

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

(saldo en millones de córdobas) al 29 de agosto 2022.

Conceptos	2018	2019	2020	2021	I semestre	Julio	Agosto					Variaciones absolutas						
							I sem	II sem	III sem	26	29	Día	IV sem.	Agosto	III trimestre	II semestre	Ene-Ago	
1.- Reservas internacionales netas ajustadas 1/	1.145.5	1.374.4	1.886.7	2.530.9	2.824.6	2.847.5	2.837.2	2.830.3	2.843.5	2.839.4	2.838.5	(0.9)	(5.0)	(9.0)	13.9	13.9	307.6	
1.1.- RIN 6/	2.038.9	2.208.5	3.073.5	3.954.6	4.278.4	4.271.3	4.275.3	4.262.1	4.262.5	4.251.4	4.259.1	7.7	(3.4)	(12.2)	(19.4)	(19.4)	304.5	
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(571.5)	(560.3)	(574.8)	(578.4)	(550.3)	(556.4)	(6.0)	22.1	15.1	28.7	28.7	139.6	
1.3.- FOGADE	(192.0)	(192.0)	(192.0)	(192.0)	(224.8)	(224.8)	(225.0)	(226.0)	(226.1)	(226.1)	(226.1)	(0.0)	(0.0)	(0.3)	(1.3)	(1.3)	(7.2)	
1.4.- Letras BCN pagaderas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(541.4)	(546.4)	(545.4)	(549.3)	(555.5)	(555.5)	0.0	(6.1)	(14.1)	(27.2)	(27.2)	(136.0)	
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(84.0)	(104.5)	(84.5)	(64.0)	(79.0)	(81.5)	(2.5)	(17.5)	2.5	32.5	32.5	6.0	
1.6.- Títulos de Inversión en dólares 5/	(0.2)	(8.7)	(2.7)	(2.0)	(1.7)	(1.1)	(1.1)	(1.1)	(1.1)	(1.1)	(1.1)	0.0	0.0	0.0	0.6	0.6	0.9	
1.7.- Cuenta corriente en ME	0.0	(67.6)	0.0	0.0	0.0	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/	2.261.1	2.397.4	3.211.9	4.046.6	4.348.4	4.334.3	4.338.3	4.320.1	4.320.5	4.309.4	4.317.1	7.7	(3.4)	(17.2)	(31.4)	(31.4)	270.5	
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	552.9	487.4	500.1	564.0	490.6	505.1	502.5	487.5	(14.9)	(17.6)	(12.5)	0.1	0.1	(65.3)	
4.- Reservas internacionales brutas consolidadas 1/ 6/	2.657.1	3.126.2	3.773.9	4.599.4	4.835.9	4.834.4	4.902.4	4.810.7	4.825.6	4.811.9	4.804.6	(7.3)	(21.0)	(29.8)	(31.3)	(31.3)	205.2	
5.- Crédito sector público no financiero	(13.415.9)	(15.041.3)	(23.422.8)	(27.714.7)	(45.702.8)	(44.867.6)	(44.951.4)	(44.670.0)	(44.941.1)	(45.517.1)	(45.303.0)	214.1	(361.9)	(435.4)	399.7	399.7	(17.588.3)	
5.1.- Gobierno central 4/	(13.415.9)	(15.041.3)	(23.422.8)	(27.714.7)	(45.702.8)	(44.867.6)	(44.951.4)	(44.670.0)	(44.941.1)	(45.517.1)	(45.303.0)	214.1	(361.9)	(435.4)	399.7	399.7	(17.588.3)	
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	(2.435.7)	(1.492.8)	(1.487.6)	(5.340.7)	(18.657.6)	(17.956.6)	(18.438.5)	(18.390.9)	(18.159.4)	(18.931.2)	(18.797.6)	133.6	(638.2)	(840.9)	(140.0)	(140.0)	(13.447.9)	
5.1.3.- Moneda extranjera	(10.111.5)	(12.871.6)	(21.193.9)	(21.587.2)	(25.347.7)	(24.973.6)	(24.455.5)	(24.161.7)	(24.604.2)	(24.408.5)	(24.328.0)	80.5	276.2	645.6	1.019.7	1.019.7	(2.740.8)	
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	(1.811.6)	(1.619.9)	(1.684.2)	(1.726.7)	(2.640.4)	(2.886.4)	(3.000.4)	(3.066.4)	(3.120.4)	(3.120.4)	(3.120.4)	0.0	0.0	(240.0)	(480.0)	(480.0)	(1.399.7)	
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	(110.1)	(116.5)	(243.4)	(211.0)	(278.1)	(217.9)	(151.4)	(154.0)	(154.2)	(154.8)	(154.8)	0.1	(0.6)	63.2	123.4	123.4	56.2	
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	42.5	43.2	43.0	42.5	42.5	0.0	(0.5)	1.0	0.2	0.2	(2.9)	
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	252.1	186.4	186.4	186.4	186.4	186.4	0.0	(0.0)	(65.7)	(126.7)	(126.7)	(62.2)	
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	7.4	7.5	10.8	10.8	10.9	10.9	(0.0)	0.1	3.5	3.6	3.6	3.1	
7.- Depósitos de bancos (MN)	7.733.5	8.470.2	10.164.3	11.039.9	8.563.1	9.017.8	8.042.2	8.576.4	9.723.9	8.738.3	8.955.5	217.2	(768.4)	(62.4)	392.3	392.3	(2.084.4)	
