

Cuadro # 1 :

Principales cuentas del BCN y el sistema financiero

(saldo en millones de córdobas) al 30 de junio 2022.

Conceptos	2019	2020	2021	I Trimestre	Abril	Mayo	Junio						Variaciones absolutas				
							I sem	II sem	III sem	29	30	Día	IV sem.	Jun	II trim.	I semestre	
1.- Reservas internacionales netas ajustadas 1/	1,374.4	1,886.7	2,530.9	2,700.8	2,778.2	2,845.8	2,817.2	2,810.7	2,816.9	2,820.0	2,824.6	4.6	7.7	(21.2)	123.8	293.8	
1.1.- RIM 5/	2,399.5	3,073.5	3,954.6	4,138.0	4,245.7	4,284.3	4,290.9	4,264.7	4,234.7	4,270.9	4,278.4	7.5	43.7	(6.2)	149.7	323.9	
1.2.- Encaje moneda extranjera	(473.7)	(588.4)	(695.9)	(570.8)	(598.6)	(560.1)	(576.7)	(542.5)	(561.5)	(543.0)	(585.0)	(42.0)	(23.5)	(25.0)	(14.2)	110.9	
1.3.- FOGADE	(198.2)	(208.5)	(218.9)	(221.8)	(222.8)	(223.8)	(223.8)	(223.8)	(223.8)	(223.9)	(224.8)	(1.0)	(1.0)	(1.0)	(3.0)	(5.9)	
1.4.- Letras BCN pagaderas en dólares	(4.0)	(347.6)	(419.4)	(550.3)	(585.6)	(595.5)	(596.0)	(596.0)	(528.3)	(528.3)	(528.3)	0.0	0.0	67.2	22.0	(108.9)	
1.5.- Depósitos monetarios en dólares	(82.0)	(39.5)	(87.5)	(83.0)	(58.5)	(57.5)	(75.5)	(90.0)	(102.5)	(154.0)	(114.0)	40.0	(11.5)	(56.5)	(31.0)	(26.5)	
1.6.- Títulos de Inversión en dólares 5/	(8.7)	(2.7)	(2.0)	(2.0)	(2.0)	(1.7)	(1.7)	(1.7)	(1.7)	(1.7)	(1.7)	0.0	0.0	0.0	0.3	0.3	
1.7.- Cuenta corriente en ME	(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	
2.- Reservas internacionales brutas (BCN) 1/ 6/	2,397.4	3,211.9	4,046.6	4,208.8	4,320.7	4,354.3	4,360.9	4,334.7	4,304.7	4,340.9	4,348.4	7.5	43.7	(5.9)	139.7	301.9	
3.- Reservas internacionales brutas del SFN 1/	728.8	562.0	552.9	614.7	561.9	532.2	500.5	488.0	533.3	497.6	487.4	(10.2)	(45.9)	(44.8)	(127.3)	(65.4)	
4.- Reservas internacionales brutas consolidadas 1/ 6/	3,126.2	3,773.9	4,599.4	4,823.5	4,882.6	4,886.5	4,861.5	4,822.7	4,838.1	4,838.5	4,835.9	(2.6)	(2.2)	(50.6)	12.4	236.5	
5.- Crédito sector público no financiero	(15,041.3)	(23,422.8)	(27,714.7)	(39,553.8)	(42,871.6)	(46,523.1)	(45,435.1)	(45,872.6)	(45,982.5)	(45,422.0)	(45,702.8)	(280.7)	279.8	820.4	(6,148.9)	#####	
5.1.- Gobierno central 4/	(15,041.3)	(23,422.8)	(27,714.7)	(39,553.8)	(42,871.6)	(46,523.1)	(45,435.1)	(45,872.6)	(45,982.5)	(45,422.0)	(45,702.8)	(280.7)	279.8	820.4	(6,148.9)	#####	
5.1.1.- Crédito 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	(1,492.8)	(1,487.6)	(5,349.7)	(14,192.2)	(15,033.5)	(17,845.0)	(18,698.6)	(19,417.6)	(19,261.5)	(18,659.8)	(18,657.6)	2.2	603.9	(811.6)	(4,465.4)	#####	
5.1.3.- Moneda extranjera	(12,871.6)	(21,193.9)	(21,587.2)	(24,395.3)	(26,691.8)	(27,290.9)	(25,230.2)	(24,877.6)	(25,083.6)	(25,124.8)	(25,347.7)	(222.9)	(264.1)	1,943.2	(952.4)	(3,760.5)	
