

**Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero**
(saldo en millones de córdobas) al 14 de diciembre 2021

Cambio en millones de córdobas) al 14 de diciembre 2021																
Conceptos	2018	2019	2020	I semestre	III trim	Octubre	Noviembre	Diciembre			Variaciones absolutas					
								I sem	13	14	Día	II 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	2,525.0	2,536.8	11.8	3.6	29.1	46.4	482.5	650.0
1.1.- RIN 6/	2,038.9	2,208.5	3,073.5	3,497.0	3,955.4	3,937.1	3,908.6	3,898.6	3,885.3	3,890.3	5.0	(8.4)	(18.3)	(65.1)	393.24	816.8
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(535.5)	(552.0)	(551.2)	(568.6)	(536.7)	(516.8)	(502.5)	14.3	34.3	66.1	49.5	33.1	86.0
1.3.- FOGADE	(180.9)	(198.2)	(208.5)	(213.7)	(216.3)	(217.2)	(218.0)	(218.0)	(218.0)	(218.0)	0.0	(0.0)	(0.0)	(1.7)	(4.3)	(9.5)
1.4.- Letras BCN pagaderas en dólares	(58.9)	(4.0)	(347.6)	(542.4)	(530.6)	(537.1)	(507.9)	(524.7)	(502.7)	(502.7)	0.0	22.0	5.1	27.8	39.6	(155.1)
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(148.5)	(164.0)	(124.0)	(104.5)	(84.0)	(120.8)	(128.3)	(7.5)	(44.3)	(23.8)	35.7	20.2	(88.8)
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)	(1.9)	0.0	0.0	0.0	0.1	0.7	0.8
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
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	3,977.3	3,982.3	5.0	(8.4)	(18.3)	(75.9)	370.4	770.4
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	516.4	538.7	595.1	612.1	720.0	713.1	713.1	0.0	(6.9)	101.0	174.4	196.7	151.1
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	4,690.4	4,695.4	5.0	(15.3)	82.7	98.5	567.1	921.5
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)	(28,540.2)	(28,881.1)	(340.9)	621.7	(220.7)	5,407.9	6,134.6	(5,458.3)
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)	(28,540.2)	(28,881.1)	(340.9)	621.7	(220.7)	5,407.9	6,134.6	(5,458.3)
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	(2,435.7)	(1,492.8)	(1,487.6)	(1,473.8)	(8,944.1)	(7,737.9)	(6,531.5)	(6,601.6)	(5,995.1)	(5,982.9)	12.2	618.7	548.6	2,961.2	5,490.9	(4,495.3)
5.1.3.- Moneda extranjera	(10,111.5)	(12,871.6)	(21,193.9)	(21,941.1)	(22,889.1)	(22,869.7)	(21,361.7)	(22,134.0)	(21,778.0)	(22,131.0)	(353.1)	2.9	(769.4)	758.1	(190.0)	(937.1)
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	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	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	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
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	(1,811.6)	(1,619.9)	(1,684.2)	(2,543.7)	(3,398.6)	(3,618.6)	(1,710.1)	(1,710.1)	(1,710.1)	(1,710.1)	0.0	0.0	0.0	1,688.6	833.6	(25.9)
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
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	(110.1)	(116.5)	(243.4)	(223.8)	(158.5)	(158.6)	(166.0)	(138.7)	(139.2)	(139.18)	(0.0)	(0.5)	26.8	19.3	84.6	104.2
6.1.- Crédito	47.3	49.3	44.5	43.3	45.4	44.8	44.7	44.8	44.3	44.33	(0.0)	(0.5)	(0.4)	(1.1)	1.0	(0.1)
6.2.- Moneda nacional	150.5	159.7	181.0	175.1	198.9	195.6	203.1	175.4	175.4	175.40	0.0	(0.0)	(27.7)	(23.5)	0.3	(5.6)
6.3.- Moneda extranjera	6.8	6.2	106.8	92.0	4.9	7.7	7.6	8.1	8.1	8.11	0.0	0.0	0.5	3.2	(83.9)	(98.7)
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	8,639.7	8,788.8	149.1	422.0	(694.8)	751.6	2,076.1	(1,375.5)
