

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

(saldo en millones de córdobas) al 07 de diciembre 2022.

Conceptos	2018	2019	2020	2021	I semestre	III trim	Octubre	Noviembre	Diciembre		Día	I sem	Variaciones absolutas				
									06	07			Diciembre	IV trim	II semestre	Ene-Dic	
1.- Reservas internacionales netas ajustadas 1/	1,145.5	1,374.4	1,886.7	2,530.9	2,824.6	2,768.2	2,826.5	2,909.4	2,944.5	2,956.5	11.9	47.1	47.1	188.3	131.9	425.6	
1.1.- RIN 6/	2,038.9	2,208.5	3,073.5	3,954.6	4,278.4	4,185.7	4,150.2	4,207.0	4,192.3	4,201.9	9.6	(5.1)	(5.1)	16.1	(76.6)	247.3	
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(642.6)	(564.0)	(599.3)	(578.5)	(576.2)	2.4	23.1	23.1	66.4	8.9	119.8	
1.3.- FOGADE	(180.9)	(198.2)	(208.5)	(218.9)	(224.8)	(228.3)	(229.8)	(230.7)	(230.7)	(230.7)	0.0	0.0	0.0	(2.4)	(5.9)	(11.8)	
1.4.- Letras BCN pagaderas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(493.7)	(471.5)	(413.7)	(413.6)	(413.6)	0.0	0.1	0.1	80.1	114.7	5.8	
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(52.5)	(58.0)	(53.5)	(24.5)	(24.5)	0.0	29.0	29.0	28.0	89.5	63.0	
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	4,203.2	4,255.0	4,240.3	4,249.9	9.6	(5.1)	(5.1)	6.1	(98.6)	203.3	
3.- Reservas internacionales brutas del SFN 1/	396.0	728.8	562.0	552.9	487.4	436.5	465.0	524.6	606.4	593.4	(12.9)	68.8	68.8	156.9	106.0	40.6	
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	4,668.2	4,779.6	4,846.7	4,843.3	(3.4)	63.7	63.7	163.1	7.4	243.9	
5.- Crédito sector público no financiero	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(41,109.7)	(42,058.7)	(41,246.3)	(41,559.4)	(42,226.7)	(667.3)	(980.4)	(980.4)	(1,116.9)	3,476.1	(14,512.0)	
5.1.- Gobierno central 4/	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(41,109.7)	(42,058.7)	(41,246.3)	(41,559.4)	(42,226.7)	(667.3)	(980.4)	(980.4)	(1,116.9)	3,476.1	(14,512.0)	
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)	(18,457.6)	(17,303.4)	(16,534.5)	(17,684.7)	(18,081.2)	(18,746.5)	(659.3)	(1,061.8)	(1,061.8)	(1,443.2)	(88.9)	(13,396.8)	
5.1.3.- Moneda extranjera	(10,111.5)	(12,871.6)	(21,193.9)	(21,587.2)	(25,347.7)	(21,368.2)	(22,806.0)	(22,754.4)	(22,665.1)	(22,673.0)	(7.9)	81.4	81.4	(1,304.8)	2,674.7	(1,085.8)	
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)	(2,640.4)	(3,381.2)	(3,661.2)	(1,750.1)	(1,750.1)	(1,750.1)	0.0	0.0	0.0	1,631.1	890.3	(29.4)	
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)	(257.0)	(253.2)	(163.7)	(163.5)	0.19	89.7	89.7	47.8	114.6	47.5	
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	41.2	40.9	40.9	41.1	0.2	0.2	0.2	(0.5)	(1.2)	(4.4)	
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	242.0	290.7	285.0	196.0	196.0	(0.0)	(89.0)	(89.0)	(45.9)	(117.1)	(52.6)	
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	10.9	7.5	9.1	8.6	8.6	(0.0)	(0.5)	(0.5)	(2.4)	1.2	0.8	
7.- Depósitos de bancos (MN)	7,733.5	8,470.2	10,164.3	11,039.9	8,563.1	10,547.2	8,347.1	8,580.6	9,114.3	9,110.9	(3.4)	530.4	530.4	(1,436.2)	547.8	(1,929.0)	
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	8,347.0	8,580.4	9,114.1	9,110.8	(3.4)	530.4	530.4	(1,364.5)	548.2	(1,928.7)	
7.2.- Otras cuentas corrientes en MN	0.5	666.4	0.1	0.5	0.6	71.9	0.1	0.2	0.2	0.2	0.0	0.0	0.0	(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	15.4	15.4	16.3	16.3	(0.0)	0.9	0.9	(2.9)	(0.4)	(5.8)	
