

Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero
(saldo en millones de córdobas) al 30 de diciembre de 2020.

Conceptos	2017	2018	2019	I semestre	III trim	Octubre	Noviembre	Diciembre					Variaciones absolutas					
								I sem	II sem	III sem	29	30	Día	IV sem.	Dic.	IV trim.	II semestre.	Ene-Dic.
1.- Reservas internacionales netas ajustadas 1/	1,802.2	1,145.5	1,374.4	1,537.3	1,568.1	1,601.7	1,624.5	1,837.3	1,869.1	1,897.0	1,896.7	1,884.2	(12.5)	(12.8)	259.7	316.1	346.9	509.8
1.1.- RIN 6/	2,716.2	2,038.9	2,208.5	2,574.7	2,755.9	2,781.0	2,793.1	3,032.8	3,042.3	3,048.2	3,067.7	3,070.6	3.0	22.4	277.5	314.8	496.0	862.1
1.2.- Encaje moneda extranjera	(721.1)	(628.3)	(473.7)	(512.5)	(537.8)	(523.9)	(519.8)	(502.5)	(454.6)	(496.3)	(521.5)	(588.9)	(67.4)	(92.6)	(69.1)	(51.1)	(76.4)	(115.2)
1.3.- FOGADE	(165.0)	(180.9)	(198.2)	(203.9)	(206.2)	(207.0)	(207.8)	(207.7)	(207.8)	(207.8)	(207.8)	(207.8)	0.0	(0.0)	(0.0)	(1.5)	(3.9)	(9.6)
1.4.- Letras BCN pagaderas en dólares	(27.9)	(58.9)	(4.0)	(129.5)	(271.1)	(376.1)	(384.6)	(422.1)	(407.1)	(393.0)	(393.0)	(347.6)	45.4	45.4	37.0	(76.5)	(218.1)	(343.6)
1.5.- Depósitos monetarios en dólares	0.0	(25.0)	(82.0)	(146.0)	(157.0)	(69.5)	(54.0)	(60.5)	(101.0)	(51.5)	(46.0)	(39.5)	6.5	12.0	14.5	117.5	106.5	42.5
1.6.- Títulos de Inversión en dólares 5/	0.0	(0.2)	(8.7)	(4.4)	(3.9)	(2.8)	(2.5)	(2.7)	(2.7)	(2.7)	(2.7)	(2.7)	0.0	0.0	(0.2)	1.2	1.7	6.0
1.7.- Cuenta corriente en ME	0.0	0.0	(67.6)	(41.0)	(11.8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	41.0	67.6
2.- Reservas internacionales brutas 1/ 6/	2,757.8	2,261.1	2,397.4	2,738.3	2,907.6	2,926.2	2,933.3	3,171.2	3,180.7	3,186.6	3,206.1	3,209.0	3.0	22.4	275.7	301.5	470.8	811.6
3.- Crédito sector público no financiero	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(14,893.1)	(22,772.7)	(25,076.4)	(25,082.0)	(23,953.7)	(22,900.6)	1,053.2	2,181.5	(8,007.5)	(3,601.3)	(2,679.9)	(7,859.3)
3.1.- Gobierno central 4/	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(14,893.1)	(22,772.7)	(25,076.4)	(25,082.0)	(23,953.7)	(22,900.6)	1,053.2	2,181.5	(8,007.5)	(3,601.3)	(2,679.9)	(7,859.3)
3.1.1.- 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
3.1.2.- Moneda nacional	(3,386.7)	(2,435.7)	(1,492.8)	(4,375.3)	(2,578.0)	(1,664.7)	(1,024.0)	(2,566.7)	(3,812.8)	(2,789.2)	(2,143.2)	(1,558.8)	584.5	1,230.4	(534.7)	1,019.2	2,816.5	(66.0)
3.1.3.- Moneda extranjera	(14,551.2)	(10,111.5)	(12,871.6)	(14,289.1)	(14,359.6)	(14,727.6)	(13,141.7)	(19,478.7)	(20,525.3)	(21,554.6)	(21,072.2)	(20,603.5)	468.7	951.0	(7,461.8)	(6,243.9)	(6,314.5)	(7,732.0)
3.1.4.- 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	0.0
3.1.5.- 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
3.1.6.- 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
3.1.7.- 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
3.1.8.- 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
3.1.9.- Depósitos a plazos	(5,904.9)	(1,811.6)	(1,619.9)	(2,499.2)	(3,304.6)	(3,584.6)	(1,670.3)	(1,670.3)	(1,681.2)	(1,681.2)	(1,681.2)	(1,681.2)	0.0	0.0	(10.9)	1,623.4	818.0	(61.3)
3.1.10.- 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
3.2.- 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
4.- Crédito otras instituciones	(137.2)	(110.1)	(116.5)	(234.6)	(328.6)	(325.3)	(272.1)	(131.2)	(138.6)	(101.6)	(147.1)	(243.8)	(96.7)	(142.2)	28.4	84.8	(9.1)	(127.3)
4.1.- Crédito	50.6	47.3	49.3	46.2	45.9	45.3	44.3	44.5	44.0	44.0	43.5	43.5	0.0	(0.5)	(0.8)	(2.4)	(2.7)	(5.8)
4.2.- Moneda nacional	182.1	150.5	159.7	178.2	203.9	215.9	189.1	172.1	179.0	142.1	152.6	180.6	28.0	38.5	(8.5)	(23.4)	2.4	20.9
