

Cuadro # 1 :
Principales cuentas del BCN v el sistema financiero
(saldo en millones de córdobas) al 23 de noviembre de 2020.

Conceptos	2017	2018	2019	I semestre	III trim	Octubre	I sem.		II sem.		Noviembre		III sem.		20	23	Día		IV sem.		Nov.		IV trim.	II semestre.	Eno-Nov.
1.- Reservas internacionales netas ajustadas 1/	1,802.2	1,145.5	1,374.4	1,537.3	1,568.1	1,601.7	1,597.8	1,604.9	1,606.7	1,611.9	1,614.4	2.5	7.7	12.7	46.3	77.1	240.1								
1.1.- RIN 6/	2,716.2	2,038.9	2,208.5	2,574.7	2,755.9	2,781.0	2,795.1	2,800.2	2,779.3	2,776.8	2,778.9	2.1	(0.4)	(2.1)	23.0	204.2	570.3								
1.2.- Encaje moneda extranjera	(721.1)	(628.3)	(473.7)	(512.5)	(537.8)	(523.9)	(442.4)	(466.3)	(472.2)	(476.5)	(477.1)	(0.6)	(4.8)	(4.8)	46.8	60.7	35.4	(3.4)							
1.3.- FOGADE	(165.0)	(180.9)	(198.2)	(203.9)	(206.2)	(207.0)	(207.0)	(207.0)	(207.0)	(207.0)	(207.0)	(0.0)	(0.0)	(0.0)	46.8	(0.8)	(8.8)								
1.4.- Letras BCN paqaderas en dólares	(65.4)	(67.9)	(6.0)	(199.5)	(376.1)	(376.1)	(376.1)	(445.6)	(443.1)	(445.1)	(445.1)	0.0	(3.0)	(69.3)	(178.4)	(316.5)	(446.1)								
1.5.- Depósitos monetarios en dólares	0.0	(25.0)	(82.0)	(146.0)	(157.0)	(69.5)	(169.0)	(73.5)	(47.5)	(32.5)	(31.5)	1.0	16.0	38.0	125.5	114.5	50.5								
1.6.- Títulos de Inversión en dólares 5/	0.0	(0.2)	(8.7)	(4.4)	(3.9)	(2.8)	(2.8)	(2.8)	(2.8)	(2.8)	(2.8)	0.0	0.0	(0.0)	1.1	1.6	5.9								
1.7.- Cuenta corriente en ME	0.0	0.0	(67.6)	(41.0)	(11.8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	41.0	67.6								
2.- Reservas internacionales brutas 1/ 6/	2,757.8	2,261.1	2,397.4	2,738.3	2,907.6	2,926.2	2,940.2	2,945.4	2,924.5	2,917.0	2,919.1	2.1	(5.4)	(7.1)	11.5	180.8	521.6								
3.- Crédito sector público no financiero	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(18,143.2)	(18,704.5)	(17,170.2)	(17,235.8)	(16,021.6)	1,214.3	1,148.6	3,012.3	3,277.7	4,199.1	(980.3)								
3.1.- Gobierno central 4/	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(18,143.2)	(18,704.5)	(17,170.2)	(17,235.8)	(16,021.6)	1,214.3	1,148.6	3,012.3	3,277.7	4,199.1	(980.3)								
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								
3.1.2.- Moneda nacional	(3,386.7)	(2,435.7)	(1,492.8)	(4,375.3)	(2,578.0)	(1,664.7)	(1,523.9)	(3,233.7)	(3,672.9)	(3,515.1)	(2,267.7)	1,247.4	1,405.2	(603.0)	310.4	2,107.6	(774.9)								
3.1.3.- Moneda extranjera	(14,551.2)	(10,111.5)	(12,871.6)	(14,289.1)	(14,359.6)	(14,727.6)	(13,977.7)	(12,829.2)	(12,770.0)	(12,993.4)	(13,026.5)	(33.2)	(256.5)	1,701.0	1,333.1	1,262.5	(155.0)								
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	0.0	0.0	0.0	0.0	0.0	0.0								
