

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

(saldo en millones de córdobas) al 18 de octubre 2023.

Conceptos	2020	2021	2022	I Semestre	Julio	Agosto	III Trimestre	Octubre				Variaciones absolutas					
								I sem	II sem	17	18	Día	III sem	Octubre	IV Trim	II Semestre	Ene-Oct
<b>1.- Reservas internacionales netas ajustadas 1/</b>	<b>1,886.7</b>	<b>2,530.9</b>	<b>3,010.9</b>	<b>3,626.6</b>	<b>3,659.9</b>	<b>3,795.9</b>	<b>3,950.6</b>	<b>3,935.4</b>	<b>3,974.5</b>	<b>4,010.7</b>	<b>4,021.0</b>	<b>10.3</b>	<b>46.6</b>	<b>70.4</b>	<b>70.4</b>	<b>394.4</b>	<b>1,010.2</b>
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,968.1	5,096.5	5,143.3	5,150.6	5,139.0	5,167.5	5,171.1	5,179.1	7.9	11.6	28.4	28.4	210.9	822.6
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(594.8)	(616.5)	(672.8)	(644.9)	(626.9)	(639.0)	(595.3)	(603.0)	(7.6)	36.0	42.0	42.0	(8.2)	(13.2)
1.3.- FOGADE	(208.5)	(231.8)	(246.2)	(246.2)	(246.2)	(246.2)	(246.2)	(246.2)	(246.2)	(246.2)	(246.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(19.3)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(472.1)	(553.1)	(286.4)	(286.4)	(289.4)	(217.3)	(217.3)	0.0	72.2	69.2	69.2	228.0	212.3
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(101.0)	(72.5)	(18.0)	(39.5)	(13.5)	(96.5)	(86.5)	10.0	(73.0)	(68.5)	(68.5)	(29.5)	7.5
1.6.- Títulos de Inversión en dólares 5/	(2.7)	(2.0)	(0.5)	(0.4)	(0.4)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	0.0	0.0	0.0	0.0	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
<b>2.- Reservas internacionales brutas (BCN) 1/ 6/</b>	<b>3,211.9</b>	<b>4,046.6</b>	<b>4,404.4</b>	<b>4,989.1</b>	<b>5,115.5</b>	<b>5,157.3</b>	<b>5,159.6</b>	<b>5,148.0</b>	<b>5,176.5</b>	<b>5,180.1</b>	<b>5,188.1</b>	<b>7.9</b>	<b>11.6</b>	<b>28.4</b>	<b>28.4</b>	<b>198.9</b>	<b>783.6</b>
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	605.7	619.9	622.7	621.5	591.2	578.2	592.3	4.1	(8.9)	(40.5)	(40.5)	38.8	19.0
4.- Reservas internacionales brutas consolidadas 1/	3,773.9	4,599.4	4,967.7	5,532.6	5,721.2	5,777.2	5,782.4	5,769.6	5,767.7	5,758.3	5,770.3	12.0	2.7	(12.0)	(12.0)	237.7	802.6
<b>5.- Crédito sector público no financiero</b>	<b>(23,422.8)</b>	<b>(27,714.7)</b>	<b>(43,174.8)</b>	<b>(58,708.3)</b>	<b>(58,813.1)</b>	<b>(59,023.6)</b>	<b>(60,178.2)</b>	<b>(59,063.8)</b>	<b>(61,589.5)</b>	<b>(62,497.4)</b>	<b>(62,431.6)</b>	<b>65.9</b>	<b>(842.1)</b>	<b>(2,253.3)</b>	<b>(2,253.3)</b>	<b>(3,723.3)</b>	<b>(19,256.8)</b>
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(58,813.1)	(59,023.6)	(60,178.2)	(59,063.8)	(61,589.5)	(62,497.4)	(62,431.6)	65.9	(842.1)	(2,253.3)	(2,253.3)	(3,723.3)	(19,256.8)
