

Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero
(saldo en millones de córdobas) al 29 de diciembre 2021

| Conceptos | 2018 | 2019 | 2020 | I semestre | III trim | Octubre | Noviembre | Diciembre | | | | | Variaciones absolutas | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------------------|-----------|-----------|-----------|--------------|-----------|
| | | | | | | | | I sem | II sem | III sem. | 28 | 29 | Día | IV sem. | Diciembre | IV trim. | II semestre. | Ene-Dic. |
| 1.- Reservas internacionales netas ajustadas 1/ | 1,145.5 | 1,374.4 | 1,886.7 | 2,054.3 | 2,490.4 | 2,505.8 | 2,507.7 | 2,533.2 | 2,558.8 | 2,532.4 | 2,533.4 | 2,535.4 | 2,0 | 3.0 | 27.7 | 45.0 | 481.1 | 648.6 |
| 1.1.- RIN 6/ | 2,638.9 | 2,282.5 | 3,073.5 | 3,497.0 | 3,955.4 | 3,937.1 | 3,908.6 | 3,896.6 | 3,914.5 | 3,919.1 | 3,879.9 | 3,887.2 | 8.2 | (31.9) | (21.3) | (68.1) | 390.4 | 813.7 |
| 1.2.- Encaje moneda extranjera | (628.3) | (473.7) | (588.4) | (535.5) | (552.0) | (551.2) | (568.6) | (535.7) | (513.5) | (553.5) | (540.3) | (546.6) | (6.2) | 6.9 | 22.0 | 5.5 | (11.0) | 41.9 |
| 1.3.- FOGADE | (180.9) | (198.2) | (208.5) | (213.7) | (216.3) | (217.2) | (218.0) | (218.0) | (218.0) | (218.0) | (218.0) | (218.0) | (0.0) | (0.0) | (0.0) | (1.7) | (4.3) | (9.5) |
| 1.4.- Letras BCN paqueteras en dólares | (58.9) | (4.0) | (347.6) | (542.4) | (530.6) | (507.9) | (524.7) | (502.7) | (489.3) | (489.3) | (489.3) | (489.3) | 0.0 | 0.0 | 18.6 | 41.3 | 53.1 | (141.7) |
| 1.5.- Depósitos monetarios en dólares | (25.0) | (82.0) | (39.5) | (148.5) | (164.0) | (124.0) | (104.5) | (84.0) | (118.5) | (124.0) | (96.0) | (96.0) | 0.0 | 28.0 | 8.5 | 68.0 | 52.5 | (56.5) |
| 1.6.- Títulos de Inversión en dólares 5/ | (0.2) | (8.7) | (2.7) | (2.6) | (2.1) | (1.9) | (1.9) | (1.9) | (1.9) | (2.0) | (2.0) | (2.0) | 0.0 | 0.0 | (0.0) | 0.1 | 0.7 | 0.7 |
| 1.7.- Cuenta corriente en ME | 0.0 | (67.6) | 0.0 | 0.0 | 0.0 | 0.0 | 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/ | 2,261.1 | 2,397.4 | 3,211.9 | 3,611.8 | 4,058.2 | 4,034.1 | 4,000.6 | 3,990.6 | 4,005.5 | 4,011.1 | 3,971.0 | 3,979.2 | 8.2 | (31.9) | (21.3) | (78.9) | 367.4 | 767.3 |
| 3.- Reservas internacionales brutas del SFN 1/ | 396.0 | 728.8 | 562.0 | 516.4 | 538.7 | 595.1 | 612.1 | 720.0 | 733.6 | 665.0 | 672.8 | 638.9 | (33.9) | (26.2) | 26.8 | 100.2 | 122.5 | 76.9 |