3.1.5.- Línea de asistencia al BANCAP	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	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								
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								
3.1.9.- Depósitos a plazos	(5,904.9)	(1,811.6)	(1,619.9)	(2,499.2)	(3,304.6)	(3,584.6)	(3,584.6)	(3,584.6)	(1,670.3)	(1,670.3)	(1,670.3)	0.0	0.0	1,914.3	1,634.3	828.9	(50.4)								
3.1.10.- Títulos v 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								
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								
4.- Crédito otras instituciones	(137.2)	(110.1)	(116.5)	(234.6)	(328.6)	(325.3)	(132.0)	(137.2)	(137.1)	(137.1)	(130.6)	6.5	6.5	194.7	198.0	104.1	(14.1)								
4.1.- Crédito	50.6	47.3	49.3	46.2	45.9	45.3	45.4	44.9	45.0	45.0	44.9	(0.1)	(0.1)	(0.4)	(1.1)	(1.3)	(4.5)								
4.2.- Moneda nacional	182.1	150.5	159.7	178.2	203.9	215.9	173.9	171.7	171.7	171.7	171.7	0.0	(44.2)	(32.2)	(6.5)	12.0									
4.3.- Moneda extranjera	6.5	6.8	6.2	102.6	170.6	154.7	3.5	10.4	10.4	10.4	3.7	(6.6)	(6.6)	(150.9)	(166.8)	(98.9)	(2.4)								
5.- Depósitos de bancos (MN)	9,701.8	7,733.5	8,470.2	7,389.7	7,213.9	7,398.7	6,438.1	6,166.1	6,178.5	6,497.5	8,078.2	1,580.7	1,899.7	679.5	864.3	688.5	(392.0)								
5.1.- Depósitos de encaje en MN	9,701.7	7,733.0	7,803.9	7,389.6	7,213.7	7,398.5	6,437.9	6,034.8	6,178.3	6,497.4	8,078.1	1,580.7	1,899.7	679.6	864.4	688.5	274.2								
5.2.- Otras cuentas corrientes en MN	0.1	0.5	666.4	0.1	0.2	0.2	0.2	131.3	0.1	0.1	0.1	0.0	(0.0)	(0.0)	(0.0)	0.0	(666.2)								
6.- Tasas de encaje																									
Encaje sobre base promedio diaria MN (en %)	24.2	23.1	21.3	19.6	18.4	18.8	16.4	15.4	15.4	15.4	15.4	0.0	0.0	(3.4)	(3.0)	(4.1)	(5.9)								
Encaje sobre base promedio diaria ME (en %)	18.1	21.0	17.8	18.7	18.3	17.6	14.9	15.7	15.7	15.7	15.7	0.0	0.0	(2.0)	(2.6)	(3.0)	(2.1)								
Encaje sobre base promedio catorcenal MN (en %)	23.0	23.1	21.3	17.4	16.9	17.3	17.0	16.0	16.0	16.0	16.0	0.0	0.0	(1.2)	(0.9)	(1.4)	(5.3)								
Encaje sobre base promedio catorcenal ME (en %)	18.5	21.0	17.7	16.2	17.0	16.8	16.3	15.9	15.9	15.9	15.9	0.0	0.0	(0.9)	(1.1)	(0.4)	(1.8)								
7.- Títulos valores 5/	14,893.3	11,802.8	6,405.9	12,359.6	17,890.6	20,511.3	24,571.3	26,627.8	24,797.7	24,380.4	23,985.4	(395.0)	(812.3)	3,474.1	6,094.8	11,625.8	17,579.5								
7.1.- Bonos bancarios 3/	4,372.8	4,248.7	4,048.8	3,838.9	3,838.9	3,838.9	3,838.9	3,838.9	3,838.9	3,838.9	3,838.9	0.0	0.0	0.0	0.0	(0.0)	(210.0)								
7.2.- Letras paqaderas en córdobas.	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	0.0								
