

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

(saldo en millones de córdobas) al 31 de agosto 2022.

Conceptos	2018	2019	2020	2021	I semestre	Julio	Ago					Variaciones absolutas					
							I sem	II sem	III sem	30	31	Día	IV sem.	Agosto	III trim	II semestre	Ene-Ago
1.- Reservas internacionales netas ajustadas 1/	1.145.5	1.374.4	1.886.7	2.530.9	2.824.6	2.847.5	2.837.2	2.830.3	2.843.5	2.819.5	2.814.9	(4.6)	(28.7)	(32.6)	(9.7)	(9.7)	284.0
1.1.- RIN 6/	2.038.9	2.208.5	3.073.5	3.954.6	4.278.4	4.271.3	4.275.3	4.262.1	4.262.5	4.262.8	4.270.2	7.4	7.7	(1.1)	(8.3)	(8.3)	315.6
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(571.5)	(560.3)	(574.8)	(578.4)	(571.6)	(588.2)	(16.6)	(9.7)	(16.7)	(3.1)	(3.1)	107.8
1.3.- FOGADE	(180.9)	(198.2)	(208.5)	(218.9)	(224.8)	(225.8)	(225.9)	(226.0)	(226.1)	(226.1)	(227.1)	(0.9)	(0.9)	(1.2)	(2.3)	(2.3)	(8.2)
1.4.- Letras BCN paaderas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(541.4)	(546.4)	(545.4)	(549.3)	(555.5)	(555.5)	0.0	(6.1)	(14.1)	(27.2)	(27.2)	(136.0)
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(84.0)	(104.5)	(84.5)	(64.0)	(89.0)	(83.5)	5.5	(19.5)	0.5	30.5	30.5	4.0
1.6.- Títulos de Inversión en dólares 5/	(0.2)	(8.7)	(2.7)	(2.0)	(1.7)	(1.1)	(1.1)	(1.1)	(1.1)	(1.1)	(1.1)	0.0	0.0	0.0	0.6	0.6	0.9
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	0.0
2.- Reservas internacionales brutas (BCN) 1/ 6/	2.261.1	2.397.4	3.211.9	4.046.6	4.348.4	4.334.3	4.338.3	4.320.1	4.320.5	4.320.8	4.328.2	7.4	7.7	(6.1)	(20.3)	(20.3)	281.6
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	552.9	487.4	500.1	564.0	490.6	505.1	458.1	429.5	(28.6)	(75.7)	(70.6)	(58.0)	(58.0)	(123.4)
4.- Reservas internacionales brutas consolidadas 1/ 6/	2,657.1	3,126.2	3,773.9	4,599.4	4,835.9	4,834.4	4,902.4	4,810.7	4,825.6	4,778.9	4,757.6	(21.2)	(68.0)	(76.7)	(78.2)	(78.2)	158.2
5.- Crédito sector público no financiero	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(44,867.6)	(44,951.4)	(44,670.0)	(44,941.1)	(44,114.9)	(43,742.4)	372.4	1,198.7	1,125.2	1,960.3	1,960.3	#####
5.1.- Gobierno central 4/	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(44,867.6)	(44,951.4)	(44,670.0)	(44,941.1)	(44,114.9)	(43,742.4)	372.4	1,198.7	1,125.2	1,960.3	1,960.3	#####
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	0.0
5.1.2.- Moneda nacional	(2,435.7)	(1,492.8)	(1,487.6)	(5,349.7)	(18,457.6)	(17,956.6)	(18,433.3)	(18,390.9)	(18,153.4)	(18,289.3)	(18,060.7)	228.6	98.7	(104.1)	596.9	596.9	#####
5.1.3.-Moneda extranjera	(10,111.5)	(12,871.6)	(21,193.9)	(21,587.2)	(25,347.7)	(24,973.6)	(24,455.5)	(24,161.7)	(24,604.2)	(23,648.2)	(23,504.3)	143.9	1,100.0	1,469.3	1,843.4	1,843.4	(1,917.0)
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	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	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	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	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	0.0
5.1.9.- Depósitos a plazos	(1,811.6)	(1,619.9)	(1,684.2)	(1,720.7)	(2,640.4)	(2,880.4)	(3,000.4)	(3,060.4)	(3,120.4)	(3,120.4)	(3,120.4)	0.0	0.0	(240.0)	(480.0)	(480.0)	(1,399.7)
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	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	0.0
6.- Crédito otras instituciones	(110.1)	(116.5)	(243.4)	(211.0)	(278.1)	(217.9)	(151.4)	(154.0)	(154.2)	(154.5)	(285.0)	(130.4)	(130.8)	(67.1)	(6.9)	(6.9)	(74.0)
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	42.5	43.2	43.0	42.6	42.6	0.0	(0.4)	1.1	0.3	0.3	(2.8)
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	252.1	186.4	186.4	186.4	186.4	316.7	130.3	130.3	64.6	3.6	3.6	68.1
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	7.4	7.5	10.8	10.8	10.7	10.9	0.2	0.1	3.5	3.6	3.6	3.2
