

Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero
(saldo en millones de córdobas) al 21 de octubre 2022.

Conceptos	2018	2019	2020	2021	I semestre	III trim	Octubre				Variaciones absolutas					
							I sem	II sem	III sem	21	Día	IV sem.	Octubre	IV trim	II semestre	Ene-Oct
1.- Reservas internacionales netas ajustadas 1/	1,145.5	1,374.4	1,886.7	2,530.9	2,824.6	2,768.2	2,775.1	2,767.0	2,805.7	2,798.2	(7.5)	(7.5)	30.0	30.0	(26.5)	267.3
1.1.- RIN 6/	2,038.9	2,208.5	3,073.5	3,954.6	4,278.4	4,185.7	4,140.8	4,131.5	4,125.0	4,127.1	2.1	2.1	(58.6)	(58.6)	(151.3)	172.5
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(642.6)	(567.7)	(541.5)	(565.5)	(592.3)	(26.8)	(26.8)	50.3	50.3	(7.3)	103.6
1.3.- FOGADE	(180.9)	(198.2)	(208.5)	(218.9)	(224.8)	(228.3)	(228.4)	(228.6)	(228.7)	(228.7)	(0.1)	(0.1)	(0.4)	(0.4)	(3.9)	(9.9)
1.4.- Letras BCN paaderas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(493.7)	(493.7)	(552.9)	(499.2)	(460.4)	38.7	38.7	33.3	33.3	67.9	(41.0)
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(52.5)	(75.5)	(41.0)	(25.5)	(47.0)	(21.5)	(21.5)	5.5	5.5	67.0	40.5
1.6.- Títulos de Inversión en dólares 5/	(0.2)	(8.7)	(2.7)	(2.0)	(1.7)	(0.5)	(0.5)	(0.5)	(0.5)	(0.5)	0.0	0.0	0.0	0.0	1.2	1.5
1.7.- Cuenta corriente en ME	0.0	(67.6)	0.0	0.0	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/	2,261.1	2,397.4	3,211.9	4,046.6	4,348.4	4,243.7	4,198.8	4,189.5	4,178.0	4,180.1	2.1	2.1	(63.6)	(63.6)	(168.3)	133.5
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	552.9	487.4	436.5	521.9	484.8	498.9	466.4	(32.5)	(32.5)	29.9	29.9	(21.1)	(86.5)
4.- Reservas internacionales brutas consolidadas 1/ 6/	2,657.1	3,126.2	3,773.9	4,599.4	4,835.9	4,680.3	4,720.7	4,674.2	4,676.9	4,646.5	(30.4)	(30.4)	(33.8)	(33.8)	(189.4)	47.1
5.- Crédito sector público no financiero	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(41,109.7)	(42,237.8)	(41,176.2)	(42,927.4)	(42,493.0)	434.4	434.4	(1,383.2)	(1,383.2)	3,209.8	(14,778.3)
5.1.- Gobierno central 4/	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(41,109.7)	(42,237.8)	(41,176.2)	(42,927.4)	(42,493.0)	434.4	434.4	(1,383.2)	(1,383.2)	3,209.8	(14,778.3)
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
5.1.2.- Moneda nacional	(2,435.7)	(1,492.8)	(1,487.6)	(5,349.7)	(18,657.6)	(17,303.4)	(18,450.5)	(17,541.3)	(17,909.0)	(17,698.0)	211.0	211.0	(394.7)	(394.7)	959.6	(12,348.3)
5.1.3.- Moneda extranjera	(10,111.5)	(12,871.6)	(21,193.9)	(21,587.2)	(25,347.7)	(21,368.2)	(21,289.1)	(21,076.7)	(22,380.2)	(22,156.7)	223.4	223.4	(788.6)	(788.6)	3,191.0	(569.5)
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	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	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	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
