

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

(saldo en millones de córdobas) al 28 de noviembre 2023.

Conceptos	2020	2021	2022	I Semestre	III Trimestre	Octubre	Noviembre					Variaciones absolutas					
							I sem	II sem	III sem	27	28	Día	IV 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	4,261.2	4,247.2	4,247.7	0.5	(13.4)	126.2	297.1	621.1	1,236.9
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	5,392.7	5,409.8	5,372.0	5,363.2	(8.8)	(46.6)	78.5	212.5	395.0	1,006.7
1.2.- Encaje moneda extranjera	(588.4)	(695.9)	(589.7)	(594.8)	(645.2)	(615.7)	(645.8)	(580.9)	(642.3)	(586.3)	(570.9)	15.4	71.4	44.8	74.1	23.9	18.8
1.3.- FOGADE	(206.5)	(212.9)	(234.2)	(244.2)	(251.3)	(251.3)	(251.3)	(251.3)	(251.3)	(251.3)	(251.3)	0.0	(9.0)	(1.4)	(3.5)	(9.8)	(22.1)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(286.4)	(213.3)	(211.3)	(195.6)	(206.6)	(207.9)	(207.9)	0.0	(7.3)	5.4	78.5	237.3	221.7
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(18.0)	(81.5)	(44.5)	(125.0)	(52.5)	(76.5)	(82.5)	(6.0)	(30.0)	(1.0)	(64.5)	(25.5)	11.5
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)	(0.2)	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
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	5,413.8	5,376.0	5,367.2	(8.8)	(46.6)	78.5	207.5	378.0	962.7
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	622.7	608.5	663.6	596.5	553.3	592.7	583.7	(9.0)	(15.4)	(24.8)	(38.0)	40.2	20.4
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	5,982.1	5,968.7	5,950.9	(17.8)	(31.2)	53.7	168.5	418.2	983.1
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)	(63,671.0)	(62,717.4)	(61,581.9)	1,135.5	2,089.1	1,990.1	(1,403.7)	(2,873.7)	(18,407.1)
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)	(63,671.0)	(62,717.4)	(61,581.9)	1,135.5	2,089.1	1,990.1	(1,403.7)	(2,873.7)	(18,407.1)
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)	(18,314.3)	(32,765.4)	(39,972.5)	(41,984.0)	(46,010.5)	(46,666.6)	(43,581.0)	(42,781.4)	(41,522.1)	1,256.3	1,655.9	458.9	(1,549.6)	(7,759.7)	(23,010.8)
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)	(19,666.2)	(19,598.7)	(19,044.7)	(19,165.5)	(120.4)	433.2	(394.5)	(1,679.9)	3,763.9	4,671.3
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)	(3,660.1)	(3,760.1)	(1,834.3)	(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 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)	(192.0)	(150.3)	(147.7)	(148.2)	(142.2)	(142.0)	(141.9)	0.1	0.3	8.4	50.1	28.6	19.5
6.1.- Crédito	44.5	45.4	40.38	34.99	34.35	33.87	33.98	33.81	33.77	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	169.22	0.0	0.0	(1.1)	(51.6)	(29.5)	(27.1)
6.3.- Moneda extranjera	106.8	7.7	5.51	6.82	5.51	13.85	12.47	12.83	6.76	6.58	6.48	(0.1)	(0.3)	(7.4)	1.0	(0.3)	1.0
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	9,865.8	9,391.4	10,251.4	860.0	385.5	874.6	537.3	(751.9)	(3,665.8)
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	9,857.9	9,220.7	10,236.9	1,016.2	379.0	861.4	527.1	(764.1)	(3,680.2)
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	4.2	1.2	10.4	12.8	7.9	170.7	14.5	(156.2)	6.5	13.3	10.3	12.2	14.3
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	15.4	14.4	16.0	1.6	0.6	1.3	0.8	(1.1)	(9.4)
Encaje sobre base promedio diaria ME (en %)	19.2	21.0	15.9	15.1	15.9	15.2	15.2	14.2	15.5	14.1	13.8	(0.4)	(1.7)	(1.4)	(2.3)	(1.3)	(2.1)
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	15.9	15.9	15.1	14.6	16.0	16.8	16.7	(0.1)	0.7	0.9	0.9	0.8	(2.5)
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	16.2	16.0	15.9	15.4	16.1	15.7	15.5	(0.2)	(0.6)	(0.5)	(0.7)	(0.2)	(0.6)
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	39,738.2	39,460.1	38,360.1	(1,100.0)	(1,378.1)	(1,094.4)	(1,540.1)	4,617.1	17,873.0
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	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	22,010.3	22,010.3	0.0	(643.5)	(1,660.3)	626.0	11,549.6	22,010.3
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	7,741.2	7,741.2	0.0	(265.7)	(2,060.1)	(2,938.7)	(8,806.7)	(8,138.9)
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	5,200.0	5,300.0	4,200.0	(1,100.0)	(1,000.0)	2,700.0	2,600.0	3,000.0	4,200.0
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	3,660.1	3,760.1	1,834.3	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	8.8	8.8	0.0	(0.3)	(0.3)	(0.7)	(3.7)	(19.0)
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	255,484.3	257,693.3	257,229.6	(463.6)	1,745.3	7,893.2	10,651.9	12,774.6	30,779.8
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	103,177.8	103,741.6	105,441.8	1,700.2	2,264.0	7,068.0	5,763.4	6,565.1	14,389.0
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	77,247.4	77,228.1	78,969.2	1,741.0	1,721.8	6,946.4	5,389.3	5,765.6	10,251.8
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	36,387.2	37,841.4	37,671.4	(170.1)	1,284.2	1,207.7	1,418.5	2,828.2	975.6
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	40,860.2	39,386.7	41,297.8	1,911.1	437.6	5,738.8	3,970.8	2,937.4	9,276.3
10.1.2.- Caudalero	17,765.7	20,679.2	22,335.5	25,673.1	26,098.5	26,351.1	25,865.4	26,134.5	25,930.4	26,513.4	26,472.6	(40.8)	542.2	121.5	374.1	799.5	4,137.1
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	23,500.8	24,171.4	24,130.3	(41.1)	629.4	594.9	823.2	1,084.0	3,521.5
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	2,342.1	2,342.4	0.3	(87.2)	(473.4)	(449.1)	(284.5)	615.6
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	145,578.4	146,899.3	150,962.6	151,472.0	151,									

1/ : Millones de dólares