

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

(saldo en millones de córdobas) al 26 de noviembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre					Variaciones absolutas					
							I sem	II sem	III sem	25	26	Día	IV sem	Noviembre	IV Trím	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	5,057.0	5,057.8	0.8	43.1	55.2	15.7	166.6	808.6
1.1.- RIN 6/	4,356.4	4,356.4	5,443.0	5,894.9	6,048.6	6,014.0	5,956.8	5,960.9	6,027.6	6,029.1	6,045.5	16.4	17.8	31.5	(3.1)	150.6	602.5
1.2.- Encaje moneda extranjera	(69.9)	(59.7)	(789.3)	(687.3)	(694.6)	(700.1)	(650.0)	(715.5)	(673.7)	(685.4)	(695.4)	(11.7)	30.0	9.2	2.8	1.9	103.9
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(280.3)	(280.6)	(281.3)	(281.9)	(281.9)	(282.4)	(0.5)	(0.5)	(2.1)	(4.8)	(11.2)	(25.6)
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)	(2.5)	(5.8)	(3.3)	(2.6)	17.2	23.8	29.2	2.7
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	6,029.1	6,045.5	16.40	17.8	31.5	(3.1)	148.6	598.5
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	464.4	458.7	(5.7)	(11.4)	(78.0)	(27.0)	(13.0)	(75.4)
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	6,493.4	6,504.2	10.7	6.4	(46.4)	(30.1)	135.6	523.1
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)	(65,102.2)	(64,459.6)	642.5	1,733.3	2,633.0	4,515.5	5,544.1	(6,687.5)
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)	(65,102.2)	(64,459.6)	642.5	1,733.3	2,633.0	4,515.5	5,544.1	(6,687.5)
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)	(57,924.0)	(54,400.6)	(58,314.9)	(55,336.9)	(55,440.8)	(52,564.5)	(51,932.9)	631.6	3,507.9	2,467.7	5,991.2	7,335.6	(10,424.9)
5.1.3.- Moneda extranjera	(21,586.2)	(23,836.8)	(15,372.1)	(8,622.9)	(8,174.5)	(9,775.4)	(6,995.5)	(9,496.1)	(9,763.5)	(11,549.0)	(11,538.1)	10.9	(1,774.6)	(1,762.6)	(3,363.6)	(2,915.2)	3,834.0
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	(96.6)
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	(211.0)	(161.5)	(138.3)	(181.9)	(165.8)	(165.0)	(150.4)	(182.1)	(126.8)	(126.5)	(127.4)	(0.9)	(0.6)	37.6	38.3	54.4	10.9
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	6.03	6.98	0.9	0.7	0.9	(1.4)	0.6	0.6
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	12,377.4	11,359.1	(1,018.3)	(1,248.4)	869.4	(709.4)	(426.1)	(3,002.0)
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	11,234.5	10,915.4	12,496.6	12,376.0	11,357.1	(1,018.9)	(1,139.5)	875.6	(710.5)	(427.1)	(3,003.5)
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	1.4	2.0	0.6	(108.9)	(6.1)	1.1	1.1	1.5
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	16.0	14.7	(1.3)	(1.5)	0.5	(1.6)	(1.4)	(6.6)
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	15.1	15.3	0.3	(0.6)	(0.3)	(0.2)	(0.4)	(3.7)
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	17.5	17.2	(0.3)	0.3	1.6	0.9	1.6	0.1
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	15.5	15.5	(0.0)	(0.4)	(0.1)	(0.2)	(0.0)	(0.9)
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	49,184.2	48,984.2	(200.0)	1,627.9	188.1	(275.8)	3,020.6	14,058.4
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	8,599.0	8,399.0	(200.0)	1,600.0	6,539.0	7,299.0	8,319.0	8,399.0
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	277,326.2	279,723.8	280,087.4	282,246.7	283,238.7	284,209.4	286,005.6	1,796.2	2,766.9	6,281.8	8,679.4	13,160.4	26,168.5
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,572.7	115,860.4	115,464.6	118,862.0	119,368.4	120,196.4	120,945.6	749.3	1,577.3	5,085.3	6,372.9	9,717.9	12,733.8
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,944.4	84,468.4	84,940.7	87,719.5	87,834.0	89,126.9	90,007.1	880.3	2,173.1	5,538.7	5,062.7	8,123.8	9,447.7
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,399.0	41,364.7	41,148.9	40,405.9	42,815.0	43,233.8	43,459.6	225.8	644.6	2,094.9	3,060.6	2,968.5	1,335.6
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	43,791.7	47,313.6	45,019.0	45,893.1	46,547.5	654.5	1,528.5	3,443.9	2,002.1	5,155.3	8,112.2
10.1.2.- Cuentas de ahorro	20,679.2	22,335.2	29,628.4	29,628.4	29,628.4	30,524.0	31,392.0	30,524.0	31,534.4	31,069.5	30,938.5	(131.0)	(595.8)	(453.5)	1,310.2	1,594.1	3,286.1
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	28,857.9	28,725.5	(132.4)	(603.6)	(442.9)	1,304.0	1,581.8	3,003.9
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,263.6	2,245.3	2,537.3	2,205.3	2,211.6	2,213.1	2,213.1	1.5	7.8	(10.5)	6.3	12.3	282.2
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,75,												

1/ : Millones de dólares

2/ : A partir del 18