

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

(saldo en millones de córdobas) al 20 de septiembre 2022.

Conceptos	2018	2019	2020	2021	I semestre	Julio	Agosto	Septiembre				Variaciones absolutas					
								I sem	II sem	19	20	Día	III sem.	Septiembre	III trim	II semestre	Ene-Sept
1.- Reservas internacionales netas ajustadas 1/	1.145.5	1.374.4	1.886.7	2.530.9	2.824.6	2.847.5	2.814.9	2.815.5	2.822.5	2.822.2	2.824.2	2.1	1.7	9.4	(0.4)	(0.4)	293.4
1.1.- RIN 6/	2.038.9	2.208.5	3.073.5	3.954.6	4.278.4	4.271.3	4.270.2	4.270.2	4.204.2	4.170.0	4.164.9	(0.3)	(5.4)	(105.6)	(113.9)	(113.9)	210.0
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(571.5)	(588.2)	(553.6)	(553.6)	(555.6)	(566.1)	0.9	(9.6)	23.0	19.9	19.9	130.8
1.3.- FOGADE	(118.3)	(104.9)	(208.5)	(218.9)	(224.8)	(225.8)	(227.1)	(227.2)	(227.3)	(227.3)	(227.3)	0.0	0.0	(0.2)	(2.4)	(2.4)	(8.4)
1.4.- Letras BCN paquedadas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(541.4)	(555.5)	(541.9)	(531.3)	(531.3)	(531.3)	0.0	0.0	24.1	(3.0)	(3.0)	(111.9)
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(84.0)	(83.5)	(65.0)	(32.5)	(17.0)	(15.5)	1.5	17.0	68.0	98.5	98.5	72.0
1.6.- Títulos de Inversión en dólares 5/	(0.2)	(8.7)	(2.7)	(2.0)	(1.7)	(1.1)	(1.1)	(1.1)	(0.8)	(1.1)	(1.1)	0.0	(0.3)	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	4.328.2	4.262.2	4.228.0	4.222.9	4.222.6	(0.3)	(5.4)	(105.6)	(125.9)	(125.9)	176.0
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	552.9	487.4	500.1	429.5	493.0	521.2	515.8	520.3	4.5	(0.9)	90.8	32.8	32.8	(32.6)
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	4.757.6	4.755.3	4.749.1	4.738.7	4.742.9	4.1	(6.3)	(14.8)	(93.0)	(93.0)	143.5
5.- Crédito sector público no financiero	(13.415.9)	(15.041.3)	(23.422.8)	(27.714.7)	(45.702.8)	(44.867.6)	(43.742.4)	(43.272.9)	(43.613.7)	(43.910.9)	(44.063.5)	(152.5)	(449.8)	(321.0)	1.639.3	1.639.3	(16.348.8)
5.1.- Gobierno central 4/	(13.415.9)	(15.041.3)	(23.422.8)	(27.714.7)	(45.702.8)	(44.867.6)	(43.742.4)	(43.272.9)	(43.613.7)	(43.910.9)	(44.063.5)	(152.5)	(449.8)	(321.0)	1.639.3	1.639.3	(16.348.8)
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)	(1.493.8)	(1.487.6)	(5.349.7)	(18.657.6)	(17.956.6)	(18.060.7)	(17.609.4)	(18.020.5)	(18.245.9)	(18.319.1)	(72.3)	(298.7)	(258.4)	338.5	338.5	(12.969.4)
5.1.3.- Moneda extranjera	(10.111.5)	(12.871.6)	(21.193.9)	(21.587.2)	(25.347.7)	(24.973.6)	(23.504.3)	(23.366.1)	(23.295.8)	(23.367.6)	(23.426.1)	(58.5)	(130.3)	78.2	1.921.6	1.921.6	(1.838.9)
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)	(3.120.4)	(3.240.4)	(3.240.4)	(3.240.4)	(3.261.2)	(20.8)	(20.8)	(140.8)	(620.8)	(620.8)	(1.540.5)
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)	(285.0)	(155.2)	(155.5)	(155.4)	(157.3)	(1.91)	(1.8)	127.7	120.8	120.8	53.6
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	42.6	42.5	42.1	42.1	42.1	0.0	(0.0)	(0.6)	(0.3)	(0.3)	(3.4)
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	252.1	316.7	186.7	186.7	186.7	186.7	(0.0)	(0.0)	(130.0)	(126.4)	(126.4)	(61.9)
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	7.4	10.9	11.1	10.9	10.8	12.7	1.9	1.8	1.8	5.4	5.4	4.9
7.- Depósitos de bancos (MN)	7.733.5	8.470.2	10.164.3	11.039.9	8.563.1	9.017.8	8.548.0	7.440.5	8.326.9	8.001.0	7.914.4	(86.6)	(412.5)	(633.6)	(648.7)	(648.7)	(3.125.5)
