

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

(salido en millones de córdobas) al 25 de noviembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre					Variaciones absolutas					
							I sem	II sem	III sem	22	25	Día	IV sem	Noviembre	IV Trim	II Semestre	Ene-Nov
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	5,042.1	5,002.5	4,932.5	5,000.8	5,014.7	5,064.3	5,056.9	(7.4)	42.2	54.4	14.8	165.8	807.7
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	6,048.6	6,014.0	5,956.8	5,960.9	6,027.6	6,046.3	6,029.1	(17.2)	1.4	15.1	(19.5)	134.2	586.1
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(700.1)	(650.0)	(715.5)	(679.1)	(673.7)	5.3	41.7	20.9	14.4	13.6	115.6
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(280.3)	(280.6)	(281.3)	(281.9)	(281.9)	(281.9)	0.0	0.0	(1.5)	(4.2)	(10.7)	(25.1)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(10.7)	(13.2)	(12.8)	(12.0)	(12.1)	(13.8)	(13.8)	0.0	(1.7)	(0.6)	(3.1)	(3.8)	125.2
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(23.0)	(30.5)	(16.5)	(3.2)	(7.0)	(2.5)	4.5	0.7	20.5	27.1	32.5	6.0
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)	0.0	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
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	5,956.8	5,960.9	6,027.6	6,046.3	6,029.1	(17.21)	1.4	15.1	(19.5)	132.2	582.1
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	485.7	536.7	529.2	516.0	470.1	468.5	464.4	(4.1)	(5.7)	(72.3)	(21.4)	(7.3)	(69.7)
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	6,486.0	6,476.9	6,497.7	6,514.8	6,493.4	(21.3)	(4.3)	(57.2)	(40.8)	124.9	512.4
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(66,299.1)	(65,821.6)	(66,193.0)	(65,726.2)	(65,102.2)	624.0	1,090.8	1,990.5	3,872.9	4,901.5	(7,330.1)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(66,299.1)	(65,821.6)	(66,193.0)	(65,726.2)	(65,102.2)	624.0	1,090.8	1,990.5	3,872.9	4,901.5	(7,330.1)
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	(5,349.7)	(18,514.3)	(41,508.0)	(59,268.5)	(57,824.0)	(54,400.6)	(58,314.9)	(55,338.9)	(55,440.8)	(53,192.3)	(52,564.5)	627.8	2,876.3	1,836.1	5,359.5	6,704.0	(11,056.5)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(18,175.5)	(9,775.4)	(6,995.5)	(9,496.1)	(9,763.5)	(11,545.3)	(11,549.0)	(3.7)	(1,785.5)	(1,773.6)	(3,374.5)	(2,926.1)	3,823.1
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	(1,720.7)	(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)	0.0	0.0	1,928.0	1,888.0	1,123.6	(96.8)
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	(211.0)	(161.5)	(138.3)	(181.9)	(165.8)	(165.0)	(150.4)	(182.1)	(126.8)	(126.9)	(126.5)	0.4	0.3	38.6	39.3	55.4	11.8
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.14	22.14	21.87	21.85	21.85	21.85	0.0	0.0	(0.3)	(0.9)	(2.8)	(11.4)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	161.09	190.39	142.38	142.32	142.32	(0.0)	(0.1)	(38.8)	(37.8)	(57.8)	(22.8)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	11.41	13.57	6.28	6.47	6.03	(0.4)	(0.2)	(0.1)	(2.4)	(0.4)	(0.4)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	12,068.5	10,489.7	11,314.4	10,918.1	12,607.5	14,540.4	12,377.4	(2,163.0)	(230.0)	1,887.7	308.9	592.3	(1,983.7)
7.1.- Depósitos de banco en MN	11,039.4	13,917.1	14,360.6	11,784.2	12,067.7	10,481.6	11,234.5	10,915.4	12,496.6	14,521.2	12,376.0	(2,145.2)	(120.6)	1,894.5	308.4	591.8	(1,984.6)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	0.9	8.1	79.9	2.7	110.9	19.2	1.4	(17.8)	(109.5)	(6.7)	0.5	0.5	0.9
