

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

(saldo en millones de córdobas) al 27 de junio 2023.

Conceptos	2020	2021	2022	I trim	Abril	Mayo	I sem	II sem	III sem	Junio	26	27	Día	IV sem	Junio	II Trim	Variaciones absolutas	
1.- Reservas internacionales netas ajustadas 1/	1,886.7	2,530.9	3,010.9	3,398.2	3,547.5	3,599.6	3,572.5	3,542.9	3,584.0	3,613.1	3,615.9	2.8	31.9	16.3	217.7			
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,817.8	4,884.4	4,948.4	4,971.3	4,937.7	4,951.5	4,935.7	4,947.0	11.3	(4.6)	(1.4)	129.2			
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(614.5)	(637.7)	(618.5)	(639.5)	(634.8)	(627.1)	(617.3)	(617.8)	(0.5)	9.3	0.8	(3.3)			
1.3.- FOGADE	(208.9)	(218.9)	(231.8)	(238.4)	(242.2)	(242.9)	(243.1)	(243.1)	(243.1)	(243.1)	(243.1)	0.0	(0.7)	(0.7)	(6.7)			
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(512.4)	(417.0)	(441.9)	(425.0)	(423.5)	(427.9)	(427.8)	(427.8)	0.0	45.1	14.1	84.5			
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(54.0)	(41.5)	(45.5)	(91.0)	(93.0)	(24.0)	(34.0)	(42.0)	(8.0)	(18.0)	3.5	12.0			
1.6.- Títulos de Inversión en dólares 5/	(2.7)	(2.0)	(0.5)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	0.0	0.0	0.0	0.0			
1.7.- Cuenta corriente en ME	0.0	0.0	0.0	0.0	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/	3,211.9	4,046.6	4,404.4	4,853.8	4,915.4	4,974.4	4,997.3	4,963.7	4,977.5	4,961.7	4,968.0	6.3	(9.6)	(6.4)	114.2			
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	6,618.7	486.2	518.8	562.0	512.8	512.4	522.4	522.9	5.5	15.5	14.1	89.3			
4.- Reservas internacionales brutas consolidadas 1/ 6/	3,773.9	4,599.4	4,967.7	5,292.4	5,401.6	5,488.2	5,559.3	5,476.5	5,490.0	5,484.1	5,495.9	11.7	5.9	7.7	203.4			
5.- Crédito sector público no financiero	(23,422.8)	(27,714.7)	(43,174.8)	(52,969.6)	(56,376.1)	(56,114.8)	(58,211.2)	(56,574.6)	(58,651.5)	(59,700.9)	(59,534.7)	166.3	(883.1)	(3,419.8)	(6,565.0)			
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(52,969.6)	(56,376.1)	(56,114.8)	(58,211.2)	(56,574.6)	(58,651.5)	(59,700.9)	(59,534.7)	166.3	(883.1)	(3,419.8)	(6,565.0)			
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		
5.1.2.- Moneda nacional	(1,487.6)	(5,349.7)	(18,514.3)	(26,956.5)	(29,462.6)	(30,251.7)	(32,811.7)	(32,884.2)	(34,025.2)	(34,530.0)	(34,467.6)	62.4	(442.4)	(4,218.9)	(7,511.1)			
5.1.3.- Moneda extranjera	(21,193.9)	(21,587.2)	(23,836.8)	(24,749.2)	(25,469.5)	(24,179.2)	(23,595.5)	(21,846.1)	(22,672.9)	(23,217.5)	(23,113.6)	103.9	(440.7)	1,065.6	1,635.6			
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	(1,684.2)	(1,720.7)	(1,766.7)	(2,206.9)	(2,386.9)	(2,626.9)	(2,746.9)	(2,807.3)	(2,896.4)	(2,896.4)	(2,896.4)	0.0	0.0	(269.5)	(589.5)			
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		
