

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

(saldo en millones de córdobas) al 16 diciembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre	Diciembre				Variaciones absolutas					
								I sem	II sem	13	16	Día	III sem	Diciembre	IV Trim	II Semestre	Ene-Diciembre
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	5,042.1	5,002.5	5,045.9	5,107.2	5,110.1	5,100.0	5,115.6	15.6	5.5	69.7	73.5	224.5	866.4
1.1.- RIN 6/	3,954.6	4,356.4	5,443.9	5,894.9	6,048.6	6,014.0	6,056.6	6,092.5	6,136.1	6,130.2	6,131.0	0.8	(5.1)	74.4	82.4	236.1	688.0
1.2.- Encaje moneda extranjera	(69.9)	(589.7)	(589.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(700.5)	(687.0)	(717.2)	(30.1)	(16.6)	(46.3)	(29.0)	(29.9)	72.2
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(280.3)	(283.6)	(283.6)	(283.6)	(284.2)	(284.2)	0.0	(0.7)	(0.7)	(6.6)	(13.1)	(27.5)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(439.0)	(410.0)	(410.7)	(413.2)	(413.1)	(413.1)	(413.6)	(413.7)	(413.7)	0.0	(0.1)	(0.6)	(3.0)	(3.7)	125.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(23.0)	(42.8)	(2.5)	(28.0)	(45.0)	0.0	45.0	28.0	42.8	29.6	35.0	8.5
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)	(0.3)	(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	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	6,014.0	6,056.6	6,092.5	6,136.1	6,130.2	6,131.0	0.79	(5.1)	74.4	82.4	234.1	684.0
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	485.7	536.7	452.3	475.8	473.1	451.0	459.3	8.3	(13.8)	7.1	(26.4)	(12.3)	(74.7)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,534.3	6,550.6	6,508.8	6,568.2	6,609.2	6,581.2	6,590.3	9.1	(18.9)	81.5	56.1	221.8	609.3
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(63,966.3)	(64,134.6)	(66,478.4)	(64,507.4)	(65,530.9)	(1,023.5)	947.5	(1,564.6)	3,444.2	4,472.8	(7,758.8)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(63,966.3)	(64,134.6)	(66,478.4)	(64,507.4)	(65,530.9)	(1,023.5)	947.5	(1,564.6)	3,444.2	4,472.8	(7,758.8)
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	0.0	0.0
5.1.2.- Moneda nacional	(5,349.7)	(18,514.3)	(41,508.0)	(59,268.5)	(57,924.0)	(54,400.6)	(52,056.3)	(49,897.4)	(52,338.2)	(50,781.8)	(50,464.0)	317.7	1,874.2	1,592.3	7,460.0	8,804.5	(8,956.1)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(8,174.5)	(9,775.4)	(10,921.3)	(13,248.5)	(13,151.5)	(12,737.0)	(14,078.2)	(1,341.2)	(926.7)	(3,156.9)	(5,903.7)	(5,455.3)	1,293.9
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)	(3,055.2)	(3,819.6)	(3,859.6)	(1,931.6)	(1,931.6)	(1,931.6)	(1,931.6)	(1,931.6)	0.0	0.0	0.0	1,888.0	1,123.6	(96.6)
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)	(165.8)	(169.5)	(131.8)	(123.9)	(103.9)	(103.7)		0.2	20.2	65.8	62.1	78.2	34.6
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.14	21.58	21.58	21.31	21.31	21.31	0.0	(0.0)	(0.3)	(1.4)	(3.3)	(11.9)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	185.10	149.10	139.17	119.21	119.21	0.0	(20.0)	(65.9)	(60.9)	(80.9)	(45.9)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	6.00	5.78	(0.2)	(0.2)	(0.2)	(2.6)	(0.6)	(0.7)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	12,068.5	10,489.7	10,501.0	16,307.7	10,851.5	14,039.0	12,941.7	(1,097.2)	2,090.2	2,440.7	873.2	1,156.6	(1,419.4)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	12,067.7	10,481.6	10,498.3	16,306.2	10,847.4	14,034.7	12,933.9	(1,100.7)	2,086.6	2,435.6	866.3	1,149.7	(1,426.7)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	0.9	8.1	2.7	1.5	4.1	4.3	7.8	3.5	3.7	5.1	6.9	6.9	7.3