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 BANADES	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	(1,619.9)	(1,684.2)	(1,720.7)	(1,909.8)	(2,089.2)	(2,329.3)	(2,449.2)	(2,526.4)	(2,580.4)	(2,586.4)	(2,646.4)	(66.0)	(66.0)	(311.2)	(731.2)	(919.7)	
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	(116.5)	(243.4)	(211.0)	(182.8)	(157.4)	(259.0)	(157.0)	(157.2)	(157.0)	(157.7)	(278.1)	(126.4)	(121.1)	(19.1)	(95.3)	(67.2)	
6.1.- Crédito	49.3	44.5	45.4	43.3	42.5	42.3	43.2	42.9	43.0	42.3	42.3	0.0	(0.7)	0.0	(1.0)	(3.1)	
6.2.- Moneda nacional	159.7	183.0	248.6	218.8	192.5	292.8	192.8	192.8	192.8	192.8	313.1	120.3	120.3	26.3	94.3	64.5	
6.3.- Moneda extranjera	6.2	106.8	7.7	7.3	7.4	8.5	7.3	7.3	7.2	7.2	7.3	0.1	0.1	(1.2)	(0.0)	(0.4)	
7.- Depósitos de bancos (MN)	8,470.2	10,164.3	11,039.9	9,364.9	9,108.6	8,336.0	10,591.5	8,309.2	9,431.3	8,864.6	8,563.1	(301.5)	(868.2)	227.1	(801.8)	(2,476.7)	
7.1.- Depósitos de encaje en MN	7,803.9	10,164.2	11,039.4	9,357.3	9,108.3	8,334.2	10,590.7	8,308.4	9,430.7	8,862.1	8,562.6	(299.5)	(868.2)	228.3	(794.7)	(2,476.9)	
7.2.- Otras cuentas corrientes en MN	666.4	0.1	0.5	7.6	0.4	1.8	0.8	0.7	0.6	2.6	0.6	(2.0)	0.0	(1.2)	(7.0)	0.1	
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	21.3	23.7	22.1	18.7	17.1	16.2	20.7	16.8	17.7	17.3	16.7	(0.6)	(0.9)	0.5	(2.0)	(5.4)	
Encaje sobre base promedio diaria ME (en %)	17.8	19.2	21.0	16.5	17.3	16.1	16.4	14.8	15.0	15.3	16.5	1.2	1.5	0.4	0.0	(4.5)	
Encaje sobre base promedio catorcenal MN (en %)	21.3	16.9	19.8	18.7	17.5	17.8	17.6	17.5	17.0	17.2	17.2	(0.0)	0.2	(0.6)	(1.6)	(2.6)	
Encaje sobre base promedio catorcenal ME (en %)	17.7	16.5	17.6	15.9	16.6	15.9	15.8	15.9	16.0	15.8	15.9	0.1	(0.1)	0.0	0.0	(1.8)	
9.- Títulos valores 5/	6,405.9	17,792.9	20,202.1	25,120.2	26,566.9	27,186.8	27,438.1	28,379.2	25,049.8	26,546.7	26,806.7	260.0	1,756.9	(380.1)	1,686.5	6,604.6	
9.1.- Bonos bancarios 3/	4,048.8	3,716.4	3,284.6	3,284.6	3,284.6	3,284.6	3,284.6	3,284.6	3,284.6	3,031.6	3,031.6	0.0	(253.1)	(253.1)	(253.1)	(253.1)	
9.2.- Letras pagaderas en córdobas.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
9.3.- Letras pagaderas en dólares. 11/	137.4	12,292.3	15,117.5	19,842.1	21,119.3	21,487.0	21,488.2	21,488.2	19,048.8	19,048.8	19,048.8	0.0	0.0	(2,438.2)	(793.3)	3,931.3	
9.4.- Letras a 1 día pagaderas en córdobas.12/	300.0	0.0	0.0	0.0	0.0	0.0	130.0	1,000.0	50.0	1,800.0	2,000.0	200.0	1,950.0	2,000.0	2,000.0	2,000.0	
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	1,619.9	1,684.2	1,720.7	1,909.2	2,089.2	2,329.2	2,449.2	2,520.4	2,580.4	2,580.4	2,640.4	60.0	60.0	311.2	731.2	919.7	
9.8.- Títulos de inversión	299.8	100.0	79.3	84.2	73.8	86.0	86.0	86.0	86.0	86.0	86.0	0.0	0.0	0.0	1.7	6.7	
10.- Pasivos totales en el SF (M3A) 7/	151,071.7	178,490.2	203,347.7	207,140.5	208,526.8	207,732.3	208,750.0	208,086.8	208,417.6	208,165.4	207,720.1	(445.3)	(697.5)	(12.3)	579.5	4,372.4	
