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

(saldo en millones de córdobas) a 22 abril 2024.

| Conceptos | 2021 | 2022 | 2023 | I Trimestre | Abril | | | | | Variaciones absolutas | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | I sem | II sem | III sem | 19 | 22 | Día | IV sem | Abril | II Trim | I Semestre |
| 1.- Reservas internacionales netas ajustadas 1/ | 2,530.9 | 3,010.9 | 4,249.2 | 4,746.9 | 4,746.5 | 4,786.2 | 4,801.5 | 4,794.4 | 4,793.7 | (0.7) | (7.8) | 46.8 | 46.8 | 544.5 |
| 1.1.- RIN 6/ | 3,954.6 | 4,356.4 | 5,443.0 | 5,702.5 | 5,691.0 | 5,739.5 | 5,732.7 | 5,732.1 | 5,759.0 | 26.9 | 26.3 | 56.5 | 56.5 | 316.0 |
| 1.2.- Encaje moneda extranjera | (695.9) | (589.7) | (789.3) | (675.2) | (592.1) | (677.5) | (662.0) | (661.6) | (693.1) | (31.5) | (31.1) | (17.9) | (17.9) | 96.2 |
| 1.3.- FOGADE | (218.9) | (231.8) | (256.8) | (263.8) | (263.8) | (264.5) | (265.0) | (265.0) | (265.0) | 0.0 | 0.0 | (1.1) | (1.1) | (8.2) |
| 1.4.- Letras BCN pagaderas en dólares | (419.4) | (429.6) | (139.0) | (1.8) | (1.8) | 0.0 | 0.0 | (0.5) | (0.5) | 0.0 | (0.5) | 1.3 | 1.3 | 138.5 |
| 1.5.- Depósitos monetarios en dólares | (87.5) | (94.0) | (8.5) | (14.5) | (86.5) | (11.0) | (4.0) | (10.5) | (6.5) | 4.0 | (2.5) | 8.0 | 8.0 | 2.0 |
| 1.6.- Títulos de Inversión en dólares 5/ | (2.0) | (0.5) | (0.2) | (0.2) | (0.2) | (0.2) | (0.2) | (0.2) | (0.2) | 0.0 | 0.0 | (0.0) | (0.0) | (0.1) |
| 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 |
| 2.- Reservas internacionales brutas (BCN) 1/ 6/ | 4,046.6 | 4,404.4 | 5,447.0 | 5,704.5 | 5,693.0 | 5,741.5 | 5,734.7 | 5,734.1 | 5,761.0 | 26.9 | 26.3 | 56.5 | 56.5 | 314.0 |
| 3.- Reservas internacionales brutas del SFN 1/ | 552.9 | 563.3 | 534.1 | 535.7 | 605.8 | 576.2 | 591.7 | 579.8 | 580.6 | 0.8 | (11.1) | 44.9 | 44.9 | 46.6 |
| 4.- Reservas internacionales brutas consolidadas 1/ 6/ | 4,599.4 | 4,967.7 | 5,981.1 | 6,240.2 | 6,298.8 | 6,317.7 | 6,326.3 | 6,313.9 | 6,341.6 | 27.7 | 15.3 | 101.4 | 101.4 | 360.6 |
| 5.- Crédito sector público no financiero | (27,714.7) | (43,174.8) | (57,772.1) | (65,468.1) | (66,338.1) | (68,745.0) | (68,696.4) | (68,441.1) | (68,853.1) | (412.0) | (156.6) | (3,385.0) | (3,385.0) | (11,081.0) |
| 5.1.- Gobierno central 4/ | (27,714.7) | (43,174.8) | (57,772.1) | (65,468.1) | (66,338.1) | (68,745.0) | (68,696.4) | (68,441.1) | (68,853.1) | (412.0) | (156.6) | (3,385.0) | (3,385.0) | (11,081.0) |
| 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 |
| 5.1.2.- Moneda nacional | (5,349.7) | (18,514.3) | (41,508.0) | (51,279.0) | (51,764.9) | (54,082.4) | (53,791.6) | (53,819.8) | (54,311.2) | (491.4) | (519.5) | (3,032.1) | (3,032.1) | (12,803.2) |
| 5.1.3.-Moneda extranjera | (21,587.2) | (23,836.8) | (15,372.1) | (12,914.0) | (13,238.1) | (13,267.5) | (13,449.7) | (13,166.1) | (13,086.8) | 79.3 | 362.9 | (172.8) | (172.8) | 2,285.3 |
| 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 | 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 |