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
5.1.9.- Depósitos a plazos	(1,811.6)	(1,619.9)	(1,684.2)	(1,720.7)	(2,646.4)	(3,381.2)	(3,441.2)	(3,501.2)	(3,581.2)	(3,581.2)	0.0	0.0	(200.0)	(200.0)	(940.8)	(1,860.5)
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
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
6.- Crédito otras instituciones	(110.1)	(116.5)	(243.4)	(211.0)	(278.1)	(211.3)	(155.9)	(165.1)	(165.0)	(164.8)	0.25	0.3	46.6	46.6	113.4	46.2
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	41.7	41.2	41.5	41.6	0.2	0.2	0.1	0.1	(0.7)	(3.8)
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	242.0	187.0	195.4	195.4	195.4	(0.0)	(0.0)	(46.5)	(46.5)	(117.7)	(53.2)
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	10.9	10.7	11.0	10.9	10.9	(0.1)	(0.1)	0.0	0.0	3.6	3.2
7.- Depósitos de bancos (MN)	7,733.5	8,470.2	10,164.3	11,039.9	8,563.1	10,547.2	8,225.3	8,891.2	8,999.3	9,240.1	240.8	240.8	(1,307.0)	(1,307.0)	677.0	(1,799.8)
7.1.- Depósitos de encaje en MN	7,733.0	7,803.9	10,164.2	11,039.4	8,562.6	10,475.2	8,224.9	8,890.9	8,982.8	9,240.0	257.2	257.2	(1,235.3)	(1,235.3)	677.4	(1,799.5)
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.5	0.6	71.9	0.4	0.3	16.5	0.2	(16.3)	(16.3)	(71.8)	(71.8)	(0.4)	(0.3)
8.- Tasas de encaje																
Encaje sobre base promedio diaria MN (en %)	23.1	21.3	23.7	22.1	16.7	19.2	15.1	16.6	16.8	17.3	0.5	0.5	(1.9)	(1.9)	0.6	(4.8)
Encaje sobre base promedio diaria ME (en %)	21.0	17.8	19.2	21.0	16.5	17.8	15.8	14.9	15.6	16.3	0.7	0.7	(1.5)	(1.5)	(0.2)	(4.7)
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	19.8	17.2	19.0	17.8	16.6	16.6	16.8	0.1	0.1	(2.2)	(2.2)	(0.4)	(3.0)
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	17.6	15.9	17.5	17.1	15.1	15.5	15.6	0.2	0.2	(1.8)	(1.8)	(0.2)	(2.0)
9.- Títulos valores 5/	11,802.8	6,405.9	17,792.9	20,202.1	26,806.7	28,007.7	29,267.7	32,340.9	29,258.7	27,471.7	(1,786.9)	(1,786.9)	(535.9)	(535.9)	665.0	7,269.6
9.1.- Bonos bancarios 3/	4,248.7	4,048.8	3,716.4	3,284.6	3,031.6	3,031.6	3,031.6	3,031.6	3,031.6	3,031.6	0.0	0.0	0.0	0.0	0.0	(253.1)
9.2.- Letras pagaderas en córdobas.	3,778.9	0.0	0.0	0.0	0.0	1,390.0	1,390.0	2,221.9	2,936.9	3,141.9	205.0	205.0	1,751.9	1,751.9	3,141.9	3,141.9
9.3.- Letras pagaderas en dólares. 11/	1,954.7	137.4	12,292.3	15,117.5	19,048.8	17,863.7	17,863.7	20,005.4	18,068.1	16,676.2	(1,391.9)	(1,391.9)	(1,187.4)	(1,187.4)	(2,372.6)	1,558.7
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	300.0	0.0	0.0	2,000.0	2,300.0	3,500.0	3,540.0	1,600.0	1,000.0	(600.0)	(600.0)	(1,300.0)	(1,300.0)	(1,000.0)	1,000.0
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
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
