

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

(saldo en millones de córdobas) al 15 de noviembre 2023.

Conceptos	2020	2021	2022	I Semestre	III Trimestre	Octubre	Noviembre				Variaciones absolutas						
							I sem	14	15	Día	II sem	Noviembre	IV Trim	II Semestre	Ene-Nov		
1.- Reservas internacionales netas ajustadas 1/	1,886.7	2,530.9	3,010.9	3,626.6	3,950.6	4,121.5	4,172.5	4,222.3	4,230.8	8.5	58.3	280.2	604.2	1,219.9	1,219.9		
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,968.1	5,150.6	5,284.6	5,326.7	5,394.0	5,394.6	0.6	67.9	110.0	244.0	426.5	1,038.2		
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(594.8)	(644.9)	(615.7)	(645.8)	(624.9)	(577.8)	47.1	68.0	37.9	67.2	17.0	11.9		
1.3.- FOGADE	(208.9)	(231.8)	(244.2)	(240.4)	(260.4)	(252.2)	(252.1)	(252.5)	(252.7)	(0.2)	(0.2)	(0.2)	(2.3)	(8.0)	(20.9)		
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(286.4)	(211.3)	(211.3)	(199.6)	(199.6)	0.0	11.7	13.7	86.8	245.6	230.0		
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(18.0)	(81.5)	(44.5)	(94.5)	(133.5)	(39.0)	(89.0)	(52.0)	(115.5)	(76.5)	(39.5)		
1.6.- Títulos de Inversión en dólares 5/	(2.7)	(2.0)	(0.5)	(0.4)	(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		
2.- Reservas internacionales brutas (BCN) 1/ 6/	3,211.9	4,046.6	4,404.4	4,989.1	5,159.6	5,288.6	5,330.7	5,398.0	5,398.6	0.6	67.9	110.0	239.0	409.5	994.2		
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	622.7	608.5	663.6	662.3	662.3	9.9	(53.3)	1.8	(12.4)	66.8	47.0		
4.- Reservas internacionales brutas consolidadas 1/	3,773.9	4,599.4	4,967.7	5,532.6	5,782.4	5,897.1	5,994.4	5,998.5	6,008.9	10.5	14.6	111.8	226.6	476.3	1,041.2		
5.- Crédito sector público no financiero	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(60,178.2)	(63,572.0)	(65,863.1)	(67,049.3)	(66,658.2)	391.0	(795.1)	(3,086.2)	(6,480.0)	(7,950.0)	(23,483.4)		
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(60,178.2)	(63,572.0)	(65,863.1)	(67,049.3)	(66,658.2)	391.0	(795.1)	(3,086.2)	(6,480.0)	(7,950.0)	(23,483.4)		
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		
5.1.2.- Moneda nacional	(1,487.6)	(5,249.7)	(18,514.3)	(32,765.4)	(39,978.5)	(41,984.0)	(46,010.5)	(46,168.6)	(46,173.1)	(6.5)	(162.6)	(4,189.1)	(6,197.5)	(12,407.6)	(27,658.8)		
5.1.3.- Moneda extranjera	(21,193.9)	(21,587.2)	(23,836.8)	(22,929.4)	(17,485.6)	(18,770.9)	(18,961.3)	(19,991.3)	(19,593.8)	397.5	(632.5)	(822.9)	(2,108.2)	3,335.6	4,243.0		
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	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	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	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		
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		
5.1.9.- Depósitos a plazos	(1,684.2)	(1,720.7)	(1,766.7)	(2,956.4)	(3,660.1)	(3,760.1)	(1,834.3)	(1,834.3)	(1,834.3)	0.0	0.0	1,925.7	1,825.7	1,122.1	(87.6)		
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		
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		
6.- Crédito otras instituciones	(243.4)	(211.0)	(161.5)	(170.5)	(192.0)	(150.3)	(147.7)	(148.7)	(148.6)	0.0	(0.9)	1.7	43.4	21.9	12.8		
6.1.- Crédito	44.5	45.4	40.38	34.99	34.35	33.87	33.98	33.53	33.51	(0.0)	(0.5)	(0.4)	(0.8)	(1.5)	(6.9)		
6.2.- Moneda nacional	181.0	248.6	196.34	198.70	220.86	170.31	169.21	169.21	169.21	(0.0)	(0.0)	(1.1)	(51.7)	(29.5)	(27.1)		
6.3.- Moneda extranjera	106.8	7.7	5.51	6.82	5.51	13.85	12.47	12.97	12.91	(0.1)	0.4	(0.9)	7.4	6.1	7.4		
7.- Depósitos de bancos (MN)	10,164.3	11,039.9	13,917.2	11,003.3	9,714.1	9,376.8	9,547.6	9,777.8	10,734.7	956.9	1,187.1	1,357.9	1,020.6	(268.6)	(3,182.5)		
7.1.- Depósitos de encaje en MN	10,164.2	11,039.4	13,917.1	11,001.1	9,709.8	9,375.6	9,537.2	9,627.4	10,715.0	1,087.6	1,177.8	1,339.4	1,005.2	(286.1)	(3,202.1)		
