

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

(saldo en millones de córdobas) al 23 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	20	23	Día	IV sem	Septiembre	III Trím	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	5,047.0	5,052.0	5.0	2.2	95.2	160.8	160.8	802.8
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	6,049.4	6,055.7	6.2	16.7	67.0	160.8	160.8	612.7
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(636.5)	(718.2)	(656.1)	(658.0)	(694.2)	(36.2)	(38.1)	17.5	(6.9)	(6.9)	95.1
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(275.7)	(276.1)	(276.1)	(276.1)	0.0	0.0	(1.0)	(5.0)	(5.0)	(19.4)
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)	(10.0)	(10.0)	0.0	0.7	1.4	0.0	0.0	129.0
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.4)	(84.0)	(11.0)	(46.0)	(58.0)	(23.0)	35.0	23.0	10.4	12.0	12.0	(14.5)
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)	(0.3)	(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	6,049.4	6,055.7	6.2	16.7	67.0	158.8	158.8	608.7
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	399.5	419.6	20.1	6.6	(104.8)	(52.0)	(52.0)	(114.4)
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	6,449.0	6,475.3	26.3	23.2	(37.8)	106.8	106.8	494.2
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(69,943.7)	(66,042.5)	(68,786.8)	(68,480.8)	(69,421.2)	(70,059.0)	(70,200.7)	(71,314.2)	(1,113.5)	(1,255.2)	(2,527.4)	(1,370.5)	(1,370.5)	(13,542.1)
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)	(69,421.2)	(70,059.0)	(70,200.7)	(71,314.2)	(1,113.5)	(1,255.2)	(2,527.4)	(1,370.5)	(1,370.5)	(13,542.1)
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)	(59,265.8)	(54,258.1)	(58,123.8)	(59,123.8)	(60,939.6)	(58,598.5)	(58,830.3)	(59,738.6)	(908.4)	(1,150.1)	(1,614.8)	(470.1)	(470.1)	(18,230.7)
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)	(5,829.4)	(8,818.3)	(8,718.2)	(8,759.0)	(40.8)	59.3	(628.2)	(136.1)	(136.1)	6,613.1
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)	(2,995.2)	(3,235.2)	(3,475.2)	(3,535.2)	(3,595.2)	(3,595.2)	(3,595.2)	(3,759.6)	(164.4)	(164.4)	(284.4)	(764.4)	(764.4)	(1,924.6)
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)	(136.7)	(140.3)	(3.6)	57.2	76.8	41.6	41.6	(1.9)
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.35	23.04	23.04	23.04	0.0	0.0	(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	204.52	213.62	153.62	153.62	0.0	(60.0)	(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	9.63	6.90	6.12	9.68	3.6	2.8	3.5	3.3	3.3	3.3
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	11,572.4	12,138.5	566.2	1,295.2	(362.2)	353.4	353.4	(2,222.6)
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	11,563.4	11,982.5	419.2	1,184.6	(517.7)	198.3	198.3	(2,378.1)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	0.6	312.1	416.8	45.5	9.0	156.0	147.0	110.5	155.4	155.1	155.1	155.5
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	15.6	16.2	0.6	1.6	(0.6)	0.1	0.1	(5.1)
Encaje sobre base promedio diaria ME (en %)	21.0	19.9	19.0	15.7	15.7	16.0	14.3	16.1	14.7	14.7	15.7	0.9	1.0	(0.3)	(0.1)	(0.1)	(3.4)
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	15.5	16.2	0.7	0.7	(0.3)	0.5	0.5	(0.9)
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	15.5	15.7	0.2	(0.0)	(0.3)	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	47,464.8	47,769.8	47,578.1	50,014.6	48,695.0	48,399.3	(295.6)	(1,615.3)	934.6	2,495.7	2,495.7	13,473.5
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	41,242.0	41,242.0	0.0	386.0	256.5	866.3	866.3	15,623.1
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	372.4	473.9	433.6	433.6	408.0	408.0	382.4	382.4	0.0	(25.6)	(51.3)	0.0	0.0	(4,760.8)
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	1,400.0	940.0	(460.0)	(2,140.0)	445.0	860.0	860.0	940.0
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	2,995.2	3,235.2	3,475.2	3,475.2	3,595.2	3,595.2	3,595.2	3,759.6	164.4	164.4	284.4	764.4	764.4	1,924.6
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	275,657.5	275,306.4	(351.1)	(1,232.5)	(2,860.0)	2,461.2	2,461.2	15,469.3
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	114,330.0	113,362.5	(967.5)	(1,135.4)	(947.3)	2,134.8	2,134.8	5,150.6
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	84,553.9	84,174.9	(379.0)	(523.0)	(456.7)	2,291.6	2,291.6	3,615.6
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	40,328.1	41,143.1	41,091.5	40,812.4	(279.1)	(330.7)	(197.4)	321.3	321.3	(1,311.6)
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	43,462.4	43,362.5	(99.8)	(192.3)	(259.3)	1,970.3	1,970.3	4,927.2
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	29,776.1	29,187.5	(588.6)	(612.4)	(490.6)	(156.9)	(156.9)	1,535.1
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	27,595.8	27,006.1	(589.8)	(613.3)	(442.9)	(137.6)	(137.6)	1,284.5
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	2,180.3	2,181.5	1.2	0.9	(47.7)	(19.3)	(19.3)	250.6
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	161,327.5	161,944.0	616.4	(97.1)	(1,912.7)	326.4	326.4	10,318.6
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	45,851.4	45,622.2	44,852.7	45,557.9	705.2	(64.3)	(1,115.3)	(1,970.6)	(1,970.6)	(301.1)
10.2.2.- Ahorro	54,727.8	64															