7.3.- Letras paqaderas en dólares. 11/	883.5	1,954.7	137.4	4,464.6	9,357.5	12,987.0	12,987.0	15,373.1	15,287.3	15,390.0	15,390.0	0.0	102.7	2,403.0	6,032.4	10,925.3	15,252.6								
7.4.- Letras a 1 día paqaderas en córdobas.12/	0.0	0.0	300.0	1,400.0	1,250.0	0.0	4,060.0	3,730.0	3,600.0	2,880.0	2,485.0	(395.0)	(1,115.0)	2,485.0	1,235.0	1,085.0	2,185.0								
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								
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								
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								
7.7.- Depósitos a plazo	5,904.9	1,811.6	1,619.9	2,499.2	3,304.6	3,584.6	3,584.6	3,584.6	1,670.3	1,670.3	1,670.3	0.0	0.0	(1,914.3)	(1,634.3)	(828.9)	50.4								
7.8.- Títulos de inversión	0.0	8.9	299.8	156.9	139.6	100.9	100.9	101.2	101.2	101.2	101.2	0.0	0.0	0.3	(38.4)	(55.6)	(198.6)								
8.- Pasivos totales en el SF (M3A) 7/2	178,653.4	144,936.6	151,071.7	152,673.7	162,057.0	164,433.2	165,571.8	167,143.9	169,850.9	170,106.0	171,590.6	1,484.6	1,739.7	7,157.3	9,533.6	18,916.9	20,518.9								
8.1.- Pasivos moneda nacional (M2A)	57,204.8	49,407.8	57,973.0	55,714.2	59,149.6	60,379.7	62,430.8	63,102.1	66,249.6	67,739.2	1,240.6	1,489.6	7,359.5	8,589.6	12,025.0	9,766.2									
8.1.1.- Medio circulante (M1A)	40,349.0	35,123.3	42,734.5	39,443.4	42,902.5	44,196.1	46,312.3	46,996.1	48,817.0	48,722.5	50,264.4	1,541.8	1,447.3	6,068.3	7,361.9	10,821.0	7,529.8								
8.1.1.1.- Numerario	18,206.8	17,513.4	21,296.7	18,790.1	21,173.6	21,927.5	22,120.7	21,755.0	23,527.5	24,072.0	24,052.9	(19.0)	525.4	2,125.5	2,879.3	5,262.9	2,756.3								
8.1.1.2.- Depósitos a la vista	22,142.2	17,609.9	21,437.9	20,653.4	21,728.9	22,268.6	24,191.6	25,241.1	25,289.5	24,650.6	26,211.5	1,560.9	921.9	3,942.8	4,482.5	5,558.1	4,773.6								
8.1.2.- Cuasidínero	16,855.8	14,284.5	15,238.4	16,270.8	16,247.2	16,183.6	16,118.5	16,106.0	17,432.6	17,776.1	17,474.8	(301.3)	42.2	1,291.2	1,227.7	1,204.0	2,236.4								
8.1.2.1.- Ahorro	14,704.4	12,487.2	13,555.0	14,242.8	14,249.0	14,053.9	14,139.1	14,144.6	15,699.0	16,051.6	15,755.4	(296.2)	56.4	1,701.5	1,506.3	1,512.6	2,200.4								
8.1.2.2.- Plazo 8/	2,151.4	1,797.2	1,683.4	2,028.1	1,998.1	1,979.4	1,961.4	1,733.6	1,724.5	1,719.5		(5.0)	(14.1)	(410.3)	(278.7)	(308.6)	36.0								
8.2.- Pasivos en moneda extranjera	121,448.6	95,528.9	93,098.7	96,959.5	102,907.3	104,053.5	103,141.0	104,041.8	103,601.3	103,607.4	103,851.4	244.0	250.1	(202.1)	944.0	6,891.9	10,572.7								
8.2.1.- Vista	32,968.4	29,392.3	26,117.5	26,070.7	26,553.1	27,032.6	26,183.3	26,996.0	26,349.6	26,241.0	26,403.7	162.7	54.1	(628.9)	(149.4)	333.0	286.2			</					