



CONSEJO MONETARIO
CENTROAMERICANO

Secretaría Ejecutiva



Reporte Semanal del Sistema de Interconexión de Pagos (SIPA)

Semana del 14 al 18 de agosto de 2023

Consejo Monetario Centroamericano
Elaborado: 23 de agosto de 2023

<http://www.secmca.org/sipa/>

Resumen Ejecutivo

Semana del 14 al 18 de agosto de 2023

Cuadro 1: Crecimiento en el uso del SIPA*

Monto	-6.3%
Transacciones	41.8%

* crecimiento del acumulado de este año respecto al mismo período del año anterior

Cuadro 2: Resumen de operaciones efectuadas en SIPA*

	Pagos		Devoluciones	
	Monto	Transacciones	Monto	Transacciones
Esta semana	2,615,450.77	308	167,831.70	24
Este año	93,525,641.48	3984	1,814,225.89	278
Desde inicio	1,303,372,694.66	28810	11,873,860.22	927

* cierre al 18 de agosto de 2023

Índice general

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III Pagos realizados del 3 de marzo de 2011 al 18 de agosto de 2023	20
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Comité Técnico de Sistemas de Pagos

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Banco Central de Nicaragua	Oknan Alfredo Bello Dinartes	obello@bcn.gob.ni
Banco Central de la República Dominicana	Ángel González Tejada	a.gonzalez@bancentral.gov.do
Secretaría Ejecutiva CMCA	Luis Ortiz Cevallos (coordinador)	lortiz@secmca.org

Formatos de cuenta IBAN

País	Formato	Ejemplo
Costa Rica	CR2!n4!n14!n	CR05 0152 0200 1026 2840 66
El Salvador	SV2!n4!a20!n	SV 62 CENR 00000000000000700025
Guatemala	GT2!n4!c20!c	GT82 TRAJ 0102 0000 0012 1002 9690
Honduras	HN2!n4!???????	aún no registrado
Nicaragua	NI2!n4!c20!n	NI91 BAMC 0112 0203 0000 0355 8124
República Dominicana	DO2!n4!c20!n	DO28 BAGR 0000 0001 2124 5361 1324

Direcciones de correo SIPA

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Banco Central de la República Dominicana	siprd@bancentral.gov.do
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Últimos hechos relevantes

No hay hechos relevantes esta semana.

Próximos feriados

03 de septiembre de 2023: Costa Rica

04 de septiembre de 2023: Estados Unidos

14 de septiembre de 2023: Nicaragua

15 de septiembre de 2023: Costa Rica, Guatemala, Honduras, Nicaragua, El Salvador

FERIADOS DE 2023

	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
CRI	1			6 • 7 • 10	1		24	2 • 14	3 • 15			1 • 25
DOM	1 • 2 • 9 • 21 • 30	27		7	1	8		16	24		6	25
GTM	2			5 • 6 • 7	1	30	3	15	15	12 • 20	1	22 • 25 • 29
HND	2			5 • 6 • 7 • 17	1				15	4 • 5 • 6		25
NIC	2			6 • 7	1 • 30	19	19	1 • 10	14 • 15			8 • 25
SLV				6 • 7	1 • 10				15		2	25
USA	2 • 16	20			20	19	4		4		11 • 23	25

Parte I

Pagos realizados en la semana del 14 al 18 de agosto de 2023

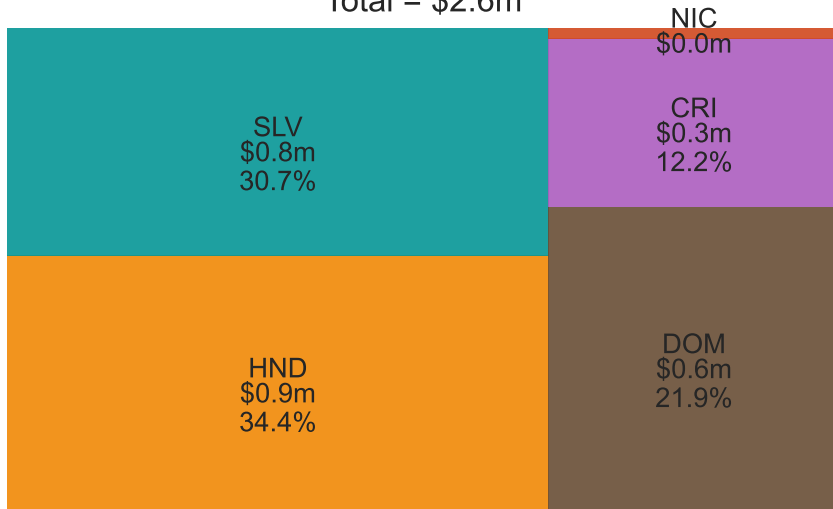
Cuadro 3: SIPA: Montos y número de transacciones Semana del 14 al 18 de agosto de 2023 Por país de origen vs destino

—país de origen (fila) vs país de destino (columna)—

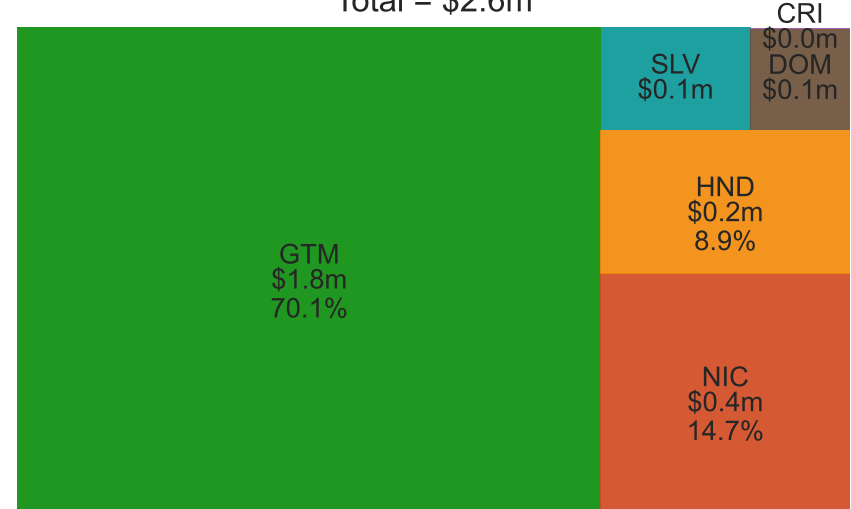
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	0.00	105,254.82	0.00	183,760.00	30,595.00	319,609.82
DOM	0.00	0.00	459,966.06	45,334.95	61,608.00	7,000.00	573,909.01
GTM	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HND	0.00	0.00	789,997.21	0.00	46,464.00	62,050.48	898,511.69
NIC	0.00	0.00	400.00	19,360.00	0.00	0.00	19,760.00
SLV	463.00	65,958.98	476,780.04	167,494.99	92,963.24	0.00	803,660.25
Total	463.00	65,958.98	1,832,398.13	232,189.94	384,795.24	99,645.48	2,615,450.77
Número de transacciones							
CRI	0	0	5	0	5	2	12
DOM	0	0	35	10	11	2	58
GTM	0	0	0	0	0	0	0
HND	0	0	4	0	2	3	9
NIC	0	0	1	1	0	0	2
SLV	1	13	132	46	35	0	227
Total	1	13	177	57	53	7	308

Figura 1: SIPA: Distribución de los montos y número de transacciones Semana del 14 al 18 de agosto de 2023 Por país de origen y de destino

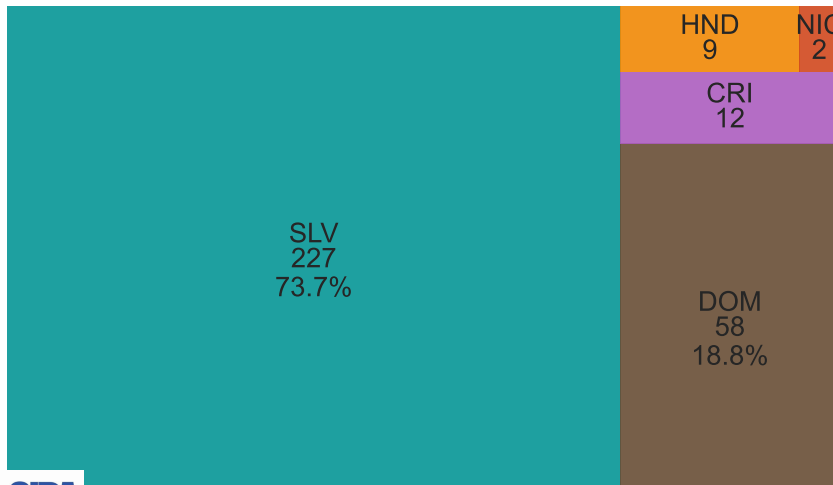
SIPA: Monto enviado por cada país
Total = \$2.6m



SIPA: Monto recibido por cada país
Total = \$2.6m



SIPA: Transacciones enviadas por cada país
Total = 308



SIPA: Transacciones recibidas por cada país
Total = 308

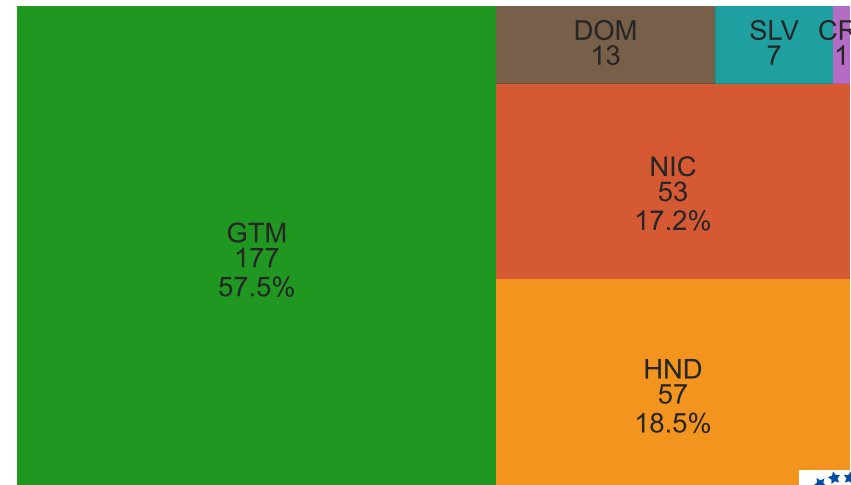
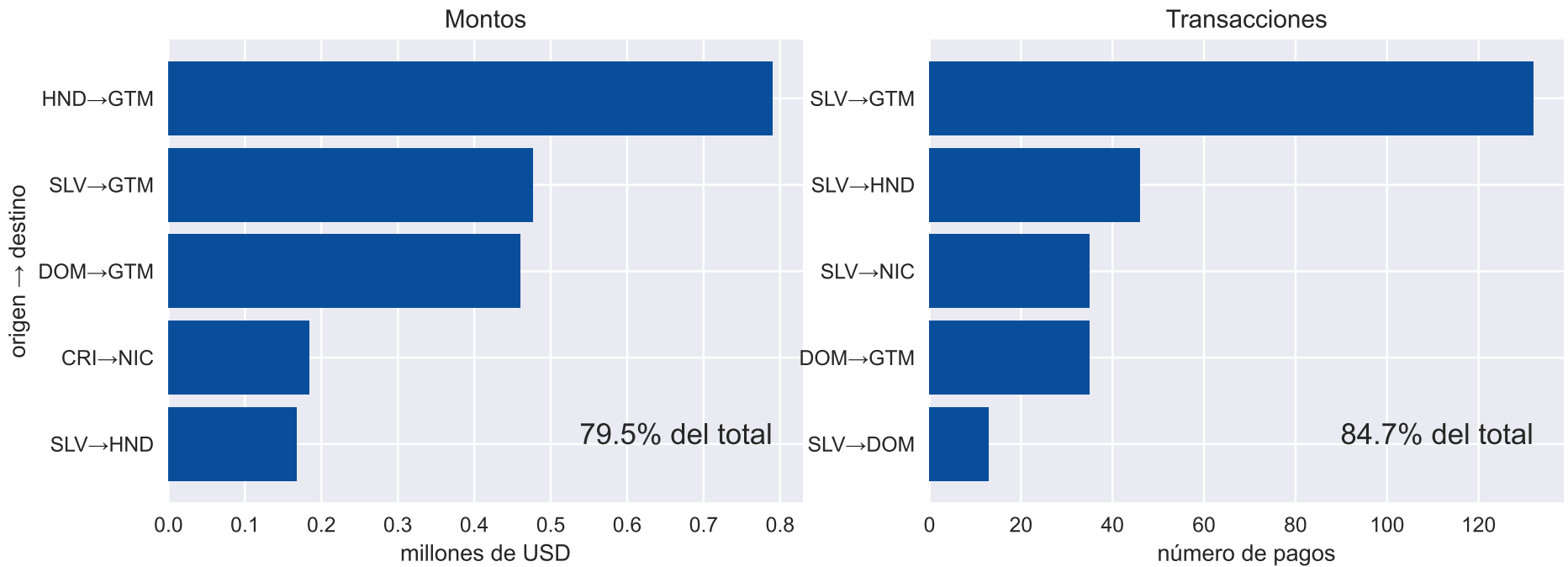
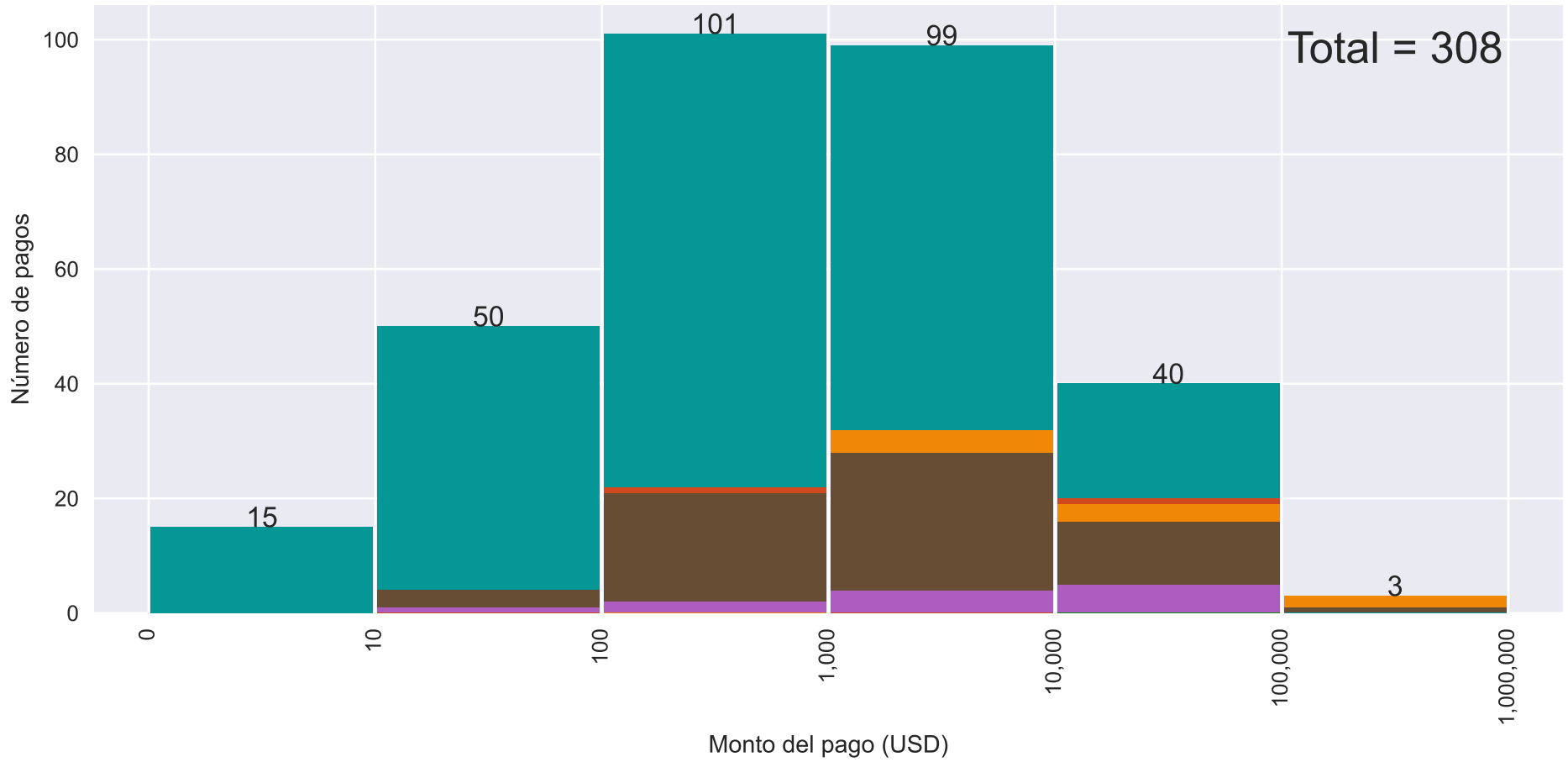


