

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

(saldo en millones de córdobas) al 18 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre			Día	Variaciones absolutas				
							I sem	17	18		II sem	Septiembre	III Trim	II Semestre	Ene-Sept
							17	18	18		18	18	18	18	18
<b>1.- Reservas internacionales netas ajustadas 1/</b>	<b>2,530.9</b>	<b>3,010.9</b>	<b>4,249.2</b>	<b>4,891.1</b>	<b>4,908.2</b>	<b>4,956.7</b>	<b>4,941.6</b>	<b>5,017.4</b>	<b>5,023.5</b>	<b>6.1</b>	<b>81.9</b>	<b>66.8</b>	<b>132.4</b>	<b>132.4</b>	<b>774.3</b>
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	5,954.5	6,011.5	16.2	62.5	22.9	116.7	116.7	568.5
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(696.5)	(677.8)	(688.9)	(11.1)	(52.4)	22.9	(1.6)	(1.6)	100.5
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(276.1)	(276.1)	0.0	(0.8)	(1.0)	(5.0)	(5.0)	(19.4)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(439.0)	(410.0)	(412.5)	(414.4)	(414.4)	(410.7)	(410.7)	0.0	0.7	0.7	(0.7)	(0.7)	128.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(85.5)	(35.0)	(17.0)	(33.4)	(84.0)	(13.0)	(12.0)	1.0	72.0	21.4	23.0	23.0	(3.5)
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)	0.0	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
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	5,995.4	6,011.5	16.2	62.5	22.9	114.7	114.7	564.5
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	524.4	464.7	450.8	448.7	(2.1)	(16.0)	(75.7)	(23.0)	(23.0)	(85.4)
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	6,446.1	6,460.2	14.1	46.5	(52.9)	91.7	91.7	479.2
<b>5.- Crédito sector público no financiero</b>	<b>(27,714.7)</b>	<b>(43,174.8)</b>	<b>(57,772.1)</b>	<b>(69,943.7)</b>	<b>(66,042.5)</b>	<b>(68,786.8)</b>	<b>(68,480.8)</b>	<b>(69,965.7)</b>	<b>(70,155.7)</b>	<b>(190.0)</b>	<b>(1,674.9)</b>	<b>(1,369.0)</b>	<b>(212.0)</b>	<b>(212.0)</b>	<b>(12,383.6)</b>
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(66,042.5)	(68,786.8)	(68,480.8)	(69,965.7)	(70,155.7)	(190.0)	(1,674.9)	(1,369.0)	(212.0)	(212.0)	(12,383.6)
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)	(41,508.9)	(59,268.5)	(54,258.1)	(58,123.8)	(59,182.7)	(59,354.9)	(59,417.7)	(62.8)	(228.0)	(1,293.9)	(149.2)	(149.2)	(17,995.7)
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)	(7,838.6)	(7,965.8)	(127.2)	(1,259.9)	164.9	657.1	657.1	7,406.3
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)	(3,475.2)	(3,535.2)	(3,715.2)	(3,715.2)	0.0	(180.0)	(240.0)	(720.0)	(720.0)	(1,880.2)
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
<b>6.- Crédito otras instituciones</b>	<b>(211.0)</b>	<b>(161.5)</b>	<b>(138.3)</b>	<b>(181.9)</b>	<b>(152.3)</b>	<b>(217.1)</b>	<b>(138.6)</b>	<b>(137.5)</b>	<b>(137.3)</b>	<b>0.2</b>	<b>1.3</b>	<b>79.7</b>	<b>44.5</b>	<b>44.5</b>	<b>1.0</b>
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.04	23.04	0.0	(0.3)	(0.3)	(1.6)	(1.6)	(10.2)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	234.24	154.22	154.22	153.62	(0.6)	(0.6)	(80.6)	(46.5)	(46.5)	(11.5)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.17	7.74	6.36	6.75	0.4	(1.0)	0.6	0.3	0.3	0.3
<b>7.- Depósitos de bancos (MN)</b>	<b>11,039.9</b>	<b>13,917.2</b>	<b>14,361.1</b>	<b>11,785.2</b>	<b>13,165.3</b>	<b>12,500.8</b>	<b>12,261.3</b>	<b>11,582.5</b>	<b>11,093.6</b>	<b>(488.9)</b>	<b>(1,167.7)</b>	<b>(1,407.2)</b>	<b>(691.5)</b>	<b>(691.5)</b>	<b>(3,267.5)</b>
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	11,161.8	10,991.4	(170.4)	(957.9)	(1,508.8)	(792.0)	(792.0)	(3,369.3)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	0.6	312.1	420.7	102.2	(318.5)	(209.8)	101.7	101.3	101.3	101.7
