

**Cuadro # 1 :
Principales cuentas del BCN y el sistema financiero**

(salido en millones de córdobas) al 24 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	23	24	Día	IV sem	Septiembre	III Trim	II Semestre	Ene-Sept
1.- Reservas internacionales netas ajustadas 1/	2,530.9	3,010.9	4,249.2	4,891.1	4,908.2	4,956.7	4,941.6	4,940.8	5,049.7	5,052.0	5,049.1	(2.9)	(0.6)	92.4	158.0	158.0	799.9
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,988.7	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,055.7	6,051.0	(4.6)	12.0	62.4	156.2	156.2	608.0
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(636.5)	(718.2)	(656.1)	(694.2)	(692.0)	2.3	(39.9)	19.8	(4.7)	(4.7)	97.4
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(275.7)	(276.1)	(276.1)	(276.1)	0.0	0.0	(1.0)	(5.0)	(5.0)	(19.4)
1.4.- Letras BCN pagaderas en dólares	(419.4)	(429.6)	(139.0)	(10.0)	(12.5)	(11.4)	(11.4)	(10.7)	(10.7)	(10.0)	(10.0)	0.0	0.7	1.4	0.0	0.0	129.0
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.4)	(84.0)	(11.0)	(46.0)	(23.0)	(23.5)	(0.5)	22.5	9.9	11.5	11.5	(15.0)
1.6.- Títulos de Inversión en dólares 5/	(2.0)	(0.5)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	0.0	0.0	(0.1)	(0.1)	(0.1)
1.7.- Cuenta corriente en ME	0.0	0.0	0.0	0.0	0.0	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/	4,046.6	4,404.4	5,447.0	5,896.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,055.7	6,051.0	(4.6)	12.0	62.4	154.2	154.2	604.0
3.- Reservas internacionales brutas del SFN 1/	552.9	563.3	534.1	471.7	519.8	524.4	464.7	469.2	413.1	419.6	431.8	12.1	18.7	(92.7)	(39.9)	(39.9)	(102.3)
4.- Reservas internacionales brutas consolidadas 1/ 6/	4,599.4	4,967.7	5,981.1	6,368.5	6,422.8	6,513.1	6,413.7	6,425.9	6,452.1	6,475.3	6,482.8	7.5	30.8	(30.3)	114.3	114.3	501.7
5.- Crédito sector público no financiero	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(71,314.2)	(69,615.9)	1,698.3	563.1	(769.1)	387.8	387.8	(11,843.8)
5.1.- Gobierno central 4/	(27,714.7)	(43,174.8)	(57,772.1)	(70,003.7)	(66,102.5)	(68,846.8)	(68,480.8)	(69,421.2)	(70,179.0)	(71,314.2)	(69,615.9)	1,698.3	563.1	(769.1)	387.8	387.8	(11,843.8)
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	0.0
5.1.2.- Moneda nacional	(5,249.7)	(18,514.3)	(41,508.0)	(59,268.8)	(54,258.1)	(58,123.8)	(59,182.7)	(60,939.6)	(58,588.5)	(59,738.6)	(58,257.5)	1,481.1	330.9	(133.8)	1,011.0	1,011.0	(16,749.6)
5.1.3.- Moneda extranjera	(21,587.2)	(23,836.8)	(15,377.1)	(8,622.9)	(9,492.1)	(8,130.8)	(6,705.9)	(5,829.4)	(8,818.3)	(8,759.0)	(8,541.8)	217.2	276.5	(411.0)	81.2	81.2	6,830.3
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	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	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	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	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	0.0
5.1.9.- Depósitos a plazos	(1,720.7)	(1,766.7)	(1,835.0)	(3,055.2)	(3,295.2)	(3,535.2)	(3,595.2)	(3,715.2)	(3,759.6)	(3,759.6)	(3,759.6)	0.0	(44.4)	(224.4)	(704.4)	(704.4)	(1,924.6)
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	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	0.0
6.- Crédito otras instituciones	(211.0)	(161.5)	(138.3)	(181.9)	(152.3)	(217.1)	(138.6)	(190.8)	(197.5)	(140.3)	(136.8)	3.5	60.7	80.3	45.1	45.1	1.5
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.35	23.04	23.04	23.02	(0.0)	(0.0)	(0.3)	(1.6)	(1.6)	(10.2)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	234.24	154.22	204.52	213.62	153.62	153.62	0.0	(60.0)	(80.6)	(46.5)	(46.5)	(11.5)
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.17	7.74	9.63	6.90	9.68	6.20	(3.5)	(0.7)	0.0	(0.2)	(0.2)	(0.2)
7.- Depósitos de bancos (MN)	11,039.9	13,917.2	14,361.1	11,785.2	13,165.3	12,500.8	12,261.3	10,970.6	10,843.4	12,138.5	12,665.9	527.4	1,822.6	165.2	880.8	880.8	(1,695.2)