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	4.2	1.2	10.4	150.4	19.7	(130.7)	9.3	18.5	15.5	17.5	19.6		
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	17.1	15.2	14.7	15.1	15.3	17.0	1.7	1.9	2.3	1.8	(0.1)	(8.4)		
Encaje sobre base promedio diaria ME (en %)	19.2	24.0	15.9	15.1	15.9	15.2	15.8	15.3	14.1	(1.1)	(1.7)	(1.3)	(1.8)	(1.0)	(1.1)		
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	15.9	15.9	15.1	15.3	15.5	0.2	0.3	(0.4)	(0.4)	(0.5)	(3.7)		
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	16.2	16.0	15.9	15.7	15.6	(0.2)	(0.3)	(0.4)	(0.6)	(0.1)	(0.5)		
9.- Títulos valores 5/	17,792.9	20,202.1	20,487.1	33,743.0	39,900.2	39,454.4	37,321.6	37,950.0	37,150.0	(800.0)	(171.5)	(2,304.4)	(2,750.1)	3,407.0	16,663.0		
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	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	21,384.3	23,670.6	23,776.3	23,902.1	23,902.1	0.0	125.8	231.5	2,517.8	13,441.3	23,902.1		
9.3.- Letras pagaderas en dólares. 11/	12,292.3	15,117.5	15,870.1	16,547.9	10,680.9	7,949.3	7,876.4	7,439.1	7,439.1	0.0	(437.3)	(510.2)	(3,241.8)	(9,108.8)	(8,431.0)		
9.4.- Letras a 1 día paqaderas en córdobas.12/	0.0	0.0	0.0	1,200.0	1,600.0	1,500.0	1,260.0	2,200.0	1,400.0	(800.0)	140.0	(100.0)	(200.0)	200.0	1,400.0		
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		
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		
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		
9.7.- Depósitos a plazo	1,684.2	1,720.7	1,766.7	2,956.4	3,660.1	3,760.1	1,834.3	1,834.3	1,834.3	0.0	0.0	(1,925.7)	(1,825.7)	(1,122.1)	67.6		
9.8.- Títulos de inversión	100.0	79.3	27.8	12.6	9.5	9.1	9.1	9.1	9.1	0.0	0.0	0.0	(0.4)	(3.4)	(18.7)		
10.- Pasivos totales en el SF (M3A) 7/	178,490.2	203,347.7	226,449.8	244,455.1	246,577.7	247,822.7	249,700.6	251,089.7	251,854.1	764.4	2,153.5	4,031.4	5,276.4	7,399.0	25,404.3		
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	98,876.7	99,678.4	97,808.7	98,228.6	99,127.9	100,236.0	1,108.1	2,007.4	2,427.2	557.5	1,359.3	9,183.1		
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	73,203.5	73,579.9	71,457.7	72,363.2	72,808.1	73,887.9	1,079.8	1,524.7	2,430.2	308.0	684.4	5,170.6		
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	34,843.2	36,252.9	36,408.4	35,578.3	35,703.4	35,901.5	198.1	323.2	(506.9)	(351.4)	1,058.3	(794.3)		
10.1.1.2.- Depósitos a la vista	23,888.0	28,628.7	32,021.5	38,360.4	37,327.0	35,049.2	36,784.9	37,104.7	37,986.4	881.7	1,201.5	2,937.2	659.4	(374.0)	5,964.9		
10.1.2.- Cuasidiviso	17,775.7	20,679.2	22,335.5	25,673.1	26,098.5	26,351.1	25,865.4	26,318.8	26,348.1	28.2	482.7	(3.0)	249.5	674.9	4,012.5		
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.3	23,046.3	23,307.1	23,535.4	23,053.9	23,556.4	23,709.6	153.3	655.7	174.3	402.6	663.4	3,100.8		
10.1.2.2.- Plazo 10/	1,713.4	1,514.6	1,726.7	2,626.9	2,791.5	2,815.7	2,811.4	2,763.5	2,638.4	(125.0)	(173.0)	(177.3)	(153.0)	11.5	911.7		
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	145,578.4	146,899.3	150,014.0	151,472.0	151,961.8	151,618.1	(343.7)	146.1	1,604.2	4,718.8	6,039.7	16,221.1		
10.2.1.- Vista	28,795.1	34,043.0	38,202.4	42,273.3	43,275.6	44,816.2	46,457.0	47,408.4	46,990.6	(417.7)	533.6	2,174.5	3,715.0	4,717.3	8,788.3		
10.2.2.- Ahorro	49,843.6	54,727.8	64,211.9	68,296.6	69,029.3	68,625.7	68,249.6	68,249.6	68,303.8	54.2	(321.9)	(725.5)	7.2	(974.4)	4,091.9		
10.2.3.- Plazo 10/	30,288.0	30,571.4	32,982.8	34,027.0	35,327.1	36,168.5	36,389.4	36,303.8	36,323.7	19.9	(65.6)	155.2	996.6	2,296.8	3,341.0		
11.- Depósitos del SPNF en el SFN 9/	21,919.7	25,290.7	29,831.8	36,889.5	38,008.3	38,008.3	38,008.3	38,008.3	38,008.3	0.0	0.0	0.0	0.0	1,118.8	8,176.4		
11.1.- Del cual gobierno central	13,039.4	14,099.4	16,346.1	19,215.6	19,250.5	19,250.5	19,250.5	19,250.5	19,250.5	0.0	0.0	0.0	0.0	34.9	2,904.4		