Encaje sobre base promedio diaria ME (en %)	21.0	17.8	19.2	21.0	16.5	17.8	15.5	16.3	15.6	15.5	(0.1)	(0.8)	(0.8)	(2.3)	(1.0)	(5.5)	
Encaje sobre base promedio catorcenal MN (en %)	23.1	21.3	16.9	19.8	17.2	19.0	17.1	15.7	17.0	16.7	(0.4)	1.0	1.0	(2.3)	(0.5)	(3.1)	
Encaje sobre base promedio catorcenal ME (en %)	21.0	17.7	16.5	17.6	15.9	17.5	15.9	16.3	15.8	15.6	(0.1)	(0.7)	(0.7)	(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	30,035.0	24,370.3	23,519.0	23,519.0	0.0	(851.2)	(851.2)	(4,488.6)	(3,287.7)	3,316.9	
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	2,501.9	1,019.9	1,569.9	1,569.9	0.0	550.0	550.0	179.9	1,569.9	1,569.9	
9.3.- Letras pagaderas en dólares. 11/	1,954.7	137.4	12,292.3	15,117.5	19,048.8	17,863.7	17,099.5	15,027.8	15,027.8	15,027.8	0.0	0.0	0.0	(2,835.9)	(4,021.0)	(89.7)	
9.4.- Letras a 1 día pagaderas en córdobas.12/	0.0	300.0	0.0	0.0	2,000.0	2,300.0	3,700.0	3,500.0	2,100.0	2,100.0	0.0	(1,400.0)	(1,400.0)	(200.0)	100.0	2,100.0	
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	3,661.2	1,750.1	1,750.1	1,750.1	0.0	0.0	0.0	(1,631.1)	(890.3)	29.4	
9.8.- Títulos de inversión	8.9	299.8	100.0	79.3	86.0	41.3	40.9	40.9	39.7	39.7	0.0	(1.2)	(1.2)	(1.6)	(46.3)	(39.6)	
10.- Pasivos totales en el SF (M3A) 7/	144,936.6	151,071.7	178,490.2	203,347.7	209,550.0	213,653.9	215,053.7	221,726.5	224,195.8	223,557.9	(637.9)	1,831.4	1,831.4	9,904.0	14,007.9	20,210.2	
10.1.- Pasivos moneda nacional (M2A)	49,407.8	57,973.0	69,563.6	84,005.6	80,077.5	82,718.2	83,571.2	87,705.7	90,389.6	89,706.0	(683.5)	2,000.3	2,000.3	6,987.8	9,628.5	5,700.4	
10.1.1.- Medio circulante (M1A)	35,123.3	42,734.5	51,797.9	63,326.4	58,298.5	60,198.7	61,331.8	66,264.0	67,965.9	67,405.9	(560.0)	1,141.9	1,141.9	7,207.2	9,107.4	4,079.5	
10.1.1.1.- Numerario	17,513.4	21,296.7	27,909.9	34,697.7	29,341.5	29,607.4	30,098.9	33,479.5	35,869.8	36,103.5	233.7	2,624.0	2,624.0	6,496.1	6,762.0	1,405.8	
10.1.1.2.- Depósitos a la vista	17,609.9	21,437.9	23,888.0	28,628.7	28,957.0	30,591.3	31,233.9	32,784.5	32,096.1	31,302.4	(793.7)	(1,482.1)	(1,482.1)	711.1	2,345.4	2,673.7	
10.1.2.- Cuasidinero	14,284.5	15,238.4	17,765.7	20,679.2	21,779.0	22,519.5	22,239.4	21,441.7	22,423.7	22,300.1	(123.5)	858.5	858.5	(219.4)	521.1	1,620.9	
10.1.2.1.- Ahorro	12,487.2	13,555.0	16,052.3	19,164.5	18,991.4	19,193.2	18,944.3	19,677.3	20,564.7	20,564.7	(123.0)	887.4	887.4	1,371.5	1,573.2	1,400.1	
10.1.2.2.- Plazo 10/	1,797.2	1,683.4	1,713.4	1,514.6	2,787.6	3,326.3	3,295.1	1,764.3	1,736.0	1,735.4	(0.5)	(28.9)	(28.9)	(1,590.8)	(1,052.1)	220.8	
10.2.- Pasivos en moneda extranjera	95,528.9	93,098.7	108,926.6	119,342.1	129,472.5	130,935.7	131,482.5	134,020.8	133,806.3	133,851.9	45.6	(169.0)	(169.0)	2,916.1	4,379.4	14,509.8	
10.2.1.- Vista	29,392.3	26,117.5	28,795.1	34,043.0	37,695.5	37,125.8	37,062.1	38,910.9	38,412.3	38,466.6	54.3	(444.2)	(444.2)	1,340.9	771.1	4,423.7	
10.2.2.- Ahorro	35,279.6	37,638.6	49,843.6	54,727.8	59,733.4	61,120.8	61,599.7	62,156.3	62,410.1	62,409.0	(1.1)	252.7	252.7	1,288.2	2,675.6	7,681.3	
10.2.3.- Plazo 10/	30,857.0	29,342.6	30,288.0	30,571.4	32,043.5	32,689.1	32,820.7	32,953.7	32,983.8	32,976.3	(7.5)	22.5	22.5	287.1	932.7	2,404.9	
11.- Depósitos del SPNF en el SFN 9/	17,637.2	17,866.1	21,91														