7.1.- Depósitos de encaje en MN	11,039.4	13,917.1	14,360.6	11,784.2	13,159.1	12,500.2	11,949.3	10,553.9	10,797.9	11,982.5	12,656.4	673.9	1,858.5	156.2	872.1	872.1	(1,704.2)
7.2.- Otras cuentas corrientes en MN	0.5	0.1	0.5	0.9	6.2	0.6	312.1	416.8	45.5	156.0	9.5	(146.5)	(35.9)	9.0	8.6	8.6	9.0
8.- Tasas de encaje																	
Encaje sobre base promedio diaria MN (en %)	22.1	25.4	21.3	16.1	17.8	16.8	16.1	14.3	14.6	16.2	17.1	0.9	2.5	0.3	1.0	1.0	(4.2)
Encaje sobre base promedio diaria ME (en %)	21.0	15.9	19.0	15.7	15.7	16.0	14.3	16.1	14.7	15.7	15.6	(0.1)	0.9	(0.4)	(0.1)	(0.1)	(3.4)
Encaje sobre base promedio catorcenal MN (en %)	19.8	19.2	17.1	15.7	17.7	16.5	16.2	15.3	15.5	16.2	16.7	0.5	1.1	0.1	1.0	1.0	(0.4)
Encaje sobre base promedio catorcenal ME (en %)	17.6	16.1	16.4	15.5	15.7	15.9	15.7	15.9	15.7	15.7	15.6	(0.0)	(0.0)	(0.3)	0.1	0.1	(0.7)
9.- Títulos valores 5/	20,202.1	20,487.1	34,925.9	45,963.6	47,097.2	47,524.8	47,889.8	47,698.1	50,134.6	48,399.3	47,829.3	(570.0)	(2,305.3)	304.6	1,865.7	1,865.7	12,903.5
9.1.- Bonos bancarios 3/	3,284.6	2,822.4	2,319.9	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	2,061.6	0.0	0.0	0.0	0.0	0.0	(258.3)
9.2.- Letras pagaderas en córdobas.	0.0	0.0	25,618.9	40,375.8	40,277.8	40,985.6	40,985.6	40,699.5	40,856.0	41,242.0	41,242.0	0.0	386.0	256.5	866.3	866.3	15,195.8
9.3.- Letras pagaderas en dólares. 10/	15,117.5	15,870.1	5,143.2	382.4	473.9	433.6	433.6	408.0	408.0	382.4	382.4	0.0	(25.6)	(51.3)	0.0	0.0	(4,760.8)
9.4.- Letras a 1 día pagaderas en córdobas.11/	0.0	0.0	0.0	80.0	980.0	495.0	800.0	800.0	3,080.0	940.0	370.0	(570.0)	(2,710.0)	(125.0)	290.0	290.0	370.0
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	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	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	0.0
9.7.- Depósitos a plazo	1,720.7	1,766.7	1,835.0	3,055.2	3,295.2	3,535.2	3,595.2	3,715.2	3,715.2	3,759.6	3,759.6	0.0	44.4	224.4	704.4	704.4	1,924.6
9.8.- Títulos de inversión 12/	79.3	27.8	8.9	8.6	8.6	13.8	13.8	13.8	13.8	13.8	13.8	0.0	0.0	0.0	5.1	5.1	4.9
10.- Pasivos totales en el SF (M3A) 7/	203,347.7	226,449.8	259,837.2	272,845.2	276,841.8	278,166.4	277,521.9	275,876.5	276,538.9	275,306.4	275,967.4	661.0	(571.5)	(2,199.0)	3,122.2	3,122.2	16,130.3
10.1.- Pasivos moneda nacional (M2A)	84,005.6	91,052.8	108,211.8	111,227.7	114,488.5	114,309.8	115,106.0	113,568.7	114,497.9	113,362.5	113,709.1	346.6	(788.9)	(600.7)	2,481.4	2,481.4	5,497.2
10.1.1.- Medio circulante (M1A)	63,326.4	68,717.3	80,559.4	81,883.3	84,152.1	84,631.6	85,889.9	84,212.3	84,698.0	84,174.9	84,609.9	434.9	(88.1)	(21.7)	2,726.6	2,726.6	4,050.5
10.1.1.1.- Numerario	34,697.7	36,695.8	42,124.0	40,491.1	40,951.2	41,009.9	40,862.9	40,328.1	41,143.1	40,812.4	40,524.8	(287.6)	(618.3)	(485.0)	33.8	33.8	(1,599.2)
10.1.1.2.- Depósitos a la vista	28,628.7	32,021.5	38,435.4	41,392.2	43,201.0	43,621.8	45,027.0	43,884.2	43,554.9	43,365.4	44,085.0	722.5	530.1	463.3	2,692.8	2,692.8	5,649.7
10.1.2.- Cuasidinero	20,679.2	22,335.5	27,652.5	29,344.4	30,336.4	29,678.2	29,216.1	29,356.4	29,799.9	29,187.5	29,099.2	(88.3)	(700.7)	(579.0)	(245.2)	(245.2)	1,446.7
10.1.2.1.- Ahorro	19,164.5	20,608.8	25,721.6	27,143.7	27,976.3	27,449.0	26,988.8	27,177.7	27,619.4	27,006.1	26,918.0	(88.1)	(701.4)	(531.0)	(225.7)	(225.7)	1,196.4
10.1.2.2.- Plazo 9/	1,514.6	1,726.7	1,930.9	2,200.7	2,360.1	2,229.2	2,227.3	2,178.7	2,180.5	2,181.5	2,181.2	(0.3)	0.7	(48.0)	(19.5)	(19.5)	250.3
10.2.- Pasivos en moneda extranjera	119,342.1	135,397.0	151,625.3	161,617.5	162,353.3	163,856.6	162,415.9	162,307.8	162,041.0	161,944.0	162,258.4	314.4	217.4	(1,598.3)	640.8	640.8	10,633.0
10.2.1.- Vista	34,043.0	38,20															

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 semanal.

3/ : A partir del 11 de septiembre de 2003 se incorporan en el saldo los bonos estandarizados