

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

(saldo en millones de córdobas) al 23 de noviembre 2023.

Conceptos	2020	2021	2022	I Semestre	III Trimestre	Octubre	Noviembre			Variaciones absolutas						
							I sem	II sem	22	23	Día	III 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	4,234.3	4,264.4	4,261.2	(3.2)	26.9	139.7	310.6	634.6	1,250.3
1.1.- RIN 6/	3,073.5	3,954.6	4,356.4	4,968.1	5,150.6	5,284.6	5,376.7	5,392.7	5,412.7	5,409.8	(2.9)	17.0	125.2	259.2	441.7	1,053.4
1.2.- Encase moneda extranjera	(588.4)	(695.9)	(589.7)	(594.8)	(644.9)	(615.7)	(645.8)	(580.9)	(662.0)	(642.3)	19.7	(61.3)	(26.6)	2.7	(47.5)	(52.5)
1.3.- FOGADE	(208.5)	(218.9)	(231.8)	(244.2)	(250.4)	(252.5)	(252.5)	(252.7)	(253.0)	(253.0)	0.0	(0.3)	(0.5)	(2.6)	(8.9)	(21.2)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(286.4)	(213.3)	(211.3)	(199.6)	(200.6)	(200.6)	0.0	(1.0)	12.7	85.8	244.6	229.0
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(18.0)	(81.5)	(44.5)	(125.0)	(32.5)	(52.5)	(20.0)	72.5	29.0	(34.5)	4.5	41.5
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)	(0.2)	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
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	5,396.7	5,416.7	5,413.8	(2.9)	17.0	125.2	254.2	424.7	1,009.4
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	622.7	608.5	663.6	596.5	598.9	568.3	(30.7)	(28.2)	(40.2)	(54.5)	24.8	5.0
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	5,993.2	6,015.6	5,982.1	(33.5)	(11.1)	85.0	199.7	449.4	1,014.4
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)	(66,660.1)	(63,956.3)	(63,671.0)	285.3	2,989.1	(99.0)	(3,492.8)	(4,962.8)	(20,496.2)
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)	(66,660.1)	(63,956.3)	(63,671.0)	285.3	2,989.1	(99.0)	(3,492.8)	(4,962.8)	(20,496.2)
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)	(33,765.4)	(39,375.5)	(41,984.0)	(46,010.5)	(46,102.6)	(43,239.4)	(43,181.0)	58.4	2,921.6	(1,197.0)	(3,205.5)	(9,415.6)	(24,666.7)
5.1.3.- Moneda extranjera	(21,193.9)	(21,587.2)	(23,836.8)	(22,920.4)	(17,485.6)	(18,770.9)	(18,961.3)	(19,666.2)	(19,825.0)	(19,598.7)	226.9	67.5	(827.7)	(2,113.0)	3,330.7	4,238.1
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	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	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	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
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)	(2,956.4)	(3,660.1)	(3,760.1)	(1,834.3)	(1,834.3)	(1,834.3)	(1,834.3)	0.0	0.0	1,925.7	1,825.7	1,122.1	(67.6)
5.1.10.- Títulos v 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)	(170.5)	(192.0)	(150.3)	(147.7)	(148.2)	(142.2)	(142.2)	0.0	6.0	8.1	49.8	28.3	19.3
6.1.- Crédito	44.5	45.4	40.38	34.99	34.35	33.87	33.98	33.81	33.77	33.77	0.0	(0.0)	(0.1)	(0.6)	(1.2)	(6.6)
6.2.- Moneda nacional	181.0	248.6	196.34	198.70	220.86	170.31	169.21	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	12.83	6.78	6.76	(0.0)	(6.1)	(7.1)	1.2	(0.1)	1.2
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	9,170.0	10,764.6	9,865.8	(898.8)	695.8	489.1	151.8	(1,137.4)	(4,051.4)
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	9,157.3	10,632.7	9,857.9	(774.8)	700.6	482.3	148.0	(1,143.2)	(4,059.2)
