

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

(saldo en millones de córdobas) al 17 de junio 2022.

| Conceptos                                              | 2019       | 2020       | 2021       | I Trimestre | Abril      | Mayo       | Variaciones absolutas |            |            |           |           |           |           |            |
|--------------------------------------------------------|------------|------------|------------|-------------|------------|------------|-----------------------|------------|------------|-----------|-----------|-----------|-----------|------------|
|                                                        |            |            |            |             |            |            | I sem                 | II sem     | 17         | Día       | II 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    | 2,820.8    | 10.0      | 10.0      | (25.0)    | 120.0     | 289.9      |
| 1.1.- RIN 6/                                           | 2,208.5    | 3,073.5    | 3,954.6    | 4,128.8     | 4,245.7    | 4,284.3    | 4,290.9               | 4,264.7    | 4,256.9    | (7.8)     | (7.8)     | (27.4)    | 128.2     | 302.4      |
| 1.2.- Encaje moneda extranjera                         | (473.7)    | (588.4)    | (695.9)    | (570.8)     | (598.6)    | (560.1)    | (576.7)               | (542.5)    | (551.4)    | (8.9)     | (8.9)     | 8.7       | 19.4      | 144.5      |
| 1.3.- FOGADE                                           | (198.2)    | (208.5)    | (218.9)    | (221.8)     | (222.8)    | (223.8)    | (223.8)               | (223.8)    | (223.8)    | 0.0       | 0.0       | (0.0)     | (2.0)     | (4.9)      |
| 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)    | 67.7      | 67.7      | 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)     | (131.0)    | (41.0)    | (41.0)    | (73.5)    | (48.0)    | (43.5)     |
| 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)      | 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        |
| 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    | 4,326.9    | (7.8)     | (7.8)     | (27.4)    | 118.2     | 280.4      |
| 3.- Reservas internacionales brutas del SFN 1/         | 728.8      | 562.0      | 552.9      | 614.7       | 561.9      | 532.2      | 500.5                 | 488.0      | 493.5      | 5.5       | 5.5       | (38.7)    | (121.2)   | (59.4)     |
| 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    | 4,820.4    | (2.3)     | (2.3)     | (66.1)    | (3.0)     | 221.0      |
| 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) | (46,499.9) | (627.3)   | (627.3)   | 23.2      | (6,946.1) | #####      |
| 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) | (46,499.9) | (627.3)   | (627.3)   | 23.2      | (6,946.1) | #####      |
| 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        |
| 5.1.2.- Moneda nacional                                | (1,492.8)  | (1,487.6)  | (5,349.7)  | (14,192.2)  | (15,033.5) | (17,946.0) | (18,698.6)            | (19,417.6) | (19,739.0) | (321.5)   | (321.5)   | (1,893.1) | (5,546.8) | #####      |
| 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) | (25,183.5) | (305.9)   | (305.9)   | 2,107.4   | (788.1)   | (3,596.2)  |
| 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      | 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      | 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      | 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        |
| 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        |
| 5.1.9.- Depósitos a plazos                             | (1,619.9)  | (1,684.2)  | (1,720.7)  | (1,909.2)   | (2,089.2)  | (2,329.2)  | (2,449.2)             | (2,520.4)  | (2,520.4)  | 0.0       | 0.0       | (191.2)   | (611.2)   | (799.7)    |
| 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        |
| 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        |
| 6.- Crédito otras instituciones                        | (116.5)    | (243.4)    | (211.0)    | (182.8)     | (157.4)    | (259.0)    | (157.0)               | (157.2)    | (157.1)    | 0.1       | 0.1       | 101.8     | 25.7      | 53.8       |
| 6.1.- Crédito                                          | 49.3       | 44.5       | 45.4       | 43.3        | 42.5       | 42.3       | 43.2                  | 42.9       | 42.9       | 0.1       | 0.1       | 0.6       | (0.4)     | (2.5)      |
| 6.2.- Moneda nacional                                  | 159.7      | 181.0      | 248.6      | 218.8       | 192.5      | 292.8      | 192.8                 | 192.8      | 192.8      | 0.0       | 0.0       | (100.0)   | (26.0)    | (55.8)     |
| 6.3.- Moneda extranjera                                | 6.2        | 106.8      | 7.7        | 7.3         | 7.4        | 8.5        | 7.3                   | 7.3        | 7.3        | (0.0)     | (0.0)     | (1.2)     | (0.1)     | (0.5)      |
| 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    | 7,757.2    | (551.9)   | (551.9)   | (578.8)   | (1,607.7) | (3,282.7)  |
| 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    | 7,756.5    | (551.9)   | (551.9)   | (577.8)   | (1,600.8) | (3,282.9)  |
| 7.2.- Otras cuentas corrientes en MN                   | 666.4      | 0.1        | 0.5        | 7.6         | 0.4        | 1.8        | 0.8                   | 0.7        | 0.7        | (0.0)     | (0.0)     | (1.1)     | (6.9)     | 0.3        |
| 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       | 15.2       | (1.6)     | (1.6)     | (1.0)     | (3.5)     | (6.9)      |
| Encaje sobre base promedio diaria ME (en %)            | 17.8       | 19.2       | 21.0       | 16.5        | 17.3       | 16.1       | 16.4                  | 14.8       | 15.7       | 0.9       | 0.9       | (0.3)     | (0.8)     | (5.3)      |
| Encaje sobre base promedio catorcenal MN (en %)        | 21.3       | 16.9       | 19.8       | 18.7        | 17.5       | 17.8       | 17.6                  | 17.5       | 16.9       | (0.6)     | (0.6)     | (0.9)     | (1.8)     | (2.9)      |
| Encaje sobre base promedio catorcenal ME (en %)        | 17.7       | 16.5       | 17.6       | 15.9        | 16.6       | 15.9       | 15.8                  | 15.9       | 15.8       | (0.1)     | (0.1)     | (0.1)     | (0.1)     | (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   | 25,539.8   | (2,839.5) | (2,839.5) | (1,647.0) | 419.6     | 5,337.7    |
| 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    | 0.0       | 0.0       | 0.0       | 0.0       | 0.0        |
| 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        |
| 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   | (2,439.5) | (2,439.5) | (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    | 600.0      | (400.0)   | (400.0)   | 600.0     | 600.0     | 600.0      |
| 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        |
| 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        |
| 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        |
| 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    | 2,520.4    | 0.0       | 0.0       | 191.2     | 611.2     | 799.7      |
| 9.8.- Títulos de inversión                             | 299.8      | 100.0      | 79.3       | 84.2        | 73.8       | 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  | 206,774.6  | (1,312.2) | (1,312.2) | (957.7)   | (365.9)   | 3,427.0    |
| 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   | 80,337.4   | (801.7)   | (801.7)   | (1,478.3) | (2,033.2) | (3,668.2)  |
| 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   | 58,616.9   | (846.1)   | (846.1)   | (1,643.9) | (2,889.6) | (4,709.5)  |
| 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   | 30,497.4   | 342.6     | 342.6     | (1,247.9) | (1,574.9) | (4,200.3)  |
| 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   | 28,119.5   | (1,188.7) | (1,188.7) | (396.0)   | (1,314.7) | (509.2)    |
| 10.1.2.- Cuasidinerio                                  | 15,238.4   | 17,765.7   | 20,679.2   | 20,864.1    | 21,755.1   | 21,554.9   | 21,213.6              | 21,676.1   | 21,720.5   | 44.4      | 44.4      | 165.7     | 856.4     | 1,041.3    |
| 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   | 19,191.3   | 42.4      | 42.4      | 146.7     | 616.3     | 26.8       |
| 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    | 2,529.2    | 2.1       | 2.1       | 19.0      | 240.1     | 1,014.5    |
| 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  | 126,437.2  | (510.5)   | (510.5)   | 520.6     | 1,667.4   | 7,095.1    |
| 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   | 35,520.4   | (360.5)   | (360.5)   | (0.7)     | (791.2)   | 1,477.4    |
| 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   | 59,557.8   | 361.9     | 361.9     | 1,112.5   | 2,624.1   | 4,830.1    |
| 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   | 31,359.0   | (511.8)   | (511.8)   | (591.2)   | (165.5)   | 787.6      |
| 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   | 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   | 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 , (