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	16.3	14.3	13.6	21.0	14.0	18.1	16.7	(1.4)	2.7	3.1	0.4	0.6	(4.6)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.5	15.6	15.0	15.2	15.6	15.3	16.1	0.8	0.5	1.1	0.6	0.4	(2.9)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	16.3	15.7	15.9	19.7	16.4	16.8	16.7	(0.1)	0.3	0.8	0.4	1.0	(0.4)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.6	15.4	15.5	15.5	15.5	16.1	0.7	0.6	0.7	0.4	0.6	(0.2)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	49,260.0	48,796.1	42,580.3	43,621.3	43,024.7	41,414.4	42,164.4	750.0	(860.2)	(415.9)	(7,095.6)	(3,799.1)	7,238.6
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	41,856.8	40,531.3	35,239.8	35,239.8	35,269.8	35,856.3	35,856.3	0.0	586.5	616.5	(6,000.5)	(4,519.5)	10,237.4
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	408.4	470.6	430.3	430.3	448.6	451.9	451.9	0.0	3.3	21.6	43.6	69.6	(4,691.2)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,100.0	1,860.0	2,904.0	3,945.0	3,300.0	1,100.0	1,850.0	750.0	(1,450.0)	(1,054.0)	750.0	1,770.0	1,850.0
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	3,055.2	3,819.6	3,859.6	1,931.6	1,931.6	1,931.6	1,931.6	1,931.6	0.0	0.0	0.0	(1,888.0)	(1,123.6)	96.6
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	13.8	13.0	13.0	13.0	13.0	13.0	13.0	0.0	0.0	0.0	(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	277,326.2	279,723.8	286,253.4	288,936.0	287,621.8	287,686.8	288,566.2	879.4	944.4	2,312.9	11,240.0	15,721.0	28,729.1
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,572.7	115,860.4	121,927.5	126,001.2	124,955.2	126,159.6	127,223.5	1,064.0	2,268.3	5,296.1	12,650.8	15,995.8	19,011.7
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,944.4	84,468.4	89,229.7	93,077.7	92,879.7	93,081.5	94,902.4	1,820.9	2,022.7	5,672.7	9,958.0	13,019.1	14,343.0
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,399.0	41,364.7	46,068.6	47,670.3	48,492.0	48,790.7	49,631.2	840.5	1,139.2	3,562.5	9,232.1	9,140.1	7,507.2
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	44,545.4	43,103.7	43,161.1	45,407.3	44,387.7	44,290.8	45,271.2	980.4	883.5	2,110.1	725.8	3,879.0	6,835.8
10.1.2.- Guebidinero	20,679.2	22,338.5	27,652.5	29,344.4	29,628.3	31,392.0	32,697.7	32,923.6	32,075.6	33,078.1	32,321.2	(756.9)	245.6	(376.6)	2,692.9	2,976.8	4,668.7
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,421.5	29,168.4	30,474.0	30,761.9	29,918.0	30,922.9	30,169.4	(753.5)	251.3	(304.6)	2,747.9	3,025.7	4,447.8
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,206.8	2,223.8	2,223.8	2,161.7	2,157.5	2,155.2	2,151.8	(3.3)	(5.7)	(71.9)	(55.0)	(48.9)	221.0
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,753.5	163,863.5	164,325.9	162,934.8	162,666.6	161,527.3	161,342.7	(184.5)	(1,323.9)	(2,983.2)	(1,410.8)	(274.8)	9,717.4
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	45,700.6	46,151.0	46,526.6	45,932.4	46,431.9	44,945.3	45,143.1	197.9	(1,288.8)	(1,383.5)	(557.4)	(2,385.3)	(715.8)
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.5	74,557.4	74,454.5	75,118.7	74,566.3	74,015.9	74,038.6	74,381.7	73,981.5	(400.2)	(57.1)	(584.8)	(473.0)	(575.9)	4,579.6
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	42,598.5	42,593.9	43,233.0	42,986.5	42,196.1	42,200.3	42,218.1	17.8	22.0	(1,014.9)	(380.4)	2,686.3	5,853.6
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	45,240.2	45,349.7	45,349.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	0.0	0.0	0.0	(234.0)	(124.5)	5,110.2
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	22,918.0	24,248.0	24,248.0	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	0.0	0.0	0.0	(1,505.3)	(175.3)	1,050.6
12.- Inflación acumulada 9/	7.2	11.6	5.6	2.9	1.7	1.7											

1/ : Millones de dólares