

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

(saldo en millones de córdobas) al 28 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	Eno-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	5,034.3	5,046.5	12.2	31.8	44.0	4.4	155.3	797.3
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	6,033.3	6,043.5	10.2	15.9	29.6	(5.0)	148.7	600.5
1.2.- Encaje moneda extranjera	(695.2)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(700.1)	(650.0)	(715.5)	(692.9)	(688.9)	4.0	26.5	5.7	(0.8)	(1.6)	100.4
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)	(9.6)	(11.6)	(2.0)	(8.4)	11.4	18.0	23.4	(3.1)
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	6,033.3	6,043.5	10.24	15.9	29.6	(5.0)	146.7	596.5
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	469.0	434.0	(35.0)	(36.1)	(102.7)	(51.7)	(37.7)	(109.1)
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	6,502.3	6,477.5	(24.8)	(20.3)	(73.1)	(56.8)	108.9	496.4
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)	(63,406.5)	(63,721.8)	(315.3)	2,471.1	3,370.8	5,253.3	6,281.8	(5,949.8)
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)	(63,406.5)	(63,721.8)	(315.3)	2,471.1	3,370.8	5,253.3	6,281.8	(5,949.8)
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
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)	(51,854.2)	(51,799.9)	54.2	3,640.8	2,600.6	6,124.1	7,468.6	(10,292.0)
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)	(10,563.7)	(10,933.2)	(369.5)	(1,169.7)	(1,157.8)	(2,758.8)	(2,310.3)	4,438.8
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)	(133.3)	(130.5)	2.7	(3.7)	34.5	35.2	51.3	7.8
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.14	22.14	21.87	21.85	21.85	21.58	(0.3)	(0.3)	(0.6)	(1.1)	(3.0)	(11.7)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	161.09	190.39	142.38	144.10	144.10	0.0	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	11.03	8.02	(3.0)	1.7	1.9	(0.4)	1.6	1.6
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	10,758.7	10,267.3	(491.4)	(2,340.2)	(222.4)	(1,801.2)	(1,517.8)	(4,093.8)
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	10,756.3	10,029.2	(727.1)	(2,467.4)	(452.4)	(2,038.4)	(1,755.0)	(4,331.4)
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	2.4	238.1	235.7	127.2	230.0	237.2	237.2	237.6
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	13.9	13.0	(0.9)	(3.2)	(1.3)	(3.3)	(3.1)	(8.3)
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	15.5	15.4	(0.1)	(0.6)	(0.2)	(0.1)	(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	16.9	16.6	(0.4)	(0.4)	0.9	0.2	0.9	(0.5)
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	47,889.2	41,490.2	(6,399.0)	(5,866.1)	(7,305.9)	(7,769.8)	(4,473.4)	6,564.4
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	40,344.5	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	7,304.0	905.0	(6,399.0)	(5,894.0)	(955.0)	(195.0)	825.0	905.0
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	286,291.1	285,927.7	(363.5)	2,689.0	6,203.8	8,601.5	13,082.5	26,090.5
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	120,775.6	120,848.1	72.5	1,479.7	4,987.7	6,275.4	9,620.4	12,636.2
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	89,811.8	89,820.6	8.7	1,986.6	5,352.2	4,876.2	7,937.3	9,261.2
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	43,365.1	44,674.9	1,309.8	1,859.9	3,310.2	4,275.9	4,183.8	2,550.9
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	43,791.7	47,313.6	45,019.0	46,446.8	45,145.7	(1,301.1)	126.6	2,042.0	600.3	3,753.5	6,710.3
10.1.2.- Cuasidónero	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	30,963.7	31,027.5	63.8	(806.9)	(384.5)	1,399.2	1,683.1	3,375.0
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,421.6	27,421.6	29,168.4	28,278.7	28,605.2	29,329.1	28,750.3	28,837.3	87.0	(491.8)	(331.1)	1,415.8	1,693.7	3,115.7
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	2,213.4	2,190.1	(23.3)	(15.1)	(33.4)	(16.6)	(10.6)	259.3
10.2.- Pasivos en moneda extranjera	119,342.1	1															

1/ : Millones de dólares