)	(18,514.3)	(41,508.0)	(59,268.8)	(54,258.1)	(58,123.8)	(59,123.8)	(60,939.6)	(58,588.5)	(58,141.1)	(57,924.0)	217.1	664.5	199.7	1,344.5	1,344.5	(16,416.1)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(9,492.1)	(8,130.8)	(6,705.9)	(5,829.4)	(8,818.3)	(8,458.7)	(8,174.5)	284.3	643.8	(43.7)	448.5	448.5	7,197.6
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	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	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	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	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	0.0
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(3,055.2)	(3,295.2)	(3,535.2)	(3,535.2)	(3,595.2)	(3,715.2)	(3,819.6)	(3,819.6)	0.0	(104.4)	(284.4)	(764.4)	(764.4)	(1,984.6)
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	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	0.0
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(181.9)	(152.3)	(217.1)	(138.6)	(190.8)	(197.5)	(162.5)	(165.8)	(3.2)	31.7	51.3	16.1	16.1	(27.4)
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.35	23.04	22.72	22.72	0.0	(0.3)	(0.6)	(1.9)	(1.9)	(10.5)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	234.24	154.22	204.52	213.62	180.09	180.09	(0.0)	(33.5)	(54.2)	(20.0)	(20.0)	14.9
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.17	7.74	9.63	6.90	5.16	8.39	3.2	1.5	2.2	2.0	2.0	2.0
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	13,165.3	12,500.8	12,261.3	10,970.6	10,843.4	11,638.4	12,068.5	430.2	1,225.1	(432.3)	283.4	283.4	(2,292.6)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	13,159.1	12,500.2	11,949.3	10,553.9	10,797.9	11,637.5	12,067.7	430.2	1,269.8	(432.5)	283.4	283.4	(2,293.0)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	0.6	0.6	312.1	416.8	45.5	0.9	0.9	(0.0)	(44.6)	0.3	(0.1)	(0.1)	0.3
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	16.8	16.1	14.3	14.6	15.7	16.3	0.6	1.7	(0.5)	0.2	0.2	(5.0)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	16.0	14.3	16.1	14.7	15.7	15.5	(0.2)	0.8	(0.4)	(0.2)	(0.2)	(3.5)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.2	15.3	15.5	16.3	16.3	(0.0)	0.8	(0.2)	0.7	0.7	(0.8)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.9	15.7	15.9	15.7	15.7	15.7	(0.0)	0.0	(0.3)	0.2	0.2	(0.7)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	47,097.2	47,524.8	47,889.8	47,698.1	50,134.6	48,980.0	49,260.0	280.0	(874.6)	1,735.3	3,296.5	3,296.5	14,334.2
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	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	40,985.6	40,985.6	40,699.5	40,856.0	41,856.8	41,856.8	0.0	1,000.7	871.2	1,481.0	1,481.0	16,237.9
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	473.9	433.6	433.6	408.0	408.0	408.4	408.4	0.0	0.4	(25.3)	26.0	26.0	(4,734.8)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	495.0	800.0	800.0	3,080.0	820.0	1,100.0	280.0	(1,980.0)	605.0	1,020.0	1,020.0	1,100.0
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	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	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	0.0
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	3,055.2	3,295.2	3,535.2	3,595.2	3,715.2	3,715.2	3,819.6	3,819.6	0.0	104.4	284.4	764.4	764.4	1,984.6
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	13.8	13.8	13.8	13.8	13.8	13.8	0.0	0.0	0.0	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	278,166.4	277,521.9	275,876.5	276,538.9	274,803.3	275,241.2	437.9	(1,297.7)	(2,925.2)	2,396.0	2,396.0	15,404.0
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,488.5	114,309.8	115,106.0	113,568.7	114,497.9	113,181.9	113,565.5	383.6	(932.4)	(744.2)	2,337.8	2,337.8	5,353.7
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,152.1	84,631.6	85,889.9	84,212.3	84,698.0	83,394.7	83,937.2	542.6	(760.8)	(694.4)	2,053.9	2,053.9	3,377.8
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,951.2	41,009.9	40,822.9	40,328.1	41,143.1	39,976.9	40,471.8	494.9	(671.2)	(538.0)	(19.2)	(19.2)	(1,652.2)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,201.0	43,621.8	45,027.0	43,884.2	43,554.9	43,417.7	43,465.4	47.6	(89.5)	(156.4)	2,073.1	2,073.1	5,030.0
10.1.2.- Cuasidóner	20,679.2	22,335.5	27,652.5	29,344.4	30,336.4	29,678.2	29,216.1	29,356.4	29,799.9	29,787.3	29,628.3	(159.0)	(171.6)	(49.9)	283.9	283.9	1,975.9
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,976.3	27,449.0	26,988.8	27,177.7	27,619.4	27,583.8	27,421.5	(162.3)	(197.9)	(27.5)	277.9	277.9	1,699.9
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,360.1	2,229.2	2,227.3	2,178.7	2,180.5	2,203.4	2,206.8	3.4	26.3	(22.4)	6.1	6.1	275.9
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,353.3	163,856.6	162,415.9	162,307.8	162,041.0	161,621.4	161,675.7	54.3	(365.3)	(2,181.0)	58.1	58.1	10,050.3
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	47,349.0	46,673.2	45,558.3	45,851.4	45,622.2	44,931.6	44,622.7	(308.9)	(999.5)	(2,050.5)	(2,905.7)	(2,905.7)	(1,236.3)
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9														