



CONSEJO MONETARIO
CENTROAMERICANO

Secretaría Ejecutiva



Reporte Semanal del Sistema de Interconexión de Pagos (SIPA)

Semana del 1 al 5 de enero de 2024

Consejo Monetario Centroamericano
Elaborado: 10 de enero de 2024

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

Resumen Ejecutivo

Semana del 1 al 5 de enero de 2024

Cuadro 1: Crecimiento en el uso del SIPA*

Monto	156.8%
Transacciones	856.4%

* 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	3,254,511.17	526	6,109.11	26
Este año	3,254,511.17	526	6,109.11	26
Desde inicio	1,412,195,056.06	38516	14,618,399.00	1885

* cierre al 5 de enero de 2024

Índice general

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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
Secretaría Ejecutiva CMCA	sip@secmca.org



Últimos hechos relevantes

No hay hechos relevantes esta semana.

Próximos feriados

15 de enero de 2024: Estados Unidos

29 de enero de 2024: República Dominicana

FERIADOS DE 2024

	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
CRI			28 • 29	15	1		29	2 • 15				25
DOM	29	27	28 • 29	29	30			16	24		4	25
GTM			28 • 29		1		1	15			1	25
HND			28 • 29	15	1					3 • 4		25
NIC			28 • 29		1		19					25
SLV			28 • 29		1 • 10	17						25
USA	15	19			27	19	4		2	14	28	25

Parte I

Pagos realizados en la semana del 1 al 5 de enero de 2024

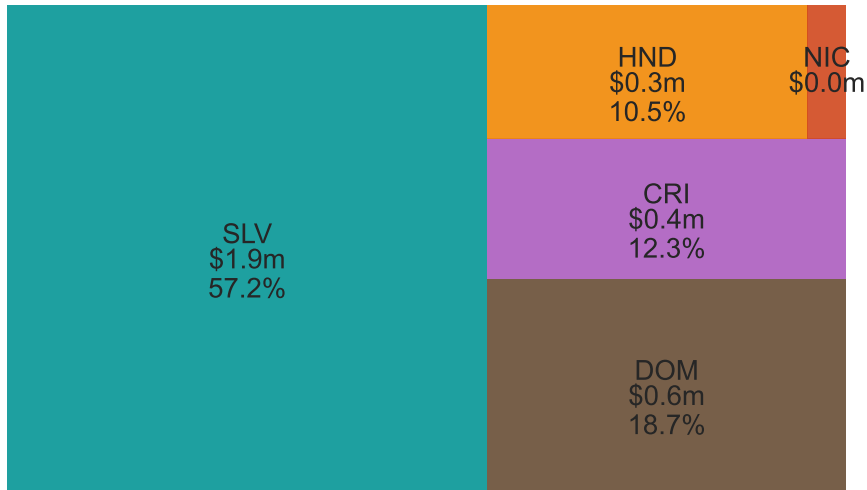
Cuadro 3: SIPA: Montos y número de transacciones Semana del 1 al 5 de enero de 2024 Por país de origen vs destino

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

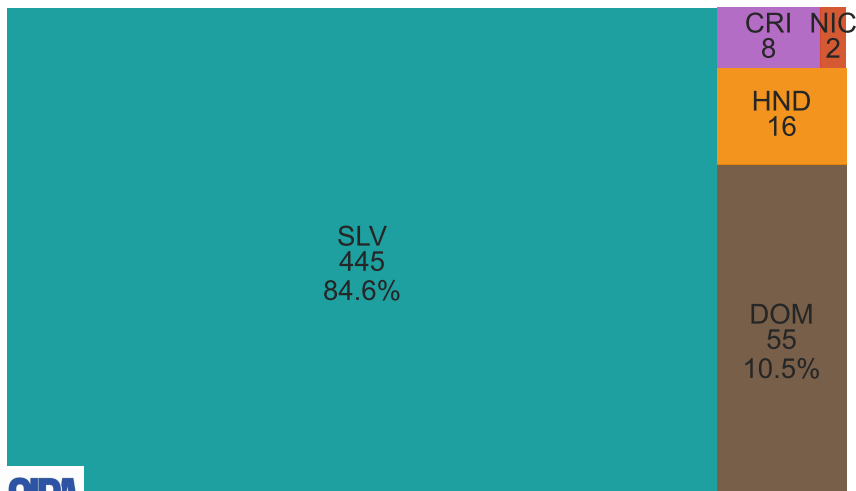
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	0.00	19,361.49	0.00	379,400.00	2,420.00	401,181.49
DOM	0.00	0.00	575,003.65	19,352.65	4,997.50	10,630.00	609,983.80
GTM	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HND	0.00	4,800.00	274,416.51	0.00	19,248.00	42,197.41	340,661.92
NIC	0.00	0.00	7,240.00	33,506.08	0.00	0.00	40,746.08
SLV	5,463.54	21,658.51	1,124,868.20	224,282.99	485,664.64	0.00	1,861,937.88
Total	5,463.54	26,458.51	2,000,889.85	277,141.72	889,310.14	55,247.41	3,254,511.17
Número de transacciones							
CRI	0	0	2	0	5	1	8
DOM	0	0	40	7	6	2	55
GTM	0	0	0	0	0	0	0
HND	0	1	7	0	1	7	16
NIC	0	0	1	1	0	0	2
SLV	9	17	316	50	53	0	445
Total	9	18	366	58	65	10	526