| 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 |
| 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 |
| 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 |
| 5.1.9.- Depósitos a plazos | (1,720.7) | (1,766.7) | (1,835.0) | (2,218.1) | (2,278.1) | (2,338.1) | (2,398.1) | (2,398.1) | (2,398.1) | 0.0 | 0.0 | (180.0) | (180.0) | (563.1) |
| 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 |
| 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 |
| 6.- Crédito otras instituciones | (211.0) | (161.5) | (138.3) | (107.7) | (107.8) | (170.5) | (116.1) | (116.2) | (116.0) | 0.2 | 0.1 | (8.3) | (8.3) | 22.3 |
| 6.1.- Crédito | 45.4 | 40.38 | 33.26 | 30.30 | 30.23 | 29.85 | 29.21 | 29.21 | 29.17 | (0.0) | (0.0) | (1.1) | (1.1) | (4.1) |
| 6.2.- Moneda nacional | 248.6 | 196.34 | 165.15 | 131.89 | 131.89 | 194.16 | 139.31 | 139.31 | 139.31 | 0.0 | 0.0 | 7.4 | 7.4 | (25.8) |
| 6.3.- Moneda extranjera | 7.7 | 5.51 | 6.43 | 6.14 | 6.17 | 6.16 | 6.00 | 6.09 | 5.91 | (0.2) | (0.1) | (0.2) | (0.2) | (0.5) |
| 7.- Depósitos de bancos (MN) | 11,039.9 | 13,917.2 | 14,361.1 | 11,806.8 | 9,901.2 | 11,657.4 | 10,964.8 | 11,210.0 | 12,552.9 | 1,342.9 | 1,588.1 | 746.2 | 746.2 | (1,808.2) |
| 7.1. - Depósitos de encaje en MN | 11,039.4 | 13,917.1 | 14,360.6 | 11,806.3 | 9,837.8 | 11,626.1 | 10,722.2 | 11,148.7 | 12,549.1 | 1,400.4 | 1,827.0 | 742.9 | 742.9 | (1,811.5) |
| 7.2.- Otras cuentas corrientes en MN | 0.5 | 0.1 | 0.5 | 0.5 | 63.4 | 31.3 | 242.6 | 61.3 | 3.8 | (57.5) | (238.8) | 3.3 | 3.3 | 3.3 |
| 8.- Tasas de encaje | | | | | | | | | | | | | | |
| Encaje sobre base promedio diaria MN (en %) | 22.1 | 25.4 | 21.3 | 15.8 | 14.0 | 16.0 | 14.8 | 15.4 | 17.2 | 1.9 | 2.5 | 1.4 | 1.4 | (4.1) |
| Encaje sobre base promedio diaria ME (en %) | 21.0 | 15.9 | 19.0 | 16.2 | 14.0 | 16.0 | 15.6 | 15.6 | 16.2 | 0.6 | 0.6 | (0.0) | (0.0) | (2.9) |
| Encaje sobre base promedio catorcenal MN (en %) | 19.8 | 19.2 | 17.1 | 16.2 | 16.2 | 15.7 | 15.6 | 15.6 | 17.2 | 1.7 | 1.6 | 1.1 | 1.1 | 0.1 |
| Encaje sobre base promedio catorcenal ME (en %) | 17.6 | 16.1 | 16.4 | 16.3 | 15.7 | 15.9 | 15.5 | 15.5 | 16.2 | 0.7 | 0.7 | (0.1) | (0.1) | (0.2) |
| 9.- Títulos valores 5/ | 20,202.1 | 20,487.1 | 34,925.9 | 41,138.2 | 41,758.2 | 42,917.8 | 43,559.3 | 42,829.4 | 42,244.4 | (585.0) | (1,314.9) | 1,106.2 | 1,106.2 | 7,318.5 |
| 9.1.- Bonos bancarios 3/ | 3,284.6 | 2,822.4 | 2,319.9 | 2,319.9 | 2,319.9 | 2,319.9 | 2,319.9 | 2,319.9 | 2,319.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 9.2.- Letras pagaderas en córdobas. | 0.0 | 0.0 | 25,618.9 | 36,346.8 | 36,346.8 | 37,131.5 | 37,543.0 | 37,459.8 | 37,459.8 | 0.0 | (83.2) | 1,113.0 | 1,113.0 | 11,840.9 |
| 9.3.- Letras pagaderas en dólares. 10/ | 15,117.5 | 15,870.1 | 5,143.2 | 65.2 | 65.2 | 0.0 | 0.0 | 18.3 | 18.3 | 0.0 | 18.3 | (46.9) | (46.9) | (5,124.8) |
| 9.4.- Letras a 1 día pagaderas en córdobas.11/ | 0.0 | 0.0 | 0.0 | 180.0 | 740.0 | 1,120.0 | 1,290.0 | 625.0 | 40.0 | (585.0) | (1,250.0) | (140.0) | (140.0) | 40.0 |
