

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

(saldo en millones de córdobas) al 19 diciembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre	Diciembre				Variaciones absolutas						
								I sem	II sem	18	19	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	5,111.6	5,108.8	(2.8)	(1.3)	62.9	66.7	217.7	859.6	
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	6,115.9	6,113.0	(2.9)	(23.1)	56.5	64.5	218.2	670.0	
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(700.5)	(706.1)	(702.0)	0.0	(1.5)	(31.1)	(13.8)	(14.7)	87.3	
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)	(440.0)	(440.7)	(442.2)	(442.8)	(442.8)	(442.8)	(442.8)	(442.8)	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)	0.0	(4.0)	(4.0)	24.0	38.8	25.6	31.0	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)	(0.3)	(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	6,115.9	6,113.0	(2.88)	(23.1)	56.5	64.5	216.2	666.0	
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	483.3	490.4	7.1	17.3	38.1	4.7	18.7	(43.7)	
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	6,599.2	6,603.4	4.2	(5.8)	94.6	69.2	234.9	622.4	
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)	(66,070.5)	(65,694.8)	375.7	783.6	(1,728.5)	3,280.3	4,308.9	(7,922.7)	
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)	(66,070.5)	(65,694.8)	375.7	783.6	(1,728.5)	3,280.3	4,308.9	(7,922.7)	
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)	(51,156.4)	(50,944.0)	212.4	1,394.2	1,112.3	6,980.0	8,324.5	(9,436.1)	
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)	(13,925.4)	(13,762.1)	163.3	(610.6)	(2,840.8)	(5,587.6)	(5,139.2)	1,610.0	
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)	(165.0)	(169.5)	(131.8)	(123.9)	(140.8)	(123.8)	16.9	0.0	45.7	41.9	58.0	14.5	
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	155.99	139.10	(16.9)	(0.1)	(46.0)	(41.0)	(61.0)	(26.0)	
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	6.09	6.04	(0.1)	0.0	0.1	(2.3)	(0.4)	(0.4)	
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	14,133.0	11,261.1	(2,871.9)	409.5	760.1	(807.5)	(524.1)	(3,100.1)	
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	14,049.6	11,049.4	(3,000.1)	202.0	551.1	(1,018.2)	(734.8)	(3,311.2)	
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	83.4	211.6	128.2	207.5	208.9	210.8	210.7	211.1	
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	18.2	14.3	(3.9)	0.3	0.7	(2.0)	(1.8)	(7.0)	
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	15.9	15.8	(0.1)	0.2	0.8	0.3	0.0	(3.3)	
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	16.7	16.1	(0.6)	(0.3)	0.2	(0.2)	0.4	(1.0)	
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	16.1	16.0	(0.1)	0.5	0.6	0.3	0.5	(0.4)	
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	43,114.4	43,564.4	450.0	539.8	984.1	(5,695.6)	(2,399.1)	8,638.6	
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	2,800.0	3,250.0	450.0	(50.0)	346.0	2,150.0	3,170.0	3,250.0	
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	289,239.3	289,831.3	592.0	2,209.5	3,578.0	12,505.1	16,986.1	29,994.2	
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	126,795.8	127,041.4	245.6	2,086.1	5,113.9	12,468.7	15,813.7	18,829.5	
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	95,067.5	95,410.5	343.0	2,530.8	6,180.7	10,466.0	13,527.1	14,851.1	
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	49,266.6	49,191.5	(75.1)	699.5	3,122.8	8,792.4	8,700.4	7,067.5	
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	45,800.9	46,219.0	418.0	1,831.3	3,057.9	1,673.6	4,826.7	7,783.6	
10.1.2.- Guesdinero	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	31,728.3	31,630.9	(97.4)	(444.6)	(1,066.8)	2,002.6	2,286.5	3,978.5	
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	29,574.0	29,476.8	(97.2)	(441.2)	(997.2)	2,055.3	2,333.2	3,755.2	
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	2,154.3	2,154.1	(0.2)	(3.4)	(69.6)	(52.7)	(46.6)	223.3	
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0																

1/ : Millones de dólares

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