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	(243.4)	(211.0)	(161.5)	(173.0)	(230.9)	(228.2)	(169.9)	(172.2)	(170.0)	(169.8)	(170.1)	(0.3)	(0.1)	58.1	3.0			
6.1.- Crédito	44.5	45.4	40.38	38.21	37.41	36.73	35.62	35.14	35.46	35.46	35.46	(0.0)	(0.0)	(1.3)	(2.8)			
6.2.- Moneda nacional	181.0	248.6	196.34	204.85	253.34	258.05	198.55	198.55	198.55	198.55	198.55	(0.0)	(0.0)	(59.5)	(6.3)			
6.3.- Moneda extranjera	106.8	7.7	5.51	6.38	14.97	6.86	7.02	8.77	6.90	6.72	6.97	0.3	0.1	0.1	0.6			
7.- Depósitos de bancos (MN)	10,164.3	11,039.9	13,917.2	9,911.2	10,130.6	10,617.9	10,191.4	10,202.4	10,401.1	10,250.4	10,887.2	636.9	486.1	269.3	976.0			
7.1.- Depósitos de encaje en MN	10,164.2	11,039.4	13,917.1	9,910.8	10,130.2	10,617.6	10,189.6	9,872.2	10,393.9	10,024.5	10,515.6	491.1	121.7	(102.0)	604.8			
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	0.4	0.4	0.3	1.8	330.2	7.2	225.9	371.7	145.8	364.5	371.3	371.3			
8.- Tasas de encaje																		
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	16.7	16.7	16.7	16.0	15.5	16.1	15.6	16.3	0.8	0.2	(0.4)	(0.4)			
Encaje sobre base promedio diario ME (en %)	19.2	21.0	15.9	16.1	16.6	15.9	16.4	16.3	15.9	15.7	15.7	0.0	(0.2)	(0.3)	(0.9)			
Encaje sobre base promedio catorcenal MN (en %)	19.2	19.8	19.2	16.7	17.1	16.1	16.2	16.1	15.6	15.6	15.6	0.1	0.1	(0.4)	(1.1)			
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	16.2	16.1	15.7	16.4	16.1	15.9	16.0	15.9	(0.0)	0.1	0.3	(0.3)			
9.- Títulos valores 5/	17,792.9	20,202.1	20,487.1	32,152.6	29,995.1	32,791.6	31,652.6	33,053.3	34,444.5	33,110.0	32,872.9	(237.0)	(1,571.6)	81.4	720.3			
9.1.- Bonos bancarios 3/	3,716.4	3,284.6	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	2,822.4	(257.0)	(257.0)	(257.0)	(257.0)			
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	0.0			
9.3.- Letras pagaderas en dólares. 11/	12,292.3	15,117.5	15,870.1	18,996.8	15,454.7	16,377.4	15,757.9	15,721.5	17,568.3	15,892.0	15,892.0	0.0	(1,676.3)	(485.4)	(3,164.8)			
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	1,500.0	1,600.0	1,500.0	730.0	1,699.7	1,100.0	1,300.0	1,320.0	20.0	220.0	(180.0)	(180.0)			
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	1,684.2	1,720.7	1,766.7	2,206.9	2,386.9	2,626.9	2,746.9	2,807.3	2,896.4	2,896.4	2,896.4	0.0	0.0	269.5	689.5			
9.8.- Títulos de inversión	100.0	79.3	27.8	13.7	13.7	13.7	13.7	13.7	13.7	13.7	13.7	0.0	0.0	0.0	0.0	0.0		
10.- Pasivos totales en el SF (M3A) 7/	178,490.2	203,347.7	226,449.8	238,107.9	240,413.6	242,756.7	243,504.9	242,459.1	243,469.5	241,288.8	241,351.1	62.3	(2,118.4)	(1,405.6)	3,243.2			
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	97,396.0	98,832.3	99,774.5	99,565.1	99,108.9	98,812.0	97,598.5	97,292.5	(306.1)	(1,519.5)	(2,482.0)	(103.5)			
10.1.1.- Medio																		