

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

(saldo en millones de córdobas) a 30 de junio 2024.

Conceptos	2021	2022	2023	I Trimestre	Abril	Mayo	Junio					Variaciones absolutas				
							I sem	II sem	III sem	27	30	Día	IV sem	Junio	II Trim	I Semestre
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,746.9	4,845.0	4,878.8	4,891.6	4,870.5	4,936.5	4,951.9	4,891.1	(60.8)	(45.3)	12.3	144.2	641.9
1.1.- RIN 6/	3,956.4	4,356.4	5,443.0	5,702.5	5,776.4	5,892.3	5,866.8	5,839.0	5,892.0	5,934.9	5,894.9	(40.1)	2.8	2.6	192.4	451.9
1.2.- Encaje moneda extranjera	(595.9)	(589.7)	(789.3)	(675.2)	(653.9)	(636.4)	(675.0)	(660.1)	(671.5)	(688.3)	(687.3)	1.0	(15.8)	(50.9)	(12.1)	102.0
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(263.8)	(266.2)	(268.5)	(268.5)	(269.3)	(269.3)	(270.0)	(271.2)	(1.2)	(1.9)	(2.7)	(7.3)	(14.4)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(1.8)	0.0	0.0	0.0	0.0	(0.5)	(11.5)	(10.0)	1.5	(9.5)	(10.0)	(8.2)	129.0
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(14.5)	(11.0)	(108.3)	(31.5)	(39.0)	(14.0)	(13.0)	(35.0)	(22.0)	(21.0)	73.3	(20.5)	(26.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	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
2.- Reservas internacionales brutas (BCN) 1/ 6/	4,046.6	4,404.4	5,447.0	5,704.5	5,778.4	5,894.3	5,868.8	5,841.0	5,894.0	5,936.9	5,896.9	(40.1)	2.8	2.6	192.4	449.9
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	535.7	526.6	496.3	560.7	518.1	470.6	475.4	471.7	1.1	(24.6)	(64.1)	(62.4)	(62.4)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,240.2	6,305.0	6,390.6	6,429.5	6,359.2	6,364.6	6,412.3	6,368.5	(43.8)	4.0	(22.0)	128.3	387.5
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(65,468.1)	(68,611.3)	(67,377.7)	(70,715.5)	(71,456.8)	(71,593.3)	(72,561.2)	(69,943.7)	2,617.5	1,649.6	(2,566.0)	(4,475.6)	(12,171.6)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(65,468.1)	(68,611.3)	(67,377.7)	(70,715.5)	(71,456.8)	(71,593.3)	(72,561.2)	(69,943.7)	2,617.5	1,649.6	(2,566.0)	(4,475.6)	(12,171.6)
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
5.1.2.- Moneda nacional	(5,349.7)	(18,514.3)	(41,508.0)	(51,279.0)	(53,443.6)	(53,251.8)	(56,275.4)	(59,000.4)	(58,823.0)	(59,506.3)	(59,268.5)	237.8	(445.5)	(6,016.7)	(7,989.5)	(17,760.5)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(12,914.0)	(13,652.6)	(12,310.8)	(12,565.0)	(10,521.2)	(10,718.1)	(11,002.6)	(8,622.9)	2,379.6	2,095.2	3,687.8	4,291.0	6,749.1
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
5.1.5.- Línea de asistencia al BANEDES	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	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
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
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(2,218.1)	(2,458.1)	(2,758.1)	(2,818.1)	(2,878.1)	(2,995.2)	(2,995.2)	(2,995.2)	0.0	0.0	(237.1)	(777.1)	(1,160.2)
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
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
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(107.7)	(210.4)	(163.8)	(125.9)	(126.4)	(175.5)	(126.0)	(181.9)	(55.9)	(6.4)	(18.1)	(74.1)	(43.6)
6.1.- Crédito	45.4	40.38	33.26	30.30	28.80	25.31	25.31	24.98	24.98	24.61	24.61	(0.0)	(0.4)	(0.7)	(5.7)	(8.6)
6.2.- Moneda nacional	248.6	196.34	165.15	131.89	227.28	182.71	144.92	144.92	194.37	144.45	200.08	55.6	5.7	17.4	68.2	34.9
6.3.- Moneda extranjera	7.7	5.51	6.43	6.14	11.94	6.40	6.25	6.44	6.09	6.18	6.40	0.2	0.3	0.0	0.3	(0.0)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,806.8	11,897.7	10,867.8	10,723.0	11,239.8	12,338.7	11,282.0	11,785.2	503.1	(453.5)	917.3	(21.6)	(2,576.0)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,806.3	11,884.3	10,794.1	10,668.3	11,220.1	11,762.9	11,227.4	11,784.2	556.9	21.4	990.1	(22.0)	(2,576.4)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.5	13.4	73.7	54.7	19.8	475.8	54.7	0.9	(53.7)	(474.9)	(72.8)	0.4	0.4
8.- Tasas de encaje																
