

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

(saldo en millones de córdobas) al 24 diciembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre	Diciembre					Variaciones absolutas				
								I sem	II sem	III sem	23	24	Día	IV sem	Diciembre	IV Trim	II Semestre
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	5,108.8	5,095.8	5,097.0	1.3	(11.8)	51.1	54.9	205.9
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	6,048.6	6,014.0	6,056.6	6,092.5	6,136.1	6,113.0	6,105.7	6,106.2	0.5	(6.8)	49.7	57.7	214.4
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(700.5)	(702.0)	(692.0)	(691.2)	0.8	10.8	(20.3)	(3.0)	(3.9)
1.3.- FOGADE	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	(277.5)	0.0	0.0	(0.0)	(0.0)	(0.0)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(425.6)	(139.0)	(10.0)	(10.7)	(13.2)	(13.1)	(13.1)	(13.6)	(13.7)	(13.5)	(13.5)	0.0	0.2	(0.4)	(2.8)	(3.5)
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(23.0)	(42.8)	(2.5)	(28.0)	(4.0)	(20.0)	(20.0)	0.0	(16.0)	22.8	9.6	15.0
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)	(0.3)	0.0	0.0	0.0	0.0	(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	6,113.0	6,105.7	6,106.2	0.49	(6.8)	49.7	57.7	209.4
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	490.4	489.3	491.1	1.7	0.7	38.8	5.4	19.4
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	6,603.4	6,595.1	6,597.3	2.2	(6.1)	88.5	63.1	228.8
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)	(65,694.8)	(65,353.0)	(65,266.6)	86.4	428.2	(1,300.4)	3,708.5	4,737.1
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)	(65,694.8)	(65,353.0)	(65,266.6)	86.4	428.2	(1,300.4)	3,708.5	4,737.1
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)	(50,944.0)	(50,970.1)	(50,885.4)	84.7	58.7	1,170.9	7,038.7	8,383.1
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)	(13,762.1)	(13,394.3)	(13,392.6)	1.7	369.5	(2,471.3)	(5,218.1)	(4,769.7)
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	251.0	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	477.7	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	214.3	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)	(1,931.6)	0.0	0.0	0.0	1,888.0	1,123.6
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)	(123.8)	(103.2)	(99.4)	3.7	24.4	70.1	66.3	82.4
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	21.31	0.0	0.0	(0.3)	(1.4)	(3.3)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	185.10	149.10	139.17	139.10	116.90	116.90	0.0	(22.2)	(68.2)	(63.2)	(83.2)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	6.04	7.58	3.84	(3.7)	(2.2)	(2.1)	(4.5)	(2.6)
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	11,261.1	12,582.1	12,124.6	(457.6)	863.5	1,623.6	56.0	339.4
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	11,049.4	12,576.9	12,072.6	(504.3)	1,023.2	1,574.3	4.9	288.4
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	211.6	5.2	52.0	46.8	(159.7)	49.3	51.1	51.0
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	14.3	16.3	15.6	(0.7)	1.3	2.0	(0.7)	(0.5)
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	15.8	15.6	15.6	0.1	(0.2)	0.6	0.1	(0.1)
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	16.1	16.4	16.2	(0.2)	0.1	0.3	(0.1)	0.5
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	16.0	16.0	15.9	(0.1)	(0.1)	0.5	0.2	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	43,564.4	41,514.4	41,514.4	0.0	(2,050.0)	(1,065.9)	(7,745.6)	(4,449.1)
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	2,061.6	0.0	0.0	0.0	0.0	0.0
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	34,015.1	34,015.1	0.0	(1,841.2)	(1,224.7)	(7,841.7)	(6,360.7)
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	444.6	444.6	0.0	(7.3)	14.3	36.3	62.3
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	3,250.0	3,048.5	3,048.5	0.0	(201.5)	144.5	1,948.5	2,968.5
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	1,931.6	0.0	0.0	0.0	(1,888.0)	(1,123.6)
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	13.0	0.0	0.0	0.0	(0.7)	4.4
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	289,831.3	289,153.1	290,296.9	1,143.8	465.5	4,043.5	12,970.6	17,451.6
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	127,041.4	126,188.3	126,970.3	781.9	(71.1)	5,042.8	12,397.6	15,742.6
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	95,410.5	94,628.1	95,589.3	961.2	178.8	6,359.6	10,644.9	13,706.0
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	49,191.5	50,253.5	50,342.9	89.4	1,151.4	4,274.3	9,943.9	9,851.8
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	45,407.3	44,387.7	46,219.0	44,374.6	45,246.4	45,246.4	871.8	(972.6)	2,085.3	701.0	3,854.1
10.1.2.- Cuasidinero	20,679.2	22,335.5	27,652.5	29,344.4	29,628.3	31,392.0	32,697.7	32,923.6	32,075.6	31,630.9	31,560.2	31,381.0	(179.2)	(249.9)	(1,316.8)	1,752.7	2,036.6
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	29,476.8	29,402.4	29,228.7	(173.7)	(248.1)	(1,245.3)	1,807.2	2,085.1
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,206.8	2,223.6	2,223.8	2,161.7	2,157.5	2,154.1	2,157.8	2,152.3	(5.5)	(1.8)	(71.5)	(54.5)	(48.5)

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