

**Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero**
(saldo en millones de córdobas) al 22 de junio de 2020.

Conceptos	2017	2018	2019	I trim.	Abril	Mayo	Junio					Variaciones absolutas				
							I sem.	II sem.	III sem.	19	22	Día	IV sem.	Jun.	II trim.	I semestre.
1.- Reservas internacionales netas ajustadas 1/	1,802.2	1,145.5	1,374.4	1,485.0	1,505.3	1,530.1	1,519.5	1,532.1	1,521.2	1,517.7	1,513.2	(4.5)	(8.0)	(16.8)	28.2	138.9
1.1.- RIN 6/	2,716.2	2,038.9	2,208.5	2,394.5	2,494.5	2,562.5	2,543.7	2,564.7	2,528.4	2,519.7	2,519.7	(4.2)	(8.7)	(42.8)	125.2	311.2
1.2.- Encaje moneda extranjera	(721.1)	(628.3)	(473.7)	(461.9)	(496.6)	(503.8)	(434.6)	(441.5)	(433.1)	(436.0)	(436.9)	(0.8)	(3.8)	67.0	25.0	36.9
1.3.- FOGADE	(165.0)	(180.9)	(198.2)	(201.4)	(202.3)	(203.1)	(203.1)	(203.1)	(203.1)	(203.1)	(203.1)	(0.0)	(0.0)	(0.0)	(1.7)	(4.9)
1.4.- Letras BCN pagaderas en dólares	(27.9)	(58.9)	(4.0)	(30.0)	(74.7)	(109.6)	(109.6)	(109.6)	(109.6)	(109.6)	(109.6)	0.0	0.0	(0.0)	(79.7)	(105.6)
1.5.- Depósitos monetarios en dólares	0.0	(25.0)	(82.0)	(138.0)	(150.3)	(160.5)	(221.5)	(223.0)	(206.0)	(202.0)	(201.5)	0.5	4.5	(41.0)	(63.5)	(119.5)
1.6.- Títulos de Inversión en dólares 5/	0.0	(0.2)	(8.7)	(7.5)	(4.5)	(4.4)	(4.4)	(4.4)	(4.4)	(4.4)	(4.4)	0.0	0.0	0.0	3.1	4.3
1.7.- Cuenta corriente en ME	0.0	0.0	(67.6)	(70.8)	(60.9)	(51.0)	(51.0)	(51.0)	(51.0)	(51.0)	(51.0)	0.0	0.0	(0.0)	19.8	16.6
2.- Reservas internacionales brutas 1/ 6/	2,757.8	2,261.1	2,397.4	2,571.3	2,664.8	2,727.8	2,709.0	2,728.3	2,692.0	2,687.4	2,683.3	(4.2)	(8.7)	(44.5)	112.0	285.8
3.- Crédito sector público no financiero	(22,899.9)	(13,415.9)	(15,041.3)	(21,158.0)	(20,073.2)	(19,613.7)	(18,600.9)	(20,544.9)	(20,366.4)	(20,286.8)	(20,309.2)	(22.5)	57.2	(695.5)	848.8	(5,268.0)
3.1.- Gobierno central 4/	(22,899.9)	(13,415.9)	(15,041.3)	(21,158.0)	(20,073.2)	(19,613.7)	(18,600.9)	(20,544.9)	(20,366.4)	(20,286.8)	(20,309.2)	(22.5)	57.2	(695.5)	848.8	(5,268.0)
3.1.1.- 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
3.1.2.- Moneda nacional	(3,386.7)	(2,435.7)	(1,492.8)	(5,908.0)	(5,016.5)	(4,147.6)	(3,060.5)	(4,580.0)	(4,722.8)	(4,762.6)	(4,886.1)	(123.5)	(163.3)	(738.5)	1,021.9	(3,393.3)
3.1.3.- Moneda extranjera	(14,551.2)	(10,111.5)	(12,871.6)	(14,434.7)	(14,001.4)	(14,170.8)	(14,185.1)	(14,549.6)	(14,147.3)	(14,027.9)	(13,926.9)	101.1	220.4	243.9	507.8	(1,055.3)
3.1.4.- 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
3.1.5.- 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
3.1.6.- 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