<b>8.- Tasas de encaje</b>															
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	16.8	16.1	15.1	14.9	(0.2)	(1.2)	(2.0)	(1.3)	(1.3)	(6.5)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	16.0	14.3	15.2	15.4	0.2	1.2	(0.5)	(0.3)	(0.3)	(3.6)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.2	15.7	15.6	(0.1)	(0.6)	(0.9)	(0.1)	(0.1)	(1.5)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.9	15.7	15.8	15.8	(0.0)	0.0	(0.2)	0.2	0.2	(0.6)
<b>9.- Títulos valores 5/</b>	<b>20,202.1</b>	<b>20,487.1</b>	<b>34,925.9</b>	<b>45,903.6</b>	<b>47,037.2</b>	<b>47,464.8</b>	<b>47,769.8</b>	<b>48,310.5</b>	<b>49,090.5</b>	<b>780.0</b>	<b>1,320.8</b>	<b>1,625.8</b>	<b>3,187.0</b>	<b>3,187.0</b>	<b>14,164.7</b>
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	40,985.6	40,985.6	40,712.0	40,712.0	0.0	(273.6)	(273.6)	336.2	336.2	15,093.1
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	0.0	(25.6)	(25.6)	25.6	25.6	(4,735.2)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	495.0	800.0	1,400.0	2,180.0	780.0	1,380.0	1,685.0	2,100.0	2,100.0	2,180.0
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.- TET 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	(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	3,475.2	3,475.2	3,715.2	3,715.2	0.0	240.0	240.0	720.0	720.0	1,880.2
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	13.8	13.8	13.8	13.8	0.0	0.0	0.0	5.1	5.1	4.9
<b>10.- Pasivos totales en el SF (M3A) 7/</b>	<b>203,347.7</b>	<b>226,449.8</b>	<b>259,837.2</b>	<b>272,845.2</b>	<b>276,841.8</b>	<b>278,166.4</b>	<b>277,521.9</b>	<b>276,673.9</b>	<b>276,939.6</b>	<b>265.7</b>	<b>(582.3)</b>	<b>(1,226.8)</b>	<b>4,094.4</b>	<b>4,094.4</b>	<b>17,102.5</b>
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	115,105.7	115,072.7	(33.0)	(33.3)	762.9	3,845.0	3,845.0	6,860.8
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	85,591.3	85,578.7	(12.6)	(311.2)	947.1	3,695.4	3,695.4	5,019.3
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,951.2	41,009.9	40,862.9	41,269.0	41,084.9	(184.1)	222.0	75.1	593.8	593.8	(1,039.1)
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	44,322.4	44,493.8	171.4	(593.2)	872.0	3,101.5	3,101.5	6,058.4
10.1.2.- Cuasidónero	20,679.2	22,335.5	27,652.5	29,344.4	30,336.4	29,678.2	29,216.1	29,514.3	29,494.0	(20.4)	277.9	(184.2)	149.6	149.6	1,841.5
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	27,335.0	27,313.7	(21.3)	324.9	(135.3)	170.0	170.0	1,592.1
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	2,179.3	2,180.3	1.0	(47.0)	(48.9)	(20.4)	(20.4)	249.4
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	161,568.3	161,867.0	298.7	(549.0)	(1,989.7)	249.4	249.4	10,241.6
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	44,927.5	45,174.4	246.9	(383.9)	(1,498.8)	(2,354.0)	(2,354.0)	(684.6)
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,621.6	74,783.8	74,478.2	74,336.9	74,416.7	79.8	(61.5)	(367.1)	(140.7)	(140.7)	5,014.8
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	40,382.7	42,399.7	42,379.4	42,303.8	42,275.9	(28.0)	(103.5)	(123.8)	2,744.1	2,744.1	5,911.4
<b>11.- Depósitos del SPNF en el SFN 8/</b>	<b>25,290.7</b>	<b>29,831.8</b>	<b>40,005.5</b>	<b>45,115.7</b>	<b>45,115.7</b>	<b>45,115.7</b>	<b>45,115.7</b>	<b>45,115.7</b>	<b>45,115.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5,110.2</b>
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.							