

Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero
(saldo en millones de córdobas) al 21 de diciembre de 2020.

Conceptos	2017	2018	2019	I semestre	III trim	Octubre	Noviembre	Diciembre				Variaciones absolutas					
								I sem	II sem	18	21	Día	III sem.	Dic.	IV trim.	II semestre.	Ene-Dic.
1.- Reservas internacionales netas ajustadas 1/	1,802.2	1,145.5	1,374.4	1,537.3	1,568.1	1,601.7	1,624.5	1,837.3	1,869.1	1,889.8	1,893.8	4.0	24.7	269.3	325.7	356.4	519.4
1.1.- RIN 6/	2,716.2	2,038.9	2,208.5	2,574.7	2,755.9	2,781.0	2,793.1	3,032.8	3,042.3	3,060.7	3,064.8	4.1	22.5	271.7	309.0	490.1	856.3
1.2.- Encaje moneda extranjera	(721.1)	(628.3)	(473.7)	(512.5)	(537.8)	(523.9)	(519.8)	(502.5)	(454.6)	(487.7)	(483.0)	4.6	(28.4)	36.7	54.7	29.4	(9.3)
1.3.- FOGADE	(165.0)	(180.9)	(198.2)	(203.9)	(206.2)	(207.0)	(207.8)	(207.7)	(207.8)	(207.8)	(207.8)	0.0	(0.0)	(0.0)	(1.5)	(3.9)	(9.6)
1.4.- Letras BCN paqaderas en dólares	(27.9)	(58.9)	(4.0)	(129.5)	(271.1)	(376.1)	(384.6)	(422.1)	(407.1)	(430.1)	(430.1)	0.0	(22.9)	(45.4)	(159.0)	(300.5)	(426.1)
1.5.- Depósitos monetarios en dólares	0.0	(25.0)	(82.0)	(146.0)	(157.0)	(69.5)	(54.0)	(60.5)	(101.0)	(43.0)	(47.5)	(4.5)	53.5	6.5	109.5	98.5	34.5
1.6.- Títulos de Inversión en dólares 5/	0.0	(0.2)	(8.7)	(4.4)	(3.9)	(2.8)	(2.5)	(2.7)	(2.7)	(2.4)	(2.7)	(0.3)	0.0	(0.2)	1.2	1.7	6.0
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	2,933.3	3,171.2	3,180.7	3,199.1	3,203.2	4.1	22.5	269.9	295.6	465.0	805.8
3.- Crédito sector público no financiero	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(14,893.1)	(22,772.7)	(25,076.4)	(25,525.8)	(25,697.2)	(171.5)	(620.9)	(10,804.2)	(6,398.0)	(5,476.6)	(10,656.0)
3.1.- Gobierno central 4/	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(14,893.1)	(22,772.7)	(25,076.4)	(25,525.8)	(25,697.2)	(171.5)	(620.9)	(10,804.2)	(6,398.0)	(5,476.6)	(10,656.0)
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)	(1,024.0)	(2,566.7)	(3,812.8)	(3,548.2)	(3,508.0)	40.2	304.8	(2,484.0)	(930.0)	867.3	(2,015.2)
3.1.3.-Moneda extranjera	(14,551.2)	(10,111.5)	(12,871.6)	(14,289.1)	(14,359.6)	(14,727.6)	(13,141.7)	(19,478.7)	(20,525.3)	(21,239.3)	(21,451.0)	(211.7)	(925.6)	(8,309.3)	(7,091.4)	(7,161.9)	(8,579.4)
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	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	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)	(1,670.3)	(1,670.3)	(1,681.2)	(1,681.2)	(1,681.2)	0.0	0.0	(10.9)	1,623.4	818.0	(61.3)
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
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)	(272.1)	(131.2)	(138.6)	(131.6)	(131.6)	0.0	7.0	140.5	196.9	103.0	(15.1)
4.1.- Crédito	50.6	47.3	49.3	46.2	45.9	45.3	44.3	44.5	44.0	44.0	44.0	0.0	0.0	(0.3)	(1.9)	(2.2)	(5.3)
4.2.- Moneda nacional	182.1	150.5	159.7	178.2	203.9	215.9	189.1	172.1	179.0	172.1	172.1	0.0	(7.0)	(17.0)	(31.8)	(6.1)	12.4
4.3.- Moneda extranjera	6.5	6.8	6.2	102.6	170.6	154.7	127.4	3.6	3.5	3.5	3.5	(0.0)	(0.0)	(123.8)	(167.0)	(99.1)	(2.6)
5.- Depósitos de bancos (MN)	9,701.8	7,733.5	8,470.2	7,389.7	7,213.9	7,398.7	7,241.2	6,684.1	6,574.9	6,802.3	6,409.9	(392.4)	(165.0)	(831.3)	(804.0)	(979.8)	(2,060.3)
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	7,241.1	6,684.1	6,574.8	6,802.3	6,409.8	(392.4)	(165.0)	(831.2)	(803.9)	(979.8)	(1,394.0)
