

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

(salido en millones de córdobas) al 27 de septiembre 2024.

Conceptos	2021	2022	2023	I semestre	Julio	Agosto	Septiembre					Variaciones absolutas					
							I sem	II sem	III sem	26	27	Día	IV sem	Septiembre	III Trím	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	5,062.1	5,048.6	(13.4)	(1.1)	91.9	157.5	157.5	799.4
1.1.- RIN 6/	3,954.6	4,356.4	5,443.0	5,894.9	5,903.0	5,988.7	5,949.1	5,956.7	6,039.0	6,069.7	6,060.7	(9.0)	21.7	72.0	165.8	165.8	617.7
1.2.- Encaje moneda extranjera	(695.9)	(589.7)	(789.3)	(687.3)	(692.0)	(711.7)	(636.5)	(718.2)	(656.1)	(696.9)	(697.1)	(0.3)	(41.0)	14.6	(9.8)	(9.8)	92.2
1.3.- FOGADE	(218.9)	(231.8)	(256.8)	(271.2)	(273.2)	(275.1)	(275.3)	(275.7)	(276.1)	(276.4)	(276.4)	0.0	(0.3)	(1.4)	(5.3)	(5.3)	(19.7)
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)	(10.7)	(0.7)	0.0	0.7	(0.7)	(0.7)	128.3
1.5.- Depósitos monetarios en dólares	(87.5)	(94.0)	(8.5)	(35.0)	(17.0)	(33.4)	(84.0)	(11.0)	(46.0)	(24.0)	(27.5)	(3.5)	18.5	5.9	7.5	7.5	(19.0)
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	6,069.7	6,060.7	(9.0)	21.7	72.0	163.8	163.8	613.7
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	418.3	392.4	(25.8)	(20.6)	(132.0)	(79.3)	(79.3)	(141.6)
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	6,487.9	6,453.1	(34.8)	1.1	(60.0)	84.6	84.6	472.1
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)	(70,423.0)	(69,328.4)	1,094.5	850.6	(481.7)	675.3	675.3	(11,556.3)
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)	(70,423.0)	(69,328.4)	1,094.5	850.6	(481.7)	675.3	675.3	(11,556.3)
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	0.0
5.1.2.- Moneda nacional	(5,249.7)	(18,514.3)	(41,508.0)	(59,268.8)	(54,258.1)	(58,122.8)	(59,182.7)	(60,939.6)	(58,888.5)	(58,531.8)	(58,144.1)	390.4	447.4	(17.3)	1,127.4	1,127.4	(16,639.1)
5.1.3.- Moneda extranjera	(21,587.2)	(23,586.8)	(21,372.1)	(8,622.9)	(9,492.1)	(8,130.8)	(6,705.9)	(5,829.4)	(8,818.3)	(9,014.9)	(8,110.7)	704.2	507.5	(180.0)	312.2	312.2	7,061.3
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)	(3,535.2)	(3,595.2)	(3,715.2)	(3,819.6)	(3,819.6)	0.0	(104.4)	(284.4)	(764.4)	(764.4)	(1,984.6)
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)	(167.8)	(162.5)	5.2	34.9	54.5	19.3	19.3	(24.2)
6.1.- Crédito	45.4	40.38	33.26	24.61	23.95	23.35	23.35	23.35	23.04	22.72	22.72	(0.0)	(0.3)	(0.6)	(1.9)	(1.9)	(10.5)
6.2.- Moneda nacional	248.6	196.34	165.15	200.08	169.81	234.24	154.22	204.52	213.62	183.61	180.09	(3.5)	(33.5)	(54.2)	(20.0)	(20.0)	14.9
6.3.- Moneda extranjera	7.7	5.51	6.43	6.40	6.46	6.17	7.74	9.63	6.90	6.87	5.16	(1.7)	(1.7)	(1.0)	(1.2)	(1.2)	(1.3)
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	12,427.7	11,638.4	(789.3)	795.0	(862.4)	(146.8)	(146.8)	(2,722.8)
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	12,260.0	11,637.5	(622.6)	839.6	(862.8)	(146.8)	(146.8)	(2,723.2)
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	167.6	0.9	(166.7)	(44.6)	0.3	(0.0)	(0.0)	0.4
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	16.6	15.7	(0.8)	1.1	(1.1)	(0.4)	(0.4)	(5.6)
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	15.7	0.0	1.0	(0.2)	(0.0)	(0.0)	(3.3)
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	16.8	16.3	(0.4)	0.8	(0.2)	0.7	0.7	(0.8)
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	15.7	0.0	0.0	(0.2)	0.2	0.2	(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	48,919.3	49,099.3	180.0	(1,035.3)	1,574.6	3,135.7	3,135.7	14,173.5
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	42,002.0	760.0	1,146.0	1,016.5	1,626.3	1,626.3	16,383.1
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	1,400.0	820.0	(580.0)	(2,260.0)	325.0	740.0	740.0	820.0
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	3,819.6	3,819.6	0.0	104.4	284.4	764.4	764.4	1,984.6
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	275,265.6	274,803.3	(462.3)	(1,735.6)	(3,363.1)	1,958.1	1,958.1	14,966.2
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	113,273.3	113,181.9	(91.3)	(1,316.0)	(1,127.8)	1,954.2	1,954.2	4,970.1
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	83,997.6	83,394.7	(603.0)	(1,303.3)	(1,236.9)	1,511.4	1,511.4	2,835.3
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	39,897.2	39,976.9	79.7	(1,166.2)	(1,032.9)	(514.1)	(514.1)	(2,147.1)
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	44,100.4	43,417.7	(662.7)	(137.2)	(204.0)	2,025.5	2,025.5	4,982.4
10.1.2.- Cuasidineró	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	29,275.6	29,787.3	511.6	(12.7)	109.1	442.9	442.9	2,134.8
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	27,094.2	27,583.8	489.6	(35.6)	134.8	440.2	440.2	1,862.2
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	2,203.4	22.0	22.9	(25.7)	2.7	2.7	272.6
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	161,992.3	161,621.4	(370.9)	(419.6)	(2,235.3)	3.9	3.9	9,996.1
10.2.1.- Vista	34,043.0	38,202.4	45,859.0	47,528.4	47,349.0	46,673.2	45,558.3	45,851.4	45,622.2	45,619.2	44,931.6	(687.6)	(690.5)	(1,741.5)	(2,596.8)	(2,596.8)	(927.3)
10.2.2.- Ahorro	54,727.8	64,211.9	69,401.9	74,557.4	74,621.6	74,783.8	74,478.2	74,131.2	74,134.1	74,047.0	74,100.5	53.5	(33.6)	(683.3)	(456.9)	(456.9)	4,698.6
10.2.3.- Plazo 9/	30,571.4	32,982.8	36,364.5	39,531.8	40,382.7	42,399.7	42,379.4	42,325.2	42,284.8	42,326.1	42,589.3	263.1	304.5	189.6	3,057.5	3,057.5	6,224.8
11.- Depósitos del SPNF en el SFN 8/	25,290.7	29,831.8	40,005.5	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	45,115.7	0.0	0.0	0.0	0.0	0.0	5,110.2
11.1.- Del cual gobierno central	14,099.4	16,346.1	21,692.1	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	22,742.7	0.0	0.0	0.0	0.0	0.0	1,050.6
12.- Inflación acumulada 9/	7.2	11.6	5.6	2.9	3.0	2.5											

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.