

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

(saldo en millones de córdobas) al 29 de junio 2023.

Conceptos	2020	2021	2022	I trim	Abril	Mayo	Junio					Variaciones absolutas			
							I sem	II sem	III sem	28	29	Día	IV sem	Junio	II Trim
1.- Reservas internacionales netas ajustadas 1/	1,886.7	2,530.9	3,010.9	3,398.2	3,547.5	3,599.6	3,572.5	3,542.9	3,584.0	3,625.9	3,625.7	(0.2)	41.7	26.1	227.6
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,817.8	4,884.4	4,948.4	4,971.3	4,937.7	4,951.5	4,940.6	4,952.0	11.4	0.5	3.6	134.2
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(614.5)	(637.7)	(618.5)	(639.5)	(634.8)	(627.1)	(591.5)	(611.5)	(20.0)	15.6	7.0	(3.0)
1.3.- FOGADE	(208.5)	(218.9)	(231.8)	(238.4)	(242.3)	(242.3)	(243.1)	(243.1)	(243.1)	(243.1)	(243.1)	0.0	0.0	0.0	(0.7)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(439.6)	(512.4)	(417.0)	(441.9)	(425.0)	(423.5)	(472.9)	(427.8)	(427.8)	0.0	45.1	14.1	84.5
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(54.0)	(41.5)	(45.5)	(91.0)	(93.0)	(24.0)	(52.0)	(43.5)	8.5	(19.5)	2.0	10.5
1.6.- Títulos de Inversión en dólares 5/	(2.7)	(2.0)	(0.5)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	0.0	0.0	0.0	0.0
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/	3,211.9	4,046.6	4,404.4	4,853.8	4,915.4	4,974.4	4,997.3	4,963.7	4,977.5	4,961.6	4,973.0	11.4	(4.5)	(1.4)	119.2
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	638.7	486.2	518.8	562.0	512.8	512.4	562.8	528.9	(33.8)	16.5	15.2	90.3
4.- Reservas internacionales brutas consolidadas 1/ 6/	3,773.9	4,599.4	4,967.7	5,292.4	5,401.6	5,488.2	5,559.3	5,476.5	5,490.0	5,524.4	5,502.0	(22.5)	12.0	13.8	209.5
5.- Crédito sector público no financiero	(23,422.8)	(27,714.7)	(43,174.8)	(52,969.6)	(56,376.1)	(56,114.8)	(58,211.2)	(56,574.6)	(58,651.5)	(59,348.6)	(58,988.4)	360.2	(336.9)	(2,873.6)	(6,018.8)
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(52,969.6)	(56,376.1)	(56,114.8)	(58,211.2)	(56,574.6)	(58,651.5)	(59,348.6)	(58,988.4)	360.2	(336.9)	(2,873.6)	(6,018.8)
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	(1,487.6)	(5,249.7)	(18,534.3)	(26,956.5)	(29,462.6)	(30,251.7)	(32,811.7)	(32,884.2)	(34,025.2)	(34,207.3)	(33,881.1)	226.2	44.1	(3,729.4)	(7,024.8)
5.1.3.- Moneda extranjera	(21,193.9)	(21,537.2)	(23,836.8)	(24,749.2)	(25,469.5)	(24,179.2)	(23,595.5)	(21,846.1)	(22,672.9)	(23,187.9)	(22,993.9)	194.0	(321.0)	1,185.3	1,755.3
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	251.0	251.0	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
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
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	(1,684.2)	(1,720.7)	(1,766.7)	(2,206.9)	(2,386.9)	(2,626.9)	(2,746.9)	(2,807.3)	(2,896.4)	(2,896.4)	(2,956.4)	(60.0)	(60.0)	(329.5)	(749.5)
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	(243.4)	(211.0)	(161.5)	(173.0)	(230.9)	(228.2)	(169.9)	(172.2)	(170.0)	(170.4)	(170.4)	0.0	(0.4)	57.8	2.6
6.1.- Crédito	44.5	45.4	40.38	38.21	37.41	36.73	35.62	35.14	35.46	34.99	34.99	0.0	(0.5)	(1.7)	(3.2)
6.2.- Moneda nacional	181.0	248.6	196.34	204.85	253.34	258.05	198.55	198.55	198.55	198.55	198.55	(0.0)	(0.0)	(59.5)	(6.3)
6.3.- Moneda extranjera	106.8	7.7	5.51	6.38	14.97	6.86	7.02	8.77	6.90	6.88	6.83	(0.0)	(0.1)	(0.0)	0.5
7.- Depósitos de bancos (MN)	10,164.3	11,039.9	13,917.2	9,911.2	10,130.6	10,617.9	10,191.4	10,202.4	10,401.1	10,507.7	10,364.2	(143.5)	(36.9)	(253.7)	453.0
7.1.- Depósitos de encaje en MN	10,164.2	11,039.4	13,917.1	9,910.8	10,130.2	10,617.6	10,189.6	9,872.2	10,393.9	10,107.4	9,963.9	(143.5)	(430.0)	(653.7)	53.1
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	0.4	0.4	0.3	1.8	330.2	7.2	400.3	400.3	(0.0)	393.1	399.9	399.9
