

Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero
(saldo en millones de córdobas) al 29 de diciembre de 2020.

Conceptos	2017	2018	2019	I semestre	III trim	Octubre	Noviembre	Diciembre					Variaciones absolutas					
								I sem	II sem	III sem	28	29	Día	IV 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	1,897.0	1,899.1	1,896.7	(2.3)	(0.2)	272.2	328.7	359.4	522.4
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	3,048.2	3,060.1	3,067.7	7.5	19.4	274.5	311.8	493.0	859.1
1.2.- Encaje moneda extranjera	(721.1)	(628.3)	(473.7)	(512.5)	(537.8)	(523.9)	(519.8)	(502.5)	(454.6)	(496.3)	(508.6)	(521.5)	(12.9)	(25.1)	(1.7)	16.3	(9.0)	(47.8)
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)	(207.8)	0.0	(0.0)	(0.0)	(1.5)	(3.9)	(9.6)
1.4.- Letras BCN pagaderas en dólares	(27.9)	(58.9)	(4.0)	(129.5)	(271.1)	(376.1)	(384.6)	(422.1)	(407.1)	(393.0)	(393.0)	(393.0)	0.0	0.0	(8.4)	(121.9)	(263.4)	(389.0)
1.5.- Depósitos monetarios en dólares	0.0	(25.0)	(82.0)	(146.0)	(157.0)	(69.5)	(54.0)	(60.5)	(101.0)	(51.5)	(49.0)	(46.0)	3.0	5.5	8.0	111.0	100.0	36.0
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)	(2.7)	(2.7)	(2.7)	0.0	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	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	3,186.6	3,198.5	3,206.1	7.5	19.4	272.7	298.5	467.8	808.6
3.- Crédito sector público no financiero	(22,899.9)	(13,415.9)	(15,041.3)	(20,220.6)	(19,299.3)	(19,033.9)	(14,893.1)	(22,772.7)	(25,076.4)	(25,082.0)	(24,087.7)	(23,953.7)	133.9	1,128.3	(9,060.7)	(4,654.5)	(3,733.1)	(8,912.5)
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)	(25,082.0)	(24,087.7)	(23,953.7)	133.9	1,128.3	(9,060.7)	(4,654.5)	(3,733.1)	(8,912.5)
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	(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)	(2,789.2)	(2,226.8)	(2,143.2)	83.6	646.0	(1,119.2)	434.8	2,232.1	(650.5)
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)	(21,554.6)	(21,122.6)	(21,072.2)	50.4	482.3	(7,930.6)	(6,712.6)	(6,783.2)	(8,200.7)
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	(5,904.9)	(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)	(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	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	(137.2)	(110.1)	(116.5)	(234.6)	(328.6)	(325.3)	(272.1)	(131.2)	(138.6)	(101.6)	(205.3)	(147.1)	58.2	(45.5)	125.0	181.5	87.6	(30.6)
4.1.- Crédito	50.6	47.3	49.3	46.2	45.9	45.3	44.3	44.5	44.0	44.0	43.5	43.5	0.0	(0.5)	(0.8)	(2.4)	(2.7)	(5.8)
4.2.- Moneda nacional	182.1	150.5	159.7	178.2	203.9	215.9	189.1	172.1	179.0	142.1	142.1	152.6	10.5	10.5	(36.5)	(51.4)	(25.6)	(7.1)
4.3.- Moneda extranjera	6.5	6.8	6.2	102.6	170.6	154.7	127.4	3.6	3.5	3.6	106.7	38.1	(68.7)	34.5	(89.3)	(132.5)	(64.6)	31.9
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	7,179.3	6,266.4	6,619.0	352.6	(560.3)	(622.2)	(594.9)	(770.8)	(1,851.2)
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	7,179.2	6,266.3	6,618.9	352.6	(560.3)	(622.2)	(594.8)	(770.7)	(1,185.0)
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	0.1	(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	17.1	14.9	15.8	0.8	(1.3)	0.3	(2.7)	(3.8)	(5.5)
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	16.2	16.6	17.0	0.4	0.8	1.3	(1.3)	(1.6)	(0.8)
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	16.0	16.3	16.2	(0.1)	0.2	0.2	(0.7)	(1.2)	(5.1)
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	16.0	16.1	16.2	0.1	0.2	0.4	(0.7)	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	20,432.9	21,032.9	21,602.9	570.0	1,170.1	325.7	3,712.3	9,243.3	15,197.0
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	3,628.8	3,628.8	0.0	(209.9)	(210.1)	(210.1)	(210.1)	(420.0)
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	13,565.1	13,565.1	13,565.1	0.0	0.0	287.3	4,207.6	9,100.5	13,427.8
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	1,250.0	2,060.0	2,630.0	570.0	1,380.0	230.0	1,380.0	1,230.0	2,330.0
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	5,904.9	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	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	97.8	97.8	97.8	0.0	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	176,589.5	177,653.5	176,944.6	(708.9)	355.1	2,974.6	14,887.6	24,270.9	25,872.9
8.1.- Pasivos moneda nacional (M2A)	57,204.8	49,407.8	57,973.0	55,714.2	59,149.6	60,379.7	68,540.6	70,012.6	67,689.0	68,642.6	68,914.1	68,610.4	(303.6)	(32.2)	69.8	9,460.8	12,896.2	10,637.5
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	50,519.0	51,019.5	50,804.3	(215.2)	285.3	(183.3)	7,901.8	11,360.9	8,069.8
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	27,907.3	27,322.6	27,138.6	(183.9)	(768.6)	2,374.8	5,965.1	8,348.6	5,842.0
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	22,611.7	23,696.9	23,665.6	(31.2)	1,053.9	(2,558.2)	1,936.7	3,012.3	2,227.8
8.1.2.- Cuasidinerio	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	18,123.6	17,894.6	17,806.1	(88.5)	(317.5)	253.1	1,559.0	1,535.3	2,567.7
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.									