| 4.- Reservas internacionales brutas consolidadas 1/ 6/ | 2,657.1 | 3,126.2 | 3,773.9 | 4,128.2 | 4,596.8 | 4,629.2 | 4,612.7 | 4,710.6 | 4,739.1 | 4,676.2 | 4,643.8 | 4,618.1 | (25.7) | (58.1) | 5.4 | 21.3 | 489.9 | 844.2 |
| 5.- Crédito sector público no financiero | (13,415.9) | (15,041.3) | (23,422.8) | (35,015.6) | (34,288.9) | (33,283.4) | (28,660.3) | (29,502.7) | (29,987.6) | (27,623.7) | (27,387.5) | (27,482.6) | (95.1) | 141.0 | 1,177.7 | 6,806.3 | 7,533.0 | (4,059.9) |
| 5.1.- Gobierno central 4/ | (13,415.9) | (15,041.3) | (23,422.8) | (35,015.6) | (34,288.9) | (33,283.4) | (28,660.3) | (29,502.7) | (29,987.6) | (27,623.7) | (27,387.5) | (27,482.6) | (95.1) | 141.0 | 1,177.7 | 6,806.3 | 7,533.0 | (4,059.9) |
| 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 | 0.0 |
| 5.1.2.- Moneda nacional | (2,435.7) | (1,492.8) | (1,487.6) | (11,473.8) | (8,944.1) | (7,737.9) | (6,531.5) | (6,601.6) | (6,329.6) | (5,450.1) | (5,374.1) | (5,407.4) | (33.3) | 42.6 | 1,124.1 | 3,536.7 | 6,066.4 | (3,919.9) |
| 5.1.3.- Moneda extranjera | (10,111.5) | (12,871.6) | (21,193.7) | (21,941.1) | (22,889.1) | (22,869.7) | (21,361.7) | (22,134.0) | (22,890.8) | (21,398.4) | (21,238.2) | (21,300.0) | (61.8) | 98.4 | 61.7 | 1,589.1 | 641.1 | (106.1) |
| 5.1.4.- Línea de asistencia banca 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 | 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 | 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 | 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 | 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 | 0.0 |
| 5.1.9.- Depósitos a plazos | (1,811.6) | (1,619.9) | (1,684.2) | (2,543.7) | (3,398.6) | (3,618.6) | (1,710.1) | (1,710.1) | (1,710.1) | (1,718.2) | (1,718.2) | (1,718.2) | 0.0 | 0.0 | (8.1) | 1,680.5 | 825.5 | (33.9) |
| 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 | 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 | 0.0 |
| 6.- Crédito otras instituciones | (110.1) | (116.5) | (243.4) | (223.8) | (158.5) | (158.6) | (166.0) | (138.7) | (139.4) | (137.9) | (138.4) | (138.4) | 0.0 | (0.5) | 27.6 | 20.0 | 85.3 | 105.0 |
| 6.1.- Crédito | 47.3 | 49.3 | 44.5 | 43.3 | 45.4 | 44.8 | 44.7 | 44.8 | 44.1 | 45.1 | 44.5 | 44.5 | (0.0) | (0.5) | (0.2) | (0.9) | 1.3 | 0.1 |
| 6.2.- Moneda nacional | 150.5 | 159.7 | 181.0 | 175.1 | 198.9 | 195.6 | 203.1 | 175.4 | 175.4 | 175.4 | 175.4 | 175.4 | (0.0) | (0.0) | (27.7) | (23.6) | 0.3 | (5.7) |
