

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

(saldo en millones de córdobas) al 29 de junio 2022.

Conceptos	2019	2020	2021	I Trimestre	Abril	Mayo	Junio					Variaciones absolutas				
							I sem	II sem	III sem	28	29	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	2,830.1	2,820.0	(10.0)	3.1	(25.7)	119.2	289.2
1.1.- RIM 6/	2,396.5	3,073.5	3,954.6	4,138.0	4,245.7	4,284.3	4,290.9	4,264.7	4,234.7	4,287.4	4,270.9	0.0	0.0	0.0	0.0	316.3
1.2.- Encaje moneda extranjera	(473.7)	(588.4)	(695.9)	(570.8)	(598.6)	(560.1)	(576.7)	(542.5)	(561.5)	(560.5)	(543.0)	17.4	18.5	17.0	27.8	152.9
1.3.- FOGADE	(198.2)	(208.5)	(218.9)	(221.8)	(222.8)	(223.8)	(223.8)	(223.8)	(223.8)	(223.9)	(223.9)	0.0	(0.0)	(0.1)	(2.1)	(5.0)
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)	(143.0)	(154.0)	(11.0)	(51.5)	(96.5)	(71.0)	(66.5)
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	4,357.4	4,340.9	(16.5)	36.2	(13.4)	132.1	294.3
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	488.7	497.6	8.9	(35.7)	(34.6)	(117.1)	(55.2)
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	4,846.1	4,838.5	(7.6)	0.4	(48.0)	15.0	239.1
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)	(46,278.8)	(45,422.0)	856.8	560.5	1,101.1	(5,868.2)	#####
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)	(46,278.8)	(45,422.0)	856.8	560.5	1,101.1	(5,868.2)	#####
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)	(19,189.3)	(18,659.8)	529.5	601.7	(813.8)	(4,467.6)	#####
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)	(25,452.1)	(25,124.8)	327.3	(41.2)	2,166.1	(729.5)	(3,537.6)
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)	(2,520.4)	(2,580.4)	(2,580.4)	(2,580.4)	0.0	0.0	(251.2)	(671.2)	(859.7)
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)	(157.7)	0.0	(0.6)	101.3	25.1	53.3
6.1.- Crédito	49.3	44.5	45.4	43.3	42.5	43.2	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	192.8	0.0	0.0	(100.0)	(76.0)	(55.3)
6.3.- Moneda extranjera	6.2	106.8	7.7	7.3	7.4	8.5	7.3	7.3	7.2	7.2	7.2	(0.1)	(0.1)	(1.3)	(0.2)	(0.6)
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	8,731.8	8,864.6	132.8	(566.7)	528.6	(500.3)	(2,175.3)
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	8,731.2	8,862.1	130.8	(568.7)	527.8	(495.2)	(2,177.4)
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	0.6	2.6	2.0	2.0	0.8	(5.0)	2.1
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	17.1	17.3	0.3	(0.3)	1.1	(1.4)	(4.8)
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	15.8	15.3	(0.5)	0.3	(0.7)	(1.2)	(5.7)
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)	(1.5)	(2.5)
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	15.9	15.8	(0.1)	(0.1)	(0.0)	(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	25,049.8	26,846.7	26,546.7	(300.0)	1,496.9	(640.1)	1,426.5	6,344.6
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. 11/	0.0	0.0	0.0	0.0	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	2,100.0	1,800.0	(300.0)	1,750.0	1,800.0	1,800.0	1,800.0
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	2,580.4	0.0	0.0	251.2	671.2	859.7
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	207,273.4	208,165.4	892.0	(252.2)	433.0	1,024.8	4,817.7
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	78,951.1	79,150.6	199.4	(1,216.0)	(2,665.1)	(3,220.1)	(4,855.0)
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	58,180.3	58,198.7	18.4	(987.4)	(2,062.2)	(3,307.9)	(5,127.8)
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	28,962.2	28,954.8	(7.4)	(474.5)	(2,790.5)	(3,117.5)	(5,742.9)
10.1.1.2.- Depósitos a la vista	21,437.9	23,888.0	28,628.7	29,434.2	28,598.6	28,518.5	30,313.0	29,308.3	29,756.6	29,218.1	29,243.8	25.8	(512.8)	(728.3)	(180.4)	615.1
10.1.2.- Cuasidivero	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	20,770.9	20,951.9	181.0	(228.6)	(603.0)	87.7	272.7
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	18,023.2	18,182.9	159.7	(364.3)	(861.7)	(392.1)	(981.6)
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	2,747.6	2,769.0	21.3	135.6	258.8	479.9	1,254.3
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	128,322.2	129,014.8	692.6	963.8	3,098.2	4,245.0	9,672.7
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	36,931.1	37,515.9	584.7	1,025.3	1,994.7	1,204.3	3,472.9
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	59,355.8	59,469.3	113.5	(149.5)	1,023.9	2,535.6	4,741.6
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	32,035.3	32,029.6	(5.7)	88.0	79.5	505.1	1,458.2
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/ :