

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

(saldo en millones de córdobas) al 31 diciembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre	Diciembre					Variaciones absolutas					
								I sem	II sem	III sem	30	31	Día	IV sem	Diciembre	IV Trim	II Semestre	Ene-Dic.
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	5,042.1	5,002.5	5,045.9	5,107.2	5,110.1	5,108.8	5,110.8	5,082.9	(28.0)	(26.0)	36.9	40.7	191.7	833.6
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	6,048.6	6,014.0	6,056.6	6,092.5	6,136.1	6,113.0	6,128.3	6,105.1	(23.2)	(8.0)	48.5	56.5	210.2	662.1
1.2.- Encaje moneda extranjera	(695.9)	(389.7)	(789.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(701.5)	(702.0)	(705.0)	(708.5)	(3.5)	(6.5)	(37.6)	(20.3)	(21.2)	80.9
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(280.3)	(283.6)	(283.6)	(283.6)	(284.2)	(284.2)	(285.4)	(1.2)	(1.2)	(1.9)	(7.8)	(14.3)	(28.7)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(10.7)	(13.2)	(13.1)	(13.1)	(13.1)	(13.7)	(12.0)	(12.0)	0.0	1.7	1.1	(1.3)	(2.0)	127.0
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(23.0)	(42.8)	(2.5)	(28.0)	(4.0)	(16.0)	(16.0)	0.0	(12.0)	26.8	13.6	19.0	(7.5)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	0.0	0.0	0.0	(0.1)	(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	0.0	0.0	0.0	0.0
2.- Reservas internacionales brutas (BCN) 1/ 6/	4,046.6	4,404.4	5,447.0	5,896.9	6,048.6	6,014.0	6,056.6	6,092.5	6,136.1	6,113.0	6,128.3	6,105.1	(23.25)	(8.0)	48.5	56.5	208.2	658.1
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	485.7	536.7	452.3	475.8	473.1	490.4	447.2	432.3	(14.9)	(58.1)	(20.0)	(53.4)	(39.4)	(101.8)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,534.3	6,550.6	6,508.8	6,568.2	6,609.2	6,603.4	6,575.5	6,537.3	(38.2)	(66.1)	28.5	3.1	168.8	556.3
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(63,966.3)	(64,134.6)	(66,478.4)	(65,694.8)	(62,764.5)	(61,391.9)	1,372.7	4,302.9	2,574.4	7,583.2	8,611.8	(3,619.8)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(63,966.3)	(64,134.6)	(66,478.4)	(65,694.8)	(62,764.5)	(61,391.9)	1,372.7	4,302.9	2,574.4	7,583.2	8,611.8	(3,619.8)
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	0.0
5.1.2.- Moneda nacional	(5,349.7)	(18,514.3)	(41,508.0)	(59,268.5)	(57,924.0)	(54,400.6)	(52,056.3)	(49,897.4)	(52,338.2)	(50,944.0)	(47,884.3)	(46,530.8)	1,353.5	4,413.3	5,525.5	11,393.3	12,737.7	(5,022.8)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(8,174.5)	(9,775.4)	(10,921.3)	(13,248.5)	(13,151.5)	(13,762.1)	(13,891.6)	(13,872.4)	19.2	(110.3)	(2,951.1)	(5,698.0)	(5,249.5)	1,499.6
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	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	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	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	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	0.0
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(3,055.2)	(3,819.6)	(3,859.6)	(1,931.6)	(1,931.8)	(1,931.8)	(1,931.6)	(1,931.6)	(1,931.6)	0.0	0.0	0.0	1,888.0	1,123.6	(96.6)
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	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	0.0
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(181.9)	(165.8)	(165.0)	(169.5)	(131.8)	(123.9)	(123.8)	(140.9)	(140.9)	0.0	(17.0)	28.6	24.9	41.0	(2.6)