Figura 2: SIPA: Flujos de pagos predominantes
Semana del 14 al 18 de agosto de 2023
Por países de origen→destino



**Figura 3: SIPA: Distribución de los pagos
Semana del 14 al 18 de agosto de 2023
Por monto del pago y país de origen**



Origen
■ CRI ■ DOM ■ GTM ■ HND ■ NIC ■ SLV

Cuadro 4: SIPA: Operaciones de 14 al 18 de agosto de 2023

Fecha valor	Debito	Credito	Monto
2023-08-14	DOM	GTM	60,706.80
	DOM	NIC	50,000.00
	DOM	GTM	40,098.00
	HND	NIC	20,000.00
	SLV	GTM	10,475.00
	SLV	GTM	10,000.00
	SLV	GTM	8,000.00
	SLV	NIC	7,600.00
	DOM	SLV	5,000.00
	SLV	DOM	3,500.00
	SLV	HND	3,000.00
	SLV	HND	3,000.00
	SLV	GTM	2,942.77
	SLV	GTM	2,700.00
	SLV	GTM	2,592.90
	DOM	GTM	2,525.00
	SLV	HND	2,500.00
	SLV	GTM	2,270.00
	SLV	GTM	2,000.00
	SLV	GTM	1,961.00
	SLV	DOM	1,910.90
	SLV	HND	1,500.00
	SLV	HND	1,500.00
	SLV	GTM	1,153.51
	SLV	GTM	1,110.31
	SLV	NIC	800.00
	SLV	GTM	700.00
	DOM	HND	600.00
	SLV	GTM	500.00
	SLV	GTM	469.00
	SLV	GTM	392.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	361.14
	SLV	GTM	350.00
	SLV	GTM	333.00
	DOM	GTM	300.00
	DOM	HND	275.00
	SLV	GTM	264.10
	SLV	GTM	250.00
	DOM	NIC	245.00
	SLV	HND	220.00
	SLV	GTM	200.00
	SLV	GTM	165.00
	DOM	NIC	150.00
	SLV	GTM	112.50
	DOM	HND	112.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	81.82
	SLV	HND	60.00
	SLV	HND	60.00
	SLV	GTM	55.00
	SLV	GTM	20.00
	SLV	GTM	16.00
	SLV	GTM	13.00
	SLV	HND	10.00
	SLV	HND	10.00
	SLV	GTM	9.00
	SLV	GTM	5.00
	SLV	GTM	2.00
	SLV	GTM	2.00
	SLV	GTM	1.00
2023-08-15	HND	GTM	488,530.80
	CRI	NIC	90,000.00
	HND	SLV	50,449.48
	SLV	DOM	49,618.00
	SLV	HND	40,000.00
	DOM	GTM	31,960.86
	SLV	HND	25,000.00
	DOM	GTM	22,000.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	DOM	GTM	13,505.00
	DOM	GTM	10,000.00
	DOM	GTM	9,170.10
	DOM	GTM	5,000.00
	SLV	HND	5,000.00
	DOM	GTM	4,674.42
	DOM	NIC	3,500.00
	DOM	SLV	2,000.00
	SLV	NIC	1,675.24
	DOM	GTM	1,495.00
	DOM	HND	1,260.00
	DOM	GTM	1,000.00
	SLV	HND	1,000.00
	SLV	NIC	1,000.00
	SLV	HND	828.54
	SLV	NIC	800.00
	DOM	HND	660.00
	SLV	HND	523.00
	SLV	HND	500.00
	SLV	HND	500.00
	SLV	NIC	500.00
	NIC	GTM	400.00
	SLV	NIC	360.00
	SLV	DOM	350.00
	SLV	HND	320.00
	SLV	NIC	300.00
	SLV	HND	250.00
	DOM	NIC	240.00
	SLV	HND	150.00
	DOM	GTM	100.00
	SLV	NIC	100.00
	SLV	DOM	100.00
	SLV	NIC	50.00
	SLV	HND	25.00
	SLV	HND	22.00
	SLV	NIC	16.50
	SLV	HND	10.00
2023-08-17	HND	GTM	295,879.54
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	CRI	NIC	90,000.00
	CRI	GTM	62,377.05
	SLV	GTM	50,580.46
	SLV	GTM	44,868.51
	SLV	GTM	40,856.67
	SLV	HND	36,610.04
	DOM	GTM	32,406.88
	CRI	GTM	30,564.00
	CRI	SLV	30,535.00
	DOM	HND	28,867.95
	HND	NIC	26,464.00
	NIC	HND	19,360.00
	SLV	GTM	16,000.00
	SLV	GTM	15,020.39
	SLV	GTM	15,000.00
	SLV	HND	15,000.00
	CRI	GTM	7,313.77
	SLV	HND	7,260.00
	SLV	NIC	5,800.00
	HND	SLV	5,396.00
	SLV	GTM	5,313.60
	DOM	GTM	5,000.00
	DOM	NIC	5,000.00
	DOM	GTM	4,950.00
	SLV	GTM	4,709.67
	DOM	GTM	4,392.00
	HND	GTM	4,286.87
	SLV	DOM	4,195.00
	SLV	GTM	3,540.00
	SLV	GTM	3,000.00
	SLV	DOM	3,000.00
	SLV	GTM	2,925.00
	SLV	GTM	2,700.00
	SLV	GTM	2,700.00
	SLV	GTM	2,700.00
	SLV	GTM	2,500.00
	CRI	GTM	2,500.00
	SLV	HND	2,500.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	2,224.70
	SLV	GTM	2,200.00
	SLV	GTM	2,200.00
	SLV	DOM	2,195.00
	SLV	GTM	2,000.00
	SLV	HND	2,000.00
	SLV	HND	2,000.00
	SLV	NIC	1,880.00
	SLV	GTM	1,732.30
	SLV	GTM	1,660.00
	SLV	NIC	1,500.00
	DOM	NIC	1,394.00
	SLV	GTM	1,200.00
	SLV	GTM	1,147.00
	DOM	GTM	1,050.00
	SLV	GTM	1,000.00
	SLV	NIC	1,000.00
	SLV	NIC	1,000.00
	DOM	GTM	995.00
	SLV	GTM	810.00
	SLV	GTM	760.00
	SLV	GTM	700.00
	SLV	GTM	665.00
	SLV	GTM	652.00
	SLV	GTM	605.00
	SLV	GTM	600.00
	SLV	GTM	600.00
	SLV	GTM	599.00
	CRI	NIC	570.00
	SLV	GTM	535.00
	SLV	GTM	530.00
	SLV	NIC	500.00
	SLV	CRI	463.00
	SLV	GTM	390.00
	DOM	NIC	350.00
	SLV	GTM	320.00
	SLV	GTM	320.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	HND	300.00
	DOM	NIC	300.00
	SLV	NIC	300.00
	SLV	GTM	270.00
	SLV	GTM	250.00
	SLV	NIC	250.00
	SLV	GTM	215.00
	DOM	GTM	200.00
	SLV	HND	200.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	HND	150.00
	SLV	HND	150.00
	SLV	NIC	150.00
	SLV	GTM	140.00
	SLV	GTM	122.00
	SLV	GTM	100.00
	SLV	NIC	100.00
	SLV	GTM	83.97
	SLV	GTM	80.00
	SLV	DOM	80.00
	SLV	NIC	78.00
	SLV	GTM	73.00
	SLV	GTM	62.00
	SLV	NIC	55.00
	DOM	GTM	50.00
	SLV	GTM	50.00
	DOM	NIC	50.00
	SLV	GTM	48.87
	SLV	GTM	48.87
	SLV	GTM	43.00
	SLV	HND	41.65
	SLV	GTM	41.00
	SLV	NIC	41.00
	SLV	GTM	34.00
	SLV	GTM	30.00
	SLV	GTM	20.00
	SLV	GTM	15.00
	:	:	:



Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	GTM	10.00
	SLV	GTM	10.00
	SLV	GTM	10.00
	SLV	NIC	10.00
	SLV	GTM	5.00
	SLV	GTM	3.00
	SLV	HND	2.00
	SLV	NIC	1.50
	SLV	GTM	1.00
	SLV	GTM	1.00
	SLV	HND	1.00
2023-08-18	DOM	GTM	110,000.00
	DOM	GTM	80,000.00
	SLV	GTM	50,000.00
	SLV	NIC	39,100.00
	SLV	GTM	38,114.00
	SLV	NIC	23,870.00
	SLV	GTM	18,286.36
	SLV	GTM	18,286.36
	SLV	GTM	12,563.00
	DOM	HND	12,000.00
	SLV	GTM	9,384.00
	SLV	GTM	8,593.20
	SLV	GTM	8,575.49
	SLV	GTM	8,031.63
	HND	SLV	6,205.00
	SLV	HND	5,800.00
	SLV	GTM	5,387.00
	DOM	GTM	4,500.00
	SLV	HND	3,000.00
	CRI	NIC	3,000.00
	SLV	GTM	2,797.16
	SLV	GTM	2,700.00
	DOM	GTM	2,500.00
	CRI	GTM	2,500.00
	SLV	HND	2,500.00
	SLV	HND	2,450.00
	DOM	GTM	2,235.00
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	DOM	GTM	2,219.00
	DOM	GTM	2,000.00
	DOM	GTM	2,000.00
	SLV	NIC	2,000.00
	DOM	GTM	1,700.00
	SLV	GTM	1,500.00
	HND	GTM	1,300.00
	SLV	GTM	1,002.00
	SLV	GTM	1,000.00
	DOM	HND	1,000.00
	SLV	DOM	888.08
	SLV	GTM	700.00
	SLV	HND	643.00
	SLV	HND	609.76
	SLV	GTM	600.00
	SLV	NIC	545.00
	DOM	GTM	460.00
	DOM	GTM	460.00
	SLV	NIC	400.00
	DOM	NIC	379.00
	SLV	GTM	325.00
	DOM	GTM	300.00
	DOM	HND	300.00
	DOM	HND	260.00
	SLV	GTM	250.00
	SLV	GTM	200.00
	SLV	GTM	190.00
	CRI	NIC	190.00
	SLV	GTM	180.00
	SLV	HND	150.00
	SLV	GTM	146.75
	SLV	NIC	115.00
	SLV	HND	104.00
	SLV	GTM	100.00
	SLV	GTM	75.00
	SLV	NIC	65.00
	SLV	DOM	63.00
	SLV	GTM	60.00
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	CRI	SLV	60.00
	SLV	GTM	50.00
	SLV	DOM	40.00
	SLV	HND	35.00
	SLV	GTM	25.00
	SLV	DOM	19.00
	DOM	GTM	13.00
	SLV	GTM	10.00
	SLV	GTM	5.02
	SLV	GTM	5.01
	SLV	NIC	1.00



