

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

(saldo en millones de córdobas) al 31 de octubre 2022.

Conceptos	2018	2019	2020	2021	I semestre	III trim	I sem	II sem	Octubre	28	31	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	2,822.8	2,826.5	3.7	20.8	58.3	58.3	1.8	295.6
1.1.- RIN 6/	2,039.9	2,208.5	3,073.5	3,954.6	4,278.4	4,189.7	4,140.8	4,131.5	4,125.0	4,148.0	4,150.2	2.1	25.2	(316.6)	(316.6)	(128.3)	195.6
1.2.- Encaje moneda extranjera	(628.3)	(473.7)	(588.4)	(695.9)	(585.0)	(642.6)	(567.7)	(541.5)	(565.5)	(572.5)	(564.0)	8.5	1.4	78.6	78.6	21.0	131.9
1.3.- FOGADE	(180.9)	(198.2)	(208.5)	(218.9)	(224.8)	(228.3)	(228.4)	(228.6)	(228.7)	(228.8)	(229.8)	(0.9)	(1.1)	(1.4)	(1.4)	(4.9)	(10.9)
1.4.- Letras BCN pagaderas en dólares	(58.9)	(4.0)	(347.6)	(419.4)	(528.3)	(493.7)	(493.7)	(552.9)	(499.2)	(471.5)	(471.5)	0.0	27.7	22.2	22.2	56.8	(52.0)
1.5.- Depósitos monetarios en dólares	(25.0)	(82.0)	(39.5)	(87.5)	(114.0)	(52.5)	(75.5)	(41.0)	(25.5)	(52.0)	(58.0)	(6.0)	(32.5)	(5.5)	(5.5)	56.0	29.5
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)	(0.5)	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	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	4,201.0	4,203.2	2.1	25.2	(40.6)	(40.6)	(145.3)	156.6
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	488.3	465.0	(23.3)	(33.9)	28.5	28.5	(22.4)	(87.8)
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	4,689.4	4,668.2	(21.2)	(8.7)	(12.1)	(12.1)	(167.7)	68.8
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)	(41,962.0)	(42,058.7)	(96.8)	868.6	(949.0)	(949.0)	3,644.0	(14,344.0)
5.1.- Gobierno central 4/	(13,415.9)	(15,041.3)	(23,422.8)	(27,714.7)	(45,702.8)	(41,109.7)	(42,237.8)	(41,176.2)	(42,927.4)	(41,962.0)	(42,058.7)	(96.8)	868.6	(949.0)	(949.0)	3,644.0	(14,344.0)
5.1.1.- Crédito deuda externa y liquidez	0.0	0.0	46.0	0.0	0.0	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	(2,435.2)	(1,492.4)	(1,487.4)	(5,349.7)	(18,657.6)	(17,303.4)	(18,450.5)	(17,541.3)	(17,909.0)	(16,476.2)	(16,534.5)	(58.3)	1,374.5	768.8	768.8	2,123.1	(11,184.8)
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)	(22,767.6)	(22,806.0)	(38.4)	(425.8)	(1,437.8)	(1,437.8)	2,541.7	(1,218.8)
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	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	(1,811.6)	(1,619.9)	(1,684.3)	(1,720.7)	(2,640.4)	(3,381.6)	(3,441.2)	(3,501.3)	(3,581.2)	(3,661.3)	(3,661.3)	0.0	(80.0)	(286.9)	(286.9)	(1,026.8)	(1,940.5)
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	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	(110.1)	(116.5)	(243.4)	(211.0)	(278.1)	(211.3)	(155.9)	(165.1)	(165.0)	(161.6)	(257.0)	(95.42)	(92.0)	(45.7)	(45.7)	21.1	(46.1)
6.1.- Crédito	47.3	49.3	44.5	45.4	42.3	41.6	41.7	41.2	41.5	41.2	41.2	0.0	(0.3)	(0.4)	(0.4)	(1.1)	(4.3)
6.2.- Moneda nacional	150.5	159.7	181.0	248.6	313.1	242.0	187.0	195.4	195.4	195.4	290.7	95.3	95.3	48.8	48.8	(22.4)	42.1
6.3.- Moneda extranjera	6.8	6.2	106.8	7.7	7.3	10.9	10.7	11.0	11.0	7.3	7.5	0.1	(3.6)	(3.4)	(3.4)	0.2	(0.3)
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	9,404.3	8,347.1	(1,057.3)	(652.2)	(2,200.1)	(2,200.1)	(216.0)	(2,692.8)
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	9,404.2	8,347.0	(1,057.2)	(635.8)	(2,128.2)	(2,128.2)	(215.6)	(2,692.4)
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	0.1	(0.1)	(16.4)	(71.8)	(71.8)	(0.5)	(0.4)