4.3.- Moneda extranjera	6.5	6.8	6.2	102.6	170.6	154.7	127.4	3.6	3.5	3.6	38.1	106.7	68.7	103.2	(20.6)	(63.8)	4.1	100.6
5.- Depósitos de bancos (MN)	9,701.8	7,733.5	8,470.2	7,389.7	7,213.9	7,398.7	7,241.2	6,684.1	6,574.9	7,179.3	6,619.0	9,952.7	3,333.7	2,773.4	2,711.6	2,738.9	2,563.0	1,482.5
5.1.- Depósitos de encaje en MN	9,701.7	7,733.0	7,803.9	7,389.6	7,213.7	7,398.5	7,241.1	6,684.1	6,574.8	7,179.2	6,618.9	9,952.6	3,333.7	2,773.4	2,711.6	2,738.9	2,563.0	2,148.8
5.2.- Otras cuentas corrientes en MN	0.1	0.5	666.4	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)	(666.3)
6.- Tasas de encaje																		
Encaje sobre base promedio diaria MN (en %)	24.2	23.1	21.3	19.6	18.4	18.8	15.4	15.2	15.2	17.1	15.8	23.7	7.9	6.6	8.3	5.3	4.1	2.4
Encaje sobre base promedio diaria ME (en %)	18.1	21.0	17.8	18.7	18.3	17.6	15.7	16.7	16.7	16.2	17.0	19.2	2.2	3.0	3.5	0.9	0.6	1.4
Encaje sobre base promedio catorcenal MN (en %)	23.0	23.1	21.3	17.4	16.9	17.3	16.0	16.4	16.4	16.0	16.2	16.9	0.7	1.0	0.9	0.0	(0.5)	(4.4)
Encaje sobre base promedio catorcenal ME (en %)	18.5	21.0	17.7	16.2	17.0	16.8	15.9	16.2	16.2	16.0	16.2	16.5	0.3	0.5	0.7	(0.4)	0.3	(1.2)
7.- Títulos valores 5/	14,893.3	11,802.8	6,405.9	12,359.6	17,890.6	20,511.3	21,277.3	21,680.8	20,467.4	20,432.9	21,602.9	17,410.4	(4,192.6)	(3,022.5)	(3,866.9)	(480.2)	5,050.7	11,004.4
7.1.- Bonos bancarios 3/	4,372.8	4,248.7	4,048.8	3,838.9	3,838.9	3,838.9	3,838.9	3,838.5	3,838.8	3,838.8	3,628.8	3,628.8	0.0	(209.9)	(210.1)	(210.1)	(210.1)	(420.0)
7.2.- Letras pagaderas en córdobas.	3,732.1	3,778.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.3.- Letras pagaderas en dólares. 11/	883.5	1,954.7	137.4	4,464.6	9,357.5	12,987.0	13,277.8	14,564.3	14,049.7	13,565.1	13,565.1	12,002.6	(1,562.6)	(1,562.6)	(1,275.3)	2,645.0	7,537.9	11,865.2
7.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	300.0	1,400.0	1,250.0	0.0	2,400.0	1,510.0	800.0	1,250.0	2,630.0	0.0	(2,630.0)	(1,250.0)	(2,400.0)	(1,250.0)	(1,400.0)	(300.0)
7.4.- 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
7.5.- 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
7.6.- 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
7.7.- Depósitos a plazo	5,904.9	1,811.6	1,619.9	2,499.2	3,304.6	3,584.6	1,670.3	1,670.3	1,681.2	1,681.2	1,681.2	1,681.2	0.0	0.0	10.9	(1,623.4)	(818.0)	61.3
7.8.- Títulos de inversión	0.0	8.9	299.8	156.9	139.6	100.9	90.2	97.8	97.8	97.8	97.8	97.8	0.0	0.0	7.6	(41.8)	(59.1)	(202.0)
8.- Pasivos totales en el SF (M3A) 7/	178,653.4	144,936.6	151,071.7	152,673.7	162,057.0	164,433.2	173,970.0	177,042.9	175,038.2	176,589.5	176,944.6	177,432.6	488.0	843.1	3,462.6	15,375.6	24,758.9	26,360.9
8.1.- Pasivos moneda nacional (M2A)	57,204.8	49,407.8	57,973.0	55,714.2	59,149.6	60,379.7	68,540.6	70,012.6	67,689.0	68,642.6	68,610.4	69,193.3	582.8	550.7	652.6	10,043.6	13,479.0	11,220.3
8.1.1.- Medio circulante (M1A)	40,349.0	35,123.3	42,734.5	39,443.4	42,902.5	44,196.1	50,987.6	51,799.5	49,623.7	50,519.0	50,804.3	51,171.2	367.0	652.3	183.6	8,268.8	11,727.8	8,436.7
8.1.1.1.- Numerario	18,206.8	17,513.4	21,296.7	18,790.1	21,173.6	21,927.5	24,763.8	27,520.5	27,424.8	27,907.3	27,138.6	27,712.2	573.5	(195.1)	2,948.3	6,538.6	8,922.1	6,415.5
8.1.1.2.- Depósitos a la vista	22,142.2	17,609.9	21,437.9	20,653.4	21,728.9	22,268.6	26,223.8	24,279.0	22,199.0	22,611.7	23,665.6	23,459.1	(206.5)	847.4	(2,764.7)	1,730.2	2,805.7	2,021.2
8.1.2.- Cuasidinerio	16,855.8	14,284.5	15,238.4	16,270.8	16,247.2	16,183.6	17,553.0	18,213.1	18,065.3	18,123.6	17,806.1	18,022.0	215.9	(101.6)	469.0	1,774.9	1,751.2	2,783.6
8.1.2.1.- Ahorro	14,704.4	12,487.2	13,555.0	14,242.8	14,249.0	14,053.9												