

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

(saldo en millones de córdobas) al 27 de noviembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre					Variaciones absolutas					
							I sem	II sem	III sem	26	27	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	5,057.8	5,034.3	(23.5)	19.6	31.7	(7.9)	143.1	785.1
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	6,045.5	6,033.3	(12.2)	5.6	19.3	(15.3)	138.4	590.3
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(700.1)	(650.0)	(715.5)	(685.4)	(692.9)	(7.5)	22.6	1.7	(4.7)	(5.6)	96.4
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(277.6)	(280.3)	(280.6)	(281.3)	(281.9)	(282.4)	(282.4)	0.0	(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)	(5.8)	(9.6)	(3.8)	(6.4)	13.4	20.0	25.4	(1.1)
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	6,045.5	6,033.3	(12.21)	5.6	19.3	(15.3)	136.4	586.3
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	458.7	469.0	10.3	(1.1)	(67.6)	(16.7)	(2.7)	(65.1)
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	6,504.2	6,502.3	(1.9)	4.5	(48.3)	(32.0)	133.7	521.2
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)	(64,459.6)	(63,406.5)	1,053.1	2,786.4	3,686.1	5,568.6	6,597.2	(5,634.4)
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)	(64,459.6)	(63,406.5)	1,053.1	2,786.4	3,686.1	5,568.6	6,597.2	(5,634.4)
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)	(51,932.9)	(51,854.2)	78.7	3,586.6	2,546.4	6,069.9	7,414.3	(10,346.2)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,372.1)	(8,622.9)	(8,174.5)	(9,775.4)	(6,995.5)	(9,496.1)	(9,763.5)	(11,532.9)	(10,563.7)	97.4	(800.2)	(788.3)	(2,389.2)	(1,940.8)	4,808.4
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)	(127.4)	(133.3)	(5.8)	(6.5)	31.8	32.5	48.6	5.0
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	144.10	1.8	1.7	(37.0)	(36.0)	(56.0)	(21.0)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	11.41	13.57	6.28	6.98	11.03	4.0	4.8	4.9	2.6	4.6	4.6
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	11,359.1	10,758.7	(600.4)	(1,848.8)	269.0	(1,309.8)	(1,026.5)	(3,602.4)
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	11,357.1	10,756.3	(600.8)	(1,740.3)	274.7	(1,311.3)	(1,027.9)	(3,604.3)
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	2.0	2.4	0.4	(108.5)	(5.7)	1.5	1.5	1.9
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	14.7	13.9	(0.8)	(2.3)	(0.3)	(2.4)	(2.2)	(7.4)
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	15.3	15.5	0.2	(0.5)	(0.1)	(0.0)	(0.2)	(3.6)
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	17.2	16.9	(0.3)	(0.1)	1.2	0.6	1.2	(0.2)
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	48,984.2	47,889.2	(1,095.0)	532.9	(906.9)	(1,370.8)	1,925.6	12,963.4
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	40,344.7	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	8,399.0	7,304.0	(1,095.0)	505.0	5,444.0	6,204.0	7,224.0	7,304.0
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	286,005.6	286,291.1	285.5	3,052.5	6,567.3	8,964.9	13,445.9	26,544.0
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	120,945.6	120,775.6	(170.1)	1,407.2	4,915.2	6,202.9	9,547.9	12,563.7
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	90,007.1	89,811.8	(195.3)	1,977.8	5,343.5	4,867.4	7,928.5	9,252.5
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	43,459.6	43,365.1	(94.5)	550.1	2,000.4	2,966.1	2,874.0	1,241.1
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	46,547.5	46,446.8	(100.8)	1,427.7	3,343.1	1,901.4	5,054.5	8,011.4
10.1.2.- Cuasidépósitos	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	30,938.5	30,963.7	25.2	(570.6)	(428.3)	1,335.4	1,619.3	3,311.3
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	28,725.5	28,750.3	24.8	(578.8)	(418.1)	1,328.8	1,606.7	3,028.7
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	2,213.1	2,213.4	0.4	8.1	(10.2)	6.6	12.7	282.6
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,													

1/ : Millones de dólares