No incluye bono de capitalización para el 2011, 2012, 2013, 2014 y 2015 por C\$250.9, C\$260.0, C\$304.0, C\$338.0, C\$373.4 n

5/ : Para el 2021 todos los títulos expresados en dólares se ajustan por el tipo de cambio del programa monetario US\$1.00 por

6/ : Incluye FOGADE.

7/ : Información al 30 de abril de 2022 con estados financieros.

8/ : A partir de septiembre de 2019 se incluyen otras obligaciones subordinadas de Bancorp, debido a reclasificación

contable realizada en sus cuentas de depósitos, como parte del proceso de disolución voluntaria en que se encuentra.

9/ : Información al 30 de abril de 2022 con estados financieros sectorizados.

10/ : Inflación al mes de Mayo 2022.

11/ : En febrero de 2017, el Consejo Directivo del BCN mediante resolución CD-BCN-V-2-17 reformó los programas de

emisiones de letras 2016 y 2017 a fin de autorizar las formas de pago de letras denominadas en dólares y pagaderas en

12/ : Operaciones monetarias diarias de absorción conforme a Resolución CD-BCN-L-3-17, del seis de diciembre de dos mil

diecisiete, publicada en La Gaceta, Diario Oficial, No. 241 del diecinueve de diciembre de dos mil diecisiete.

13/ : Los TÍN son valores dematerializados, estandarizados, negociables y emitidos al portador, a plazos de 1, 3, 6, 9 y 12

meses, y pueden ser adquiridos por personas naturales y jurídicas, exceptuando a las instituciones financieras, puestos de

Fuente: Banco Central de Nicaragua.