

Cuadro # 1 :

Principales cuentas del BCN y el sistema financiero

(saldo en millones de córdobas) al 24 de diciembre de 2019.

Conceptos	2016	2017	2018	I semestre	III trim.	Octubre	Noviembre	Diciembre					Variaciones absolutas					
								I sem.	II sem.	III sem.	23	24	Día	IV sem.	Dic.	IV trim.	II semestre	Ene-Dic.
1.- Reservas internacionales netas ajustadas 1/	1,505.9	1,802.2	1,145.5	1,126.8	1,220.8	1,263.0	1,322.2	1,329.9	1,367.7	1,372.5	1,382.4	1,382.4	(0.0)	9.8	60.2	161.5	255.6	236.8
1.1.- RIN 6/	2,387.5	2,716.2	2,038.9	1,978.9	2,051.2	2,118.4	2,161.7	2,134.7	2,162.9	2,183.6	2,209.0	2,203.8	(5.2)	20.2	42.1	152.6	224.9	164.9
1.2.- Encaje moneda extranjera	(730.1)	(721.1)	(628.3)	(601.9)	(518.3)	(539.1)	(471.6)	(420.4)	(430.3)	(425.5)	(450.0)	(444.9)	5.2	(19.4)	26.7	73.4	157.0	183.5
1.3.- FOGADE	(151.5)	(165.0)	(180.9)	(190.1)	(194.6)	(196.0)	(197.1)	(197.1)	(197.1)	(197.2)	(197.2)	(197.2)	(0.0)	0.0	(0.2)	(2.6)	(7.2)	(16.4)
1.4.- Letras BCN pagaderas en dólares	0.0	(27.9)	(58.9)	0.0	(4.0)	(6.0)	0.0	0.0	0.0	0.0	(4.0)	(4.0)	0.0	(4.0)	(4.0)	(0.0)	(4.0)	54.9
1.5.- Depósitos monetarios en dólares	0.0	0.0	(25.0)	(52.0)	(101.0)	(90.0)	(94.5)	(111.0)	(91.5)	(112.0)	(99.0)	(99.0)	0.0	13.0	(4.5)	2.0	(47.0)	(74.0)
1.6.- Títulos de inversión en dólares 5/	0.0	0.0	(0.2)	(8.1)	(8.2)	(8.8)	(8.8)	(8.8)	(8.8)	(8.8)	(8.8)	(8.8)	0.0	0.0	(0.0)	(0.7)	(0.7)	(8.6)
1.7.- Cuenta corriente en ME	0.0	0.0	0.0	0.0	(4.2)	(15.5)	(67.5)	(67.5)	(67.5)	(67.5)	(67.5)	(67.5)	0.0	0.0	(0.0)	(63.2)	(67.5)	(67.5)
2.- Reservas internacionales brutas 1/ 6/	2,447.8	2,757.8	2,261.1	2,194.5	2,256.5	2,317.3	2,352.3	2,325.3	2,351.8	2,372.4	2,397.9	2,392.7	(5.2)	20.2	40.4	136.2	198.2	131.5
3.- Crédito sector público no financiero	(18,171.9)	(22,899.9)	(13,415.9)	(16,636.7)	(17,203.6)	(17,403.1)	(15,578.8)	(15,009.5)	(16,006.0)	(15,335.8)	(15,623.9)	(15,666.7)	(42.8)	(330.9)	(87.9)	1,536.9	970.0	(2,250.8)
3.1.- Gobierno central 4/	(18,171.9)	(22,899.9)	(13,415.9)	(16,636.7)	(17,203.6)	(17,403.1)	(15,578.8)	(15,009.5)	(16,006.0)	(15,335.8)	(15,623.9)	(15,666.7)	(42.8)	(330.9)	(87.9)	1,536.9	970.0	(2,250.8)
3.1.1.- 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	0.0
3.1.2.- Moneda nacional	(5,379.0)	(3,386.7)	(2,435.7)	(5,367.3)	(3,824.2)	(3,166.5)	(2,979.5)	(2,253.6)	(2,955.6)	(2,291.7)	(2,187.6)	(2,231.3)	(43.7)	60.5	748.2	1,593.0	3,136.1	204.5
3.1.3.- Moneda extranjera	(7,829.0)	(14,551.2)	(10,111.5)	(9,739.3)	(11,019.0)	(11,656.3)	(11,948.9)	(12,105.5)	(12,399.9)	(12,371.5)	(12,763.8)	(12,762.9)	0.9	(391.4)	(813.9)	(1,743.9)	(3,023.6)	(2,651.4)