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
9.7.- Depósitos a plazo	1,811.6	1,619.9	1,684.2	1,720.7	2,640.4	3,381.2	3,441.2	3,501.2	3,581.2	3,581.2	0.0	0.0	200.0	200.0	940.8	1,860.5
9.8.- Títulos de inversión	8.9	299.8	100.0	79.3	86.0	41.3	41.3	40.9	40.9	40.9	0.0	0.0	(0.4)	(0.4)	(45.1)	(38.4)
10.- Pasivos totales en el SF (M3A) 7/	144,936.6	151,071.7	178,490.2	203,347.7	209,550.0	212,077.1	213,517.7	214,342.7	214,345.9	214,495.7	149.8	149.8	2,418.7	2,418.7	4,945.7	11,148.0
10.1.- Pasivos moneda nacional (M2A)	49,407.8	57,973.0	69,563.6	84,005.6	80,077.5	82,002.1	82,774.6	83,646.8	83,739.3	83,612.0	(127.3)	(127.3)	1,609.9	1,609.9	3,534.5	(393.6)
10.1.1.- Medio circulante (M1A)	35,123.3	42,734.5	51,797.9	63,326.4	58,298.5	59,482.6	60,625.4	61,097.3	61,198.7	61,130.6	(68.1)	(68.1)	1,648.0	1,648.0	2,832.1	(2,195.8)
10.1.1.1.- Numerario	17,513.4	21,296.7	27,909.9	34,697.7	29,341.5	29,478.2	29,995.9	29,310.6	30,210.8	30,258.4	47.6	47.6	780.2	780.2	916.9	(4,439.3)
10.1.1.2.- Depósitos a la vista	17,609.9	21,437.9	23,888.0	28,628.7	28,957.0	30,004.4	30,629.5	31,786.7	30,987.9	30,877.2	(115.7)	(115.7)	867.7	867.7	1,915.2	2,243.4
10.1.2.- Cuasidónero	14,284.5	15,238.4	17,765.7	20,679.2	21,779.0	22,519.5	22,149.2	22,549.5	22,540.6	22,481.4	(59.2)	(59.2)	(38.1)	(38.1)	702.4	1,802.2
10.1.2.1.- Ahorro	12,487.2	13,555.0	16,052.3	19,164.5	18,991.4	19,193.2	18,818.0	19,235.1	19,258.7	19,197.4	(61.3)	(61.3)	4.2	4.2	206.0	32.9
10.1.2.2.- Plazo 10/	1,797.2	1,683.4	1,713.4	1,514.6	2,787.6	3,326.3	3,331.3	3,314.4	3,281.9	3,284.0	2.1	2.1	(42.3)	(42.3)	496.4	1,769.3
10.2.- Pasivos en moneda extranjera	95,528.9	93,098.7	108,926.6	119,342.1	129,472.5	130,074.9	130,743.1	130,695.9	130,606.5	130,883.7	277.2	277.2	808.8	808.8	1,411.2	11,541.6
10.2.1.- Vista	29,392.3	26,117.5	28,795.1	34,043.0	37,695.5	36,265.0	36,913.0	36,523.7	36,506.4	36,697.1	190.7	190.7	432.1	432.1	(988.4)	2,654.1
10.2.2.- Ahorro	35,279.6	37,638.6	49,843.6	54,727.8	59,733.4	61,120.8	61,044.8	61,304.9	61,270.0	61,386.6	116.6	116.6	265.8	265.8	1,653.2	6,658.8
10.2.3.- Plazo 10/	30,857.0	29,342.6	30,288.0	30,571.4	32,043.5	32,689.1	32,785.3	32,867.2	32,830.1	32,800.0	(30.1)	(30.1)	110.9	110.9	75.5	2,228.6
11.- Depósitos del SPNF en el SFN 9/	17,637.2	17,866.1	21,919.7	25,290.7	30,195.3	30,115.9	30,115.9	30,115.9	30,115.9	30,115.9	0.0	0.0	0.0	0.0	0.0	0.0
11.1.- Del cual gobierno central	9,916.0															

1/ : Millones de dólares

2/ : A partir del 18 de junio del 2018, la tasa de encaje requerida es 10% para la medición del encaje diario y 15% para la medición del encaje

3/ : A partir del 11 de septiembre de 2003 se incorporan en el saldo los bonos estandarizados emitidos a partir de la renegociación BANPRO-BAI