10.1.- Pasivos moneda nacional (M2A)	57,973.0	69,563.6	84,005.6	82,370.7	83,391.4	81,815.7	81,291.6	81,139.1	80,366.5	79,150.6	79,363.6	213.1	(1,002.9)	(2,452.1)	(3,007.1)	(4,642.0)	
10.1.1.- Medio circulante (M1A)	42,734.5	51,797.9	63,326.4	61,506.5	61,636.3	60,260.8	60,078.1	59,463.1	59,186.0	58,198.7	57,583.7	(614.9)	(1,602.3)	(2,677.1)	(3,922.8)	(5,742.7)	
10.1.1.1.- Numerario	21,296.7	27,909.9	34,697.7	32,072.3	33,037.7	31,745.3	29,765.0	30,154.8	29,429.4	28,954.8	29,208.9	254.0	(220.5)	(2,536.4)	(2,863.4)	(5,488.8)	
10.1.1.2.- Depósitos a la vista	21,437.9	23,888.0	28,628.7	29,434.2	28,598.6	28,515.5	30,313.0	29,308.3	29,756.6	29,243.8	28,374.9	(868.0)	(1,381.8)	(1,440.7)	(1,059.4)	(253.5)	
10.1.2.- Cuasidónero	15,238.4	17,765.7	20,679.2	20,864.1	21,755.1	21,554.9	21,213.6	21,676.1	21,180.5	20,951.9	21,779.9	828.0	599.4	225.0	915.7	1,100.7	
10.1.2.1.- Ahorro	13,555.0	16,052.3	19,164.5	18,575.0	19,481.2	19,044.7	18,694.7	19,149.0	18,547.2	18,182.9	18,992.3	809.4	445.1	(52.4)	417.3	(172.2)	
10.1.2.2.- Plazo 10/	1,683.4	1,713.4	1,514.6	2,289.1	2,274.0	2,510.2	2,518.9	2,527.1	2,633.3	2,769.0	2,787.6	18.6	154.3	277.4	498.5	1,272.9	
10.2.- Pasivos en moneda extranjera	93,098.7	108,926.6	119,342.1	124,769.8	125,135.4	125,916.6	127,458.3	126,947.7	128,051.0	129,014.8	128,356.4	(658.4)	305.4	2,439.8	3,586.6	9,014.4	
10.2.1.- Vista	26,117.5	28,795.1	34,043.0	36,311.6	35,554.0	35,521.1	36,783.5	35,880.9	36,490.6	37,515.9	36,635.7	(888.2)	145.1	1,114.6	324.1	2,592.8	
10.2.2.- Ahorro	37,638.6	49,843.6	54,727.8	56,933.8	57,818.0	58,445.4	58,761.3	59,196.0	59,618.8	59,469.3	59,670.0	200.7	51.2	1,224.7	2,736.3	4,942.3	
10.2.3.- Plazo 10/	29,342.6	30,288.0	30,571.4	31,524.5	31,763.3	31,950.1	31,913.5	31,870.8	31,941.6	32,029.6	32,050.7	21.1	109.1	100.6	526.2	1,479.3	
11.- Depósitos del SPNF en el SFN 9/	17,866.1	21,919.7	25,290.7	28,857.5	29,021.9	29,021.9	29,021.9	29,021.9	29,021.9	29,021.9	29,021.9	0.0	0.0	0.0	164.4	3,731.2	
11.1.- Del cual gobierno central	11,151.4	13,039.4	14,099.4	14,894.5	15,533.9	15,533.9	15,533.9	15,533.9	15,533.9	15,533.9	15,533.9	0.0	0.0	0.0	639.4	1,434.5	
12.- Inflación acumulada 10/	6.1	2.9	7.2	2.8	4.0	4.7											

1/ : Millones de dólares

2/ : A partir del 18 de junio del 2018, la tasa de encaje requerida es 10% para la medición del encaje diario y 15% para la me

3/ : A partir del 11 de septiembre de 2003 se incorporan en el saldo los bonos estandarizados emitidos a partir de la renegoci

4/ : Para el 2010, 2011, 2012, 2013, 2014 y 2015 no incluye recuperación por bono bancario por C\$51.6, C\$53.5, C\$106.8, C

No incluye bono de capitalización para el 2011, 2012, 2013, 2014 y 2015 por C\$250.9, C\$260.0, C\$304.0, C\$33