Figura 1: SIPA: Distribución de los montos y número de transacciones Semana del 1 al 5 de enero de 2024 Por país de origen y de destino

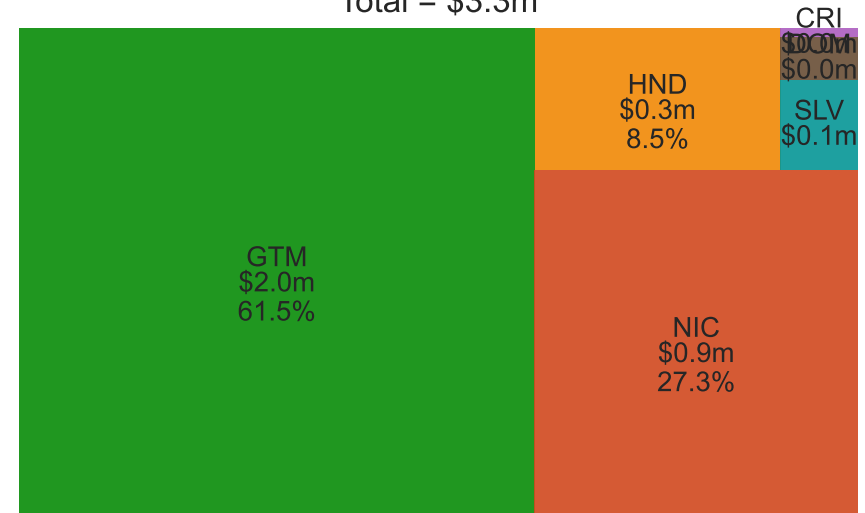
SIPA: Monto enviado por cada país
Total = \$3.3m