7.- Depósitos de bancos (MN)	7,733.5	8,470.2	10,164.3	11,039.9	8,563.1	9,017.8	8,042.2	8,576.4	9,723.9	9,110.5	8,548.0	(562.5)	(1,175.9)	(469.8)	(15.1)	(15.1)	(2,491.9)
7.1.- Depósitos de encaje en MN	7,733.0	7,803.9	10,164.2	11,039.4	8,562.6	9,017.3	8,041.7	8,575.9	9,723.4	9,110.1	8,547.5	(562.5)	(1,175.9)	(469.8)	(15.0)	(15.0)	(2,491.9)
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.5	0.6	0.5	0.5	0.5	0.5	0.5	0.5	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	0.0
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	23.1	21.3	23.7	22.1	16.7	17.3	15.6	16.3	18.5	17.1	16.1	(1.1)	(2.4)	(1.3)	(0.7)	(0.7)	(6.0)
Encaje sobre base promedio diaria ME (en %)	21.0	17.8	19.2	21.0	16.5	16.0	15.6	15.9	16.0	15.8	16.3	0.5	0.3	0.3	(0.2)	(0.2)	(4.7)
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	19.8	17.2	15.9	17.3	16.5	16.9	17.0	16.7	(0.3)	(0.2)	0.8	(0.5)	(0.5)	(3.1)
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	17.6	15.9	15.9	15.8	15.9	15.9	15.6	15.8	0.2	(0.1)	(0.0)	(0.1)	(0.1)	(1.8)
9.- Títulos valores 5/	11,802.8	6,405.9	17,792.9	20,202.1	26,806.7	28,955.7	29,932.1	28,992.2	29,645.7	30,070.6	31,170.6	1,100.0	1,524.9	2,214.9	4,363.8	4,363.8	10,968.4
9.1.- Bonos bancarios 3/	4,248.7	4,048.8	3,716.4	3,284.6	3,031.6	3,031.6	3,031.6	3,031.6	3,031.6	3,031.6	3,031.6	0.0	0.0	0.0	0.0	0.0	(253.1)
9.2.- Letras pagaderas en córdobas.	3,778.9	0.0	0.0	0.0	0.0	873.0	1,130.0	1,166.0	1,116.0	700.0	700.0	0.0	(416.0)	(173.0)	700.0	700.0	700.0
9.3.- Letras pagaderas en dólares. 11/	1,954.7	137.4	12,292.3	15,117.5	19,048.8	19,525.9	19,705.3	19,669.4	19,812.9	20,053.8	20,053.8	0.0	240.9	527.9	1,005.0	1,005.0	4,936.3
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	300.0	0.0	0.0	2,000.0	2,580.0	3,000.0	2,000.0	2,500.0	3,100.0	4,200.0	1,100.0	1,700.0	1,620.0	2,200.0	2,200.0	4,200.0
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	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	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	0.0
9.7.- Depósitos a plazo	1,811.6	1,619.9	1,684.2	1,720.7	2,640.4	2,880.4	3,000.4	3,060.4	3,120.4	3,120.4	3,120.4	0.0	0.0	240.0	480.0	480.0	1,399.7
9.8.- Títulos de inversión	8.9	299.8	100.0	79.3	86.0	64.8	64.8	64.8	64.8	64.8	64.8	0.0	0.0	0.0	(21.2)	(21.2)	(14.5)
10.- Pasivos totales en el SF (M3A) 7/	144,936.6	151,071.7	178,490.2	203,347.7	209,550.0	209,853.6	212,684.4	212,467.5	212,403.8	210,541.1	211,860.9	1,319.8	(542.9)	2,007.3	2,310.9	2,310.9	8,513.2
10.1.- Pasivos moneda nacional (M2A)	49,407.8	57,973.0	69,563.6	84,005.6	80,077.5	80,646.1	81,962.1	82,623.3	81,895.2	80,532.1	80,885.1	353.0	(1,010.1)	239.0	807.6	807.6	(3,120.5)
10.1.1.- Medio circulante (M1A)	35,123.3	42,734.5	51,797.9	63,326.4	58,298.5	59,409.1	60,388.5	60,023.4	59,888.6	58,433.0	58,810.0	377.0	(1,078.6)	(599.1)	511.5	511.5	(4,516.4)
10.1.1.1.- Numerario	17,513.4	21,296.7	27,909.9	34,697.7	29,341.5	29,670.8	29,169.2	29,733.7	28,801.2	28,750.5	29,174.4	423.9	373.2	(496.4)	(167.1)	(167.1)	(5,523.3)
10.1.1.2.- Depósitos a la vista	17,609.9	21,437.9	23,888.0	28,628.7	28,957.0	29,738.3	31,219.2	30,289.7	31,087.4	29,682.5	29,635.6	(46.3)	(1,451.8)	(102.7)	678.7	678.7	1,006.9
10.1.2.- Cuasidinero	14,284.5	15,238.4	17,765.7	20,679.2	21,779.0	21,237.0	21,573.6	22,599.9	22,006.5	22,099.1	22,075.1	(24.0)	68.5	838.1	296.1	296.1	1,395.9
10.1.2.1.- Ahorro	12,487.2	13,555.0	16,052.3	19,164.5	18,991.4	18,423.5	18,634.2	19,555.6	19,039.7	19,141.2	18,996.3	(144.9)	(43.4)	572.8	4.9	4.9	(168.2)
10.1.2.2.- Plazo 10/	1,797.2	1,683.4	1,713.4	1,514.6	2,787.6	2,813.5	2,939.4	3,044.4	2,966.8	2,958.0	3,078.8	120.8	112.0	265.3	291.2	291.2	1,564.1
10.2.- Pasivos en moneda extranjera	95,528.9	93,098.7	108,926.6	119,342.1	129,472.5	129,207.5	130,722.3	129,844.1	130,508.7	130,009.0	130,975.8	966.8	467.2	1,768.3	1,503.3	1,503.3	11,633.7
10.2.1.- Vista	29,392.3	26,117.5	28,79														