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.14	21.58	21.58	21.31	21.31	21.06	21.06	0.0	(0.3)	(0.5)	(1.7)	(3.6)	(12.2)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	185.10	149.10	139.17	139.10	155.30	155.30	(0.0)	16.2	(29.8)	(24.8)	(44.8)	(9.8)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	6.04	6.62	6.62	0.0	0.6	0.6	(1.8)	0.2	0.2
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	12,068.5	10,489.7	10,501.0	16,307.7	10,851.5	11,261.1	17,832.9	18,153.5	320.6	6,892.4	7,652.4	6,084.9	6,368.3	3,792.3
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	12,067.7	10,481.6	10,498.3	16,306.2	10,847.4	11,049.4	17,832.2	18,152.8	320.6	7,103.4	7,654.5	6,085.1	6,368.5	3,792.2
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	0.9	8.1	2.7	1.5	4.1	211.6	0.7	0.7	(0.0)	(211.0)	(2.0)	(0.2)	(0.3)	0.2
8.- Tasas de encaje																		
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	16.3	14.3	13.6	21.0	14.0	14.3	22.9	23.3	0.4	9.0	9.7	7.0	7.2	2.0
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.5	15.6	15.0	15.2	15.6	15.8	15.8	15.9	0.1	0.2	1.0	0.4	0.2	(3.1)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	16.3	15.7	15.9	19.7	16.4	16.1	22.9	23.2	0.3	7.1	7.3	6.8	7.5	6.1
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.6	15.4	15.5	15.5	16.0	15.8	15.9	0.1	(0.1)	0.5	0.2	0.4	(0.5)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	49,260.0	48,796.1	42,580.3	43,621.3	43,024.7	43,564.4	39,838.4	39,838.4	0.0	(3,726.0)	(2,741.9)	(9,421.6)	(6,125.2)	4,912.5
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	1,803.2	1,803.2	0.0	(258.3)	(258.3)	(258.3)	(258.3)	(516.7)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	40,375.8	41,856.8	40,531.3	35,239.8	35,239.8	35,269.8	35,856.3	34,905.8	34,905.8	0.0	(950.4)	(333.9)	(6,950.9)	(5,470.0)	9,286.9
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	408.4	470.6	430.3	430.3	448.6	451.9	389.7	389.7	0.0	(62.3)	(40.7)	(18.7)	7.3	(4,753.5)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,100.0	1,860.0	2,904.0	3,945.0	3,300.0	3,250.0	795.0	795.0	0.0	(2,455.0)	(2,109.0)	(305.0)	715.0	795.0
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	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	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	0.0
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	3,055.2	3,819.6	3,859.6	1,931.6	1,931.6	1,931.6	1,931.6	1,931.6	1,931.6	0.0	0.0	0.0	0.0	0.0	0.0
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	13.8	13.0	13.0	13.0	13.0	13.0	13.0	13.0	0.0	0.0	0.0	(0.7)	4.4	4.2
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	272,845.2	277,326.2	279,723.8	286,253.4	288,936.0	287,621.8	289,831.3	289,350.0	290,118.4	768.4	287.0	3,865.0	12,792.1	17,273.1	30,281.2
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,572.7	115,860.4	121,927.5	126,001.2	124,955.2	127,041.4	128,612.5	129,455.8	843.2	2,414.4	7,528.3	14,883.1	18,228.1	21,243.9
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,944.4	84,468.4	89,229.7	93,077.7	92,879.7	95,410.5	96,884.1	98,045.0	1,160.8	2,634.5	8,815.3	13,100.6	16,161.7	17,485.6
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,399.0	41,364.7	46,068.6	47,670.3	48,492.0	49,191.5	50,129.7	50,557.9	428.2	1,366.4	4,489.3	10,158.9	10,066.8	8,433.9
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	44,545.4	43,103.7	43,161.1	45,407.3	44,387.7	46,219.0	46,754.5	47,487.1	732.6	1,268.1	4,326.0	2,941.7	6,094.8	9,051.7
10.1.2.- Cusidiero	20,679.2																	