

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

(saldo en millones de córdobas) a 18 de diciembre 2023.

Conceptos	2020	2021	2022	I Semestre	III Trimestre	Octubre	Noviembre	Diciembre				Variaciones absolutas					
								I sem	II sem	15	18	Día	III sem	Diciembre	IV Trim	II Semestre	Ene-Dic
1.- Reservas internacionales netas ajustadas 1/	1,886.7	2,530.9	3,010.9	3,626.6	3,950.6	4,121.5	4,252.8	4,286.3	4,301.5	4,301.7	4,304.3	2.6	2.8	51.5	677.7	677.7	1,293.4
1.1.- RIM 6/	3,273.5	3,250.6	4,351.4	4,969.1	5,150.6	5,268.6	5,356.6	5,360.8	5,367.9	5,373.0	5,373.0	4.6	9.7	21.0	237.0	469.5	1,021.6
1.2.- Encaje moneda extranjera	(588.4)	(595.9)	(589.7)	(594.8)	(644.9)	(615.7)	(591.2)	(648.1)	(629.4)	(654.2)	(705.7)	(51.4)	(76.3)	(114.5)	(60.7)	(110.9)	(115.9)
1.3.- FOGADE	(208.5)	(218.9)	(231.8)	(244.2)	(250.4)	(252.5)	(255.0)	(255.5)	(255.7)	(255.7)	(255.7)	(0.0)	(0.0)	(0.7)	(5.3)	(11.5)	(23.9)
1.4.- Letras BCN pagaderas en dólares	(347.6)	(419.4)	(429.6)	(445.2)	(286.4)	(213.3)	(207.9)	(98.2)	(98.2)	(99.3)	(99.3)	0.0	(1.1)	108.6	187.2	346.0	330.3
1.5.- Depósitos monetarios en dólares	(39.5)	(87.5)	(94.0)	(57.0)	(18.0)	(81.5)	(49.5)	(70.5)	(83.0)	(62.0)	(12.5)	49.5	70.5	37.0	5.5	44.5	81.5
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	5,360.6	5,364.8	5,371.9	5,377.0	5,381.6	4.55	9.7	21.0	222.0	392.5	977.2
3.- Reservas internacionales brutas del SFN 1/	562.0	552.9	563.3	543.5	622.7	608.5	639.1	589.7	647.8	651.0	614.5	(36.5)	(33.3)	(24.6)	(8.2)	71.0	51.2
4.- Reservas internacionales brutas consolidadas 1/ 1	3,773.9	4,599.4	4,967.7	5,532.6	5,782.4	5,897.1	5,999.7	5,954.5	6,019.7	6,028.1	5,996.1	(32.0)	(23.6)	(3.5)	213.8	463.5	1,028.4
5.- Crédito sector público no financiero	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(60,178.2)	(63,572.0)	(60,492.3)	(61,795.9)	(60,514.5)	(60,493.7)	(60,717.5)	(223.8)	(203.0)	(225.2)	(539.2)	(2,009.2)	(17,542.7)
5.1.- Gobierno central 4/	(23,422.8)	(27,714.7)	(43,174.8)	(58,708.3)	(60,178.2)	(63,572.0)	(60,492.3)	(61,795.9)	(60,514.5)	(60,493.7)	(60,717.5)	(223.8)	(203.0)	(225.2)	(539.2)	(2,009.2)	(17,542.7)
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	(1,482.4)	(5,348.2)	(18,513.2)	(33,769.4)	(39,978.6)	(41,984.0)	(40,681.4)	(42,104.0)	(40,899.3)	(41,091.0)	(41,721.8)	(627.8)	(822.1)	(1,032.6)	(1,746.4)	(7,995.5)	(23,207.6)
5.1.3.- Moneda extranjera	(21,193.9)	(21,587.2)	(23,836.8)	(22,929.4)	(17,485.6)	(18,770.9)	(18,912.6)	(18,800.5)	(18,723.3)	(18,508.3)	(18,104.2)	404.1	619.1	808.4	(618.6)	4,825.2	5,732.6
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)	(2,960.7)	(3,660.4)	(3,766.1)	(1,834.7)	(1,834.3)	(1,834.7)	(1,834.3)	(1,834.3)	0.0	0.0	0.0	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)	(164.8)	(141.8)	(118.7)	(118.9)	(118.7)	0.1	(0.0)	46.1	73.3	51.8	42.7
6.1.- Crédito	44.5	45.4	40.38	34.99	34.35	33.87	33.27	33.93	33.43	33.43	33.53	0.1	0.1	0.3	(0.8)	(1.5)	(6.9)
6.2.- Moneda nacional	181.0	248.6	196.34	198.70	220.86	170.11	188.44	169.46	146.17	146.17	146.17	0.0	0.0	(42.3)	(74.7)	(52.5)	(59.6)
6.3.- Moneda extranjera	106.8	7.7	5.51	6.82	5.51	13.85	9.73	6.29	6.00	6.12	6.10	(0.0)	0.1	(3.6)	0.6	(0.7)	0.6
7.- Depósitos de bancos (MN)	10,164.3	11,039.9	13,917.2	11,003.3	9,714.1	9,376.8	9,167.6	10,415.6	11,246.1	11,032.4	12,043.6	1,011.1	797.5	2,876.0	2,329.5	1,040.3	(1,873.6)
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	9,092.7	10,413.7	11,242.1	11,028.3	12,043.2	1,014.9	801.1	2,950.5	2,333.3	1,042.1	(1,873.9)
7.2.- Otras cuentas corrientes en MN	0.1	0.5	0.1	2.2	4.2	1.2	74.9	1.9	4.0	4.2	0.4	(3.8)	(3.5)	(74.5)	(3.8)	(1.8)	0.3
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	23.7	22.1	25.4	17.1	15.2	14.7	14.2	15.5	16.8	16.4	17.9	1.4	1.1	3.7	2.7	0.8	(7.5)
