

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

(saldo en millones de córdobas) al 26 de septiembre 2023.

Conceptos	2020	2021	2022	I Semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	25	26	Día	IV sem	Septiembre	III Trim	II Semestre	Ene-Sept
1.- Reservas internacionales netas ajustadas 1/	1,886.7	2,530.9	3,010.9	3,626.6	3,659.9	3,795.9	3,796.6	3,843.2	3,966.3	3,929.2	3,934.5	5.3	(31.8)	138.7	307.9	307.9	923.7
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,968.1	5,096.5	5,143.3	5,101.9	5,101.6	5,174.7	5,163.2	5,161.6	(1.6)	(13.1)	18.3	193.5	193.5	805.2
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(594.8)	(616.5)	(672.8)	(626.1)	(701.2)	(661.3)	(683.6)	(663.6)	19.9	(2.4)	9.1	(68.9)	(68.9)	(73.9)
1.3.- FOGADE	(208.5)	(218.9)	(231.8)	(244.2)	(246.6)	(248.6)	(249.1)	(249.3)	(249.3)	(249.3)	(249.3)	(0.0)	0.0	(0.7)	(5.2)	(5.2)	(17.5)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(472.1)	(353.1)	(350.1)	(294.1)	(294.1)	(286.4)	(286.4)	0.0	7.6	66.6	158.8	158.8	143.1
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(101.0)	(72.5)	(79.5)	(13.5)	(3.5)	(14.5)	(27.5)	(13.0)	(24.0)	45.0	29.5	29.5	66.5
1.6.- Títulos de Inversión en dólares 5/	(2.7)	(2.0)	(0.5)	(0.4)	(0.4)	(0.5)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	0.0	0.0	0.3	0.2	0.2	0.3
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	0.0
2.- Reservas internacionales brutas (BCN) 1/ 6/	3,211.9	4,046.6	4,404.4	4,989.1	5,115.5	5,157.3	5,115.9	5,115.6	5,188.7	5,177.2	5,175.6	(1.6)	(13.1)	18.3	186.5	186.5	771.2
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	605.7	619.9	613.1	595.4	606.8	555.5	543.2	(12.2)	(63.6)	(76.6)	(9.3)	(9.3)	(20.1)
4.- Reservas internacionales brutas consolidadas 1/	3,773.9	4,599.4	4,967.7	5,532.6	5,721.2	5,777.2	5,729.0	5,711.0	5,795.5	5,732.7	5,718.9	(13.8)	(76.7)	(58.3)	186.2	186.2	751.1
5.- Crédito sector público no financiero	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(58,813.1)	(59,023.6)	(61,211.1)	(60,269.8)	(63,716.6)	(61,724.7)	(61,885.2)	(160.5)	1,831.4	(2,861.6)	(3,176.9)	(3,176.9)	(18,710.4)
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(58,813.1)	(59,023.6)	(61,211.1)	(60,269.8)	(63,716.6)	(61,724.7)	(61,885.2)	(160.5)	1,831.4	(2,861.6)	(3,176.9)	(3,176.9)	(18,710.4)
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	(1,487.6)	(5,349.7)	(18,514.3)	(33,765.4)	(34,915.7)	(37,845.8)	(40,849.5)	(40,760.9)	(41,498.8)	(40,896.2)	(40,944.4)	(48.2)	554.3	(3,098.6)	(7,179.0)	(7,179.0)	(22,430.1)
5.1.3.- Moneda extranjera	(21,193.9)	(21,587.2)	(23,836.8)	(22,929.4)	(21,643.9)	(18,684.3)	(17,808.2)	(16,955.5)	(19,560.7)	(18,171.3)	(18,283.7)	(112.3)	1,277.1	400.7	4,645.7	4,645.7	5,553.1
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	(1,684.2)	(1,720.7)	(1,766.7)	(2,956.4)	(3,196.4)	(3,436.4)	(3,496.4)	(3,496.4)	(3,600.1)	(3,600.1)	(3,600.1)	0.0	0.0	(163.7)	(643.7)	(643.7)	(1,833.3)
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	(243.4)	(211.0)	(161.5)	(170.5)	(153.0)	(200.8)	(158.5)	(158.7)	(158.5)	(157.8)	(157.8)	(0.0)	0.6	42.9	12.7	12.7	3.6
6.1.- Crédito	44.5	45.4	40.38	34.99	34.24	34.90	34.90	34.62	34.62	34.67	34.61	(0.1)	(0.0)	(0.3)	(0.4)	(0.4)	(5.8)
6.2.- Moneda nacional	181.0	248.6	196.34	198.70	180.50	225.31	187.52	186.73	186.73	186.73	186.73	(0.0)	(0.0)	(38.6)	(12.0)	(12.0)	(9.6)
6.3.- Moneda extranjera	106.8	7.7	5.51	6.82	6.74	10.34	5.90	6.63	6.35	5.73	5.70	(0.0)	(0.6)	(4.6)	(1.1)	(1.1)	0.2
