

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

(saldo en millones de córdobas) al 25 de octubre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre					Variaciones absolutas				
						I sem	II sem	III sem	25	Día	IV sem	Octubre	IV Trim	II Semestre	Ene-Oct
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	5,042.1	5,023.4	5,024.6	4,985.3	4,989.4	4.1	4.1	(32.8)	(32.8)	98.2	740.1
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	6,048.6	6,034.6	6,010.4	5,970.4	5,987.2	16.7	16.7	(61.4)	(61.4)	92.3	544.2
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(715.1)	(629.3)	(688.3)	(692.2)	(3.8)	(3.8)	(4.0)	(4.0)	(4.9)	97.2
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(278.4)	(278.5)	(279.2)	(279.2)	0.0	0.0	(1.5)	(1.5)	(8.0)	(22.4)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(10.7)	(10.4)	(11.1)	(12.4)	(13.2)	(0.8)	(0.8)	(2.5)	(2.5)	(3.2)	125.8
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(7.0)	(66.5)	(5.0)	(13.0)	(8.0)	(8.0)	16.6	16.6	22.0	(4.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	0.0	0.0	0.0	(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	6,048.6	6,034.6	6,010.4	5,970.4	5,987.2	16.7	16.7	(61.4)	(61.4)	90.3	540.2
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	485.7	481.0	481.9	492.8	485.1	(7.7)	(7.7)	(0.6)	(0.6)	13.4	(49.0)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,534.3	6,515.6	6,492.2	6,463.3	6,472.2	9.0	9.0	(62.0)	(62.0)	103.7	491.2
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(71,067.5)	(71,322.6)	(68,009.8)	(68,937.9)	(928.2)	(928.2)	37.2	37.2	1,065.8	(11,165.8)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(71,067.5)	(71,322.6)	(68,009.8)	(68,937.9)	(928.2)	(928.2)	37.2	37.2	1,065.8	(11,165.8)
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)	(59,258.3)	(57,924.9)	(61,264.9)	(61,654.8)	(59,423.8)	(59,320.8)	102.8	102.8	(1,396.7)	(1,396.7)	(52.3)	(17,812.8)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(8,174.5)	(6,887.0)	(6,751.1)	(5,669.6)	(6,700.6)	(1,031.0)	(1,031.0)	1,473.9	1,473.9	1,922.4	8,671.5
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)	(3,055.2)	(3,819.6)	(3,859.6)	(3,859.6)	(3,859.6)	(3,859.6)	0.0	0.0	(40.0)	(40.0)	(804.4)	(2,024.6)
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
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)	(165.8)	(220.5)	(140.2)	(171.0)	(140.9)	30.1	30.1	24.8	24.8	41.0	(2.6)
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.72	22.42	22.42	22.42	0.0	0.0	(0.3)	(0.3)	(2.2)	(10.8)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	237.56	157.15	187.00	157.00	(30.0)	(30.0)	(23.1)	(23.1)	(43.1)	(8.1)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	5.69	5.46	6.38	6.33	(0.1)	(0.1)	(2.1)	(2.1)	(0.1)	(0.1)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	12,068.5	13,007.8	10,109.4	12,545.0	11,327.3	(1,217.8)	(1,217.8)	(741.2)	(741.2)	(457.9)	(3,033.9)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	12,067.7	12,880.6	10,104.6	12,541.1	11,303.3	(1,237.8)	(1,237.8)	(764.4)	(764.4)	(480.9)	(3,057.3)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	0.9	127.2	4.9	3.9	24.0	20.0	20.0	23.1	23.1	23.0	23.4
8.- Tasas de encaje															
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	16.3	17.5	13.7	17.1	15.4	(1.7)	(1.7)	(0.9)	(0.9)	(0.7)	(5.9)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.5	16.2	14.2	15.4	15.6	0.1	0.1	0.0	0.0	(0.2)	(3.5)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	16.3	16.2	15.6	17.1	16.4	(0.7)	(0.7)	0.1	0.1	0.7	(0.7)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.9	15.6	15.5	15.5	0.0	0.0	(0.2)	(0.2)	(0.0)	(0.9)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	49,260.0	47,688.3	49,532.1	48,477.9	47,236.1	(1,241.8)	(1,241.8)	(2,023.9)	(2,023.9)	1,272.5	12,310.3
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	41,856.8	41,066.8	41,073.1	41,193.1	40,531.3	(661.8)	(661.8)	(1,325.4)	(1,325.4)	155.5	14,912.4
9.3.- Letras pagaderas en dólares 10/	15,117.5	15,870.1	5,143.2	382.4	408.4	397.4	424.8	470.6	470.6	0.0	0.0	62.3	62.3	88.3	(4,672.5)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,100.0	290.0	2,100.0	880.0	300.0	(580.0)	(580.0)	(800.0)	(800.0)	220.0	300.0
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	3,055.2	3,819.6	3,859.6	3,859.6	3,859.6	3,859.6	0.0	0.0	40.0	40.0	804.4	2,024.6
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	13.8	13.0	13.0	13.0	13.0	0.0	0.0	(0.7)	(0.7)	4.4	4.2
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	272,845.2	275,241.2	275,698.1	275,782.3	276,260.2	275,846.2	(414.0)	(414.0)	605.0	605.0	3,009.9	16,009.0
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	113,565.5	112,268.6	113,043.4	112,750.9	112,835.1	84.2	84.2	(730.4)	(730.4)	1,607.4	4,623.3
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	83,937.2	83,044.3	82,390.1	81,964.3	82,083.7	119.4	119.4	(1,853.5)	(1,853.5)	200.4	1,524.4
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,471.8	39,858.1	40,550.9	39,341.2	39,299.1	(42.0)	(42.0)	(1,172.7)	(1,172.7)	(1,191.9)	(2,824.9)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,465.4	43,186.3	41,839.2	42,623.1	42,784.6	161.5	161.5	(680.8)	(680.8)	1,392.4	4,349.2
10.1.2.- Cuasidólar	20,679.2	22,335.5	27,652.5	29,344.4	29,628.3	29,224.3	30,653.3	30,786.6	30,751.4	(35.2)	(35.2)	1,123.1	1,123.1	1,407.0	3,098.9
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,421.5	27,009.8	28,460.0	28,526.0	28,526.4	(35.5)	(35.5)	1,104.9	1,104.9	1,382.8	2,804.8
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,206.8	2,214.5	2,193.2	2,224.6	2,224.9	0.3	0.3	18.1	18.1	24.2	294.1
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	161,675.7	163,429.5	162,738.9	163,500.3	163,011.1	(498.3)	(498.3)	1,335.4	1,335.4	1,393.5	11,385.7
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	44,622.7	46,522.2	45,578.8	46,521.9	46,023.5	(498.4)	(498.4)	1,400.8	1,400.8	(1,504.9)	164.5
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,454.5	74,377.0	74,625.4	74,542.5	74,527.4	(15.1)	(15.1)	72.9	72.9	(30.0)	5,125.5
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	42,598.5	42,530.3	42,534.7	42,444.9	42,460.2	15.2	15.2	(138.4)	(138.4)	2,928.4	6,095.7
11.- Depósitos del SPNE 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	2.9	1.7										

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