

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

(saldo en millones de córdobas) al 17 diciembre 2024.

Conceptos	2021	2022	2023	I semestre	III Trimestre	Octubre	Noviembre	Diciembre				Variaciones absolutas					
								I sem	II sem	16	17	Día	III sem	Diciembre	IV Trim	II Semestre	Ene-Diciembre
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	5,115.6	5,111.8	(3.8)	1.7	65.9	69.7	220.7	862.6
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	6,131.0	6,132.9	1.9	(3.2)	76.3	84.3	238.0	889.9
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(700.5)	(717.2)	(722.9)	(5.7)	(22.3)	(52.0)	(34.7)	(35.6)	66.5
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)	0.0	(0.7)	(0.7)	(6.6)	(13.1)	(27.5)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(10.7)	(13.2)	(13.1)	(13.1)	(13.6)	(13.7)	(13.7)	0.0	(0.1)	(0.6)	(3.0)	(3.7)	125.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(29.6)	(23.0)	(42.8)	(2.5)	(28.0)	0.0	0.0	0.0	28.0	42.8	29.6	35.0	8.5
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)	0.0	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	6,056.6	6,092.5	6,136.1	6,131.0	6,132.9	1.89	(3.2)	76.3	84.3	236.0	685.9
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	459.3	446.3	(13.0)	(26.8)	(5.9)	(39.4)	(25.4)	(87.7)
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	6,508.8	6,568.2	6,609.2	6,590.3	6,579.2	(11.1)	(30.0)	70.4	44.9	210.6	598.1
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(68,975.1)	(67,092.6)	(63,966.3)	(64,134.6)	(66,478.4)	(65,530.9)	(65,447.8)	83.1	1,030.6	(1,481.5)	3,527.3	4,555.9	(7,675.7)
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)	(65,530.9)	(65,447.8)	83.1	1,030.6	(1,481.5)	3,527.3	4,555.9	(7,675.7)
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
5.1.1.2.- 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)	(50,464.0)	(50,444.7)	19.4	1,893.5	1,611.6	7,479.4	8,223.8	(8,936.7)
5.1.1.3.- 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)	(14,078.2)	(14,014.4)	63.8	(862.9)	(3,093.1)	(5,840.0)	(5,391.5)	1,357.6
5.1.1.4.- 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	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
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)	(139.3)	(181.9)	(165.8)	(165.0)	(169.5)	(131.8)	(123.9)	(103.7)	(103.7)	0.0	20.2	65.8	62.1	78.2	34.6
6.1.- Crédito	45.4	40.38	33.26	24.61	22.72	22.14	21.58	21.58	21.31	21.31	21.31	0.0	(0.0)	(0.3)	(1.4)	(3.3)	(11.9)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	180.09	181.09	185.10	149.10	139.17	119.21	119.21	0.0	(20.0)	(65.9)	(60.9)	(80.9)	(45.9)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	5.78	5.76	(0.0)	(0.2)	(0.2)	(2.6)	(0.6)	(0.7)
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	12,941.7	11,852.2	(1,089.5)	1,000.7	1,351.2	(216.3)	67.1	(2,508.9)
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	12,933.9	11,848.3	(1,085.6)	1,000.9	1,350.0	(219.4)	64.1	(2,512.3)
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	7.8	3.9	(3.9)	(0.2)	1.2	3.1	3.0	3.4
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	16.7	15.3	(1.4)	1.3	1.7	(1.0)	(0.8)	(6.0)
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	16.1	16.3	0.1	0.7	1.3	0.7	0.5	(2.8)
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	16.7	16.0	(0.7)	(0.4)	0.1	(0.3)	0.3	(1.1)
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	16.1	16.2	0.1	0.7	0.8	0.5	0.7	(0.2)
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	42,164.4	43,614.4	1,450.0	589.8	1,034.1	(5,645.6)	(2,349.1)	8,688.6
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	35,239.8	35,239.8	35,269.8	35,856.3	35,856.3	0.0	586.5	616.5	(6,000.5)	(4,519.5)	10,237.4
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	451.9	0.0	3.3	21.6	43.6	69.6	(4,691.2)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	1,100.0	1,860.0	2,904.0	3,945.0	3,300.0	1,850.0	3,300.0	1,450.0	0.0	396.0	2,200.0	3,220.0	3,300.0
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.- TET 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	0.0	(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	286,253.4	288,936.0	287,621.8	288,566.2	288,933.5	367.3	1,311.7	2,680.2	11,607.3	16,088.3	29,096.4
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	127,223.5	127,601.1	377.6	2,645.9	5,673.7	13,028.4	16,373.4	19,389.3
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	94,902.4	95,501.3	598.9	2,621.6	6,271.6	10,556.9	13,618.0	14,941.9
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	49,631.2	49,517.6	(113.6)	1,025.6	3,448.9	9,118.5	9,026.5	7,393.5
10.1.1.1.2.- 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	45,271.2	45,983.7	712.5	1,596.0	2,822.6	1,438.3	4,591.5	7,548.3
10.1.2.- Cuasidóner	20,679.2	22,335.5	27,652.5	29,344.4	29,628.3	31,392.0	32,697.7	32,923.6	32,075.6	32,321.2	32,099.8	(221.3)	24.3	(597.9)	2,471.6	2,755.5	4,447.4
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,421.5	29,168.4	30,474.0	30,761.9	29,918.0	30,169.4	29,946.9	(222.5)	28.9	(527.1)	2,525.4	2,803.2	4,225.3
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,206.8	2,223.6	2,223.8	2,161.7	2,157.5	2,151.8	2,153.0	1.2	(4.6)	(70.8)	(53.8)	(47.8)	222.1
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,753.5	163,863.5	164,325.9	162,934.8	162,666.6	161,342.7	161,332.4	(10.3)	(1,334.2)	(2,993.5)	(1,421.1)	(285.1)	9,707.1
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	45,700.6	46,151.0	46,526.6	45,932.4	46,431.9	45,143.1	45,327.3	184.1	(1,104.7)	(1,199.3)	(375.3)	(2,201.2)	(531.7)
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,454.5	74,557.4	74,015.9	74,038.6	73,981.5	73,981.5	73,732.2	(249.3)	(306.3)	(834.1)	(722.2)	(825.1)	4,330.3
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	42,598.5	42,593.9	43,233.0	42,986.5	42,196.1	42,218.1	42,272.9	54.9	76.8	(960.0)	(325.6)	2,741.2	5,908.4
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	45,240.2	45,349.7	45,349.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	0.0	0.0	0.0	(234.0)	(124.5)	5,110.2
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	22,918.0	24,248.0	24,248.0	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	0.0	0.0	0.0	(1,505.3)	(175.3)	1,050.6
12.- Inflación acumulada 9/	7.2	11.6	5.6	2.9	1.7	1.7											

1/ : Millones de dólares