7.1.- Depósitos de encaje en MN	7.733.0	7.803.9	10.164.2	11.039.4	8.562.6	9.017.3	8.041.7	8.575.9	9.723.4	8.737.8	8.955.0	217.2	(768.4)	(62.3)	392.4	392.4	(2.084.4)	
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.5	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.0	0.0	(0.1)	(0.1)	(0.1)	0.0	
8.- Tasas de encaje																		
Encaje sobre base promedio diaria MN (en %)	23.1	21.3	23.7	22.1	16.7	17.3	15.6	16.3	18.5	16.6	16.8	0.2	(1.6)	(0.5)	0.1	0.1	(5.3)	
Encaje sobre base promedio diaria ME (en %)	21.0	17.8	19.2	21.0	16.5	16.0	15.6	15.9	16.0	15.2	15.4	0.2	(0.6)	(0.6)	(1.1)	(1.1)	(5.6)	
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	19.8	17.2	15.9	17.3	16.5	16.9	16.8	16.8	(0.0)	(0.1)	0.9	(0.3)	(0.3)	(2.9)	
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	17.6	15.9	15.9	15.8	15.9	15.9	15.7	15.4	(0.4)	(0.5)	(0.5)	(0.5)	(0.5)	(2.3)	
9.- Títulos valores 5/	11.802.8	6.405.9	17.792.9	20.202.1	26.806.7	28.955.7	29.932.1	28.992.2	29.645.7	29.702.9	29.712.9	10.0	67.2	757.2	2.906.1	2.906.1	9.510.8	
9.1.- Bonos bancarios 3/	4.248.7	4.048.8	3.716.4	3.284.6	3.031.6	3.031.6	3.031.6	3.031.6	3.031.6	3.031.6	3.031.6	0.0	0.0	0.0	0.0	0.0	(253.1)	
9.2.- Letras pagaderas en córdobas.	3.778.9	0.0	0.0	0.0	0.0	873.0	1.130.0	1.166.0	1.116.0	700.0	700.0	0.0	(416.0)	(173.0)	700.0	700.0	700.0	
9.3.- Letras pagaderas en dólares. 11/	1.954.7	137.4	12.292.3	15.117.5	19.048.8	19.525.9	19.705.3	19.669.3	19.812.9	20.046.1	20.046.1	0.0	233.2	520.2	997.3	997.3	4.928.6	
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	300.0	0.0	0.0	2.000.0	2.580.0	3.000.0	2.000.0	2.500.0	2.740.0	2.750.0	10.0	250.0	170.0	750.0	750.0	2.750.0	
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	1.811.6	1.619.9	1.684.2	1.720.7	2.640.4	2.880.4	3.000.4	3.060.4	3.120.4	3.120.4	3.120.4	0.0	0.0	240.0	480.0	480.0	1.399.7	
9.8.- Títulos de inversión	8.9	299.8	100.0	79.3	86.0	64.8	64.8	64.8	64.8	64.8	64.8	0.0	0.0	0.0	(21.2)	(21.2)	(14.5)	
10.- Pasivos totales en el SF (M3A) 7/	144.936.6	151.071.7	178.490.2	203.347.7	209.550.0	209.853.6	212.684.4	212.467.5	212.403.8	210.750.9	210.885.3	134.4	(1.518.5)	1.031.7	1.335.3	1.335.3	7.537.6	
10.1.- Pasivos moneda nacional (M2A)	49.407.8	57.973.0	69.563.6	84.005.6	80.077.5	80.646.1	81.962.1	82.623.3	81.895.2	80.668.8	80.769.0	100.2	(1.126.2)	122.9	691.5	691.5	(3.236.6)	
10.1.1.- Medio circulante (M1A)	35.123.3	42.734.5	51.797.9	63.326.4	58.298.5	59.409.1	60.388.5	60.023.4	59.888.6	58.515.0	58.796.3	281.3	(1.092.3)	(612.7)	497.8	497.8	(4.530.1)	
10.1.1.1.- Numerario	17.513.4	21.296.7	27.909.9	34.697.7	29.341.5	29.670.8	29.169.2	29.733.7	28.801.2	28.836.6	28.819.0	(17.6)	17.8	(851.8)	(522.5)	(522.5)	(5.878.7)	
10.1.1.2.- Depósitos a la vista	17.609.9	21.437.9	23.888.0	28.628.7	28.957.0	29.738.3	31.219.2	30.289.7	31.087.4	29.678.4	29.977.3	298.9	(1.110.1)	239.0	1.020.3	1.020.3	1.348.6	
10.1.2.- Cuasidinero	14.284.5	15.238.4	17.765.7	20.679.2	21.779.0	21.237.0	21.573.6	22.599.9	22.005.5	22.153.8	21.972.7	(181.2)	(33.9)	735.6	193.6	193.6	1.293.5	
10.1.2.1.- Ahorro	12.487.2	13.555.0	16.052.3	19.164.5	18.991.4	18.423.5	18.634.2	19.555.6	19.039.7	19.187.0	19.004.9	(182.1)	(34.9)	581.3	13.4	13.4	(159.7)	
10.1.2.2.- Plazo 10/	1.797.2	1.683.4	1.713.4	1.514.6	2.787.6	2.813.5	2.939.4	3.044.4	2.966.8	2.966.9	2.967.8	0.9	1.0	154.3	180.2	180.2	1.453.2	
10.2.- Pasivos en moneda extranjera	95.528.9	93.098.7	108.926.6	119.342.1	129.472.5	129.207.5	130.722.3	129.844.4	130.508.7	130.082.0	130.116.3	34.3	(392.4)	908.8	643.8	643.8	10.774.2	
10.2.1.- Vista	29.392.3	26.117.5	28.795.1	34.043.0	37.695.5													