

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

(saldo en millones de córdobas) al 18 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	5,111.8	5,111.6	(0.2)	1.4	65.6	69.4	220.4	862.4
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	6,132.9	6,115.9	(16.9)	(20.2)	59.4	67.4	221.1	672.9
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(688.2)	(694.6)	(670.9)	(685.8)	(700.5)	(722.9)	(706.1)	16.7	(5.6)	(35.3)	(18.0)	(18.9)	83.2
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	6,132.9	6,115.9	(16.94)	(20.2)	59.4	67.4	219.1	668.9
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	446.3	483.3	36.9	10.1	31.0	(2.4)	11.6	(50.8)
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	6,579.2	6,599.2	20.0	(10.0)	90.4	64.9	230.6	618.1
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)	(65,447.8)	(66,070.5)	(622.7)	407.9	(2,104.2)	2,904.6	3,933.2	(8,298.4)
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)	(65,447.8)	(66,070.5)	(622.7)	407.9	(2,104.2)	2,904.6	3,933.2	(8,298.4)
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)	(52,056.3)	(49,897.4)	(52,338.2)	(50,444.7)	(51,156.4)	(711.7)	1,181.8	899.9	6,767.6	8,112.1	(9,648.5)
5.1.3.- 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)	(14,014.4)	(13,925.4)	89.0	(773.9)	(3,004.1)	(5,750.9)	(5,302.5)	1,446.7
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	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)	(138.3)	(181.9)	(165.8)	(165.0)	(169.5)	(131.8)	(123.9)	(103.7)	(140.8)	(37.1)	(16.9)	28.7	25.0	41.1	(2.5)
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	155.99	36.8	16.8	(29.1)	(24.1)	(44.1)	(9.2)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	8.39	6.10	5.98	4.27	6.00	5.76	6.09	0.3	0.1	0.1	(2.3)	(0.3)	(0.3)
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	11,852.2	14,133.0	2,280.7	3,281.4	3,631.9	2,064.4	2,347.8	(228.2)
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	11,848.3	14,049.6	2,201.3	3,202.2	3,551.2	1,981.9	2,265.3	(311.1)
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	3.9	83.4	79.5	79.2	80.7	82.5	82.5	82.9
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	15.3	18.2	2.8	4.2	4.5	1.8	2.0	(3.2)
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	16.3	15.9	(0.4)	0.3	0.9	0.3	0.1	(3.2)
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	16.0	16.7	0.7	0.3	0.8	0.4	1.1	(0.4)
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	16.2	16.1	(0.1)	0.6	0.7	0.4	0.5	(0.3)
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	43,614.4	43,114.4	(500.0)	89.8	534.1	(6,145.6)	(2,849.1)	8,188.6
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	3,300.0	2,800.0	(500.0)	(500.0)	(104.0)	1,700.0	2,720.0	2,800.0
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	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	288,933.5	289,239.3	305.8	1,617.5	2,986.0	11,913.1	16,394.1	29,402.2
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	127,601.1	126,795.8	(895.3)	1,840.6	4,868.4	12,223.1	15,568.1	18,584.0
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	95,501.3	95,067.5	(433.8)	2,875.8	5,837.8	10,123.1	13,184.2	14,508.1
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	49,517.6	49,266.6	(251.0)	774.6	3,197.9	8,867.5	8,775.5	7,142.5
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	43,161.1	45,407.3	44,387.7	45,983.7	45,800.9	(182.8)	1,413.2	2,639.9	1,255.5	4,408.7	7,365.6
10.1.2.- Cuasidónero	20,679.2	22,335.5	27,625.5	29,344.4	29,628.3	31,392.0	32,697.7	32,923.6	32,075.6	32,099.8	31,728.3	(371.5)	(347.2)	(969.4)	2,100.0	2,383.9	4,075.9
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	29,946.9	29,574.0	(372.9)	(344.0)	(900.0)	2,152.5	2,430.4	3,852.4
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	2,153.0	2,154.3	1.3	(3.2)	(69.4)	(52.5)	(46.4)	223.5
10.2.- Pasivos en moneda extranjera	119,342.1	135,3															

1/ : Millones de dólares

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