Parte II

Pagos realizados del 1 de enero al 18 de agosto de 2023

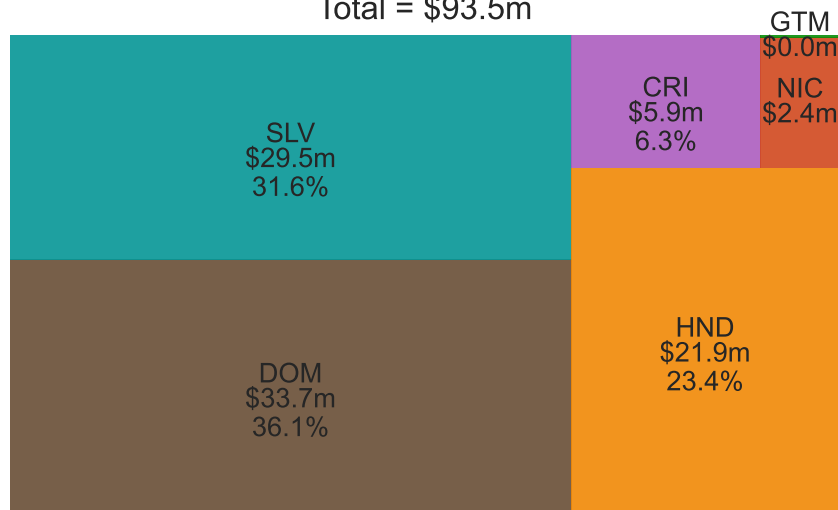
Cuadro 5: SIPA: Montos y número de transacciones Acumulado del 1 de enero al 18 de agosto de 2023 Por país de origen vs destino

—país de origen (fila) vs país de destino (columna)—

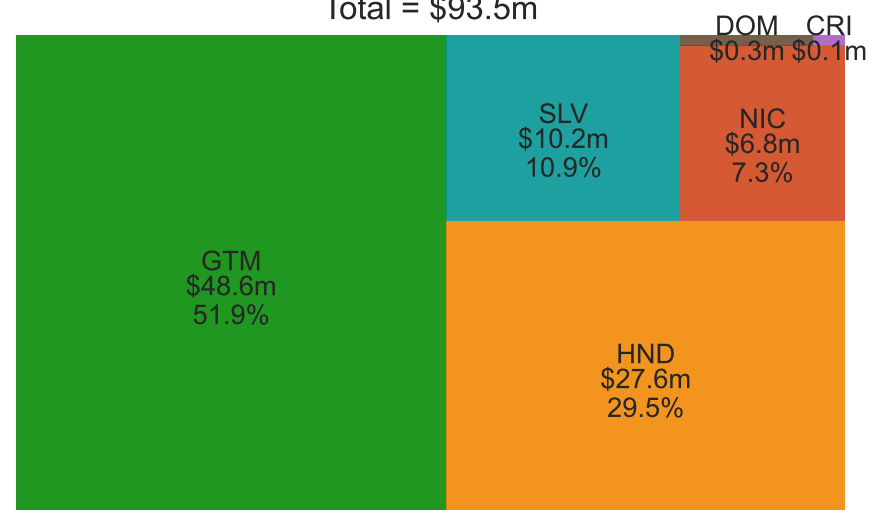
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	10,507.11	1,517,517.04	68,181.00	3,899,664.72	418,556.57	5,914,426.44
DOM	0.00	0.00	29,664,480.02	2,635,526.98	1,301,302.95	142,853.61	33,744,163.56
GTM	7.00	0.00	0.00	0.00	0.00	38,229.54	38,236.54
HND	14,027.20	199,600.00	11,863,530.37	0.00	310,665.58	9,498,138.33	21,885,961.48
NIC	0.00	0.00	1,367,641.01	924,550.25	0.00	106,864.50	2,399,055.76
SLV	60,523.00	106,582.75	4,168,514.05	23,924,918.15	1,283,259.75	0.00	29,543,797.70
Total	74,557.20	316,689.86	48,581,682.49	27,553,176.38	6,794,893.00	10,204,642.55	93,525,641.48
Número de transacciones							
CRI	0	2	113	16	170	41	342
DOM	0	0	1332	364	258	17	1971
GTM	3	0	0	0	0	7	10
HND	2	6	204	0	49	68	329
NIC	0	0	84	64	0	12	160
SLV	3	23	613	343	190	0	1172
Total	8	31	2346	787	667	145	3984

Figura 4: SIPA: Distribución de los montos y número de transacciones Acumulado del 1 de enero al 18 de agosto de 2023
Por país de origen y de destino

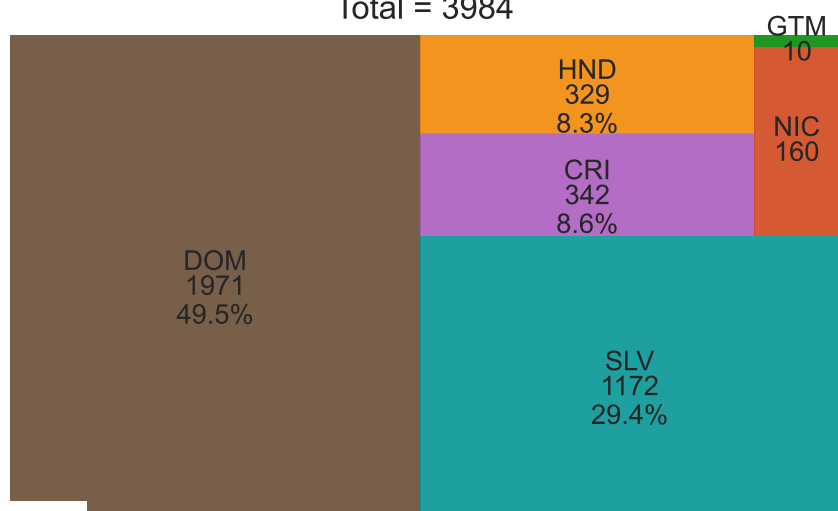
SIPA: Monto enviado por cada país
 Total = \$93.5m



SIPA: Monto recibido por cada país
 Total = \$93.5m



SIPA: Transacciones enviadas por cada país
 Total = 3984



SIPA: Transacciones recibidas por cada país
 Total = 3984

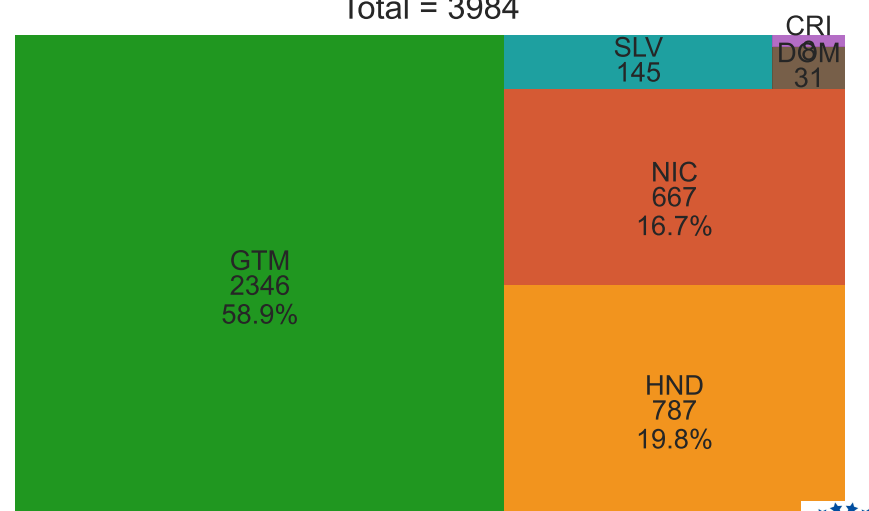
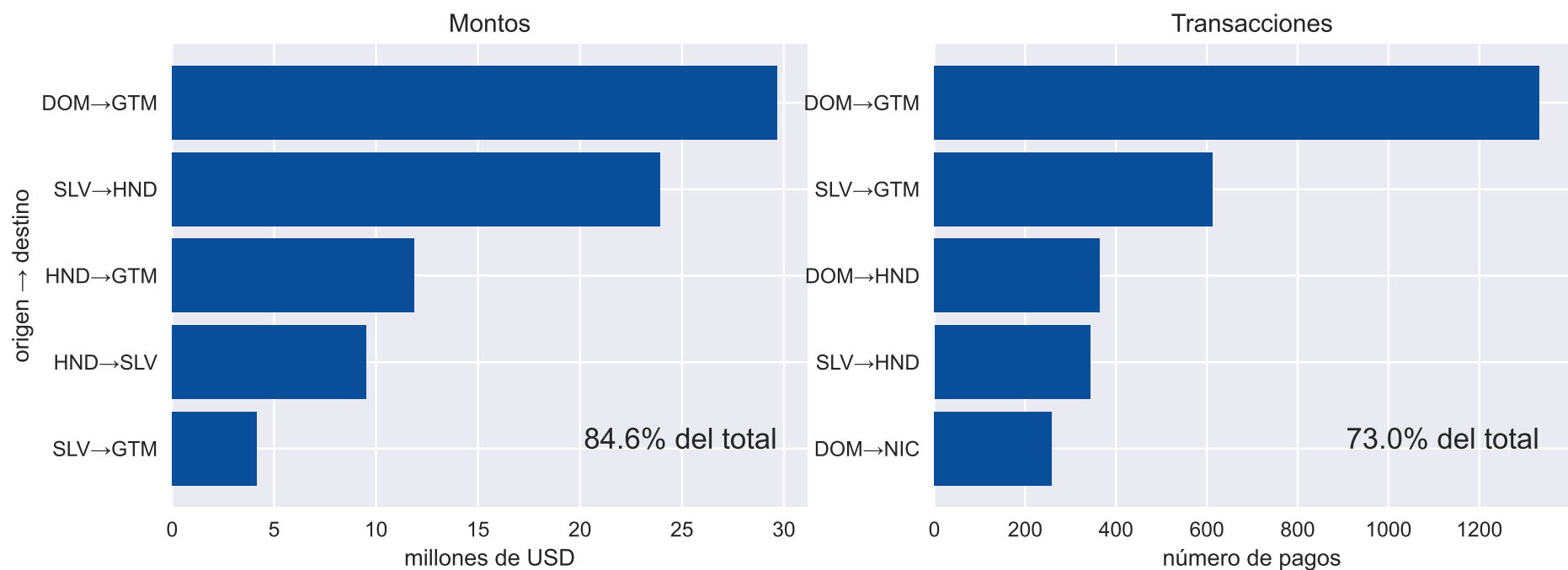
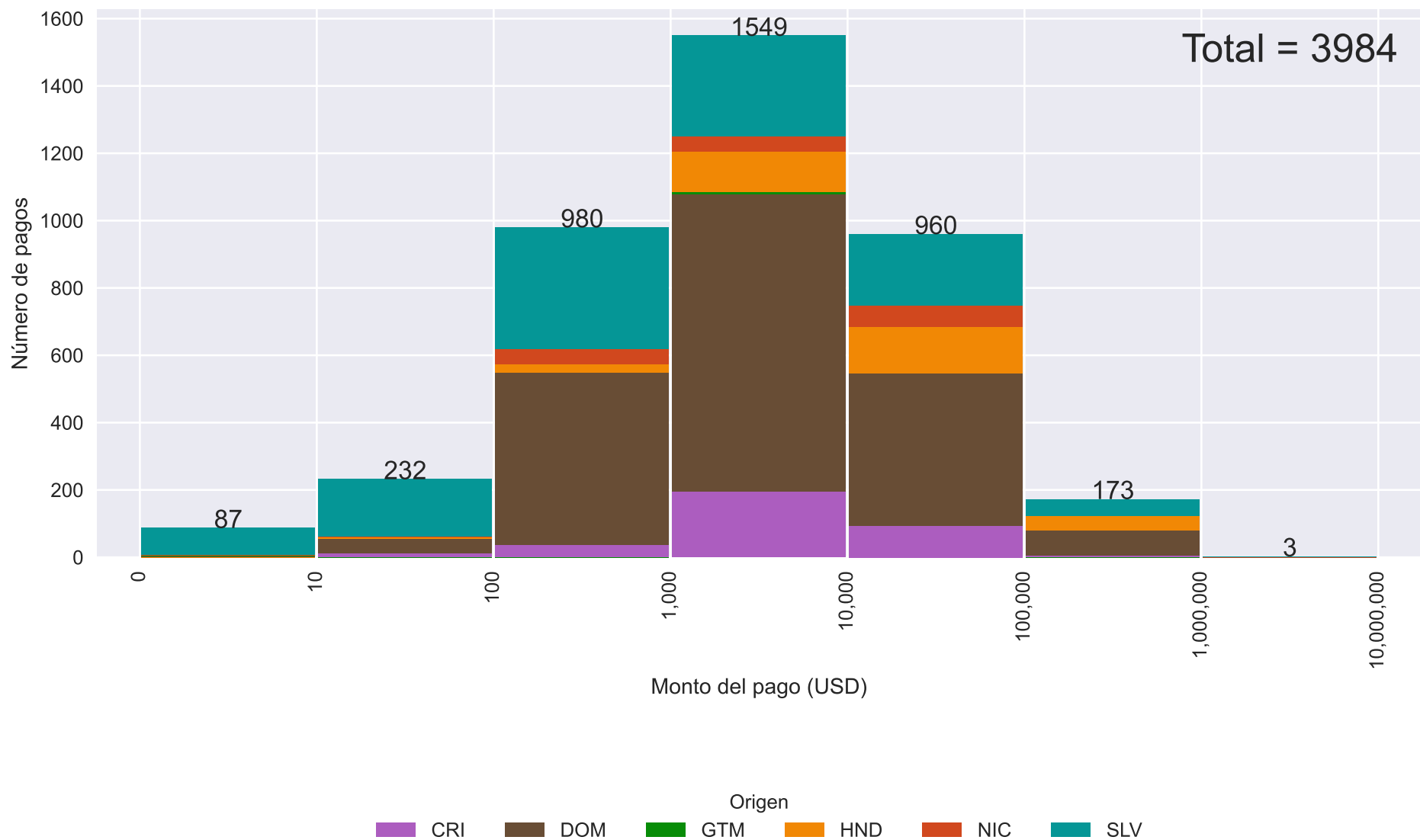


Figura 5: SIPA: Flujos de pagos predominantes
Acumulado del 1 de enero al 18 de agosto de 2023
Por países de origen→destino