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	8.547.5	7.440.1	8.326.5	8.000.6	7.914.0	(86.6)	(412.5)	(633.5)	(648.6)	(648.6)	(3.125.4)
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.5	0.6	0.5	0.5	0.4	0.4	0.4	0.4	0.0	0.0	(0.0)	(0.2)	(0.2)	(0.0)
8.- Tasas de encaje																	
Encaje sobre base promedio diario MN (en %)	23.1	21.3	23.7	22.1	16.7	17.3	16.1	14.0	15.6	15.0	14.8	(0.2)	(0.8)	(1.2)	(1.9)	(1.9)	(7.3)
Encaje sobre base promedio diario ME (en %)	21.0	17.8	19.2	21.0	16.5	16.0	16.3	15.3	15.4	15.6	15.6	(0.0)	0.3	(0.7)	(0.9)	(0.9)	(5.4)
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	19.8	17.2	15.9	16.7	15.5	15.6	15.5	15.4	(0.1)	(0.1)	(1.2)	(1.7)	(1.7)	(4.3)
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	17.6	15.9	15.9	15.8	15.7	15.3	15.4	15.4	0.0	0.1	(0.4)	(0.5)	(0.5)	(2.2)
9.- Títulos valores 5/	11.802.8	6.405.9	17.792.9	20.202.1	26.806.7	28.955.7	31.170.6	31.086.6	27.954.2	27.965.0	28.625.8	660.8	671.6	(2.544.8)	1.819.0	1.819.0	8.223.6
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 paquedadas en córdobas.	3.778.9	0.0	0.0	0.0	0.0	873.0	700.0	865.0	1.030.0	1.030.0	1.030.0	0.0	0.0	330.0	1.030.0	1.030.0	1.030.0
9.3.- Letras paquedadas en dólares. 11/	1.954.7	137.4	12.292.3	15.117.5	19.048.8	19.525.9	20.053.8	19.574.9	19.198.2	19.198.2	19.198.2	0.0	0.0	(855.6)	149.4	149.4	4.080.7
9.4.- Letras a 1 día paquedadas en córdobas.12/	0.0	300.0	0.0	0.0	2.000.0	2.580.0	4.200.0	4.310.0	1.400.0	1.400.0	2.040.0	640.0	640.0	(2.160.0)	40.0	40.0	2.040.0
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	3.120.4	3.240.4	3.240.4	3.240.4	3.261.2	20.8	20.8	140.8	620.8	620.8	1.540.5
9.8.- Títulos de inversión	8.9	299.8	100.0	79.3	86.0	64.8	64.8	64.8	54.1	64.8	64.8	0.0	10.8	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	211.860.9	214.025.6	213.372.9	214.027.4	213.529.4	(498.0)	156.5	1.668.5	3.979.4	3.979.4	10.181.7
10.1.- Pasivos moneda nacional (M2A)	49.407.8	57.973.0	69.563.6	84.005.6	80.077.5	80.646.1	80.885.1	83.822.3	84.321.8	84.775.6	83.880.6	(895.0)	(441.2)	2.995.5	3.803.1	3.803.1	(125.0)
10.1.1.- Medio circulante (M1A)	35.123.3	42.734.5	51.797.9	63.326.4	58.298.5	59.409.1	58.810.0	61.495.6	61.275.7	62.045.6	61.140.6	(904.9)	(135.1)	2.330.6	2.842.2	2.842.2	(2.185.8)
10.1.1.1.- Numerario	17.513.4	21.296.7	27.909.9	34.697.7	29.341.5	29.670.8	29.174.4	30.133.2	30.668.9	30.637.9	30.438.7	(199.2)	(230.2)	1.264.3	1.097.2	1.097.2	(4.259.0)
10.1.1.2.- Depósitos a la vista	17.608.9	21.437.9	23.888.0	28.628.7	28.935.9	29.738.3	29.658.6	31.362.3	30.606.9	31.407.6	30.702.0	(705.7)	95.1	1.066.3	1.745.0	1.745.0	2.073.2
10.1.2.- Cuasidinerio	14.284.5	15.238.4	17.765.7	20.679.2	21.779.0	21.237.0	22.075.1	22.326.7	23.046.1	22.730.1	22.740.0	9.9	(306.2)	664.9	960.9	960.9	2.060.8
10.1.2.1.- Ahorro	12.487.2	13.555.0	16.052.3	19.164.5	18.991.4	18.423.5	18.996.3	19.229.4	19.950.5	19.629.4	19.637.2	7.8	(313.3)	640.9	645.7	645.7	472.7
10.1.2.2.- Plazo 10/	1.797.2	1.683.4	1.713.4	1.514.6	2.787.6	2.813.5	3.078.8	3.097.3	3.095.6	3.100.6	3.102.8	2.1	7.1	24.0	315.2	315.2	1.588.1
10.2.- Pasivos en moneda extranjera	95.528.9	93.098.7	108.926.6	119.342.1	129.472.5	129.207.5	130.975.8	130.203.3	129.051.1	129.251.8	129.648.8	397.0	597.7	(1.327.0)	176.3	176.3	10.306.7
10.2.1.- Vista	29.392.3	26.116															