3.1.4.- 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	251.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1.5.- 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	477.7	0.0	0.0	0.0	0.0	0.0	0.0
3.1.6.- 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	214.3	0.0	0.0	0.0	0.0	0.0	0.0
3.1.7.- 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	0.0
3.1.8.- 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	0.0
3.1.9.- Depósitos a plazos	(5,906.8)	(5,904.9)	(1,811.6)	(2,473.1)	(3,303.3)	(3,523.3)	(1,593.4)	(1,593.4)	(1,593.4)	(1,615.5)	(1,615.5)	(1,615.5)	0.0	0.0	(22.1)	1,687.8	857.6	196.1
3.1.10.- 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	0.0
3.2.- 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	0.0
4.- Crédito otras instituciones	(233.0)	(137.2)	(110.1)	(118.4)	(112.8)	(104.8)	(105.9)	(104.5)	(104.9)	(104.5)	(104.6)	(104.6)	0.0	(0.1)	1.3	8.2	13.8	5.5
4.1.- Crédito	61.6	50.6	47.3	47.3	45.3	47.0	47.9	47.8	47.5	47.8	48.1	48.1	(0.0)	0.3	0.2	2.8	0.8	0.8
4.2.- Moneda nacional	288.6	182.1	150.5	159.1	153.1	146.0	148.2	146.7	146.7	146.8	146.8	146.8	(0.0)	(0.0)	(1.4)	(6.3)	(12.3)	(3.8)
4.3.- Moneda extranjera	6.1	6.5	6.8	6.7	5.0	5.7	5.7	5.7	5.7	5.5	5.9	5.9	(0.0)	0.4	0.3	0.9	(0.7)	(0.9)
5.- Depósitos de bancos (MN)	8,347.4	9,701.8	7,733.5	9,469.3	7,198.1	7,360.6	8,770.1	6,595.5	6,207.4	6,615.0	7,264.9	7,236.5	(28.4)	621.5	(1,533.6)	38.4	(2,232.8)	(497.0)
5.1.- Depósitos de encaje en MN	8,341.3	9,701.7	7,733.0	9,468.8	7,197.7	7,360.1	7,766.6	5,712.1	5,433.9	5,945.8	6,601.4	6,573.1	(28.4)	627.2	(1,193.6)	(624.6)	(2,895.8)	(1,159.9)
5.2.- Otras cuentas corrientes en MN	6.0	0.1	0.5	0.5	0.5	0.5	1,003.4	883.4	773.4	669.1	663.4	663.4	0.0	(5.7)	(340.0)	663.0	663.0	663.0
6.- Tasas de encaje																		
Encaje sobre base promedio diaria MN (en %)	23.2	24.2	23.1	28.7	21.6	22.0	21.9	15.8	15.0	16.5	18.0	18.0	0.0	1.5	(3.9)	(3.6)	(10.7)	(5.1)
Encaje sobre base promedio diaria ME (en %)	19.4	18.1	21.0	22.4	19.9	20.8	17.9	15.9	16.4	16.1	16.9	16.7	(0.2)	0.6	(1.2)	(3.2)	(5.7)	(4.3)
Encaje sobre base promedio catorcenal MN (en %)	22.0	23.0	23.1	24.8	21.6	20.2	17.9	17.2	14.2	16.0	18.0	18.0	0.0	2.0	0.1	(3.6)	(6.8)	(5.1)
Encaje sobre base promedio catorcenal ME (en %)	17.9	18.5	21.0	19.8	19.9	19.0	16.9	16.1	16.1	15.9	16.9	16.7	(0.2)	0.8	(0.2)	(3.2)	(3.1)	(4.3)
7.- Títulos valores 5/	12,771.3	14,893.3	11,802.8	6,905.3	8,740.8	9,047.4	7,257.2	7,157.5	6,387.5	7,104.6	6,562.1	6,562.1	0.0	(542.5)	(695.1)	(2,178.8)	(343.2)	(5,240.7)