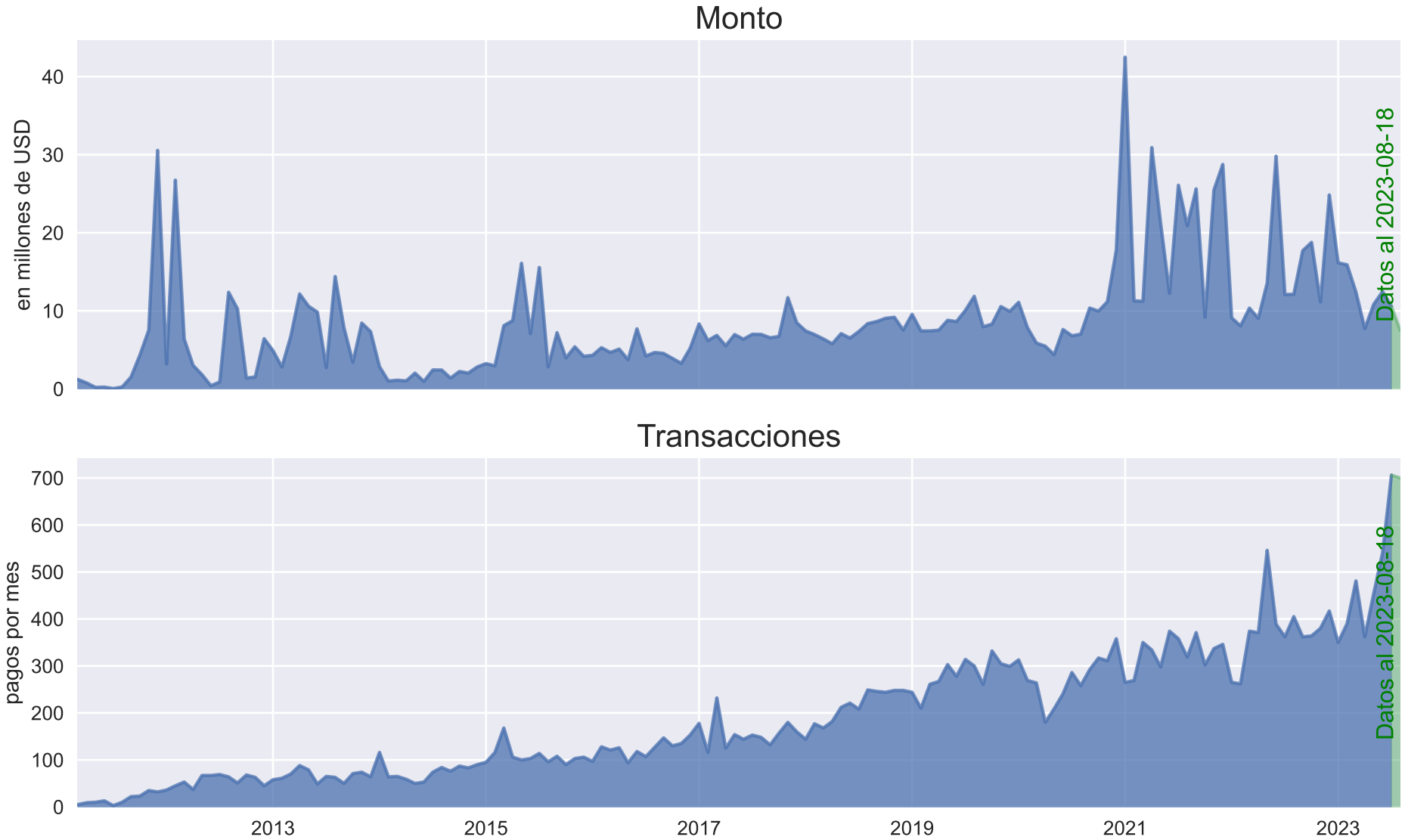
**Figura 6: SIPA: Distribución de los pagos
Acumulado del 1 de enero al 18 de agosto de 2023
Por monto del pago y país de origen**



Parte III

**Pagos realizados del 3 de marzo de 2011 al 18 de agosto de
2023**

Figura 7: SIPA: Monto y número de transacciones
Del 3 de marzo de 2011 al 18 de agosto de 2023 , por mes



Cuadro 6: SIPA: Operaciones y montos, mensual y acumulado

Año	Mes	Monto (USD)		Variación %		Transacciones		Variación %		
		Total	Acumulado	interanual	mensual	Total	Acumulado	interanual	mensual	
2011	3	1,219,338.79	1,219,338.79			5	5			
	4	769,528.14	1,988,866.93		-36.89	9	14		80.00	
	5	193,925.10	2,182,792.03		-74.80	10	24		11.11	
	6	227,127.97	2,409,920.00		17.12	13	37		30.00	
	7	48,517.70	2,458,437.70		-78.64	3	40		-76.92	
	8	240,993.62	2,699,431.32		396.71	10	50		233.33	
	9	1,515,103.35	4,214,534.67		528.69	22	72		120.00	
	10	4,325,545.51	8,540,080.18		185.50	23	95		4.55	
	11	7,522,873.94	16,062,954.12		73.92	35	130		52.17	
	12	30,559,640.32	46,622,594.44		306.22	32	162		-8.57	
	2012	1	3,184,988.56	49,807,583.00		-89.58	36	198		12.50
		2	26,745,195.16	76,552,778.16		739.73	45	243		25.00
3		6,382,971.45	82,935,749.61	423.48	-76.13	53	296	960.00	17.78	
4		3,011,833.38	85,947,582.99	291.39	-52.81	37	333	311.11	-30.19	
5		1,821,936.91	87,769,519.90	839.51	-39.51	67	400	570.00	81.08	
6		409,690.12	88,179,210.02	80.38	-77.51	67	467	415.38	0.00	
7		883,371.91	89,062,581.93	1,720.72	115.62	69	536	2,200.00	2.99	
8		12,380,296.96	101,442,878.89	5,037.19	1,301.48	64	600	540.00	-7.25	
9		10,248,855.11	111,691,734.00	576.45	-17.22	51	651	131.82	-20.31	
10		1,395,271.06	113,087,005.06	-67.74	-86.39	68	719	195.65	33.33	
11		1,525,409.41	114,612,414.47	-79.72	9.33	63	782	80.00	-7.35	
12		6,437,071.70	121,049,486.17	-78.94	321.99	45	827	40.62	-28.57	
2013	1	4,903,734.24	125,953,220.41	53.96	-23.82	58	885	61.11	28.89	
	2	2,806,750.74	128,759,971.15	-89.51	-42.76	61	946	35.56	5.17	
	3	6,735,020.32	135,494,991.47	5.52	139.96	70	1016	32.08	14.75	
	4	12,163,552.17	147,658,543.64	303.86	80.60	88	1104	137.84	25.71	
	5	10,596,178.20	158,254,721.84	481.59	-12.89	79	1183	17.91	-10.23	
	6	9,837,920.71	168,092,642.55	2,301.31	-7.16	49	1232	-26.87	-37.97	
	7	2,722,362.18	170,815,004.73	208.18	-72.33	65	1297	-5.80	32.65	
	8	14,398,680.82	185,213,685.55	16.30	428.90	63	1360	-1.56	-3.08	
	9	7,809,244.36	193,022,929.91	-23.80	-45.76	50	1410	-1.96	-20.63	
	10	3,412,549.55	196,435,479.46	144.58	-56.30	71	1481	4.41	42.00	
	11	8,437,473.83	204,872,953.29	453.13	147.25	74	1555	17.46	4.23	

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Año	Mes	Monto (USD)				Transacciones			
		Total	Acumulado	interanual	mensual	Total	Acumulado	interanual	mensual
	12	7,334,080.28	212,207,033.57	13.94	-13.08	64	1619	42.22	-13.51
2014	1	2,849,117.59	215,056,151.16	-41.90	-61.15	116	1735	100.00	81.25
	2	1,004,007.28	216,060,158.44	-64.23	-64.76	64	1799	4.92	-44.83
	3	1,115,477.28	217,175,635.72	-83.44	11.10	65	1864	-7.14	1.56
	4	1,024,616.65	218,200,252.37	-91.58	-8.15	59	1923	-32.95	-9.23
	5	2,018,432.32	220,218,684.69	-80.95	96.99	50	1973	-36.71	-15.25
	6	956,129.18	221,174,813.87	-90.28	-52.63	53	2026	8.16	6.00
	7	2,428,430.94	223,603,244.81	-10.80	153.99	74	2100	13.85	39.62
	8	2,420,730.76	226,023,975.57	-83.19	-0.32	84	2184	33.33	13.51
	9	1,384,410.65	227,408,386.22	-82.27	-42.81	76	2260	52.00	-9.52
	10	2,233,524.41	229,641,910.63	-34.55	61.33	87	2347	22.54	14.47
	11	2,030,952.39	231,672,863.02	-75.93	-9.07	83	2430	12.16	-4.60
	12	2,811,495.31	234,484,358.33	-61.67	38.43	90	2520	40.62	8.43
2015	1	3,241,659.54	237,726,017.87	13.78	15.30	95	2615	-18.10	5.56
	2	2,953,381.12	240,679,398.99	194.16	-8.89	116	2731	81.25	22.11
	3	8,097,583.03	248,776,982.02	625.93	174.18	168	2899	158.46	44.83
	4	8,744,473.50	257,521,455.52	753.44	7.99	106	3005	79.66	-36.90
	5	16,096,751.59	273,618,207.11	697.49	84.08	100	3105	100.00	-5.66
	6	7,069,228.35	280,687,435.46	639.36	-56.08	103	3208	94.34	3.00
	7	15,559,904.64	296,247,340.10	540.74	120.11	114	3322	54.05	10.68
	8	2,831,601.37	299,078,941.47	16.97	-81.80	96	3418	14.29	-15.79
	9	7,204,888.14	306,283,829.61	420.43	154.45	108	3526	42.11	12.50
	10	3,964,331.46	310,248,161.07	77.49	-44.98	90	3616	3.45	-16.67
	11	5,393,814.83	315,641,975.90	165.58	36.06	103	3719	24.10	14.44
	12	4,173,576.48	319,815,552.38	48.45	-22.62	106	3825	17.78	2.91
2016	1	4,300,036.53	324,115,588.91	32.65	3.03	97	3922	2.11	-8.49
	2	5,283,627.68	329,399,216.59	78.90	22.87	128	4050	10.34	31.96
	3	4,671,464.35	334,070,680.94	-42.31	-11.59	121	4171	-27.98	-5.47
	4	5,099,072.13	339,169,753.07	-41.69	9.15	126	4297	18.87	4.13
	5	3,744,480.89	342,914,233.96	-76.74	-26.57	94	4391	-6.00	-25.40
	6	7,699,402.68	350,613,636.64	8.91	105.62	118	4509	14.56	25.53
	7	4,221,549.65	354,835,186.29	-72.87	-45.17	107	4616	-6.14	-9.32
	8	4,666,727.51	359,501,913.80	64.81	10.55	127	4743	32.29	18.69
	9	4,545,949.95	364,047,863.75	-36.90	-2.59	147	4890	36.11	15.75
	10	3,913,620.33	367,961,484.08	-1.28	-13.91	130	5020	44.44	-11.56

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Año	Mes	Monto (USD)				Transacciones			
		Total	Acumulado	interanual	mensual	Total	Acumulado	interanual	mensual
	11	3,271,270.21	371,232,754.29	-39.35	-16.41	135	5155	31.07	3.85
	12	5,227,378.86	376,460,133.15	25.25	59.80	153	5308	44.34	13.33
2017	1	8,335,187.97	384,795,321.12	93.84	59.45	178	5486	83.51	16.34
	2	6,195,824.26	390,991,145.38	17.26	-25.67	116	5602	-9.38	-34.83
	3	6,857,285.48	397,848,430.86	46.79	10.68	232	5834	91.74	100.00
	4	5,521,958.44	403,370,389.30	8.29	-19.47	125	5959	-0.79	-46.12
	5	6,963,614.23	410,334,003.53	85.97	26.11	154	6113	63.83	23.20
	6	6,367,654.69	416,701,658.22	-17.30	-8.56	144	6257	22.03	-6.49
	7	7,002,167.12	423,703,825.34	65.87	9.96	153	6410	42.99	6.25
	8	6,978,827.11	430,682,652.45	49.54	-0.33	148	6558	16.54	-3.27
	9	6,550,395.70	437,233,048.15	44.09	-6.14	132	6690	-10.20	-10.81
	10	6,719,532.44	443,952,580.59	71.70	2.58	157	6847	20.77	18.94
	11	11,697,867.52	455,650,448.11	257.59	74.09	180	7027	33.33	14.65
	12	8,478,632.53	464,129,080.64	62.20	-27.52	160	7187	4.58	-11.11
2018	1	7,431,360.47	471,560,441.11	-10.84	-12.35	144	7331	-19.10	-10.00
	2	6,963,537.83	478,523,978.94	12.39	-6.30	177	7508	52.59	22.92
	3	6,404,822.62	484,928,801.56	-6.60	-8.02	168	7676	-27.59	-5.08
	4	5,779,748.52	490,708,550.08	4.67	-9.76	182	7858	45.60	8.33
	5	7,081,763.06	497,790,313.14	1.70	22.53	212	8070	37.66	16.48
	6	6,503,075.55	504,293,388.69	2.13	-8.17	221	8291	53.47	4.25
	7	7,360,669.77	511,654,058.46	5.12	13.19	208	8499	35.95	-5.88
	8	8,368,600.31	520,022,658.77	19.91	13.69	249	8748	68.24	19.71
	9	8,627,648.69	528,650,307.46	31.71	3.10	246	8994	86.36	-1.20
	10	9,043,954.92	537,694,262.38	34.59	4.83	244	9238	55.41	-0.81
	11	9,178,380.57	546,872,642.95	-21.54	1.49	248	9486	37.78	1.64
	12	7,537,036.62	554,409,679.57	-11.11	-17.88	248	9734	55.00	0.00
2019	1	9,562,831.69	563,972,511.26	28.68	26.88	244	9978	69.44	-1.61
	2	7,420,404.35	571,392,915.61	6.56	-22.40	210	10188	18.64	-13.93
	3	7,427,716.54	578,820,632.15	15.97	0.10	261	10449	55.36	24.29
	4	7,519,105.18	586,339,737.33	30.09	1.23	267	10716	46.70	2.30
	5	8,793,222.91	595,132,960.24	24.17	16.95	303	11019	42.92	13.48
	6	8,622,567.91	603,755,528.15	32.59	-1.94	278	11297	25.79	-8.25
	7	10,061,594.25	613,817,122.40	36.69	16.69	314	11611	50.96	12.95
	8	11,862,425.37	625,679,547.77	41.75	17.90	300	11911	20.48	-4.46
	9	7,969,452.72	633,649,000.49	-7.63	-32.82	261	12172	6.10	-13.00