SIPA: Transacciones enviadas por cada país
Total = 526



SIPA: Monto recibido por cada país
Total = \$3.3m



SIPA: Transacciones recibidas por cada país
Total = 526

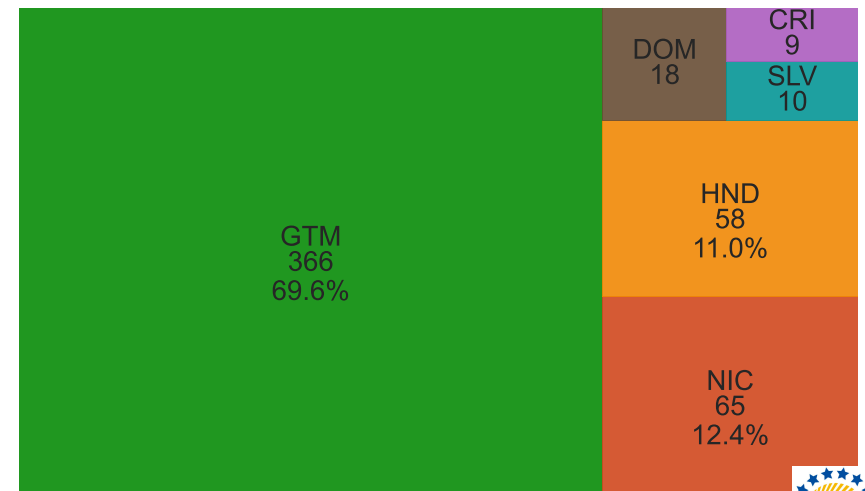
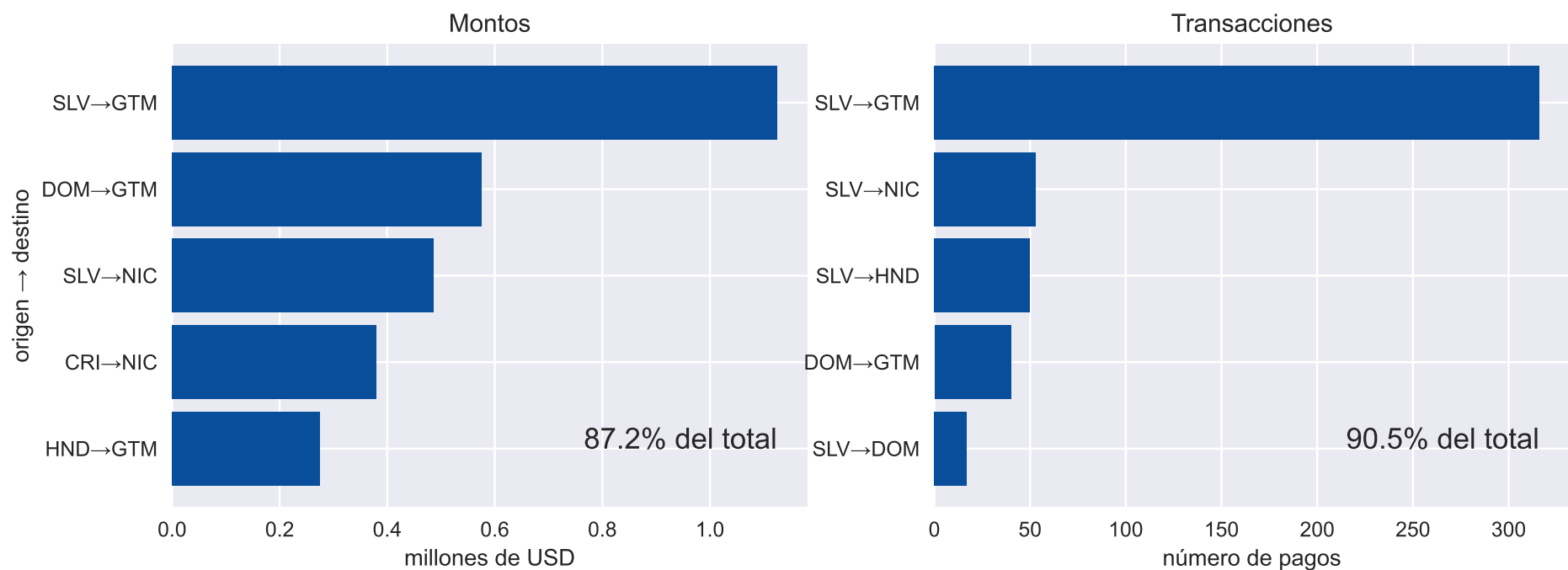
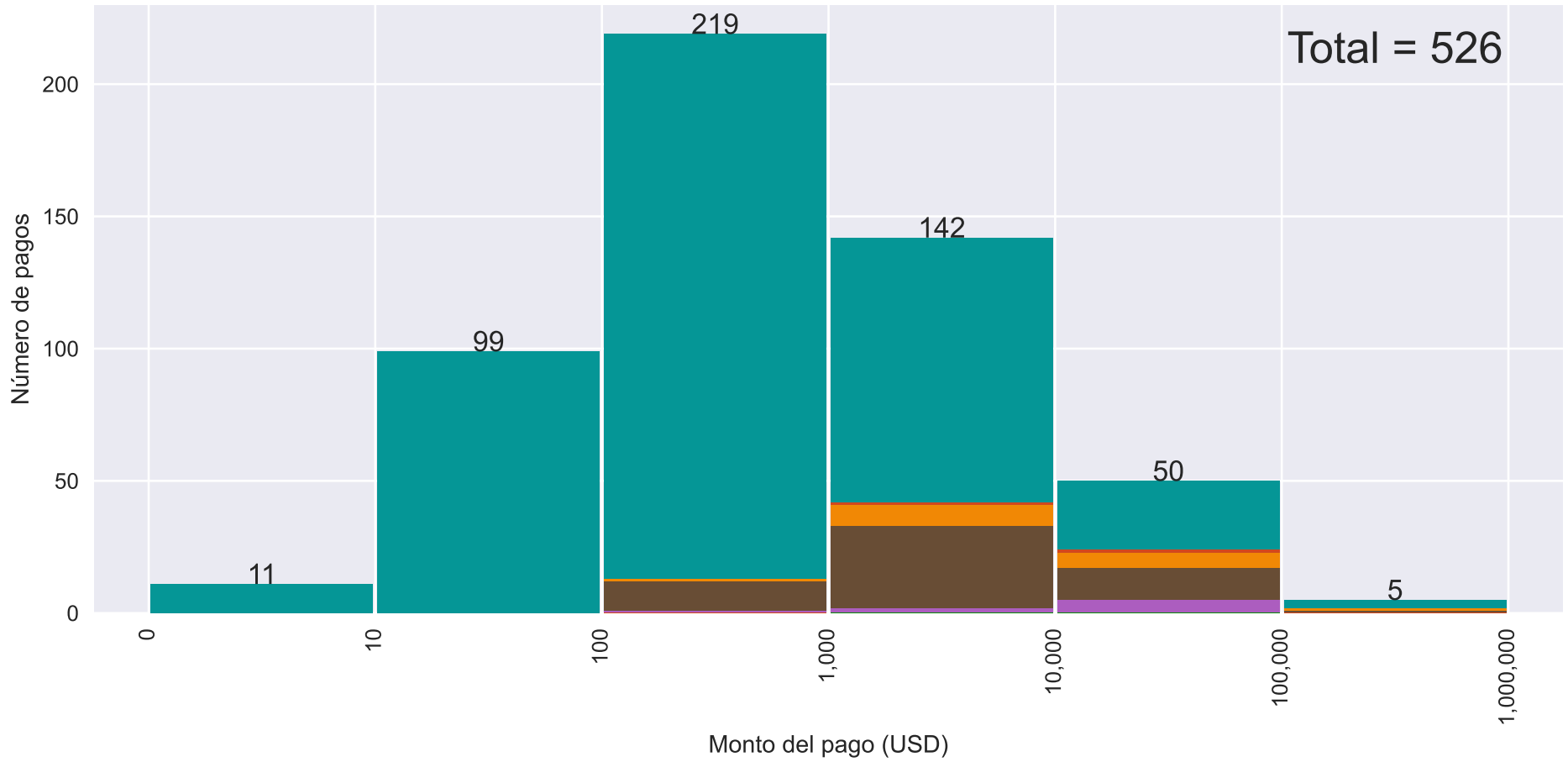