| 6.3.- Moneda extranjera | 6.8 | 6.2 | 106.8 | 92.0 | 4.9 | 7.7 | 7.6 | 8.1 | 8.1 | 7.6 | 7.6 | 7.6 | (0.0) | (0.0) | (0.0) | (0.0) | 2.7 | (84.4) |
| 7.- Depósitos de bancos (MN) | 7,733.5 | 8,470.2 | 10,164.3 | 6,712.7 | 8,037.2 | 7,907.8 | 9,483.6 | 8,366.8 | 8,999.1 | 9,232.1 | 8,506.5 | 8,872.6 | 366.1 | (359.5) | (611.0) | 835.4 | 2,160.0 | (1,291.7) |
| 7.1.- Depósitos de encaje en MN | 7,733.0 | 7,803.9 | 10,164.2 | 6,712.4 | 7,875.9 | 7,907.7 | 9,481.6 | 8,364.8 | 8,998.6 | 9,231.8 | 8,329.5 | 8,872.2 | 542.7 | (359.6) | (609.4) | 996.2 | 2,159.8 | (1,292.1) |
| 7.2.- Otras cuentas corrientes en MN | 0.5 | 666.4 | 0.1 | 0.3 | 161.3 | 0.0 | 2.0 | 2.0 | 0.5 | 0.3 | 177.0 | 0.5 | (176.5) | 0.2 | (1.6) | (160.9) | 0.2 | 0.4 |
| 8.- Tasas de encaje | | | | | | | | | | | | | | | | | | |
| Encaje sobre base promedio diaria MN (en %) | 23.1 | 21.3 | 23.7 | 14.9 | 17.2 | 17.0 | 18.6 | 16.5 | 17.7 | 18.5 | 16.7 | 17.8 | 1.1 | (0.7) | (0.8) | 0.6 | 2.9 | (5.9) |
| Encaje sobre base promedio diaria ME (en %) | 21.0 | 17.8 | 19.2 | 16.5 | 17.0 | 16.9 | 17.4 | 16.4 | 15.7 | 16.7 | 16.3 | 16.5 | 0.2 | (0.2) | (0.9) | (0.5) | (0.0) | (2.7) |
| Encaje sobre base promedio catorcena MN (en %) | 23.1 | 21.3 | 23.7 | 14.9 | 17.2 | 17.0 | 18.6 | 16.5 | 17.7 | 18.5 | 16.7 | 17.8 | 1.1 | (0.7) | (0.8) | 0.6 | 2.9 | (5.9) |
| Encaje sobre base promedio catorcena ME (en %) | 21.0 | 17.7 | 16.5 | 15.8 | 16.3 | 16.5 | 16.0 | 16.2 | 15.9 | 16.0 | 16.3 | 16.3 | 0.0 | 0.3 | 0.3 | 0.0 | 0.5 | (0.2) |
| 9.- Títulos valores 5/ | 11,802.8 | 6,405.9 | 17,792.9 | 27,288.4 | 28,104.4 | 28,842.5 | 23,164.7 | 23,762.6 | 23,162.4 | 22,708.9 | 23,395.8 | 23,625.8 | 230.0 | 916.9 | 461.1 | (4,478.6) | (3,662.5) | 5,832.9 |
| 9.1.- Bonos bancarios 3/ | 4,248.7 | 4,048.8 | 3,716.4 | 3,468.3 | 3,468.3 | 3,468.3 | 3,468.3 | 3,468.3 | 3,468.3 | 3,468.3 | 3,220.2 | 3,220.2 | 0.0 | (248.1) | (248.1) | (248.1) | (248.1) | (496.2) |
| 9.2.- Letras paqueteras en córdobas. | 3,778.9 | 0.0 | 0.0 | 0.0 | 100.0 | 1,000.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (100.0) | 0.0 | 0.0 |
| 9.3.- Letras paqueteras en dólares. 11/ | 1,954.7 | 137.4 | 12,292.3 | 19,175.2 | 18,756.0 | 18,978.3 | 17,909.1 | 18,507.0 | 17,736.7 | 17,279.5 | 17,279.5 | 17,279.5 | 0.0 | (625.6) | (1,476.5) | (1,895.7) | 4,987.2 | |
| 9.4.- Letras a 1 día paqueteras en córdobas.12/ | 0.0 | 300.0 | 0.0 | 2,000.0 | 2,300.0 | 1,700.0 | 0.0 | 0.0 | 170.0 | 165.0 | 1,100.0 | 1,330.0 | 230.0 | 1,165.0 | 1,330.0 | (970.0) | (670.0) | 1,330.0 |