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	16.3	14.3	15.1	14.6	16.2	18.8	16.0	(2.8)	(0.2)	1.8	(0.3)	(0.1)	(5.3)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.5	15.6	15.7	14.5	16.0	15.2	15.1	(0.1)	(0.9)	(0.5)	(0.5)	(0.7)	(4.0)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	16.3	15.7	16.2	15.8	17.0	17.8	17.5	(0.2)	0.6	1.9	1.2	1.9	0.4
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.6	15.9	15.8	15.9	15.6	15.5	(0.1)	(0.4)	(0.1)	(0.2)	(0.0)	(0.8)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	49,260.0	48,796.1	46,862.0	47,554.4	47,356.3	47,792.2	49,184.2	1,392.0	1,827.9	388.1	(75.8)	3,220.6	14,258.4
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	2,061.6	0.0	0.0	0.0	0.0	0.0	(258.3)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	40,375.8	41,856.8	40,531.3	40,429.8	36,162.5	36,120.8	36,123.0	36,123.0	0.0	2.3	(4,408.3)	(5,733.7)	(4,252.8)	10,504.1
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	408.4	470.6	456.0	426.7	430.3	456.0	456.0	0.0	25.6	(14.6)	47.6	73.6	(4,687.2)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,100.0	1,860.0	1,970.0	6,959.0	6,799.0	7,207.0	8,599.0	1,392.0	1,800.0	6,739.0	7,499.0	8,519.0	8,599.0
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	1,720.7	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	0.0	0.0	(1,928.0)	(1,888.0)	(1,123.6)	96.6
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	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	275,241.2	279,723.8	280,087.4	282,246.7	283,238.7	283,050.3	284,209.4	1,159.1	970.7	4,485.6	8,968.2	11,364.2	24,372.3
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	113,565.5	115,860.4	115,464.6	118,862.0	119,368.4	119,505.1	120,196.4	691.2	828.0	4,336.0	6,630.8	8,968.7	11,984.5
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	83,937.2	84,468.4	84,940.7	87,719.5	87,834.0	87,855.1	89,126.9	1,271.8	1,292.8	4,658.5	5,189.6	7,243.6	8,567.5
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,471.8	41,364.7	41,148.9	40,405.9	42,815.0	43,002.7	43,233.8	231.1	418.8	1,869.1	2,762.0	2,742.7	1,109.8
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,465.4	43,103.7	43,791.7	47,313.6	45,019.0	44,852.4	45,893.1	1,040.7	874.0	2,789.4	2,427.7	4,508.8	7,457.7
10.1.2.- Cuasidóneros	20,679.2	22,335.5	27,652.5	29,344.4	29,628.3	31,392.0	30,524.0	31,142.5	31,534.4	31,650.0	31,069.5	(580.6)	(464.9)	(322.5)	1,441.2	1,725.1	3,417.0
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,421.5	29,168.4	28,278.7	28,605.2	29,329.1	29,437.9	28,857.9	(580.0)	(471.2)	(310.5)	1,436.4	1,714.3	3,136.3
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,206.8	2,223.6	2,245.3	2,537.3	2,205.3	2,212.1	2,211.6	(0.6)	6.3	(12.0)	4.8	10.8	280.7
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	161,675.7	163,863.5	164,622.8	163,384.8	163,870.3	163,545.2	164,013.1	467.9	142.8	149.6	2,337.4	2,395.6	12,387.8
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	44,622.7	46,151.0	47,048.1	45,491.7	45,831.6	45,507.0	46,242.9	735.9	411.1	91.9	1,620.2	(1,285.5)	383.9
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,454.5	75,118.7	75,079.3	75,035.1	75,179.1	75,186.8	74,907.3	(279.5)	(271.8)	(211.3)	452.9	350.0	5,505.5
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	42,598.5	42,593.9	42,495.3	42,858.0	42,859.5	42,851.4	42,862.9	11.5	3.4	269.0	264.4	3,331.1	6,498.4
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	0.0	0.0	0.0	0.0	0.0	5,110.2
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	0.0	0.0	0.0	0.0	0.0	1,050.6
12.- Inflación acumulada 9/	7.2	11.6	5.6	2.9	1.7												

1/ : Millones de dólares

2/ : A partir del 18 de junio del 2018, la