5.2.- Otras cuentas corrientes en MN	0.1	0.5	666.4	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	(0.0)	(0.1)	(0.1)	(666.3)
6.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	24.2	23.1	21.3	19.6	18.4	18.8	15.4	15.2	15.2	15.2	15.2	0.0	0.0	(0.2)	(3.2)	(4.3)	(6.1)
Encaje sobre base promedio diaria ME (en %)	18.1	21.0	17.8	18.7	18.3	17.6	15.7	16.7	16.7	16.7	16.7	0.0	0.0	1.0	(1.6)	(2.0)	(1.1)
Encaje sobre base promedio catorcenal MN (en %)	23.0	23.1	21.3	17.4	16.9	17.3	16.0	16.4	16.4	16.4	16.4	0.0	0.0	0.4	(0.5)	(1.0)	(4.9)
Encaje sobre base promedio catorcenal ME (en %)	18.5	21.0	17.7	16.2	17.0	16.8	15.9	16.2	16.2	16.2	16.2	0.0	0.0	0.4	(0.8)	(0.0)	(1.5)
7.- Títulos valores 5/	14,893.3	11,802.8	6,405.9	12,359.6	17,890.6	20,511.3	21,277.3	21,680.8	20,467.4	21,483.2	21,783.5	300.3	1,316.1	506.3	3,892.9	9,423.9	15,377.6
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	3,838.5	3,838.8	3,838.8	3,838.8	0.0	0.0	(0.1)	(0.1)	(0.1)	(210.1)
7.2.- Letras pagaderas en córdobas.	3,732.1	3,778.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	500.0	0.0	500.0	500.0	500.0	500.0	500.0
7.3.- Letras pagaderas en dólares. 11/	883.5	1,954.7	137.4	4,464.6	9,357.5	12,987.0	13,277.8	14,564.3	14,049.7	14,835.8	14,835.8	0.0	786.1	1,557.9	5,478.2	10,371.1	14,698.4
7.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	0.0	300.0	1,400.0	1,250.0	0.0	2,400.0	1,510.0	800.0	540.0	830.0	290.0	30.0	(1,570.0)	(420.0)	(570.0)	530.0
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	1,670.3	1,670.3	1,681.2	1,681.2	1,681.2	0.0	0.0	10.9	(1,623.4)	(818.0)	61.3
7.8.- Títulos de inversión	0.0	8.9	299.8	156.9	139.6	100.9	90.2	97.8	97.8	87.5	97.8	10.3	0.0	7.6	(41.8)	(59.1)	(202.0)
8.- Pasivos totales en el SF (M3A) 7/	178,653.4	144,936.6	151,071.7	152,673.7	162,057.0	164,433.2	173,970.0	177,042.9	175,038.2	175,289.1	175,708.0	419.0	669.8	1,738.1	13,651.0	23,034.3	24,636.4
8.1.- Pasivos moneda nacional (M2A)	57,204.8	49,407.8	57,973.0	55,714.2	59,149.6	60,379.7	68,540.6	70,012.6	67,689.0	68,031.3	68,154.5	123.2	465.4	(386.2)	9,004.8	12,440.2	10,181.5
8.1.1.- Medio circulante (M1A)	40,349.0	35,123.3	42,734.5	39,443.4	42,902.5	44,196.1	50,987.6	51,799.5	49,623.7	50,197.0	50,314.8	117.8	691.1	(672.8)	7,412.3	10,871.4	7,580.3
8.1.1.1.- Numerario	18,206.8	17,513.4	21,296.7	18,790.1	21,173.6	21,927.5	24,763.8	27,520.5	27,424.8	27,620.7	27,444.5	(176.1)	19.7	2,680.7	6,271.0	8,654.5	6,147.9
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	26,223.8	24,279.0	22,199.0	22,576.3	22,870.3	293.9	671.3	(3,353.5)	1,141.4	2,216.9	1,432.4
8.1.2.- Cuasidinero	16,855.8	14,284.5	15,238.4	16,270.8	16,247.2	16,183.6	17,553.0	18,213.1	18,065.3	17,834.3	17,839.6	5.4	(225.6)	286.6	1,592.5	1,568.8	2,601.2
8.1.2.1.- Ahorro	14,704.4	12,487.2	13,555.0	14,242.8	14,249.0	14,053.9	15,805.7	16,650.3	16,520.7	16,289.9	16,178.1	(111.8)	(342.6)	372.4	1,929.1	1,935.3	2,623.1
8.1.2.2.- Plazo 8/	2,151.4	1,797.2	1,683.4	2,028.1	1,998.1	2,129.8	1,747.3	1,562.8	1,544.6	1,544.4	1,661.6	117.2	117.0	(85.8)	(336.6)	(366.5)	(21.9)
8.2.- Pasivos en moneda extranjera	121,448.6	95,528.9	93,098.7	96,959.5	102,907.3	104,053.5	105,429.3	107,030.2	107,349.2	107,257.8	107,553.6	295.8	204.4	2,1,			