| 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 | 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 | 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 | 0.0 |
| 9.7.- Depósitos a plazo | 1,811.6 | 1,619.9 | 1,684.2 | 2,543.7 | 3,398.6 | 3,618.6 | 1,710.1 | 1,710.1 | 1,710.1 | 1,718.2 | 1,718.2 | 1,718.2 | 0.0 | 0.0 | 0.1 | (1,680.5) | (825.5) | 33.9 |
| 9.8.- Títulos de inversión | 8.9 | 299.8 | 100.0 | 101.1 | 81.5 | 77.2 | 77.2 | 77.2 | 77.2 | 77.2 | 77.9 | 77.9 | 0.0 | 8.7 | (3.5) | (23.2) | (22.1) | |
| 10.- Pasivos totales en el SF (M3A) 7/ | 144,936.6 | 151,071.7 | 178,490.2 | 182,869.2 | 186,270.9 | 191,303.0 | 200,194.8 | 201,808.3 | 202,982.9 | 203,629.6 | 203,076.9 | 201,990.8 | (1,086.0) | (1,638.8) | 1,796.0 | 15,719.9 | 19,121.6 | 23,500.6 |
| 10.1.- Pasivos moneda nacional (M2A) | 49,407.8 | 57,973.0 | 69,563.6 | 68,770.1 | 71,222.9 | 74,701.4 | 83,594.2 | 85,457.2 | 84,103.2 | 84,700.5 | 83,738.1 | 83,402.4 | (335.8) | (1,298.1) | (19.8) | 12,739.5 | 14,632.3 | 19,838.8 |
| 10.1.1.- Medio circulante (M1A) | 35,123.3 | 42,734.5 | 51,797.9 | 48,991.9 | 51,040.0 | 54,463.7 | 63,540.7 | 64,489.2 | 63,167.3 | 63,967.9 | 63,204.8 | 62,709.8 | (495.0) | (1,255.1) | (830.9) | 11,669.8 | 13,717.9 | 10,911.9 |
| 10.1.1.1.- Numerario | 17,513.4 | 21,296.7 | 27,909.9 | 24,462.3 | 25,590.1 | 27,996.2 | 33,341.1 | 35,450.3 | 35,358.3 | 35,076.0 | 34,214.3 | 34,041.4 | (173.0) | (1,034.7) | 700.3 | 8,451.2 | 9,579.1 | 6,131.4 |
| 10.1.1.2.- Depósitos a la vista | 17,609.9 | 21,437.9 | 23,888.0 | 24,529.7 | 25,449.9 | 26,467.5 | 30,199.6 | 29,038.9 | 27,809.0 | 28,891.9 | 28,990.5 | 28,668.4 | (322.0) | (223.5) | (1,531.1) | 3,218.5 | 4,138.8 | 4,780.5 |
| 10.1.2.- Cuasidóner | 14,284.5 | 15,238.4 | 17,765.7 | 19,778.1 | 20,182.8 | 20,237.6 | 20,053.5 | 20,968.0 | 20,935.9 | 20,732.5 | 20,533.3 | 20,692.6 | 159.3 | (39.9) | 639.0 | 509.7 | 914.5 | 2,926.9 |
| 10.1.2.1.- Ahorro | 12,487.2 | 13,555.0 | 16,052.3 | 16,802.5 | 17,002.6 | 17,034.5 | 18,358.9 | 19,239.4 | 19,195.8 | 19,217.0 | 19,017.0 | 19,175.7 | 158.7 | (41.3) | 816.6 | 2,173.1 | 2,373.1 | 3,123.4 |
| 10.1.2.2.- Plazo 10/ | 1,797.2 | 1,683.4 | 1,713.4 | 2,975.6 | 3,180.2 | 3,203.1 | 1,694.7 | 1,728.6 | 1,740.1 | 1,515.5 | 1,516.3 | 1,516.9 | 0.5 | 1.4 | (177.8) | (1,663.3) | (1,458.7) | (196.6) |
| 10.2.- Pasivos en moneda extranjera | 95,528.9 | | | | | | | | | | | | | | | | | |