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	15.8	16.3	14.8	14.6	15.4	16.1	15.4	16.1	0.8	0.0	1.3	0.3	(5.2)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	16.2	15.3	14.6	15.5	15.1	15.4	15.8	15.7	(0.0)	0.4	1.1	(0.5)	(3.3)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	16.2	15.5	15.8	16.5	15.6	15.7	15.6	15.7	0.1	(0.0)	(0.2)	(0.5)	(1.4)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	16.3	15.6	15.5	15.8	15.6	15.2	15.5	15.5	0.1	0.3	0.0	(0.8)	(0.8)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	41,138.2	43,760.8	45,949.0	45,509.0	44,933.0	45,811.4	46,803.5	45,903.6	(899.9)	92.2	(45.4)	4,765.4	10,977.7
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,319.9	2,061.6	2,061.6	0.0	(258.3)	(258.3)	(258.3)	(258.3)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	36,346.8	37,575.3	39,163.8	39,163.8	39,687.8	39,970.8	40,620.8	40,375.8	(245.0)	405.0	1,212.0	4,029.0	14,756.9
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	65.2	0.0	0.0	0.0	0.0	18.3	437.3	382.4	(54.9)	364.0	382.4	317.2	(4,760.8)
9.4.- Letras a 1 día pagaderas en córdobas. 11/	0.0	0.0	0.0	180.0	1,400.0	1,700.0	1,200.0	40.0	500.0	680.0	80.0	(600.0)	(420.0)	(1,620.0)	(100.0)	80.0
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
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
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
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	2,218.1	2,458.1	2,758.1	2,818.1	2,878.1	2,995.2	2,995.2	2,995.2	0.0	0.0	237.1	777.1	1,160.2
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.3	7.5	7.2	7.2	7.2	7.2	8.6	8.6	0.0	1.5	1.5	0.4	(0.2)
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	271,140.4	273,432.1	275,996.3	273,529.7	271,693.2	271,861.6	270,558.0	271,122.5	564.5	(739.0)	(4,873.8)	(17.8)	11,285.4
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	115,160.4	113,934.8	115,446.9	114,016.6	111,250.7	112,315.0	109,529.3	110,367.9	838.6	(1,947.1)	(5,079.1)	(4,792.6)	2,156.0
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	85,457.2	82,707.3	84,943.1	84,197.7	82,141.2	82,763.3	80,171.5	81,023.5	852.0	(1,739.9)	(3,919.6)	(4,433.7)	464.1
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	43,647.5	41,419.5	42,441.0	40,998.7	39,685.7	40,522.3	39,111.6	40,213.8	1,102.2	(308.5)	(2,227.2)	(3,433.7)	(1,910.2)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,809.6	41,287.9	42,502.1	43,199.0	42,455.6	42,241.0	41,059.9	40,809.7	(250.2)	(1,431.3)	(1,692.4)	(1,000.0)	2,374.3
10.1.2.- Cuasidóneros	20,679.2	22,335.5	27,652.5	29,703.3	31,227.5	30,503.9	29,818.9	29,551.7	29,551.7	29,357.8	29,344.4	(13.4)	(207.3)	(1,159.5)	(358.9)	1,691.9
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,470.6	29,241.0	28,346.4	27,658.6	26,937.6	27,379.2	27,164.0	27,143.7	(20.4)	(235.5)	(1,120.7)	(327.0)	1,422.1
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,232.7	1,986.5	2,157.5	2,160.3	2,171.8	2,172.5	2,193.8	2,200.7	7.0	28.3	43.2	(31.9)	269.9
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	155,979.9	159,497.3	160,549.3	159,513.3	160,442.6	159,546.6	161,028.7	160,754.7	(274.1)	1,208.1	205.3	4,774.7	9,129.3
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,022.1	48,601.6	48,585.6	47,230.1	48,000.9	46,650.7	47,567.4	46,665.6	(901.9)	14.8	(1,920.0)	(356.6)	806.6
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	70,704.2	72,169.6	73,001.4	72,997.2	73,162.6	73,524.3	73,945.4	74,557.3	611.5	1,033.1	1,555.9	3,853.1	5,155.5
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	38,253.6	38,726.2	38,962.3	39,285.8	39,279.1	39,371.5	39,515.5	39,531.8	16.3	160.2	569.4	1,278.2	3,167.3
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	47,101.5	41,012.7	41,012.7	41,012.7	41,012.7	41,012.7	41,012.7	41,012.7	0.0	0.0	0.0	(6,088.7)	1,007.3
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	24,886.0	21,321.2	21,321.2	21,321.2	21,321.2	21,321.2	21,321.2	21,321.2	0.0	0.0	0.0	(3,564.8)	(379.9)
12.- Inflación acumulada 9/	7.2	11.6	5.6	1.5	2.0	2.6										