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	15.4	(1.9)	(1.4)	(3.8)	(3.8)	(1.3)	(6.7)
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	15.8	15.5	(0.2)	(0.0)	(2.3)	(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	17.8	16.6	16.6	17.3	17.1	(0.2)	0.4	(1.9)	(1.9)	(0.1)	(2.7)
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	15.9	15.9	(0.0)	0.4	(1.6)	(1.6)	(0.0)	(1.8)
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	29,285.0	30,035.0	750.0	776.4	2,027.4	2,027.4	3,228.3	9,832.9
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	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	2,501.9	2,501.9	0.0	(435.0)	1,111.9	1,111.9	2,501.9	2,501.9
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	17,099.5	17,099.5	0.0	(968.6)	(764.1)	(764.1)	(1,949.3)	1,982.1
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	2,950.0	3,700.0	750.0	2,100.0	1,400.0	1,400.0	1,700.0	3,700.0
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
9.5.- 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	1,811.6	1,619.9	1,684.2	1,720.7	2,640.4	3,381.2	3,441.2	3,501.2	3,581.2	3,661.2	3,661.2	0.0	80.0	280.0	280.0	1,020.8	1,940.5
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	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	213,653.9	213,517.7	214,342.7	214,345.9	214,780.0	213,822.7	(957.3)	(523.2)	168.8	168.8	4,272.7	10,475.0
10.1.- Pasivos moneda nacional (M2A)	49,407.8	57,973.0	69,563.6	84,005.6	80,077.5	82,718.2	82,774.6	83,646.8	83,739.3	82,814.8	83,176.2	361.3	(563.2)	457.9	457.9	3,098.6	(829.4)
10.1.1.- Medio circulante (M1A)	35,123.3	42,734.5	51,797.9	63,326.4	58,298.5	60,198.7	60,625.4	61,097.3	61,198.7	60,436.3	60,936.7	500.5	(262.0)	738.0	738.0	2,638.3	(2,389.7)
10.1.1.1.- Numerario	17,513.4	21,296.7	27,909.9	34,697.7	29,341.5	29,607.4	29,995.9	29,310.6	30,210.8	29,511.4	30,054.2	542.8	(156.7)	446.7	446.7	712.7	(4,643.6)
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	30,629.5	31,786.7	30,987.9	30,924.9	30,882.6	(42.3)	(105.3)	291.3	291.3	1,925.6	2,253.9
10.1.2.- Cuasidinero	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	22,378.5	22,239.4	(139.1)	(301.2)	(280.1)	(280.1)	460.4	1,560.2
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	19,084.1	18,944.3	(139.8)	(314.4)	(248.9)	(248.9)	(47.1)	(220.2)
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	3,294.4	3,295.1	0.7	13.2	(31.2)	(31.2)	507.5	1,780.5
10.2.- Pasivos en moneda extranjera	95,528.9	93,098.7	108,926.6	119,342.1	129,472.5	130,935.7	130,743.1	130,695.9	130,606.5	131,965.2	130,646.6	(1,318.6)	40.0	(289.2)	(289.2)	1,174.1	11,304.5
10.2.1.- Vista	29,392.3	26,117.5	28,795.1	34,043.0	37,695.5	37,125.8	36,913.0	36,523.7	36,506.4	37,778.5	36,226.2	(1,552.3)	(280.2)	(899.6)	(899.6)	(1,468.2)	2,183.2
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	61,407.0	61,599.7	192.7	329.7	478.8	478.8	1,866.3	6,871.9
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	32,850.1	32,779.7	32,820.7	41.0	(9.5)	131.5	115.5	77.7	2,249.3
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	30,115.9	0.0	0.0	0.0	0.0	(79.5)	4,825.2
11.1.- Del cual gobierno central	9,916.0	11,151.4	13,039.4	14,099.4	16,146.9	16,092.3	16,092.3	16,092.3	16,092.3	16,092.3	16,092.3	0.0	0.0	0.0	0.0	(54.5)	1,992.9
12.- Inflación acumulada 10/	3.9	6.1	2.9	7.2	5.3												

1/ : Millones de dólares

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