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	(1,487.8)	(5,249.7)	(18,514.3)	(32,768.4)	(34,915.7)	(37,845.8)	(39,375.5)	(39,434.4)	(41,874.7)	(42,689.7)	(42,688.2)	79.5	(731.2)	(2,639.6)	(2,639.6)	(8,848.8)	(24,091.9)
5.1.3.- Moneda extranjera	(21,193.9)	(21,567.2)	(23,836.8)	(22,929.4)	(21,643.9)	(18,684.3)	(17,485.6)	(16,852.3)	(16,897.8)	(16,994.7)	(17,008.3)	(13.6)	(110.5)	477.3	477.3	5,921.1	6,828.5
5.1.4.- Línea de asistencia a 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 CANADES	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)	(3,660.1)	(3,720.1)	(3,760.1)	(3,760.1)	(3,760.1)	0.0	0.0	(100.0)	(100.0)	(803.7)	(1,993.3)
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
<b>6.- Crédito otras instituciones</b>	<b>(243.4)</b>	<b>(211.0)</b>	<b>(161.5)</b>	<b>(170.5)</b>	<b>(153.0)</b>	<b>(200.8)</b>	<b>(192.0)</b>	<b>(158.3)</b>	<b>(141.6)</b>	<b>(142.8)</b>	<b>(143.0)</b>	<b>(0.3)</b>	<b>(1.4)</b>	<b>49.0</b>	<b>49.0</b>	<b>27.5</b>	<b>18.4</b>
6.1.- Crédito	44.5	45.4	40.38	34.99	34.24	34.90	34.35	34.27	33.97	33.95	33.93	(0.0)	(0.0)	(0.4)	(0.4)	(1.1)	(6.5)
6.2.- Moneda nacional	181.0	248.6	196.34	198.70	180.50	225.31	220.86	186.86	169.32	170.19	170.19	(0.0)	0.9	(50.7)	(50.7)	(28.5)	(26.1)
6.3.- Moneda extranjera	106.8	7.7	5.51	6.82	6.74	10.34	5.51	5.67	6.29	6.52	6.78	0.3	0.5	1.3	1.3	(0.0)	1.3
<b>7.- Depósitos de bancos (MN)</b>	<b>10,164.3</b>	<b>11,039.9</b>	<b>13,917.2</b>	<b>11,003.3</b>	<b>10,305.8</b>	<b>10,774.5</b>	<b>9,714.1</b>	<b>10,513.3</b>	<b>10,325.7</b>	<b>9,308.7</b>	<b>9,212.4</b>	<b>(96.3)</b>	<b>(1,113.3)</b>	<b>(501.7)</b>	<b>(501.7)</b>	<b>(1,790.9)</b>	<b>(4,704.8)</b>
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	9,709.8	10,510.2	10,316.6	9,308.3	9,212.0	(96.3)	(1,104.6)	(497.9)	(497.9)	(1,789.1)	(4,705.1)
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	0.4	0.3	4.2	7.1	9.1	0.4	0.4	0.0	(8.7)	(3.8)	(3.8)	(1.8)	0.3
<b>8.- Tasas de encaje</b>																	
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	17.1	16.3	17.0	15.2	16.4	16.0	14.5	14.3	(0.1)	(1.7)	(0.8)	(0.8)	(2.7)	(11.0)
Encaje sobre base promedio diario ME (en %)	19.2	21.0	15.9	15.1	15.2	16.5	15.9	15.5	15.9	14.8	15.0	0.2	(0.9)	(0.8)	(0.8)	(0.1)	(0.9)
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	16.3	17.0	15.9	16.5	15.8	15.7	15.6	(0.1)	(0.2)	(0.3)	(0.3)	(0.4)	(3.6)
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	15.2	16.5	16.2	16.1	15.8	16.0	15.9	(0.1)	0.2	(0.3)	(0.3)	0.2	(0.1)