Figura 2: SIPA: Flujos de pagos predominantes
Semana del 1 al 5 de enero de 2024
Por países de origen→destino



**Figura 3: SIPA: Distribución de los pagos
Semana del 1 al 5 de enero de 2024
Por monto del pago y país de origen**



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

Cuadro 4: SIPA: Operaciones de 1 al 5 de enero de 2024

Fecha valor	Debito	Credito	Monto
2024-01-02	HND	GTM	126,069.54
	SLV	GTM	59,453.40
	SLV	GTM	50,000.00
	SLV	GTM	34,298.05
	HND	GTM	18,000.00
	SLV	GTM	14,438.70
	SLV	GTM	11,388.75
	HND	SLV	11,150.00
	SLV	HND	10,048.24
	SLV	GTM	10,000.00
	SLV	GTM	10,000.00
	DOM	GTM	10,000.00
	HND	SLV	9,335.00
	SLV	GTM	9,000.00
	DOM	GTM	6,563.85
	DOM	GTM	6,335.00
	DOM	GTM	5,437.50
	DOM	GTM	5,145.40
	SLV	GTM	5,000.00
	DOM	GTM	4,029.22
	SLV	GTM	3,500.00
	SLV	GTM	3,300.46
	SLV	GTM	3,000.00
	SLV	HND	3,000.00
	SLV	GTM	2,916.00
	SLV	GTM	2,700.00
	SLV	GTM	2,598.00
	DOM	HND	2,500.00
	SLV	GTM	2,450.00
	SLV	GTM	2,403.64
	SLV	GTM	2,175.00
	DOM	GTM	2,100.00
	SLV	GTM	2,000.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	NIC	2,000.00
	DOM	GTM	2,000.00
	SLV	GTM	1,876.00
	SLV	GTM	1,800.00
	SLV	GTM	1,750.00
	DOM	NIC	1,750.00
	SLV	GTM	1,700.00
	SLV	GTM	1,500.00
	SLV	GTM	1,500.00
	SLV	NIC	1,424.00
	SLV	GTM	1,400.00
	SLV	GTM	1,372.19
	HND	GTM	1,300.00
	HND	GTM	1,210.92
	SLV	GTM	1,174.50
	SLV	HND	1,000.00
	DOM	GTM	1,000.00
	DOM	GTM	876.00
	SLV	GTM	866.67
	SLV	HND	827.00
	SLV	GTM	800.00
	SLV	GTM	800.00
	SLV	GTM	790.00
	SLV	HND	750.00
	SLV	GTM	715.00
	SLV	GTM	700.00
	SLV	HND	700.00
	DOM	NIC	700.00
	SLV	GTM	680.00
	SLV	GTM	666.67
	SLV	GTM	650.00
	SLV	GTM	626.67
	SLV	HND	601.09
	SLV	GTM	600.00
	SLV	GTM	600.00
	SLV	NIC	600.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	573.33
	SLV	GTM	550.00
	SLV	GTM	533.33
	SLV	GTM	533.33
	SLV	GTM	520.00
	SLV	GTM	520.00
	SLV	GTM	520.00
	SLV	GTM	515.00
	SLV	GTM	500.00
	SLV	GTM	492.00
	SLV	GTM	481.51
	SLV	HND	468.07
	SLV	HND	460.32
	SLV	GTM	450.00
	SLV	HND	450.00
	SLV	GTM	449.00
	SLV	DOM	400.00
	SLV	GTM	353.54
	SLV	GTM	350.00
	SLV	GTM	350.00
	SLV	GTM	347.86
	SLV	NIC	340.00
	SLV	GTM	320.00
	SLV	HND	319.53
	SLV	HND	310.00
	SLV	GTM	302.00
	SLV	GTM	300.00
	SLV	GTM	300.00
	SLV	GTM	295.00
	DOM	HND	260.00
	SLV	GTM	254.60
	SLV	GTM	250.00
	SLV	GTM	250.00
	HND	SLV	233.09
	SLV	GTM	220.00
	SLV	GTM	213.00
	SLV	NIC	207.00
	SLV	GTM	200.00
	:	:	:



Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	200.00
	SLV	HND	200.00
	SLV	GTM	192.55
	SLV	GTM	180.00
	SLV	GTM	175.00
	DOM	GTM	170.00
	DOM	GTM	170.00
	SLV	GTM	165.95
	SLV	GTM	155.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	GTM	148.87
	SLV	GTM	142.00
	SLV	GTM	135.35
	SLV	GTM	130.00
	SLV	HND	124.05
	SLV	GTM	120.00
	SLV	GTM	115.00
	SLV	GTM	110.00
	SLV	HND	105.00
	SLV	CRI	100.00
	SLV	GTM	100.00
	SLV	HND	100.00
	SLV	HND	100.00
	SLV	HND	85.00
	SLV	HND	70.00
	SLV	GTM	64.08
	SLV	HND	60.00
	SLV	GTM	59.26
	SLV	GTM	50.59
	SLV	CRI	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	HND	50.00
	SLV	NIC	50.00
	SLV	DOM	50.00
	SLV	GTM	40.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	DOM	40.00
	SLV	DOM	36.00
	SLV	GTM	35.00
	SLV	GTM	33.00
	SLV	GTM	25.00
	SLV	GTM	20.00
	SLV	GTM	20.00
	SLV	HND	20.00
	SLV	NIC	20.00
	SLV	DOM	20.00
	SLV	GTM	15.00
	SLV	GTM	10.00
	SLV	GTM	10.00
	SLV	GTM	10.00
	SLV	DOM	10.00
	SLV	HND	5.00
	SLV	GTM	4.00
	SLV	GTM	1.00
	SLV	GTM	1.00
2024-01-03	SLV	HND	107,829.72
	SLV	GTM	100,000.00
	CRI	NIC	99,500.00
	CRI	NIC	99,500.00
	SLV	GTM	38,000.00
	NIC	HND	33,506.08
	DOM	GTM	24,106.35
	CRI	GTM	15,406.49
	SLV	GTM	10,000.00
	SLV	HND	10,000.00
	SLV	DOM	10,000.00
	SLV	GTM	9,000.00
	SLV	GTM	8,000.00
	SLV	GTM	5,895.00
	SLV	HND	5,000.00
	HND	DOM	4,800.00
	SLV	HND	4,000.00
	HND	SLV	4,000.00
	SLV	GTM	3,000.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	HND	3,000.00
	DOM	GTM	3,000.00
	SLV	GTM	2,508.87
	SLV	GTM	2,500.00
	SLV	GTM	2,500.00
	SLV	GTM	2,500.00
	SLV	GTM	2,320.00
	SLV	GTM	2,200.00
	SLV	GTM	2,200.00
	SLV	GTM	2,150.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	HND	2,000.00
	SLV	NIC	2,000.00
	DOM	GTM	2,000.00
	SLV	GTM	1,867.70
	SLV	GTM	1,800.00
	SLV	GTM	1,500.00
	SLV	GTM	1,500.00
	SLV	GTM	1,367.26
	SLV	GTM	1,300.00
	SLV	GTM	1,268.00
	SLV	NIC	1,198.00
	SLV	HND	1,050.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	898.00
	SLV	GTM	875.00
	SLV	GTM	850.00
	SLV	GTM	849.00
	SLV	GTM	801.00
	SLV	GTM	627.00
	SLV	GTM	575.00
	SLV	GTM	572.50
	SLV	GTM	550.00
	:	:	:



Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	NIC	500.00
	SLV	GTM	481.87
	SLV	GTM	460.00
	SLV	GTM	450.00
	SLV	NIC	358.21
	SLV	GTM	350.00
	SLV	NIC	324.80
	SLV	NIC	250.00
	SLV	NIC	205.92
	DOM	GTM	200.00
	SLV	GTM	180.00
	SLV	NIC	174.70
	SLV	NIC	172.30
	SLV	NIC	160.00
	SLV	GTM	125.00
	SLV	GTM	122.00
	SLV	GTM	111.00
	SLV	DOM	110.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	NIC	100.00
	SLV	DOM	100.00
	SLV	GTM	70.00
	SLV	GTM	65.00
	SLV	GTM	65.00
	SLV	HND	65.00
	SLV	NIC	60.00
	SLV	NIC	55.00
	SLV	GTM	54.50
	SLV	GTM	53.00
	SLV	GTM	53.00
	SLV	GTM	50.00
:	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	42.00
	SLV	NIC	40.17
	SLV	GTM	40.00
	SLV	NIC	40.00
	SLV	NIC	35.00
	SLV	GTM	25.00
	SLV	GTM	25.00
	SLV	GTM	22.00
	SLV	HND	15.00
	SLV	GTM	10.00
	SLV	GTM	5.00
	SLV	GTM	5.00
	SLV	GTM	4.00
	SLV	GTM	1.00
2024-01-04	CRI	NIC	99,500.00
	SLV	GTM	87,727.20
	SLV	GTM	50,000.00
	SLV	GTM	47,999.99
	SLV	GTM	26,774.06
	HND	GTM	26,147.80
	DOM	GTM	25,000.00
	DOM	GTM	22,000.07
	DOM	GTM	20,000.00
	HND	NIC	19,248.00
	SLV	GTM	17,245.33
	SLV	GTM	17,040.00
	SLV	GTM	16,919.17
	SLV	GTM	15,000.00
	SLV	GTM	14,960.00
	HND	GTM	12,928.75
	SLV	HND	10,000.00
	DOM	SLV	10,000.00
	SLV	GTM	9,384.00
	SLV	GTM	9,000.00
	SLV	GTM	9,000.00
	DOM	GTM	7,939.42
	SLV	GTM	7,590.00
	DOM	HND	5,691.89
:	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	5,500.00
	HND	SLV	5,000.00
	SLV	GTM	4,560.00
	SLV	NIC	4,000.00
	DOM	GTM	3,150.00
	SLV	GTM	2,500.00
	DOM	GTM	2,500.00
	CRI	SLV	2,420.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	NIC	2,000.00
	SLV	GTM	1,689.58
	SLV	DOM	1,645.00
	SLV	GTM	1,523.86
	SLV	CRI	1,500.00
	DOM	NIC	1,460.00
	SLV	GTM	1,258.27
	SLV	CRI	1,200.00
	SLV	GTM	1,200.00
	SLV	NIC	1,052.00
	SLV	GTM	1,042.20
	SLV	GTM	1,042.20
	SLV	GTM	1,025.00
	CRI	NIC	900.00
	SLV	GTM	900.00
	SLV	GTM	850.00
	SLV	CRI	823.54
	SLV	NIC	800.00
	SLV	NIC	795.00
	SLV	GTM	673.07
	SLV	GTM	600.00
	SLV	GTM	600.00
	SLV	GTM	600.00
	DOM	NIC	600.00
	SLV	GTM	593.00
	SLV	NIC	578.20
	SLV	GTM	550.00
	SLV	GTM	534.00
:	:	:	:



Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	HND	500.00
	SLV	GTM	475.00
	SLV	NIC	450.00
	SLV	GTM	449.00
	SLV	GTM	423.87
	SLV	CRI	400.00
	SLV	GTM	350.00
	SLV	NIC	350.00
	SLV	GTM	336.00
	SLV	GTM	320.00
	SLV	GTM	319.22
	SLV	GTM	303.50
	SLV	GTM	300.00
	SLV	GTM	300.00
	SLV	NIC	300.00
	SLV	GTM	285.00
	SLV	GTM	270.00
	SLV	GTM	250.00
	SLV	NIC	233.00
	SLV	GTM	223.52
	SLV	GTM	212.00
	SLV	CRI	200.00
	SLV	GTM	200.00
	SLV	HND	200.00
	SLV	GTM	198.87
	SLV	GTM	197.50
	SLV	CRI	190.00
	SLV	GTM	178.67
	SLV	GTM	175.00
	SLV	GTM	175.00
	SLV	GTM	155.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	DOM	150.00
	SLV	GTM	148.20
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	130.00
	SLV	GTM	125.00
	SLV	NIC	109.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	HND	100.00
	SLV	NIC	100.00
	SLV	GTM	95.00
	SLV	HND	90.00
	SLV	GTM	89.50
	SLV	GTM	80.00
	SLV	HND	80.00
	SLV	HND	70.00
	SLV	HND	70.00
	SLV	NIC	70.00
	SLV	GTM	65.00
	SLV	GTM	65.00
	SLV	GTM	60.00
	SLV	NIC	60.00
	SLV	DOM	55.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	NIC	50.00
	SLV	NIC	50.00
	SLV	GTM	45.00
	SLV	GTM	44.72
	SLV	GTM	44.22
	SLV	GTM	40.00
	SLV	NIC	40.00
	SLV	GTM	35.00
	SLV	GTM	32.00
	SLV	GTM	32.00
	SLV	HND	30.00
	SLV	GTM	26.00
	SLV	GTM	26.00
	SLV	HND	26.00
	SLV	GTM	20.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	DOM	14.60
	SLV	NIC	11.00
	SLV	GTM	10.00
	SLV	GTM	10.00
	SLV	HND	10.00
	SLV	NIC	10.00
	SLV	DOM	10.00
	SLV	DOM	5.00
2024-01-05	SLV	NIC	457,286.40
	DOM	GTM	100,000.00
	SLV	GTM	94,113.36
	SLV	GTM	92,000.00
	DOM	GTM	90,000.00
	HND	GTM	88,759.50
	DOM	GTM	88,026.41
	CRI	NIC	80,000.00
	SLV	HND	56,036.42
	DOM	GTM	51,890.23
	DOM	GTM	35,000.00
	SLV	GTM	18,833.15
	DOM	GTM	15,841.20
	DOM	GTM	13,590.00
	HND	SLV	9,875.00
	SLV	GTM	9,853.60
	DOM	GTM	8,900.00
	SLV	DOM	8,387.91
	NIC	GTM	7,240.00
	SLV	GTM	6,640.00
	SLV	GTM	5,000.00
	SLV	GTM	4,855.00
	SLV	NIC	4,360.00
	CRI	GTM	3,955.00
	SLV	GTM	3,400.00
	DOM	HND	3,200.76
	SLV	GTM	3,200.00
	DOM	GTM	3,000.00
	DOM	HND	3,000.00
	HND	SLV	2,604.32
	:	:	:



Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	GTM	2,547.75
	DOM	HND	2,500.00
	DOM	HND	2,200.00
	DOM	GTM	2,100.00
	SLV	HND	2,000.00
	DOM	GTM	2,000.00
	DOM	GTM	2,000.00
	DOM	GTM	2,000.00
	DOM	GTM	2,000.00
	SLV	GTM	1,825.00
	DOM	GTM	1,800.00
	SLV	HND	1,462.55
	SLV	NIC	1,210.88
	SLV	GTM	1,200.00
	DOM	GTM	1,133.00
	DOM	GTM	1,100.00
	SLV	GTM	1,084.39
	SLV	CRI	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	DOM	GTM	900.00
	SLV	GTM	880.00
	SLV	GTM	850.00
	SLV	GTM	798.87
	SLV	GTM	750.00
	SLV	GTM	738.43
	SLV	GTM	730.50
	SLV	GTM	700.00
	SLV	NIC	650.00
	SLV	GTM	630.00
	DOM	SLV	630.00
	SLV	DOM	625.00
	SLV	GTM	600.00
	SLV	NIC	600.00
	SLV	GTM	550.00
	SLV	GTM	522.00
	SLV	GTM	522.00
	SLV	GTM	510.00
⋮	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	HND	450.00
	SLV	GTM	449.00
	SLV	GTM	425.00
	SLV	GTM	403.33
	SLV	GTM	390.00
	SLV	GTM	362.00
	SLV	GTM	335.00
	DOM	NIC	287.50
	SLV	GTM	275.00
	SLV	GTM	255.33
	SLV	GTM	200.00
	SLV	GTM	200.00
	DOM	NIC	200.00
	SLV	GTM	185.00
	SLV	HND	160.00
	SLV	HND	130.00
	SLV	GTM	102.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	NIC	70.00
	SLV	GTM	63.92
	SLV	HND	55.00
	SLV	GTM	50.00
	SLV	GTM	40.00
	SLV	NIC	40.00
	SLV	GTM	30.00
	SLV	NIC	30.00
	SLV	GTM	25.00
	SLV	GTM	25.00
	SLV	NIC	25.00
	SLV	GTM	16.30
	SLV	NIC	14.06
	SLV	GTM	7.00
	SLV	NIC	5.00

Parte II

Pagos realizados del 1 de enero al 5 de enero de 2024

Cuadro 5: SIPA: Montos y número de transacciones Acumulado del 1 de enero al 5 de enero de 2024 Por país de origen vs destino

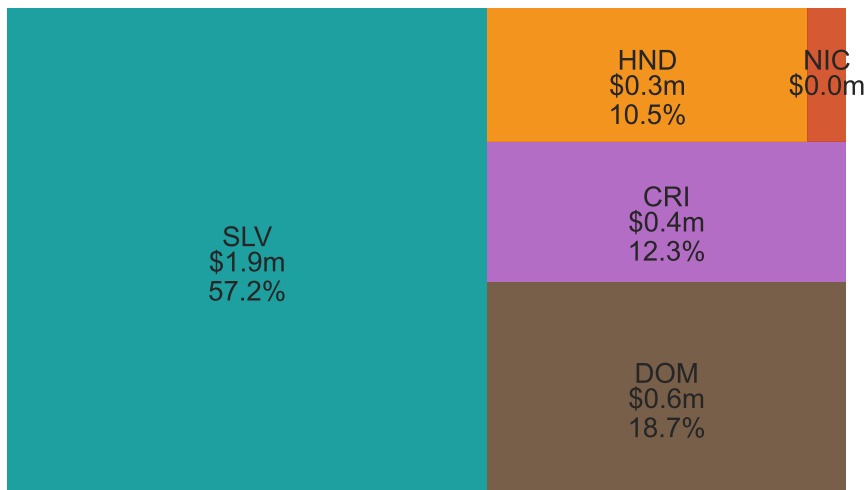
—país de origen (fila) vs país de destino (columna)—

Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	0.00	19,361.49	0.00	379,400.00	2,420.00	401,181.49
DOM	0.00	0.00	575,003.65	19,352.65	4,997.50	10,630.00	609,983.80
GTM	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HND	0.00	4,800.00	274,416.51	0.00	19,248.00	42,197.41	340,661.92
NIC	0.00	0.00	7,240.00	33,506.08	0.00	0.00	40,746.08
SLV	5,463.54	21,658.51	1,124,868.20	224,282.99	485,664.64	0.00	1,861,937.88
Total	5,463.54	26,458.51	2,000,889.85	277,141.72	889,310.14	55,247.41	3,254,511.17
Número de transacciones							
CRI	0	0	2	0	5	1	8
DOM	0	0	40	7	6	2	55
GTM	0	0	0	0	0	0	0
HND	0	1	7	0	1	7	16
NIC	0	0	1	1	0	0	2
SLV	9	17	316	50	53	0	445
Total	9	18	366	58	65	10	526