7.1.- Depósitos de encaje en MN	7,733.0	7,803.9	10,164.2	6,712.4	8,755.9	7,907.7	9,481.6	8,364.8	8,637.7	8,785.8	148.1	421.0	(695.8)	909.9	2,073.4	(1,378.4)
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.3	161.3	0.0	2.0	2.0	2.0	3.0	1.0	1.0	1.0	(158.3)	2.7	2.9
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	17.0	17.3	0.3	0.8	(1.3)	0.1	2.4	(6.4)
Encaje sobre base promedio diaria ME (en %)	21.0	17.8	19.2	16.5	17.0	16.9	17.4	16.4	15.8	15.3	(0.4)	(1.0)	(2.1)	(1.7)	(1.2)	(3.9)
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	16.2	16.7	16.7	19.5	16.8	17.2	17.2	0.0	0.4	(2.3)	0.5	1.0	0.2
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	15.8	16.3	16.5	16.0	16.2	16.1	16.0	(0.1)	(0.2)	(0.0)	(0.3)	0.1	(0.5)
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	22,992.4	23,192.4	200.0	(570.2)	27.7	(4,912.0)	(4,096.0)	5,399.5
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	0.0	0.0	0.0	0.0	0.0	(248.1)
9.2.- Letras pagaderas en córdobas.	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	(100.0)	0.0	0.0
9.3.- Letras pagaderas 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	17,736.7	0.0	(770.2)	(172.3)	(1,019.3)	(1,438.5)	5,444.5
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	300.0	0.0	2,000.0	2,300.0	1,700.0	0.0	0.0	0.0	200.0	200.0	200.0	200.0	(2,100.0)	(1,800.0)	200.0
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	1,811.6	1,619.9	1,684.2	2,543.7	3,398.6	3,618.6	1,710.1	1,710.1	1,710.1	1,710.1	0.0	0.0	0.0	(1,688.6)	(833.6)	25.9
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	0.0	0.0	0.0	(4.2)	(23.9)	(22.8)
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	202,705.9	203,045.7	339.8	1,237.5	2,850.9	16,774.8	20,176.5	24,555.5
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	84,569.9	84,341.0	(228.8)	(1,116.2)	746.8	13,118.1	15,570.9	14,777.4
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	63,607.4	63,130.8	(476.5)	(1,358.4)	(409.8)	12,090.8	14,138.9	11,332.9
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	35,281.2	35,131.4	(149.7)	(318.9)	1,790.3	9,541.3	10,669.2	7,221.5
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	28,326.2	27,999.4	(326.8)	(1,039.5)	(2,200.2)	2,549.5	3,469.7	4,111.4
10.1.2.- Cuasidónero	14,284.5	15,238.4	17,765.7	19,778.1	20,182.8	20,237.6	20,053.5	20,968.0	20,962.5	21,210.2	247.7	242.2	1,156.6	1,027.3	1,432.0	3,444.5
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	19,238.3	19,472.3	234.1	233.0	1,113.5	2,469.7	2,669.8	3,420.1
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	1,724.2	1,737.8	13.6	9.2	43.1	(1,442.4)	(1,237.8)	24.4
10.2.- Pasivos en moneda extranjera	95,528.9	93,098.7	108,926.6	114,099.2	115,068.1	116,601.6	116,600.6	116,351.1	118,136.1	118,704.7	568.6	2,353.7	2,104.1	3,656.7	4,605.6	9,778.1
10.2.1.- Vista	29,392.3	26,117.5	28,795.1	31,573.5	32,110.6	34,063.1	34,202.8	33,495.8	35,164.9	35,354.3	189.4	1,858.5	1,151.5	3,243.6	3,780.7	6,559.2
10.2.2.- Ahorro	35,279.6	37,638.6	49,843.6	51,222.1	51,484.6	51,701.7	52,018.1	52,325.2	52,390.4	52,709.2	318.8	384.0	691.1	1,224.6	1,487.1	2,865.7
10.2.3.- Plazo 10/	30,857.0	29,342.6	30,288.0	31,303.5	31,452.8	30,836.8	30,379.7	30,530.1	30,580.8	30,641.2	60.4	111.1	261.5	(811.6)	(662.3)	353.3
11.- Depósitos del SPNF en el SFN 9/	17,637.2	17,866.1	21,919.7	24,875.0	26,486.7	26,486.7	27,450.2	27,450.24								

1/ : Millones de dólares

2