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Año	Mes	Monto (USD)				Transacciones			
		Total	Acumulado	interanual	mensual	Total	Acumulado	interanual	mensual
	10	8,290,713.04	641,939,713.53	-8.33	4.03	332	12504	36.07	27.20
	11	10,548,278.92	652,487,992.45	14.93	27.23	305	12809	22.98	-8.13
	12	9,930,123.09	662,418,115.54	31.75	-5.86	299	13108	20.56	-1.97
2020	1	11,092,622.25	673,510,737.79	16.00	11.71	313	13421	28.28	4.68
	2	7,842,999.63	681,353,737.42	5.70	-29.30	269	13690	28.10	-14.06
	3	5,877,938.58	687,231,676.00	-20.86	-25.05	264	13954	1.15	-1.86
	4	5,473,484.74	692,705,160.74	-27.21	-6.88	180	14134	-32.58	-31.82
	5	4,389,265.91	697,094,426.65	-50.08	-19.81	209	14343	-31.02	16.11
	6	7,614,545.18	704,708,971.83	-11.69	73.48	241	14584	-13.31	15.31
	7	6,805,099.54	711,514,071.37	-32.37	-10.63	286	14870	-8.92	18.67
	8	7,011,626.12	718,525,697.49	-40.89	3.03	258	15128	-14.00	-9.79
	9	10,358,215.15	728,883,912.64	29.97	47.73	292	15420	11.88	13.18
	10	9,964,650.81	738,848,563.45	20.19	-3.80	317	15737	-4.52	8.56
	11	11,177,559.55	750,026,123.00	5.97	12.17	311	16048	1.97	-1.89
	12	17,770,284.48	767,796,407.48	78.95	58.98	358	16406	19.73	15.11
2021	1	42,503,862.70	810,300,270.18	283.17	139.19	265	16671	-15.34	-25.98
	2	11,280,316.61	821,580,586.79	43.83	-73.46	269	16940	0.00	1.51
	3	11,233,964.93	832,814,551.72	91.12	-0.41	350	17290	32.58	30.11
	4	30,912,457.63	863,727,009.35	464.77	175.17	334	17624	85.56	-4.57
	5	21,199,019.90	884,926,029.25	382.97	-31.42	298	17922	42.58	-10.78
	6	12,247,006.54	897,173,035.79	60.84	-42.23	374	18296	55.19	25.50
	7	26,092,925.58	923,265,961.37	283.43	113.06	358	18654	25.17	-4.28
	8	20,904,720.60	944,170,681.97	198.14	-19.88	319	18973	23.64	-10.89
	9	25,629,718.27	969,800,400.24	147.43	22.60	371	19344	27.05	16.30
	10	9,196,638.71	978,997,038.95	-7.71	-64.12	302	19646	-4.73	-18.60
	11	25,482,300.91	1,004,479,339.86	127.98	177.08	337	19983	8.36	11.59
	12	28,759,610.28	1,033,238,950.14	61.84	12.86	346	20329	-3.35	2.67
2022	1	9,106,728.85	1,042,345,678.99	-78.57	-68.34	265	20594	0.00	-23.41
	2	8,063,605.91	1,050,409,284.90	-28.52	-11.45	262	20856	-2.60	-1.13
	3	10,352,802.32	1,060,762,087.22	-7.84	28.39	374	21230	6.86	42.75
	4	9,040,210.65	1,069,802,297.87	-70.76	-12.68	371	21601	11.08	-0.80
	5	13,565,721.70	1,083,368,019.57	-36.01	50.06	546	22147	83.22	47.17
	6	29,807,798.28	1,113,175,817.85	143.39	119.73	389	22536	4.01	-28.75
	7	12,086,451.82	1,125,262,269.67	-53.68	-59.45	362	22898	1.12	-6.94
	8	12,121,250.15	1,137,383,519.82	-42.02	0.29	405	23303	26.96	11.88

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Año	Mes	Monto (USD)				Transacciones			
		Total	Acumulado	interanual	mensual	Total	Acumulado	interanual	mensual
	9	17,700,893.65	1,155,084,413.47	-30.94	46.03	362	23665	-2.43	-10.62
	10	18,768,409.37	1,173,852,822.84	104.08	6.03	364	24029	20.53	0.55
	11	11,143,397.28	1,184,996,220.12	-56.27	-40.63	380	24409	12.76	4.40
	12	24,850,833.06	1,209,847,053.18	-13.59	123.01	417	24826	20.52	9.74
2023	1	16,146,141.22	1,225,993,194.40	77.30	-35.03	350	25176	32.08	-16.07
	2	15,902,249.83	1,241,895,444.23	97.21	-1.51	390	25566	48.85	11.43
	3	12,416,254.25	1,254,311,698.48	19.93	-21.92	481	26047	28.61	23.33
	4	7,718,268.11	1,262,029,966.59	-14.62	-37.84	362	26409	-2.43	-24.74
	5	10,833,210.50	1,272,863,177.09	-20.14	40.36	454	26863	-16.85	25.41
	6	12,467,483.44	1,285,330,660.53	-58.17	15.09	541	27404	39.07	19.16
	7	10,568,656.11	1,295,899,316.64	-12.56	-15.23	706	28110	95.03	30.50
	8	7,473,378.02	1,303,372,694.66			700	28810		

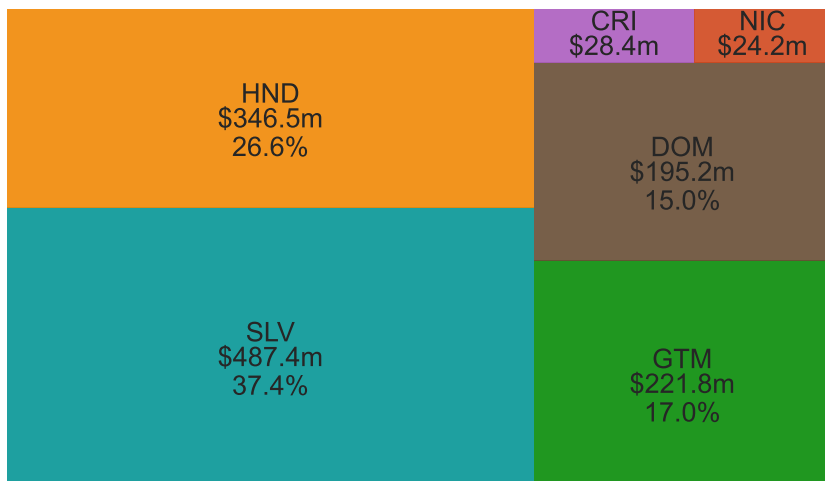
Cuadro 7: SIPA: Montos y número de transacciones Acumulado del 3 de marzo de 2011 al 18 de agosto de 2023 Por país de origen vs destino

—país de origen (fila) vs país de destino (columna)—

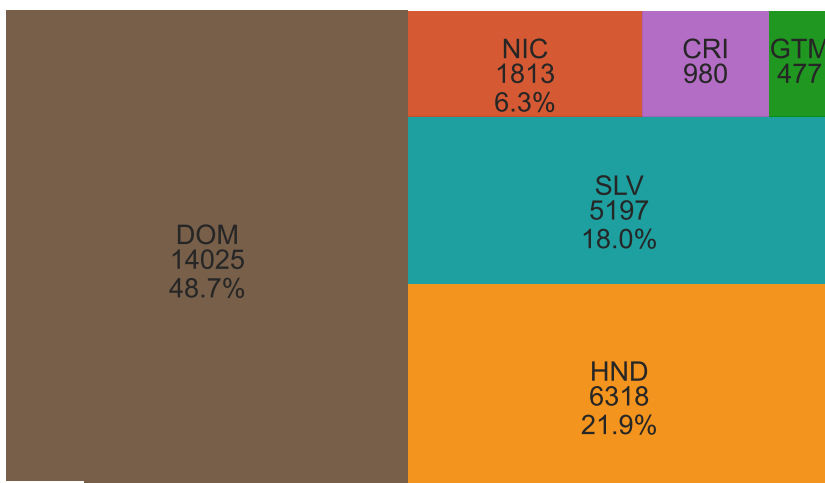
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	23,777.11	8,653,303.30	101,597.00	19,112,478.06	529,751.57	28,420,907.04
DOM	0.00	0.00	165,248,054.67	15,248,974.76	12,329,982.91	2,333,898.64	195,160,910.98
GTM	11.00	41,940.00	0.00	1,253,281.51	1,204,570.95	219,271,767.63	221,771,571.09
HND	14,027.20	706,410.06	145,714,750.88	0.00	9,215,880.51	190,829,454.77	346,480,523.42
NIC	20,396.64	26,947.00	14,633,314.40	5,734,194.32	0.00	3,753,183.29	24,168,035.65
SLV	60,523.00	293,008.53	339,293,665.46	144,164,552.51	3,558,996.98	0.00	487,370,746.48
Total	94,957.84	1,092,082.70	673,543,088.71	166,502,600.10	45,421,909.41	416,718,055.90	1,303,372,694.66
Número de transacciones							
CRI	0	17	506	25	384	48	980
DOM	0	0	9594	1982	2157	292	14025
GTM	7	14	0	51	187	218	477
HND	2	72	4627	0	1171	446	6318
NIC	2	15	1093	408	0	295	1813
SLV	3	53	3510	1216	415	0	5197
Total	14	171	19330	3682	4314	1299	28810

Figura 8: SIPA: Distribución de los montos y número de transacciones Acumulado del 3 de marzo de 2011 al 18 de agosto de 2023 Por país de origen y de destino

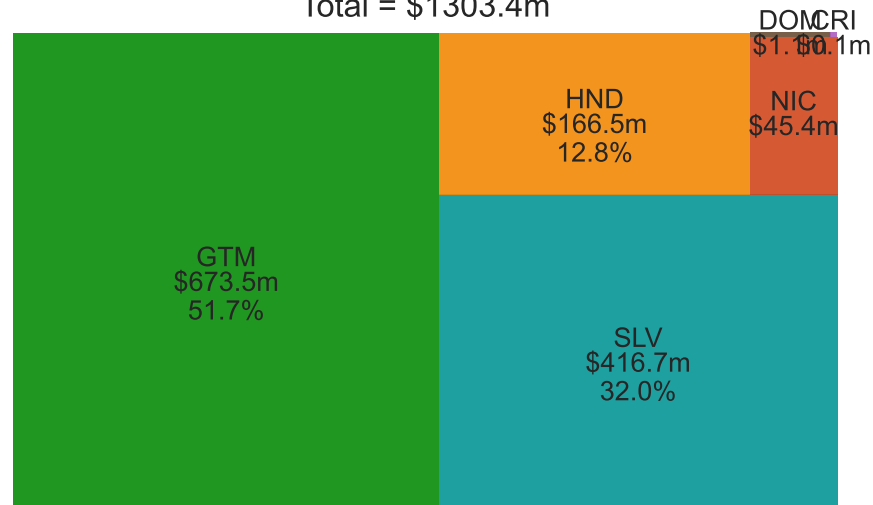
SIPA: Monto enviado por cada país
Total = \$1303.4m



SIPA: Transacciones enviadas por cada país
Total = 28810



SIPA: Monto recibido por cada país
Total = \$1303.4m



SIPA: Transacciones recibidas por cada país
Total = 28810

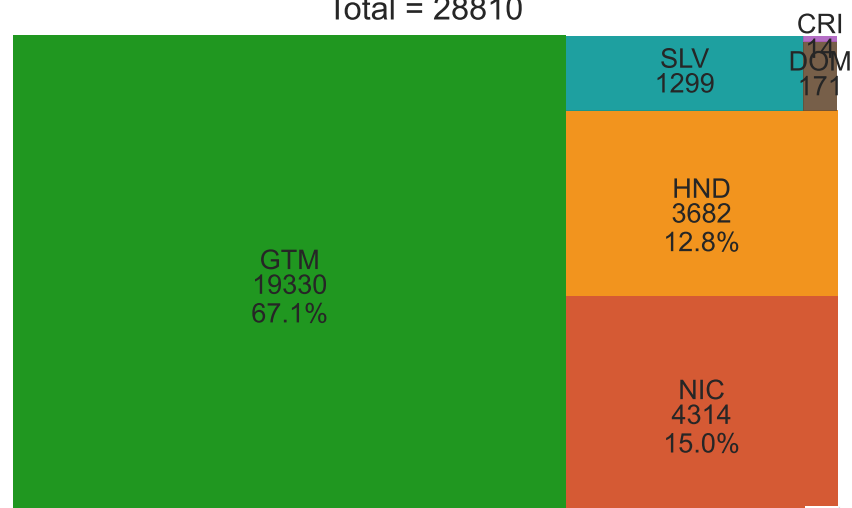


Figura 9: SIPA: Flujos de pagos predominantes
Acumulado del 3 de marzo de 2011 al 18 de agosto de 2023
Por países de origen → destino