7.- Depósitos de bancos (MN)	10,164.3	11,039.9	13,917.2	11,003.3	10,305.8	10,774.5	9,082.0	10,596.9	10,425.4	11,006.7	10,871.6	(135.0)	446.3	97.2	(131.6)	(131.6)	(3,045.6)
7.1.- Depósitos de encaje en MN	10,164.2	11,039.4	13,917.1	11,001.1	10,305.4	10,774.2	9,025.8	10,589.7	10,383.3	10,752.2	10,757.2	5.0	373.8	(17.0)	(243.9)	(243.9)	(3,159.9)
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	0.4	0.3	56.1	7.2	42.0	254.5	114.5	(140.0)	72.5	114.2	112.3	112.3	114.4
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	17.1	16.3	17.0	14.3	16.5	16.2	16.8	16.8	0.0	0.6	(0.2)	(0.3)	(0.3)	(8.6)
Encaje sobre base promedio diaria ME (en %)	19.2	21.0	15.9	15.1	15.2	16.5	15.4	17.3	16.3	16.9	16.8	(0.5)	0.1	(0.1)	1.3	1.3	0.5
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	16.3	17.0	16.2	16.4	16.2	16.8	16.8	0.0	0.6	(0.2)	0.9	0.9	(2.4)
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	15.2	16.5	16.5	17.1	16.9	16.9	16.6	(0.2)	(0.2)	0.1	1.0	1.0	0.6
9.- Títulos valores 5/	17,792.9	20,202.1	20,487.1	33,743.0	37,289.1	37,685.0	38,247.4	36,960.6	37,434.2	37,639.0	37,819.0	180.0	384.7	134.0	4,075.9	4,075.9	17,331.9
9.1.- Bonos bancarios 3/	3,716.4	3,284.6	2,822.4	2,565.4	2,565.4	2,565.4	2,565.4	2,565.4	2,565.4	2,565.4	2,565.4	0.0	0.0	0.0	0.0	0.0	(257.0)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	0.0	10,460.8	13,981.6	17,840.3	17,952.0	19,929.6	19,929.6	20,423.1	20,423.1	0.0	493.5	2,582.8	9,962.4	9,962.4	20,423.1
9.3.- Letras pagaderas en dólares. 11/	12,292.3	15,117.5	15,870.1	16,547.9	17,528.2	13,122.5	13,013.2	10,959.7	10,959.7	10,680.9	10,680.9	0.0	(278.8)	(2,441.8)	(5,867.0)	(5,867.0)	(19,892.3)
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	1,200.0	0.0	700.0	1,200.0	0.0	370.0	360.0	540.0	180.0	170.0	(160.0)	(660.0)	(660.0)	540.0
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	1,684.2	1,720.7	1,766.7	2,956.4	3,196.4	3,436.4	3,496.4	3,496.4	3,600.1	3,600.1	3,600.1	0.0	0.0	163.7	643.7	643.7	1,833.3
9.8.- Títulos de inversión	100.0	79.3	27.8	12.6	17.5	20.4	20.4	9.5	9.5	9.5	9.5	0.0	0.0	(10.9)	(3.1)	(3.1)	(18.3)
10.- Pasivos totales en el SF (M3A) 7/	178,490.2	203,347.7	226,449.8	244,455.1	247,413.5	246,814.7	246,448.9	247,704.2	247,772.3	246,193.8	245,892.5	(301.3)	(1,879.7)	(922.2)	1,437.5	1,437.5	19,442.7
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	98,876.7	98,441.2	98,092.1	99,072.7	100,016.5	100,265.9	99,399.6	99,403.8	4.3	(862.1)	1,311.7	527.2	527.2	8,351.0
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	73,203.5	73,003.5	71,888.0	73,205.9	73,320.0	73,795.8	73,245.1	73,179.7	(65.4)	(616.0)	1,291.7	(23.8)	(23.8)	4,462.4
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	34,843.2	34,949.0	35,230.1	36,270.5	36,733.8	36,544.4	36,102.4	35,743.2	(359.2)	(801.2)	513.1	900.0	900.0	(952.6)
10.1.1.2.- Depósitos a la vista	23,888.0	28,628.7	32,021.5	38,360.4	38,054.5	36,657.9	36,935.3	36,586.2	37,251.3	37,142.8	37,436.6	293.8	185.2	778.7	(923.8)	(923.8)	5,415.0
10.1.2.- Cuasidóneros	17,655.7	20,679.2	22,335.5	25,673.1	25,437.8	26,204.1	25,866.8	26,696.5	26,470.1	26,154.4	26,224.1	69.7	(246.0)	20.0	551.0	551.0	8,888.6
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.8	23,046.3	22,826.9	23,435.8	23,096.6	23,922.5	23,693.1	23,378.6	23,436.6	58.0	(256.5)	0.8	390.3	390.3	2,827.8
10.1.2.2.- Plazo 10/	1,713.4	1,514.6	1,726.7	2,626.9	2,610.9	2,768.3	2,770.2	2,773.9	2,777.1	2,775.9	2,787.5	11.7	10.5	19.2	160.6	160.6	1,060.8
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	145,578.4	148,972.3	148,722.6	147,376.2										

1/ : Millones de dólares

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