7.1.- Bonos bancarios 3/	4,475.4	4,372.8	4,248.7	4,077.3	4,077.3	4,076.2	4,076.2	4,076.2	4,076.2	4,076.2	4,076.2	4,076.2	0.0	0.0	0.0	(1.1)	(1.1)	(172.5)
7.2.- Letras pagaderas en córdobas.	2,389.0	3,732.1	3,778.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(3,778.9)
7.3.- Letras pagaderas en dólares. 11/	0.0	883.5	1,954.7	0.0	132.5	198.7	198.7	198.7	198.7	198.7	331.2	331.2	0.0	132.5	132.5	198.7	331.2	(1,623.5)
7.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	0.0	83.0	811.0	960.0	1,100.0	1,000.0	230.0	925.0	250.0	250.0	0.0	(675.0)	(850.0)	(561.0)	167.0	250.0
7.4.- 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	0.0
7.5.- 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	0.0
7.6.- 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	0.0
7.7.- Depósitos a plazo	5,906.8	5,904.9	1,811.6	2,473.1	3,303.3	3,523.3	1,593.4	1,593.4	1,593.4	1,615.5	1,615.5	1,615.5	0.0	0.0	22.1	(1,687.8)	(857.6)	(196.2)
7.8.- Títulos de inversión	0.0	0.0	8.9	272.0	416.7	289.2	288.9	289.2	289.2	289.2	289.2	289.2	0.0	0.0	0.3	(127.5)	17.2	280.4
8.- Pasivos totales en el SF (M3A) 7/	161,449.7	178,653.4	144,936.6	133,828.6	137,120.9	138,758.7	145,267.1	149,011.9	148,721.7	150,276.8	151,029.7	151,417.3	387.5	1,140.4	6,150.1	14,296.4	17,588.7	6,480.7
8.1.- Pasivos moneda nacional (M2A)	51,232.6	57,204.8	49,407.8	46,272.0	47,632.5	47,594.8	53,545.5	56,837.9	56,426.8	57,151.6	57,256.4	57,511.9	255.5	360.3	3,966.4	9,879.4	11,239.9	8,104.1
8.1.1.- Medio circulante (M1A)	35,599.0	40,349.0	35,123.3	32,115.0	32,622.0	32,599.6	38,795.8	41,110.7	41,250.8	41,872.0	41,969.9	42,190.3	220.5	318.4	3,394.5	9,568.4	10,075.4	7,067.1
8.1.1.1.- Numerario	16,409.5	18,206.8	17,513.4	14,547.5	14,668.6	14,747.7	18,046.4	20,480.5	20,609.5	20,899.5	21,541.5	21,484.3	(57.2)	584.8	3,437.9	6,815.7	6,936.8	3,970.9
8.1.1.2.- Depósitos a la vista	19,189.5	22,142.2	17,609.9	17,567.5	17,953.4	17,851.9	20,749.4	20,630.2	20,641.3	20,972.5	20,428.3	20,706.1	277.7	(266.4)	(43.4)	2,752.7	3,138.6	3,096.2
8.1.2.- Cuasidinerio	15,633.6	16,855.8	14,284.5	14,157.0	15,010.5	14,995.2	14,749.7	15,727.2	15,176.0	15,279.6	15,286.5	15,321.5	35.0	41.9	571.8	311.0	1,164.5	1,037.0
8.1.2.1.- Ahorro	13,584.1	14,704.4	12,487.2	12,247.8	12,266.3	12,327.4	12,962.8	13,961.2	13,605.1	13,670.3	13,761.1	13,712.9	36.8	42.6	750.2	1,446.6	1,465.1	1,225.7
8.1.2.2.- Plazo 8/	2,049.5	2,151.4	1,797.2	1,909.2	2,744.2													