8.- Tasas de encaje															
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	16.7	16.7	16.7	16.0	15.5	16.1	15.7	15.5	(0.2)	(0.7)	(1.3)	(1.3)
Encaje sobre base promedio diaria ME (en %)	18.2	21.0	15.9	16.1	16.6	15.9	16.4	16.3	15.9	15.9	15.9	0.0	(0.4)	(0.6)	(0.6)
Encaje sobre base promedio catorcena MN (en %)	16.9	19.8	19.2	16.7	17.1	16.1	16.2	16.1	15.6	15.6	15.6	(0.0)	0.1	(0.5)	(1.1)
Encaje sobre base promedio catorcena ME (en %)	16.5	17.6	16.1	16.2	16.1	15.7	16.4	16.1	15.9	15.9	15.8	(0.0)	(0.1)	0.1	(0.4)
9.- Títulos valores 5/	17,792.9	20,202.1	20,487.1	32,152.6	29,995.1	32,791.6	31,652.6	33,053.3	34,444.5	32,921.8	33,911.8	990.0	(532.7)	1,120.3	1,759.2
9.1.- Bonos bancarios 3/	3,716.4	3,284.6	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,565.4	2,565.4	0.0	(257.0)	(257.0)	(257.0)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	0.0	6,612.8	7,717.4	9,451.2	9,581.7	9,988.8	10,043.8	10,185.5	10,185.5	0.0	141.8	734.3	3,572.7
9.3.- Letras pagaderas en dólares. 11/	12,292.3	15,117.5	15,870.1	18,996.8	15,454.7	16,377.4	15,757.9	15,721.5	17,568.3	15,892.0	15,892.0	0.0	(1,673.3)	(485.4)	(3,164.8)
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	1,500.0	1,600.0	1,500.0	730.0	1,699.7	1,100.0	1,370.0	2,300.0	930.0	1,200.0	800.0	800.0
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	1,684.2	1,720.7	1,766.7	2,206.9	2,386.9	2,626.9	2,746.9	2,807.3	2,896.4	2,896.4	2,956.4	60.0	60.0	329.5	749.5
9.8.- Títulos de inversión	100.0	79.3	27.8	13.7	13.7	13.7	13.7	13.7	13.7	12.6	12.6	0.0	(1.1)	(1.1)	(1.1)
10.- Pasivos totales en el SF (M3A) 7/	178,490.2	203,347.7	226,449.8	238,107.9	240,413.6	242,756.7	243,504.9	242,459.1	243,469.5	242,114.9	242,180.3	65.4	(1,289.2)	(576.4)	4,072.4
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	97,396.0	98,832.3	99,774.5	99,565.1	99,108.9	98,812.0	97,249.4	97,363.1	113.8	(1,448.9)	(2,411.3)	(32.8)
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	71,809.5	72,683.9	73,998.6	73,796.0	72,816.8	73,284.0	72,157.1	71,927.5	(229.6)	(1,356.5)	(2,071.1)	118.0
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	37,461.2	38,070.3	37,123.9	35,505.0	35,238.4	35,347.1	34,251.1	34,253.5	2.5	(1,093.6)	(2,870.4)	(3,207.7)
10.1.1.2.- Depósitos a la vista	23,888.0	28,628.7	32,021.5	34,348.3	34,613.6	36,874.7	38,291.0	37,578.4	37,936.9	37,906.0	37,673.9	(222.1)	(262.9)	799.3	3,325.7
10.1.2.- Cuasidónero	17,765.7	20,679.2	22,335.5	25,586.5	26,148.4	25,775.9	25,769.1	26,292.1	25,528.0	25,093.3	25,435.6	343.4	(92.4)	(340.3)	(150.8)
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.8	23,059.1	23,546.0	23,158.2	23,140.2	23,655.5	22,887.5	22,468.5	22,811.5	343.0	(76.0)	(347.7)	(247.6)
10.1.2.2.- Plazo 10/	1,713.4	1,514.6	1,726.7	2,527.3	2,602.3	2,617.7	2,628.9	2,636.6	2,640.5	2,623.8	2,624.2	0.4	(16.4)	6.5	96.8
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	140,712.0	141,581.3	142,982.3	143,939.8	143,350.2	144,657.5	144,865.5	144,817.2	(48.3)	159.7	1,834.9	4,105.2
10.2.1.- Vista	28,795.1	34,043.0	38,202.4	41,389.3	40,551.4	41,010.8	42,022.5	40,869.8	42,098.4	41,751.8	41,662.1	(89.7)	(436.3)	651.3	272.8
10.2.2.- Ahorro	49,843.6	54,727.8	64,211.9	65,318.8	66,754.0	67,841.7	67,841.7	68,409.1	68,477.2	69,007.6	69,068.3	60.7	591.1	1,125.2	3,749.5
10.2.3.- Plazo 10/	30,288.0	30,571.4	32,982.8	34,003.9	34,275.9	34,028.4	34,075.7	34,071.2	34,081.9	34,106.1	34,086.8	(19.3)	5.0	58.4	82.9
11.- Depósitos del SFNF en el SFN 9/	21,919.7	25,290.7	29,831.8	34,835.1	34,835.1	34,835.1	34,835.1	34,835.1	34,835.1	34,835.1	34,835.1	0.0	0.0	0.0	0.0
11.1.- Del cual gobierno central	13,039.4	14,099.4	16,346.1</												