3.1.7.- 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
3.1.8.- 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
3.1.9.- Depósitos a plazos	(5,904.9)	(1,811.6)	(1,619.9)	(1,758.3)	(1,998.3)	(2,238.3)	(2,298.3)	(2,358.3)	(2,439.2)	(2,439.2)	(2,439.2)	0.0	0.0	(200.9)	(680.9)	(819.3)
3.1.10.- 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
3.2.- 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
4.- Crédito otras instituciones	(137.2)	(110.1)	(116.5)	(118.8)	(133.9)	(160.0)	(113.7)	(113.7)	(113.4)	(113.4)	(113.4)	(0.0)	(0.0)	46.6	5.4	3.1
4.1.- Crédito	50.6	47.3	49.3	46.7	45.7	45.9	46.1	46.1	46.5	46.5	46.5	(0.0)	(0.0)	0.5	(0.2)	(2.9)
4.2.- Moneda nacional	182.1	150.5	159.7	159.3	173.5	199.8	183.8	153.8	153.8	153.8	153.8	(0.0)	(0.0)	(46.0)	(5.5)	(5.8)
4.3.- Moneda extranjera	6.5	6.8	6.2	6.1	6.1	6.1	6.0	6.0	6.0	6.0	6.0	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)
5.- Depósitos de bancos (MN)	9,701.8	7,733.0	8,472.0	5,678.4	6,411.5	6,715.2	6,182.1	5,765.6	5,533.6	5,679.9	6,875.8	1,195.9	1,342.2	160.6	1,197.4	(1,594.4)
5.1.- Depósitos de encaje en MN	9,701.7	7,733.0	7,803.9	5,678.3	6,411.4	6,715.0	6,182.0	5,765.5	5,533.5	5,679.8	6,875.7	1,195.9	1,342.2	160.7	1,197.4	(928.2)
5.2.- Otras cuentas corrientes en MN	0.1	0.5	666.4	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.0	0.0	(0.0)	0.0	(666.2)
6.- Tasas de encaje																
Encaje sobre base promedio diaria MN (en %)	24.2	23.1	21.3	15.1	17.5	18.2	16.6	15.2	14.6	15.0	18.2	3.2	3.6	(0.0)	3.1	(3.1)
Encaje sobre base promedio diaria ME (en %)	18.1	21.0	17.8	16.9	18.1	18.4	15.8	16.1	15.7	15.8	15.9	0.1	0.2	(2.5)	(1.0)	(1.9)
Encaje sobre base promedio catorcenal MN (en %)	23.0	23.1	21.3	15.3	16.7	16.7	16.4	15.7	15.3	15.3	18.2	2.9	2.9	1.5	2.9	(3.1)
Encaje sobre base promedio catorcenal ME (en %)	18.5	21.0	17.7	16.6	17.4	17.0	15.9	16.0	15.9	15.9	15.9	0.0	0.0	(1.1)	(0.7)	(1.8)
7.- Títulos valores 5/	14,893.3	11,802.8	6,405.9	7,500.1	9,432.8	10,901.8	13,031.8	12,751.8	12,857.7	12,622.7	11,912.7	(710.0)	(945.0)	1,010.9	4,412.6	5,506.8
7.1.- Bonos bancarios 3/	4,372.8	4,248.7	4,048.8	4,048.8	4,048.8	4,048.8	4,048.8	4,048.8	4,048.8	4,048.8	4,048.8	0.0	0.0	0.0	0.0	0.0
7.2.- Letras pagaderas en córdobas.	3,732.1	3,778.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.3.- Letras pagaderas en dólares. 11/	883.5	1,954.7	137.4	1,030.3	2,575.8	3,777.8	3,777.8	3,777.8	3,777.8	3,777.8	3,777.8	0.0	0.0	0.0	2,747.5	3,640.4
7.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	300.0	400.0	650.0	680.0	2,750.0	2,410.0	2,435.0	2,200.0	1,490.0	(710.0)	(945.0)	810.0	1,090.0	1,190.0