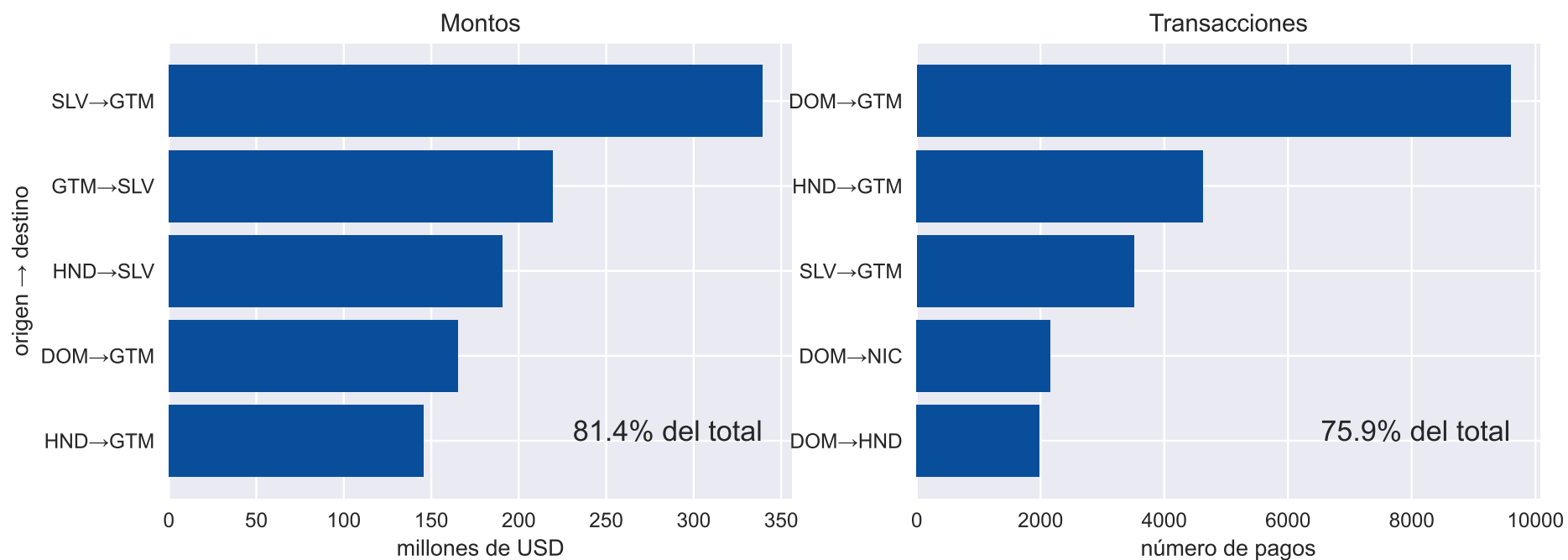
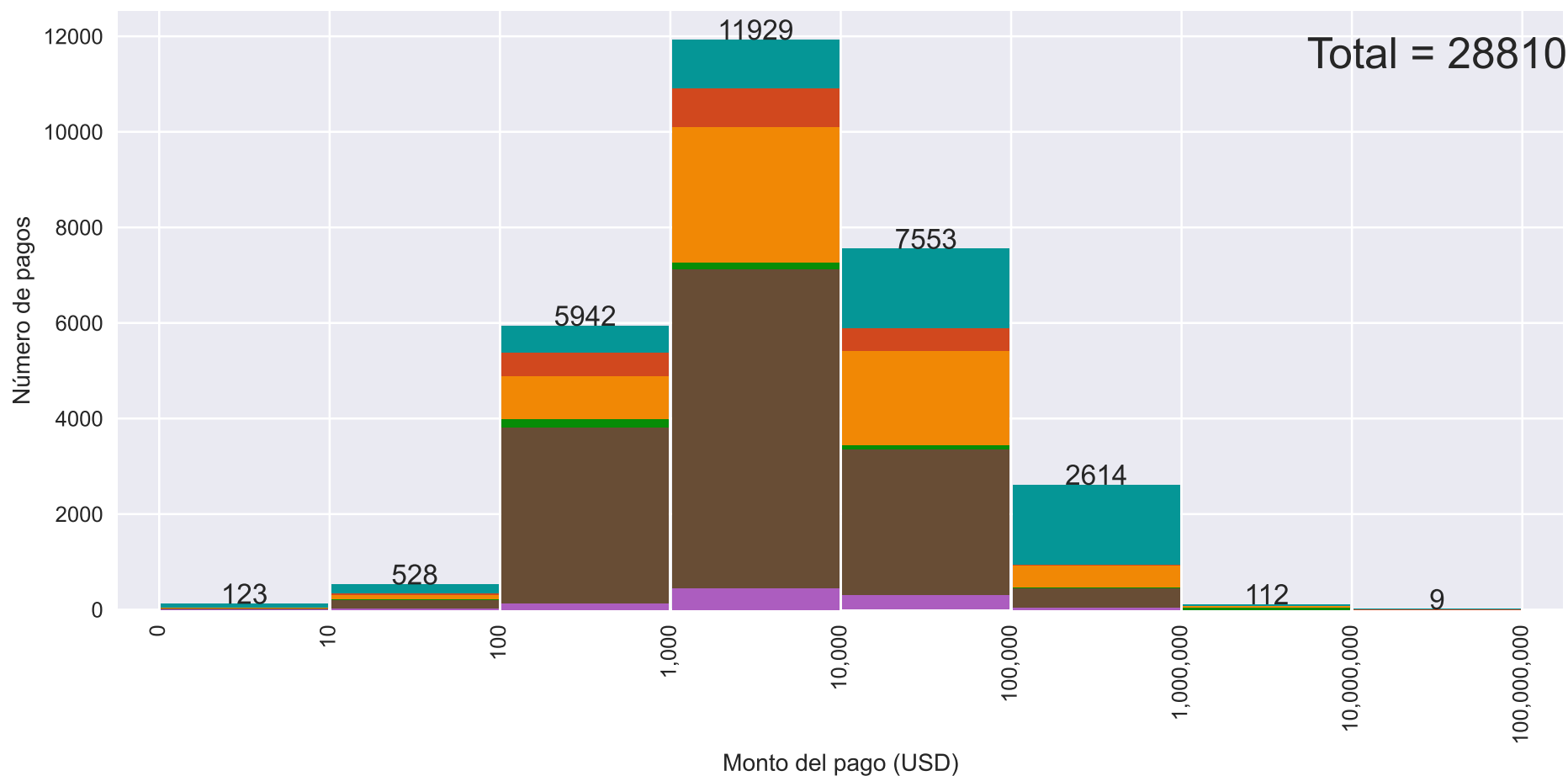


Figura 10: SIPA: Distribución de los pagos
Acumulado del 3 de marzo de 2011 al 18 de agosto de 2023
Por monto del pago y país de origen

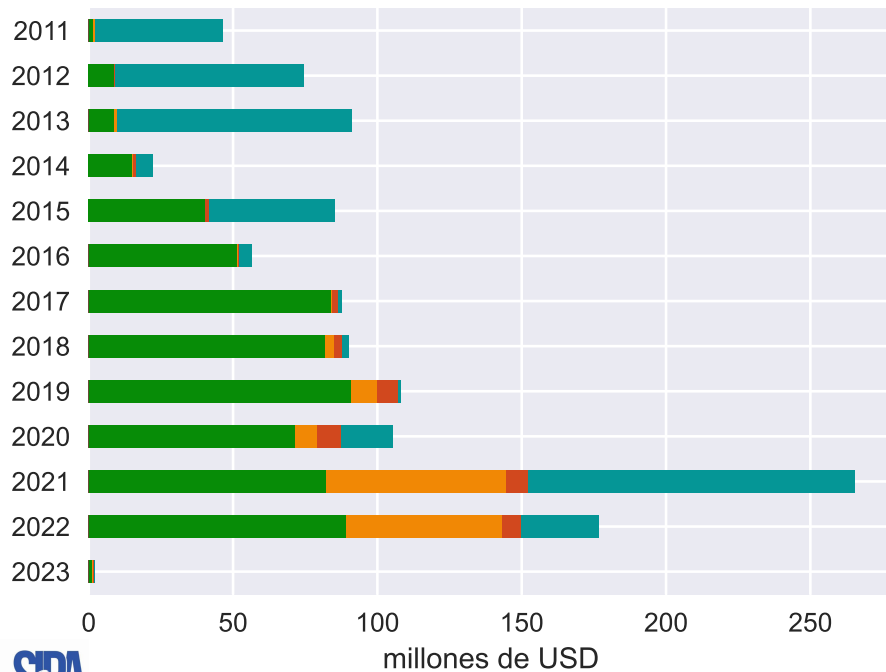


Origen
 CRI DOM GTM HND NIC SLV

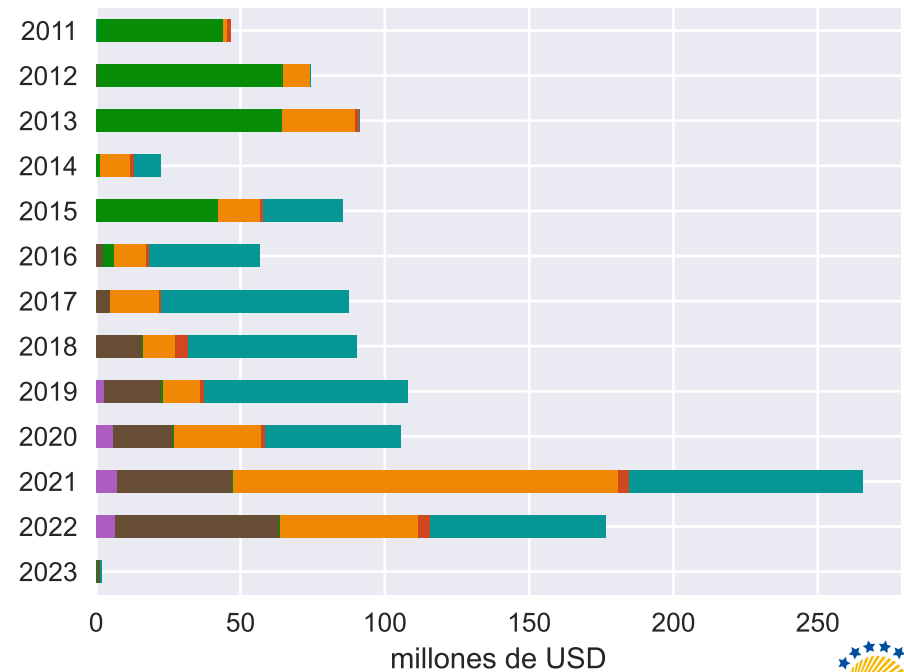
Cuadro 8: SIPA: Montos enviados y recibidos por cada país (miles de USD)

Año	Recibidos						Enviados						Total Total
	CRI	DOM	GTM	HND	NIC	SLV	CRI	DOM	GTM	HND	NIC	SLV	
2011	0.0	172.0	1,472.6	734.4	23.8	44,219.7	0.0	75.5	43,825.0	1,546.1	1,176.1	0.0	46,622.6
2012	0.0	66.2	8,693.1	74.3	224.0	65,369.2	0.0	257.1	64,546.9	9,558.9	50.9	13.1	74,426.9
2013	0.0	72.1	8,963.2	708.1	261.6	81,152.5	0.0	95.1	64,455.1	25,120.2	1,456.4	30.8	91,157.5
2014	0.0	47.6	14,920.7	493.6	1,201.1	5,614.3	0.0	114.1	1,183.4	10,657.4	1,083.2	9,239.2	22,277.3
2015	0.0	18.1	40,282.1	116.6	1,539.6	43,374.8	0.0	131.5	42,068.7	14,456.5	982.0	27,692.5	85,331.2
2016	0.0	17.0	51,530.7	58.9	649.2	4,388.9	0.0	2,536.6	3,498.5	11,401.9	1,037.3	38,170.3	56,644.6
2017	0.0	25.9	83,807.9	645.7	1,880.1	1,309.3	0.0	4,770.0	183.8	16,955.3	691.2	65,068.6	87,668.9
2018	0.0	55.6	81,844.3	3,134.3	2,926.5	2,319.9	0.0	15,967.0	479.0	10,864.0	4,449.7	58,520.9	90,280.6
2019	0.0	28.7	91,063.3	8,698.3	7,224.4	993.8	2,830.7	19,776.0	612.9	12,623.2	1,698.2	70,467.5	108,008.4
2020	20.4	20.0	71,316.3	7,850.9	8,280.6	17,890.1	5,803.3	21,050.8	22.1	30,321.3	1,384.4	46,796.5	105,378.3
2021	0.0	81.1	82,254.0	62,064.5	7,949.1	113,093.8	7,347.7	39,674.9	518.4	133,376.4	3,658.9	80,866.2	265,442.5
2022	0.0	171.1	88,813.3	54,369.8	6,467.0	26,787.0	6,524.9	56,968.2	339.6	47,713.4	4,100.7	60,961.4	176,608.1
2023	74.6	316.7	48,581.7	27,553.2	6,794.9	10,204.6	5,914.4	33,744.2	38.2	21,886.0	2,399.1	29,543.8	93,525.6
Total	95.0	1,092.1	673,543.1	166,502.6	45,421.9	416,718.1	28,420.9	195,160.9	221,771.6	346,480.5	24,168.0	487,370.7	1,303,372.7

Recibidos



Enviados



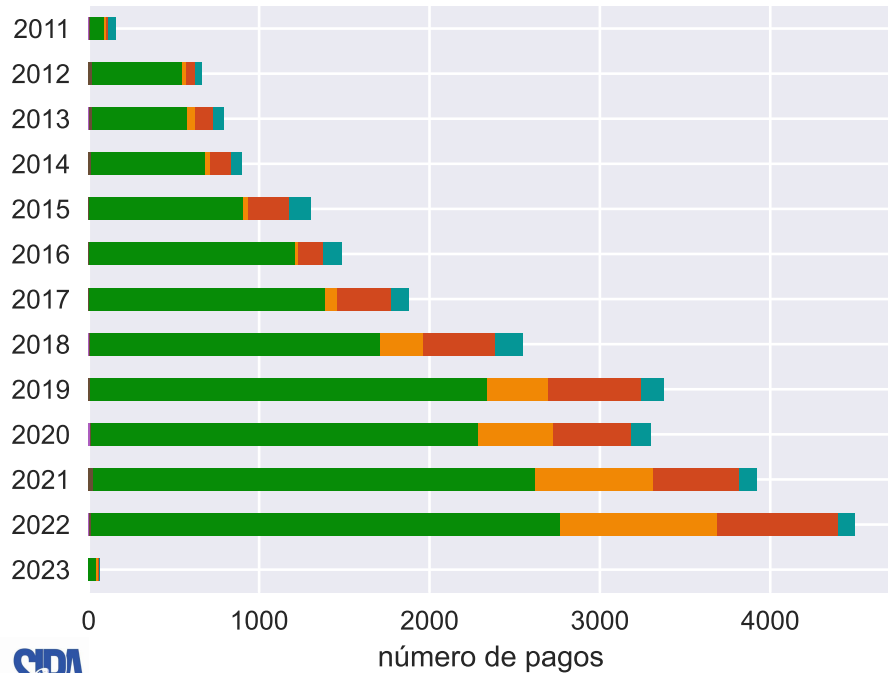
■ CRI
 ■ DOM
 ■ GTM
 ■ HND
 ■ NIC
 ■ SLV