<b>9.- Títulos valores 5/</b>	<b>17,792.9</b>	<b>20,202.1</b>	<b>20,487.1</b>	<b>33,743.0</b>	<b>37,289.1</b>	<b>37,685.0</b>	<b>39,900.2</b>	<b>40,860.2</b>	<b>40,457.6</b>	<b>38,011.2</b>	<b>38,331.2</b>	<b>320.0</b>	<b>(2,126.4)</b>	<b>(1,569.0)</b>	<b>(1,569.0)</b>	<b>4,588.2</b>	<b>17,844.1</b>
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)
9.3.- Letras pagaderas en dólares. 11/	12,292.3	15,117.5	15,870.1	16,547.9	17,528.2	13,122.5	10,680.9	10,680.9	10,790.2	8,095.0	8,095.0	0.0	(2,695.2)	(2,585.3)	(2,585.3)	(8,453.8)	(7,775.1)
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	1,200.0	0.0	700.0	1,600.0	2,500.0	1,380.0	950.0	1,270.0	320.0	(110.0)	(330.0)	(330.0)	70.0	1,270.0
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	3,660.1	3,720.1	3,760.1	3,760.1	3,760.1	0.0	0.0	100.0	100.0	803.7	1,993.3
9.8.- Títulos de inversión	100.0	79.3	27.8	12.6	17.5	20.4	9.5	9.5	9.1	9.1	9.1	0.0	0.0	(0.4)	(0.4)	(3.4)	(18.7)
<b>10.- Pasivos totales en el SF (M3A) 7/</b>	<b>178,490.2</b>	<b>203,347.7</b>	<b>226,449.8</b>	<b>244,455.1</b>	<b>247,413.5</b>	<b>246,814.7</b>	<b>246,577.7</b>	<b>247,871.3</b>	<b>247,419.0</b>	<b>246,567.3</b>	<b>247,019.7</b>	<b>452.4</b>	<b>(399.3)</b>	<b>442.0</b>	<b>442.0</b>	<b>2,564.7</b>	<b>20,569.9</b>
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	98,876.7	98,441.2	98,092.1	99,678.4	101,411.1	99,781.6	99,805.8	99,649.7	(156.1)	(131.8)	(28.7)	(28.7)	773.1	8,596.9
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	73,203.5	73,003.5	71,888.0	73,579.9	75,507.7	73,597.1	73,957.4	73,832.6	(124.8)	235.5	252.7	252.7	629.1	5,115.3
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	34,843.2	34,949.0	35,230.1	36,252.9	36,178.8	35,464.3	36,156.7	36,216.4	59.7	752.0	(36.5)	(36.5)	1,373.2	(479.4)
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	37,327.0	39,328.9	38,132.8	37,800.7	37,616.2	(184.5)	(516.6)	289.2	289.2	(744.1)	5,594.7
10.1.2.- Cassidinerio	17,785.7	20,679.2	22,335.5	25,673.1	25,437.8	26,204.1	26,098.5	25,903.4	26,184.4	25,848.4	25,817.1	(61.3)	(367.3)	(281.4)	(281.4)	144.0	3,481.6
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.8	23,046.3	22,826.9	23,435.8	23,307.1	23,109.0	23,399.0	23,089.7	23,052.7	(37.0)	(346.3)	(254.4)	(254.4)	6.4	2,443.9
10.1.2.2.- Plazo 10/	1,713.4	1,514.6	1,726.7	2,626.9	2,610.9	2,768.3	2,791.5	2,794.4	2,785.4	2,758.8	2,764.4	5.7	(21.0)	(27.1)	(27.1)	137.5	1,037.7
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	145,578.4	148,972.3	148,722.6	146,899.3	146,460.2	147,637.5	146,761.4	147,370.0	608.6	(267.5)	470.7	470.7	1,791.6	11,973.0
10.2.1.- Vista	28,795.1	34,043.0	38,202.4														