7.4.- 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
7.5.- 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
7.6.- 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
7.7.- Depósitos a plazo	5,904.9	1,811.6	1,619.9	1,758.3	1,998.3	2,238.3	2,298.3	2,358.3	2,439.2	2,439.2	2,439.2	0.0	0.0	200.9	680.9	819.3
7.8.- Títulos de inversión	0.0	8.9	299.8	262.6	159.9	156.9	156.9	156.9	156.9	156.9	156.9	0.0	0.0	0.0	(105.7)	(143.0)
8.- Pasivos totales en el SF (M3A) 7/	178,653.4	144,936.6	151,071.7	152,661.1	152,869.6	153,057.6	153,215.2	152,419.7	151,796.5	151,662.3	151,801.6	139.3	5.1	(1,255.9)	(859.5)	730.0
8.1.- Pasivos moneda nacional (M2A)	57,204.8	49,407.8	57,973.0	56,256.2	55,948.9	57,036.0	57,392.0	56,340.6	56,266.7	56,381.1	56,304.1	(77.1)	37.3	(732.0)	47.9	(1,668.9)
8.1.1.- Medio circulante (M1A)	40,349.0	35,123.3	42,734.5	40,350.9	39,311.0	40,863.0	41,211.0	40,031.0	39,589.0	39,688.9	39,828.8	139.9	239.8	(1,034.2)	(522.1)	(2,905.7)
8.1.1.1.- Numerario	18,206.8	17,513.4	21,296.7	19,641.8	20,304.6	20,183.9	19,771.3	18,550.8	18,845.2	19,198.0	18,951.6	(246.4)	106.4	(1,232.3)	(690.2)	(2,345.1)
8.1.1.2.- Depósitos a la vista	22,142.2	17,609.9	21,437.9	20,709.1	19,006.4	20,679.1	21,439.6	21,480.2	20,743.8	20,491.0	20,877.2	386.2	133.4	198.1	168.1	(560.7)
8.1.2.- Cuasidinero	16,855.8	14,284.5	15,238.4	15,905.3	16,637.9	16,173.0	16,181.1	16,309.5	16,677.7	16,692.2	16,475.3	(216.9)	(202.4)	302.3	569.9	1,236.9
8.1.2.1.- Ahorro	14,704.4	12,487.2	13,555.0	13,830.4	14,361.6	14,131.9	14,162.9	14,292.2	14,647.5	14,661.8	14,444.6	(217.1)	(202.9)	312.7	614.2	889.7
8.1.2.2.- Plazo 8/	2,151.4	1,797.2	1,683.4	2,075.0	2,276.3	2,041.1	2,018.2	2,017.3	2,030.2	2,030.4	2,030.7	0.2	0.5	(10.4)	(44.3)	347.2
8.2.- Pasivos en moneda extranjera	121,448.6	95,528.9	93,098.7	96,404.9	96,920.7	96,021.5	95,823.2	96,079.2	95,529.8	95,281.2	95,497.6	216.4	(32.2)	(524.0)	(907.3)	2,396.8
8.2.1.- Vista	32,968.4	29,392.3	26,117.5	26,253.5	26,420.6	25,689.7	25,298.4	25,298.4	24,605.2	24,297.3	24,547.0	249.7	(58.2)	(1,142.7)	(1,706.5)	(1,570.5)
8.2.2.- Ahorro	48,802.1	35,279.6	37,638.6	39,585.3	40,198.8	40,856.0	41,029.1	41,275.5	41,027.8	41,041.1	41,059.1	18.0	31.4	203.1	1,473.8	3,420.6
8.2.3.- Plazo 8/	39,678.2	30,857.0	29,342.6	30,566.1	30,301.2	29,475.9	29,495.7	29,505.4	29,896.8	29,942.8	29,891.4	(51.3)	(5.4)	415.6	(674.7)	548.8
9.- Depósitos del SPNF en el SFN 9/	17,934.6	17,637.2	17,866.1	19,487.8	18,969.8	18,969.8	18,969.8	18,969.8	18,969.8	18,969.8	18,969.8	0.0	0.0	0.0	(518.0)	1,103.8
9.1.- Del cual gobierno central	9,717.5	9,9														