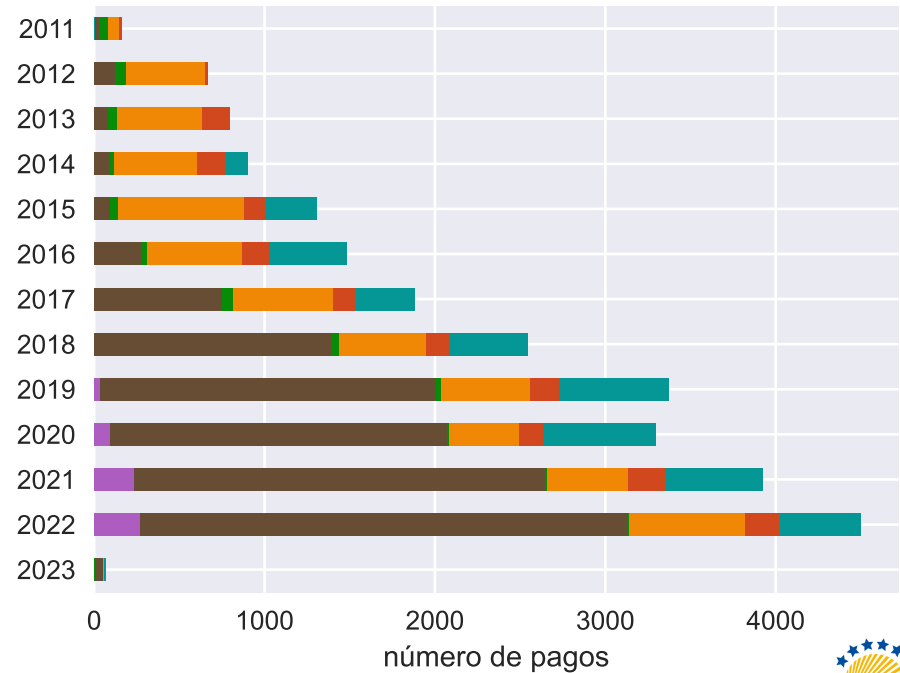
Cuadro 9: SIPA: Número de pagos enviados y recibidos por cada país

Año	Recibidos						Enviados						Total
	CRI	DOM	GTM	HND	NIC	SLV	CRI	DOM	GTM	HND	NIC	SLV	Total
2011	0	9	84	8	15	46	0	28	52	67	15	0	162
2012	0	18	534	20	52	41	0	124	65	466	8	2	665
2013	0	23	554	52	100	63	0	86	53	494	158	1	792
2014	0	14	670	30	124	63	0	92	24	488	169	128	901
2015	0	3	905	27	243	127	0	96	48	736	123	302	1305
2016	0	2	1209	19	147	106	0	272	41	554	167	449	1483
2017	0	3	1381	76	319	100	0	751	65	591	130	342	1879
2018	0	10	1701	251	424	161	0	1389	50	507	144	457	2547
2019	0	8	2331	357	546	132	33	1971	35	519	174	642	3374
2020	6	9	2269	439	462	113	96	1978	12	407	142	663	3298
2021	0	26	2594	696	502	105	237	2410	12	476	221	567	3923
2022	0	15	2752	920	713	97	272	2857	10	684	202	472	4497
2023	8	31	2346	787	667	145	342	1971	10	329	160	1172	3984
Total	14	171	19330	3682	4314	1299	980	14025	477	6318	1813	5197	28810

Recibidos



Enviados



Parte IV

Devoluciones

Cuadro 10: SIPA: Devoluciones

Año	Mes	Monto (USD)			Transacciones		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
2015	2	6,533.94	2,953,381.12	0.22	3	116	2.59
	3	98,314.48	8,097,583.03	1.21	3	168	1.79
	4	32,272.00	8,744,473.50	0.37	4	106	3.77
	5	0.00	16,096,751.59	0.00	0	100	0.00
	6	1,133.00	7,069,228.35	0.02	4	103	3.88
	7	34,565.48	15,559,904.64	0.22	5	114	4.39
	8	0.00	2,831,601.37	0.00	0	96	0.00
	9	36,538.26	7,204,888.14	0.51	2	108	1.85
	10	0.00	3,964,331.46	0.00	0	90	0.00
	11	3,579.00	5,393,814.83	0.07	1	103	0.97
	12	27,485.00	4,173,576.48	0.66	3	106	2.83
	2016	1	21,344.36	4,300,036.53	0.50	1	97
2		21,518.04	5,283,627.68	0.41	1	128	0.78
3		19,040.00	4,671,464.35	0.41	3	121	2.48
4		18,147.90	5,099,072.13	0.36	1	126	0.79
5		23,275.20	3,744,480.89	0.62	3	94	3.19
6		9,414.00	7,699,402.68	0.12	4	118	3.39
7		17,848.72	4,221,549.65	0.42	4	107	3.74
8		109,042.50	4,666,727.51	2.34	2	127	1.57
9		3,000.00	4,545,949.95	0.07	1	147	0.68
10		6,845.00	3,913,620.33	0.17	1	130	0.77
11		3,097.22	3,271,270.21	0.09	3	135	2.22
12		6,830.00	5,227,378.86	0.13	2	153	1.31
2017	1	0.00	8,335,187.97	0.00	0	178	0.00
	2	0.00	6,195,824.26	0.00	0	116	0.00
	3	82,198.75	6,857,285.48	1.20	9	232	3.88
	4	4,025.00	5,521,958.44	0.07	2	125	1.60
	5	4,290.00	6,963,614.23	0.06	2	154	1.30
	6	14,610.90	6,367,654.69	0.23	4	144	2.78
	7	23,205.13	7,002,167.12	0.33	6	153	3.92
	8	6,830.00	6,978,827.11	0.10	4	148	2.70
	9	11,690.00	6,550,395.70	0.18	4	132	3.03
	10	54,404.00	6,719,532.44	0.81	5	157	3.18

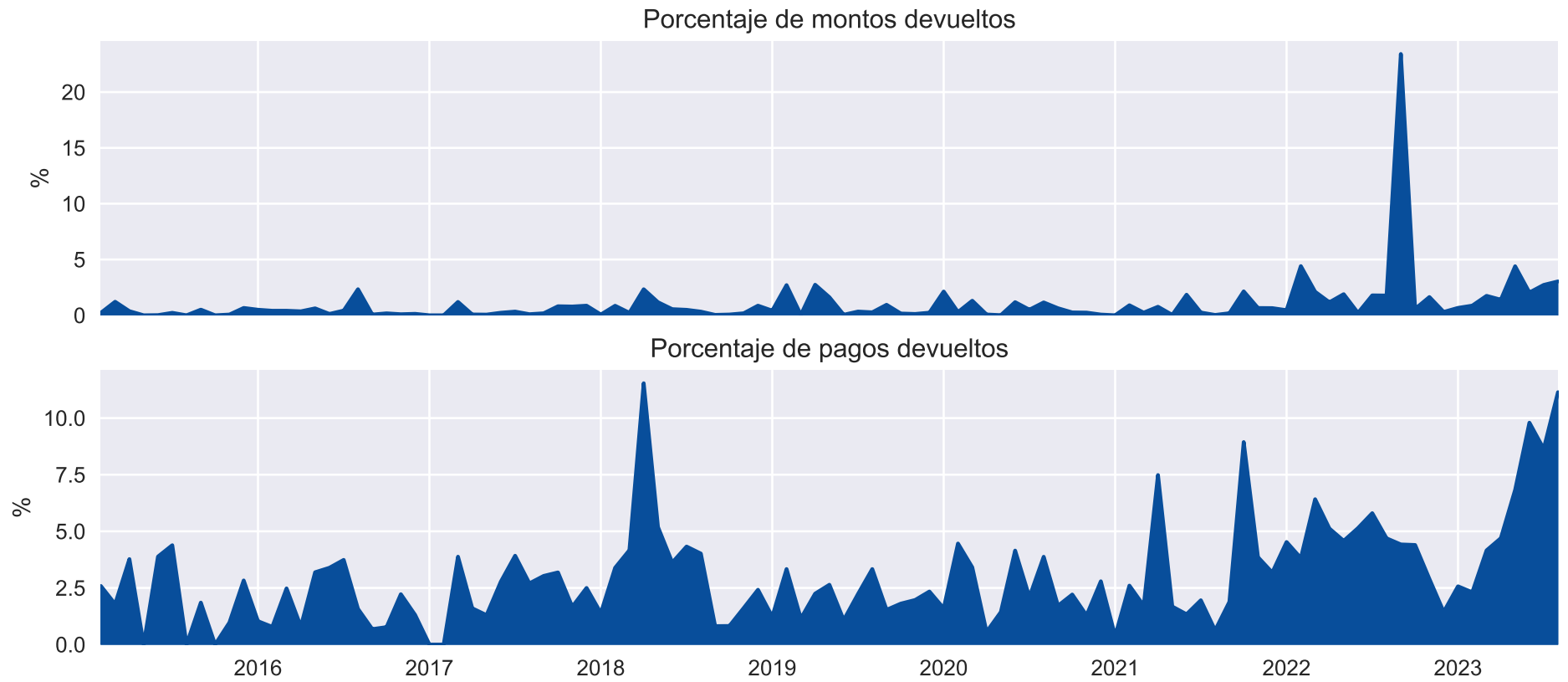
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Año	Mes	Monto			Número de pagos		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
	11	91,868.08	11,697,867.52	0.79	3	180	1.67
	12	72,990.00	8,478,632.53	0.86	4	160	2.50
2018	1	5,095.00	7,431,360.47	0.07	2	144	1.39
	2	59,503.30	6,963,537.83	0.85	6	177	3.39
	3	14,318.05	6,404,822.62	0.22	7	168	4.17
	4	134,849.57	5,779,748.52	2.33	21	182	11.54
	5	82,981.00	7,081,763.06	1.17	11	212	5.19
	6	35,715.11	6,503,075.55	0.55	8	221	3.62
	7	36,116.94	7,360,669.77	0.49	9	208	4.33
	8	27,428.57	8,368,600.31	0.33	10	249	4.02
	9	3,195.00	8,627,648.69	0.04	2	246	0.81
	10	6,221.00	9,043,954.92	0.07	2	244	0.82
	11	16,506.32	9,178,380.57	0.18	4	248	1.61
	12	65,030.67	7,537,036.62	0.86	6	248	2.42
2019	1	39,883.95	9,562,831.69	0.42	3	244	1.23
	2	200,644.98	7,420,404.35	2.70	7	210	3.33
	3	3,152.96	7,427,716.54	0.04	3	261	1.15
	4	205,927.91	7,519,105.18	2.74	6	267	2.25
	5	142,150.80	8,793,222.91	1.62	8	303	2.64
	6	4,160.00	8,622,567.91	0.05	3	278	1.08
	7	33,699.33	10,061,594.25	0.33	7	314	2.23
	8	31,703.61	11,862,425.37	0.27	10	300	3.33
	9	75,161.12	7,969,452.72	0.94	4	261	1.53
	10	13,133.00	8,290,713.04	0.16	6	332	1.81
	11	12,580.62	10,548,278.92	0.12	6	305	1.97
	12	23,360.00	9,930,123.09	0.24	7	299	2.34
2020	1	236,397.50	11,092,622.25	2.13	5	313	1.60
	2	22,732.00	7,842,999.63	0.29	12	269	4.46
	3	76,820.81	5,877,938.58	1.31	9	264	3.41
	4	3,941.43	5,473,484.74	0.07	1	180	0.56
	5	490.00	4,389,265.91	0.01	3	209	1.44
	6	89,770.94	7,614,545.18	1.18	10	241	4.15
	7	34,154.00	6,805,099.54	0.50	6	286	2.10
	8	80,910.76	7,011,626.12	1.15	10	258	3.88
	9	65,531.40	10,358,215.15	0.63	5	292	1.71

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Año	Mes	Monto			Número de pagos		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
	10	25,659.73	9,964,650.81	0.26	7	317	2.21
	11	26,910.00	11,177,559.55	0.24	4	311	1.29
	12	11,683.57	17,770,284.48	0.07	10	358	2.79
2021	1	472.91	42,503,862.70	0.00	1	265	0.38
	2	101,331.58	11,280,316.61	0.90	7	269	2.60
	3	26,975.24	11,233,964.93	0.24	6	350	1.71
	4	236,580.83	30,912,457.63	0.77	25	334	7.49
	5	7,821.41	21,199,019.90	0.04	5	298	1.68
	6	226,077.00	12,247,006.54	1.85	5	374	1.34
	7	64,828.80	26,092,925.58	0.25	7	358	1.96
	8	6,519.64	20,904,720.60	0.03	2	319	0.63
	9	47,414.43	25,629,718.27	0.18	7	371	1.89
	10	197,237.20	9,196,638.71	2.14	27	302	8.94
	11	166,263.57	25,482,300.91	0.65	13	337	3.86
	12	184,770.06	28,759,610.28	0.64	11	346	3.18
2022	1	41,642.10	9,106,728.85	0.46	12	265	4.53
	2	355,313.83	8,063,605.91	4.41	10	262	3.82
	3	218,345.88	10,352,802.32	2.11	24	374	6.42
	4	105,370.70	9,040,210.65	1.17	19	371	5.12
	5	256,946.89	13,565,721.70	1.89	25	546	4.58
	6	63,214.39	29,807,798.28	0.21	20	389	5.14
	7	215,640.05	12,086,451.82	1.78	21	362	5.80
	8	214,488.92	12,121,250.15	1.77	19	405	4.69
	9	4,144,275.33	17,700,893.65	23.41	16	362	4.42
	10	107,732.61	18,768,409.37	0.57	16	364	4.40
	11	182,255.10	11,143,397.28	1.64	11	380	2.89
	12	74,658.95	24,850,833.06	0.30	6	417	1.44
2023	1	107,172.37	16,146,141.22	0.66	9	350	2.57
	2	137,667.72	15,902,249.83	0.87	9	390	2.31
	3	216,361.10	12,416,254.25	1.74	20	481	4.16
	4	107,791.43	7,718,268.11	1.40	17	362	4.70
	5	476,103.13	10,833,210.50	4.39	31	454	6.83
	6	254,611.22	12,467,483.44	2.04	53	541	9.80
	7	287,613.13	10,568,656.11	2.72	61	706	8.64
	8	226,905.79	7,473,378.02	3.04	78	700	11.14