| 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 |
| 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 |
| 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 |
| 9.7.- Depósitos a plazo | 1,720.7 | 1,766.7 | 1,835.0 | 2,218.1 | 2,278.1 | 2,338.1 | 2,398.1 | 2,398.1 | 2,398.1 | 0.0 | 0.0 | 180.0 | 180.0 | 563.1 |
| 9.8.- Titulos de inversión 12/ | 79.3 | 27.8 | 8.9 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 8.3 | 0.0 | 0.0 | 0.0 | 0.0 | (0.6) |
| 10.- Pasivos totales en el SF (M3A) 7/ | 203,347.7 | 226,449.8 | 259,837.2 | 269,691.4 | 269,685.3 | 269,234.5 | 271,084.6 | 271,486.2 | 272,641.2 | 1,155.0 | 1,556.6 | 2,949.8 | 2,949.8 | 12,804.1 |
| 10.1.- Pasivos moneda nacional (M2A) | 84,005.6 | 91,052.8 | 108,211.8 | 114,696.5 | 114,326.8 | 112,576.0 | 113,691.6 | 113,759.2 | 113,014.1 | (745.1) | (677.5) | (1,682.4) | (1,682.4) | 4,802.3 |
| 10.1.1.- Medio circulante (M1A) | 63,326.4 | 68,717.3 | 80,559.4 | 84,993.2 | 84,580.3 | 82,612.7 | 83,381.0 | 83,426.7 | 83,146.6 | (280.1) | (234.3) | (1,846.6) | (1,846.6) | 2,587.2 |
| 10.1.1.1.- Numerario | 34,697.7 | 36,695.8 | 42,124.0 | 43,604.6 | 41,407.4 | 40,252.4 | 41,252.2 | 41,391.3 | 41,058.6 | (332.7) | (193.6) | (2,546.1) | (2,546.1) | (1,065.4) |
| 10.1.1.2.- Depósitos a la vista | 28,628.7 | 32,021.5 | 38,435.4 | 41,388.6 | 43,172.9 | 42,360.3 | 42,128.8 | 42,035.4 | 42,088.0 | 52.6 | (40.8) | 699.4 | 699.4 | 3,652.7 |
| 10.1.2.- Cuasidinero | 20,679.2 | 22,335.5 | 27,652.5 | 29,703.3 | 29,746.4 | 29,963.3 | 30,310.6 | 30,332.5 | 29,867.5 | (465.0) | (443.2) | 164.2 | 164.2 | 2,215.0 |
| 10.1.2.1.- Ahorro | 19,164.5 | 20,608.8 | 25,721.6 | 27,470.6 | 27,512.0 | 27,735.2 | 28,070.7 | 28,166.0 | 27,695.8 | (470.2) | (374.9) | 225.2 | 225.2 | 1,974.2 |
| 10.1.2.2.- Plazo 9/ | 1,514.6 | 1,726.7 | 1,930.9 | 2,232.7 | 2,234.5 | 2,228.1 | 2,240.0 | 2,166.5 | 2,171.7 | 5.2 | (68.3) | (61.0) | (61.0) | 240.8 |
| 10.2.- Pasivos en moneda extranjera | 119,342.1 | 135,397.0 | 151,625.3 | 154,994.9 | 155,358.5 | 156,658.5 | 157,393.0 | 157,727.0 | 159,627.1 | 1,900.1 | 2,234.1 | 4,632.2 | 4,632.2 | 8,001.8 |
| 10.2.1.- Vista | 34,043.0 | 38,202.4 | 45,859.0 | 46,037.1 | 46,297.0 | 47,102.3 | 47,387.1 | 47,537.6 | 49,759.5 | 2,221.9 | 2,372.4 | 3,722.4 | 3,722.4 | 3,900.5 |
| 10.2.2.- Ahorro | 54,727.8 | 64,211.9 | 69,401.9 | 70,704.2 | 70,874.8 | 71,253.4 | 71,810.1 | 71,967.4 | 71,635.5 | (331.9) | (174.7) | 931.3 | 931.3 | 2,233.6 |
| 10.2.3.- Plazo 9/ | 30,571.4 | 32,982.8 | 36,364.5 | 38,253.6 | 38,186.8 | 38,302.8 | 38,195.7 | 38,222.0 | 38,232.1 | 10.2 | 36.4 | (21.4) | (21.4) | 1,867.7 |
| 11.- Depósitos del SPNF en el SFN 8/ | 25,290.7 | 29,831.8 | 40,005.5 | 41,012.7 | 41,012.7 | 41,012.7 | 41,012.7 | 41,012.7 | 41,012.7 | 0.0 | 0.0 | 0.0 | 0.0 | 1,007.3 |
| 11.1.- Del cual gobierno central | 14,099.4 | 16,346.1 | 21,692.1 | 21,321.2 | 21,321.2 | 21,321.2 | 21,321.2 | 21,321.2 | 21,321.2 | 0.0 | 0.0 | 0.0 | 0.0 | (370.9) |
| 12.- Inflación acumulada 9/ | 7.2 | 11.6 | 5.6 | | | | | | | | | | | |