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	4.2	1.2	10.4	12.8	131.9	7.9	(124.0)	(4.8)	6.7	3.7	5.7	7.8
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	14.5	16.6	15.4	(1.2)	0.9	0.7	0.2	(1.7)	(10.0)
Encaje sobre base promedio diaria ME (en %)	19.2	21.0	15.9	15.1	15.9	15.2	15.8	14.2	16.0	15.5	(0.5)	1.3	0.3	(0.4)	0.4	(0.4)
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	15.9	15.9	15.1	15.4	16.2	16.0	(0.2)	0.6	0.2	0.2	0.1	(3.2)
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	16.2	16.0	15.9	15.4	16.3	16.1	(0.2)	0.6	0.1	(0.1)	0.4	0.0
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	38,450.0	39,038.2	39,738.2	700.0	1,288.2	283.8	(161.9)	5,995.2	19,251.1
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	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	22,653.8	22,653.8	0.0	(1,248.3)	(1,016.8)	1,269.5	12,193.1	22,653.8
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	7,475.5	7,475.5	0.0	36.4	(473.7)	(3,205.4)	(9,072.4)	(8,394.8)
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	1,200.0	1,600.0	1,500.0	1,260.0	2,700.0	4,500.0	5,200.0	700.0	2,500.0	3,700.0	3,600.0	4,000.0	5,200.0
9.5.- 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	2,956.4	3,660.1	3,760.1	1,834.3	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	9.1	0.0	0.0	0.0	0.0	(0.4)	(3.4)
10.- Pasivos totales en el SF (M3A) 7/	178,490.2	203,347.7	226,449.8	244,455.1	246,577.7	249,336.4	249,700.6	252,058.1	254,933.4	255,484.3	550.9	3,426.2	6,147.9	8,906.6	11,029.2	29,034.4
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	98,876.7	99,678.4	98,373.8	98,228.6	100,643.8	103,154.9	103,177.8	22.9	2,534.0	4,804.0	3,499.4	4,301.1	12,124.9
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	73,203.5	73,579.9	72,022.7	72,363.2	74,509.3	77,114.5	77,247.4	132.9	2,738.0	5,224.6	3,667.5	4,043.8	8,530.0
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	34,843.2	36,252.9	36,463.7	35,578.3	36,443.7	36,624.5	36,387.2	(237.3)	(56.5)	(76.5)	134.3	1,544.0	(308.6)
10.1.1.2.- Depósitos a la vista	23,888.0	28,628.7	32,021.5	38,360.4	37,327.0	35,559.0	36,784.9	38,065.6	40,490.0	40,860.2	370.1	2,794.6	5,301.1	3,533.3	2,499.8	8,838.6
10.1.2.- Cuasidividio	17,765.0	20,679.2	22,335.5	25,673.1	26,098.5	26,351.1	25,865.4	26,134.5	26,040.4	25,930.4	(109.9)	(204.1)	(420.7)	(168.1)	257.3	3,594.9
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.8	23,046.3	23,307.1	23,535.4	23,053.9	23,677.6	23,610.8	23,500.8	(110.0)	(176.8)	(34.5)	193.8	454.6	2,892.0
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	2,456.9	2,429.6	2,429.6	0.0	(27.3)	(386.1)	(361.9)	(197.3)	702.9
10.1.2.3.- Plazo 5/	108,926.6	119,337.0	135,387.0	145,578.4	146,857.8	150,961.3	151,474.3	151,474.3	151,749.2	152,097.8	527.9	5,492.2	5,492.2	1,344.9	6,722.1	16,909.5
10.2.1.- Vista	28,795.1	34,043.0	38,202.4	42,273.3	43,275.6	45,764.8	46,457.0	46,892.0	47,295.4	47,215.7	420.3	823.7	1,950.9	4,440.1	5,442.4	9,513.3
10.2.2.- Ahorro	49,843.6	54,727.8	64,211.9	69,278.1	68,296.6	69,029.3	68,625.7	68,172.8	68,197.0	68,144.0	(48.1)	(23.9)	(880.3)	(147.6)	(1,129.2)	3,937.1
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	36,349.4	36,286.1	36,441.8	155.7	92.4	273.3	1,114.7		