Figura 11: SIPA: Devoluciones



Cuadro 11: SIPA: Detalle de devoluciones

Fecha valor	Debito	Credito	Monto
2023-01-05	GTM	DOM	485.56
2023-01-06	GTM	DOM	2,165.00
2023-01-10	NIC	DOM	1,260.00
2023-01-17	GTM	DOM	52,301.00
2023-01-20	GTM	DOM	4,117.74
2023-01-23	GTM	DOM	3,995.00
2023-01-23	GTM	DOM	38,634.30
2023-01-26	HND	DOM	875.00
2023-01-27	GTM	DOM	3,338.77
2023-02-01	GTM	HND	122,276.81
2023-02-06	GTM	DOM	1,135.26
2023-02-09	GTM	DOM	2,739.00
2023-02-09	GTM	DOM	3,289.00
2023-02-09	GTM	DOM	592.65
2023-02-15	GTM	DOM	3,155.00
2023-02-15	GTM	DOM	285.00
2023-02-21	CRI	DOM	3,210.00
2023-02-24	GTM	DOM	985.00
2023-03-02	CRI	DOM	3,245.00
2023-03-06	GTM	HND	3,225.00
2023-03-08	GTM	DOM	3,712.00
2023-03-09	CRI	DOM	3,245.00
2023-03-13	GTM	DOM	66,709.03
2023-03-13	GTM	DOM	550.00
2023-03-14	GTM	DOM	690.00
2023-03-14	GTM	DOM	195.00
2023-03-16	GTM	DOM	901.90
2023-03-16	GTM	DOM	2,432.50
2023-03-17	CRI	DOM	8,000.00
2023-03-20	GTM	DOM	66,709.03
2023-03-21	GTM	NIC	174.00
2023-03-21	CRI	DOM	8,000.00
2023-03-21	GTM	DOM	22,724.36
:	:	:	:

Fecha valor	Débito	Crédito	Monto
:	:	:	:
2023-03-22	GTM	DOM	2,432.50
2023-03-24	GTM	SLV	13,420.00
2023-03-28	GTM	DOM	3,411.00
2023-03-29	GTM	DOM	3,789.78
2023-03-30	GTM	DOM	2,795.00
2023-04-03	GTM	SLV	9,595.00
2023-04-05	GTM	SLV	11,833.05
2023-04-11	CRI	DOM	200.00
2023-04-12	NIC	HND	2,000.00
2023-04-12	CRI	DOM	5,000.00
2023-04-13	GTM	DOM	6,477.53
2023-04-14	HND	DOM	733.00
2023-04-14	CRI	DOM	201.00
2023-04-17	GTM	DOM	1,635.00
2023-04-17	GTM	DOM	52,158.00
2023-04-19	HND	DOM	706.80
2023-04-20	GTM	SLV	11,833.05
2023-04-21	GTM	DOM	1,845.00
2023-04-24	GTM	DOM	1,727.00
2023-04-25	GTM	DOM	1,845.00
2023-04-28	CRI	GTM	1.00
2023-04-28	GTM	CRI	1.00
2023-05-02	CRI	GTM	1.00
2023-05-02	GTM	HND	6,644.88
2023-05-03	CRI	GTM	1.00
2023-05-03	GTM	CRI	1.00
2023-05-03	GTM	CRI	1.00
2023-05-03	GTM	SLV	9,595.00
2023-05-04	CRI	GTM	1.00
2023-05-04	GTM	CRI	1.00
2023-05-05	CRI	GTM	1.00
2023-05-05	GTM	CRI	1.00
2023-05-05	CRI	HND	8,574.90
2023-05-05	GTM	DOM	6,477.53
2023-05-08	CRI	GTM	1.00
2023-05-08	SIPA	HND	175,000.00
2023-05-08	GTM	DOM	28,050.10
2023-05-09	CRI	GTM	1.00
:	:	:	:

Fecha valor	Débito	Crédito	Monto
:	:	:	:
2023-05-10	CRI	GTM	1.00
2023-05-10	GTM	CRI	1.00
2023-05-10	GTM	CRI	1.00
2023-05-10	GTM	DOM	43,283.42
2023-05-11	CRI	GTM	1.00
2023-05-11	GTM	DOM	1,727.00
2023-05-12	NIC	DOM	1,512.00
2023-05-15	GTM	HND	1,995.00
2023-05-16	GTM	DOM	5,785.00
2023-05-16	GTM	DOM	85,374.56
2023-05-16	GTM	DOM	43,283.42
2023-05-19	SLV	HND	590.00
2023-05-19	GTM	NIC	18,440.32
2023-05-19	GTM	DOM	21,995.00
2023-05-23	GTM	DOM	17,761.00
2023-06-01	NIC	DOM	30,654.50
2023-06-01	CRI	SLV	1.02
2023-06-02	GTM	DOM	27,301.10
2023-06-02	GTM	DOM	995.00
2023-06-02	GTM	SLV	1.00
2023-06-02	GTM	SLV	1.00
2023-06-02	CRI	SLV	750.00
2023-06-05	GTM	SLV	1.00
2023-06-06	GTM	SLV	3.00
2023-06-06	GTM	SLV	1.50
2023-06-06	GTM	DOM	33,647.00
2023-06-09	GTM	HND	26,209.32
2023-06-09	GTM	SLV	145.00
2023-06-09	GTM	DOM	60,634.00
2023-06-12	SIPA	SLV	200.00
2023-06-12	SIPA	SLV	200.00
2023-06-12	GTM	SLV	1.00
2023-06-12	GTM	SLV	3.00
2023-06-12	NIC	SLV	55.00
2023-06-14	GTM	DOM	995.00
2023-06-15	CRI	GTM	5.00
2023-06-15	GTM	DOM	807.72
2023-06-15	NIC	SLV	1.00
:	:	:	:



Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2023-06-15	HND	SLV	2,443.96
2023-06-16	CRI	GTM	5.00
2023-06-16	HND	SLV	68.00
2023-06-19	GTM	DOM	3,495.00
2023-06-20	CRI	GTM	1.00
2023-06-20	GTM	CRI	1.00
2023-06-20	GTM	DOM	985.00
2023-06-20	GTM	SLV	305.00
2023-06-20	CRI	SLV	10.00
2023-06-21	GTM	HND	26,209.32
2023-06-21	GTM	SLV	375.00
2023-06-22	GTM	SLV	5.00
2023-06-23	NIC	SLV	30.00
2023-06-27	CRI	GTM	5.00
2023-06-27	SLV	HND	615.36
2023-06-27	GTM	DOM	6,008.00
2023-06-27	GTM	DOM	480.00
2023-06-27	GTM	DOM	4,625.00
2023-06-27	GTM	DOM	3,000.00
2023-06-27	GTM	SLV	1.00
2023-06-27	CRI	SLV	1.00
2023-06-28	DOM	CRI	5,275.00
2023-06-28	GTM	CRI	5.00
2023-06-28	GTM	CRI	16,251.92
2023-06-28	GTM	DOM	985.00
2023-06-28	DOM	SLV	5.00
2023-06-28	DOM	SLV	18.50
2023-06-29	CRI	SLV	500.00
2023-06-29	CRI	SLV	100.00
2023-06-29	CRI	SLV	190.00
2023-07-03	CRI	SLV	350.00
2023-07-03	CRI	SLV	1,186.50
2023-07-04	GTM	SLV	45.00
2023-07-04	NIC	SLV	80.00
2023-07-04	HND	SLV	2,443.96
2023-07-05	GTM	SLV	495.00
2023-07-06	GTM	DOM	18,867.56
2023-07-07	GTM	DOM	13,306.00
⋮	⋮	⋮	⋮

Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2023-07-07	GTM	DOM	190.00
2023-07-07	GTM	SLV	1.00
2023-07-10	GTM	SLV	0.02
2023-07-11	GTM	DOM	990.88
2023-07-11	GTM	SLV	2,835.98
2023-07-11	GTM	SLV	1.00
2023-07-11	GTM	SLV	45.00
2023-07-11	NIC	SLV	960.00
2023-07-12	GTM	SLV	45.00
2023-07-12	GTM	SLV	3,131.00
2023-07-12	GTM	SLV	2,011.00
2023-07-12	CRI	SLV	265.00
2023-07-12	CRI	SLV	4,000.00
2023-07-13	GTM	DOM	2,875.00
2023-07-13	NIC	SLV	610.00
2023-07-14	CRI	HND	5,452.30
2023-07-14	GTM	SLV	0.01
2023-07-17	CRI	HND	5,452.30
2023-07-17	GTM	DOM	6,995.00
2023-07-17	GTM	SLV	3,495.00
2023-07-17	CRI	SLV	200.00
2023-07-18	NIC	SLV	150.00
2023-07-18	CRI	SLV	50.00
2023-07-19	HND	SLV	58.00
2023-07-19	HND	SLV	48,998.00
2023-07-19	CRI	SLV	20.00
2023-07-20	GTM	SLV	1,705.00
2023-07-20	NIC	SLV	150.00
2023-07-21	GTM	DOM	77,220.76
2023-07-21	GTM	DOM	105.00
2023-07-21	NIC	SLV	1.09
2023-07-21	NIC	SLV	1.00
2023-07-24	SIPA	HND	9,500.00
2023-07-24	GTM	SLV	495.00
2023-07-24	HND	SLV	2,443.96
2023-07-25	DOM	HND	9,500.00
2023-07-25	NIC	DOM	150.00
2023-07-25	GTM	SLV	111.27
⋮	⋮	⋮	⋮

Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2023-07-25	DOM	SLV	140.00
2023-07-26	CRI	SLV	5,000.00
2023-07-26	GTM	SLV	60.13
2023-07-27	NIC	SLV	3.00
2023-07-28	DOM	HND	9,500.00
2023-07-28	DOM	SLV	100.00
2023-07-28	CRI	SLV	12,351.20
2023-07-28	NIC	SLV	45.00
2023-07-31	GTM	DOM	27,345.25
2023-07-31	GTM	DOM	3,300.00
2023-07-31	GTM	SLV	28.00
2023-07-31	GTM	SLV	188.00
2023-07-31	HND	SLV	2,443.96
2023-07-31	CRI	SLV	100.00
2023-07-31	CRI	SLV	20.00
2023-08-01	GTM	SLV	145.00
2023-08-01	GTM	SLV	46.00
2023-08-02	GTM	DOM	115.00
2023-08-02	GTM	DOM	1,413.96
2023-08-02	DOM	SLV	200.00
2023-08-02	GTM	SLV	45.00
2023-08-02	DOM	SLV	20.00
2023-08-02	HND	SLV	983.87
2023-08-03	CRI	GTM	5.00
2023-08-03	GTM	DOM	6,995.00
2023-08-03	GTM	DOM	105.00
2023-08-03	GTM	DOM	25.00
2023-08-03	GTM	SLV	633.30
2023-08-03	DOM	SLV	126.00
2023-08-03	CRI	SLV	50.00
2023-08-03	CRI	SLV	40.00
2023-08-03	CRI	SLV	75.00
2023-08-03	CRI	SLV	50.00
2023-08-03	CRI	SLV	1.00
2023-08-03	CRI	SLV	11,500.00
2023-08-04	CRI	GTM	5.00
2023-08-04	GTM	CRI	5.00
2023-08-04	GTM	DOM	151.00
⋮	⋮	⋮	⋮



Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2023-08-04	GTM	SLV	46.00
2023-08-04	GTM	SLV	35.00
2023-08-04	HND	SLV	98.00
2023-08-07	GTM	CRI	5.00
2023-08-07	GTM	DOM	4,669.42
2023-08-07	CRI	SLV	10.00
2023-08-07	CRI	SLV	50.00
2023-08-07	CRI	SLV	250.00
2023-08-07	CRI	SLV	1.00
2023-08-07	CRI	SLV	3,543.30
2023-08-07	CRI	SLV	50.00
2023-08-08	GTM	DOM	195.00
2023-08-08	GTM	SLV	5.00
2023-08-08	GTM	SLV	25.00
2023-08-08	GTM	SLV	5.00
2023-08-08	CRI	SLV	833.00
2023-08-08	CRI	SLV	110.00
2023-08-09	CRI	SLV	275.00
2023-08-09	NIC	SLV	30.00
2023-08-09	NIC	SLV	20,000.00
2023-08-09	CRI	SLV	2,000.00
2023-08-10	CRI	SLV	250.00
2023-08-10	GTM	SLV	1,468.24
2023-08-10	CRI	SLV	50.00
2023-08-10	CRI	SLV	75.00
2023-08-10	CRI	SLV	1,700.00
2023-08-11	GTM	SLV	5.00
2023-08-11	CRI	SLV	245.00
2023-08-11	CRI	SLV	5.00
2023-08-11	CRI	SLV	5.00
2023-08-11	CRI	SLV	300.00
2023-08-14	GTM	DOM	40,194.00
2023-08-14	GTM	DOM	2,995.00
2023-08-14	GTM	SLV	45.00
2023-08-15	CRI	SLV	398.87
2023-08-15	DOM	SLV	10.00
2023-08-15	CRI	SLV	1,533.00
2023-08-15	CRI	SLV	1,000.00
⋮	⋮	⋮	⋮

Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2023-08-15	CRI	SLV	2,000.00
2023-08-15	CRI	SLV	1,700.00
2023-08-17	GTM	SLV	645.00
2023-08-17	GTM	SLV	154.80
2023-08-17	GTM	SLV	95.00
2023-08-17	CRI	SLV	69.00
2023-08-17	CRI	SLV	100,000.00
2023-08-17	CRI	SLV	22.00
2023-08-17	CRI	SLV	200.00
2023-08-17	CRI	SLV	2,000.00
2023-08-18	GTM	HND	6,521.80
2023-08-18	GTM	SLV	433.00
2023-08-18	GTM	SLV	290.23
2023-08-18	CRI	SLV	5.00
2023-08-18	GTM	SLV	2,495.00
2023-08-18	GTM	SLV	25.00
2023-08-18	CRI	SLV	5,000.00

FIN DEL REPORTE