1/ : Millones de dólares

2/ : A partir del 18 de junio del 2018, la tasa de encaje requerida es 10% para la medición del encaje diario y 15% para la medición del encaje semanal.

3/ : A partir del 11 de septiembre de 2003 se incorporan en el saldo los bonos estandarizados emitidos a partir de la renegociación BANPRO-BANIC-INTERBANK.

4/ : Para el 2010, 2011, 2012 ,2013, 2014 y 2015 no incluye recuperación por bono bancario por C$51.6 , C$53.5 , C$106.8, C$162.7, C$170.9 y C$179.4 millones respectivamente.
No incluye bono de capitalización para el 2011, 2012 ,2013, 2014 y 2015 por C$250.9, C$260.0, C$304.0, C$338.0, C$373.4 millones respectivamente.

5/ : Para el 2024 todos los títulos expresados en dólares se ajustan por el tipo de cambio US$1.00 por C$36.6243

6/ : Incluye FOGADE.

7/ : Información al 29 de febrero 2024 con estados financieros de bancos comerciales.

8/ : Información al 31 de enero de 2024 con estados financieros sectorizados de bancos comerciales.

9/: Inflación al mes de febrero 2024.

10/ : En febrero de 2017, el Consejo Directivo del BCN mediante resolución CD-BCN-V-2-17 reformó los programas de emisiones de letras 2016 y 2017 a fin de autorizar las formas de pago de letras denominadas en dólares y pagaderas en dólares. Siendo la primera adjudicación el 17 de noviembre de

11/ : Operaciones monetarias diarias de absorción conforme a Resolución CD-BCN-L-3-17, del seis de diciembre de dos mil diecisiete, publicada en La Gaceta, Diario Oficial, No. 241 del diecinueve de

12/: Los TIN son valores desmaterializados, estandarizados, negociables y emitidos al portador, a plazos de 1, 3, 6, 9 y 12 meses, y pueden ser adquiridos por personas naturales y jurídicas,

Fuente: Banco Central de Nicaragua.