Encaje sobre base promedio diaria ME (en %)	19.2	21.0	15.9	15.1	15.9	15.2	14.3	15.6	15.1	15.7	17.0	1.3	1.9	2.8	1.1	1.9	1.1
Encaje sobre base promedio catorcenal MN (en %)	16.9	19.8	19.2	15.9	15.9	15.9	16.3	16.1	15.8	15.9	17.9	1.9	2.1	1.6	2.0	1.9	(1.3)
Encaje sobre base promedio catorcenal ME (en %)	16.5	17.6	16.1	15.7	16.2	16.0	15.2	15.9	15.5	15.6	17.0	1.5	1.5	1.8	0.8	1.4	1.0
9.- Títulos valores 5/	17,792.9	20,202.1	20,487.1	33,743.0	39,900.2	39,454.4	38,960.1	32,737.7	32,689.7	32,980.1	33,260.1	280.0	570.5	(5,699.9)	(6,640.0)	(482.9)	12,773.1
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	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	22,010.3	21,671.3	21,671.3	22,571.7	22,571.7	0.0	900.4	561.4	1,187.4	12,111.0	22,571.7
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	7,741.2	3,659.8	3,659.8	3,699.9	3,699.9	0.0	40.1	(4,041.3)	(6,981.0)	(12,848.1)	(12,170.3)
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	4,800.0	2,998.0	2,950.0	2,300.0	2,580.0	280.0	(370.0)	(2,220.0)	980.0	1,380.0	2,580.0
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.- TET 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.- BET 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	2,960.7	3,660.4	3,766.1	1,834.7	1,834.3	1,834.3	1,834.3	1,834.3	0.0	0.0	0.0	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	8.8	8.8	8.8	8.8	8.8	0.0	0.0	0.0	(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	259,079.4	258,566.9	260,840.1	260,763.4	259,159.4	(1,604.0)	(1,680.7)	80.0	12,581.7	14,704.4	32,709.6
10.1.- Pasivos moneda nacional (M2A)	69,563.6	84,005.6	91,052.8	98,876.7	99,678.4	98,373.8	106,290.2	108,169.5	109,830.8	109,540.3	107,820.9	(1,719.4)	(2,009.9)	1,530.7	8,142.5	8,944.2	16,768.1
10.1.1.- Medio circulante (M1A)	51,797.9	63,326.4	68,717.3	73,203.5	73,579.9	72,022.7	79,268.8	79,691.3	81,782.5	81,058.3	80,772.7	(285.6)	(1,009.8)	1,503.9	7,192.8	7,569.2	12,055.4
10.1.1.1.- Numerario	27,909.9	34,697.7	36,695.8	34,843.2	36,252.9	36,463.7	39,383.6	42,304.8	42,138.0	42,582.0	42,650.5	68.5	512.6	3,267.0	3,797.7	7,807.4	5,954.8
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	39,885.2	37,386.5	39,644.5	38,476.3	38,122.1	(35.4)	(1,922.4)	(1,763.1)	795.1	(238.2)	6,100.6
10.1.2.- Cuasidinero	17,765.7	20,679.2	22,335.5	25,673.1	26,098.5	26,351.1	27,021.4	28,478.2	28,048.3	28,482.0	27,048.2	(1,433.8)	(1,000.1)	26.8	949.7	1,375.1	4,712.7
10.1.2.1.- Ahorro	16,052.3	19,164.5	20,608.8	23,046.3	23,307.1	23,535.4	24,688.2	26,239.4	25,814.8	26,549.5	25,113.1	(1,436.4)	(701.7)	42.9	1,806.0	2,066.8	4,504.3
10.1.2.2.- Plazo 10/	1,713.4	1,514.6	1,726.7	2,626.9	2,791.5	2,815.7	2,333.2	2,238.8	2,233.5	1,932.6	1,935.1	2.6	(298.3)	(398.0)	(856.3)	(691.7)	208.4
10.2.- Pasivos en moneda extranjera	108,926.6	119,342.1	135,397.0	145,578.4	146,899.3	150,962.6	152,789.2	150,397.4	151,009.4	151,223.1	151,338.5	115.4	329.2	(1,450.7)	4,439.2	5,760.1	15,941.5
10.2.1.- Vista	28,795.1	34,043.0	38,202.4	42,273.3	43,275.6	45,764.8	47,215.4	44,744.5	45,356.5	45,398.6	45,764.6	366.0	408.1	(1,450.8)	2,489.0	3,491.3	7,562.2
10.2.2.- Ahorro	49,843.6	54,727.8	64,211.9	69,278.1	68,296.6	69,029.3	68,939.8	68,896.0	69,056.0	69,628.8	69,355.9	(272.9)	299.6	416.1	1,059.3	77.7	5,144.0
10.2.3.- Plazo 10/	30,288.0	30,571.4	32,982.8	34,027.0	35,327.1	36,168.5	36,634.1	36,756.8	36,596.6	36,195.8	36,218.1	22.3	(378.5)	(416.0)	891.0	2,191.1	3,235.4
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	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	19,250.5	19,250.5	0.0	0.0	0.0	0.0	34.9	2,904.4
12.- Inflación acumulada 10/	2.9	7.2	11.6	3.6	3.4	3.6											

1/ : Millones de dólares</