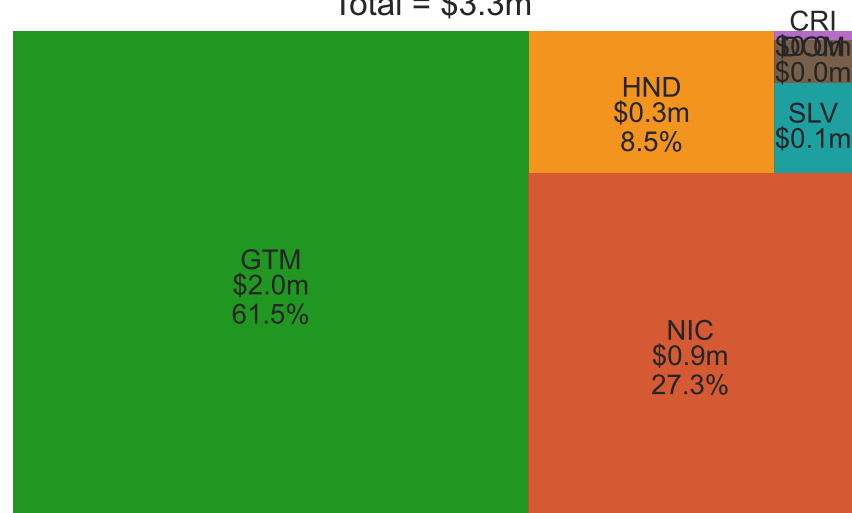
Figura 4: SIPA: Distribución de los montos y número de transacciones Acumulado del 1 de enero al 5 de enero de 2024

Por país de origen y de destino

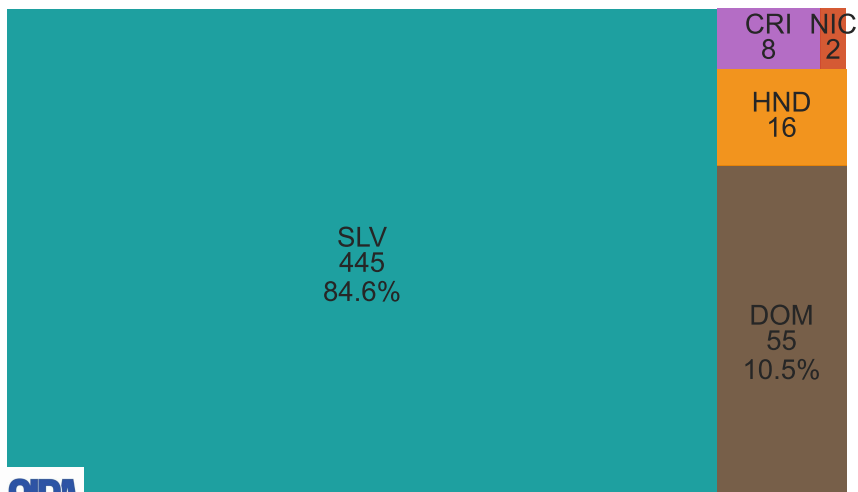
SIPA: Monto enviado por cada país
Total = \$3.3m



SIPA: Monto recibido por cada país
Total = \$3.3m



SIPA: Transacciones enviadas por cada país
Total = 526



SIPA: Transacciones recibidas por cada país
Total = 526

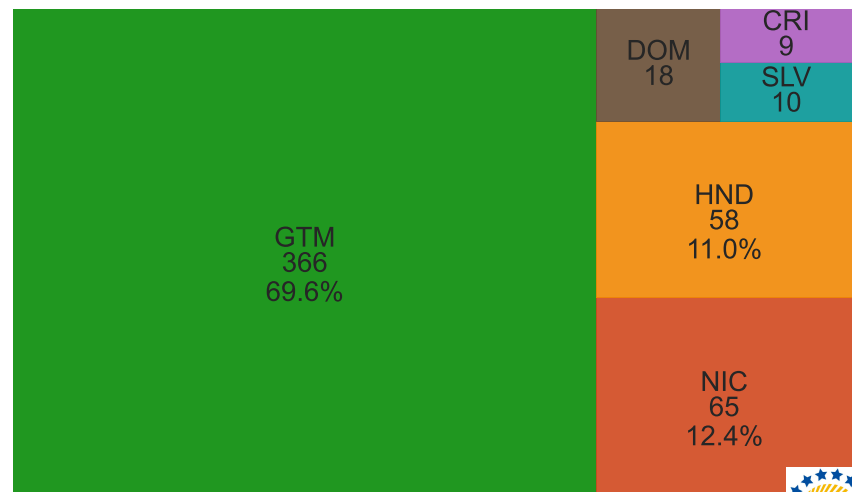
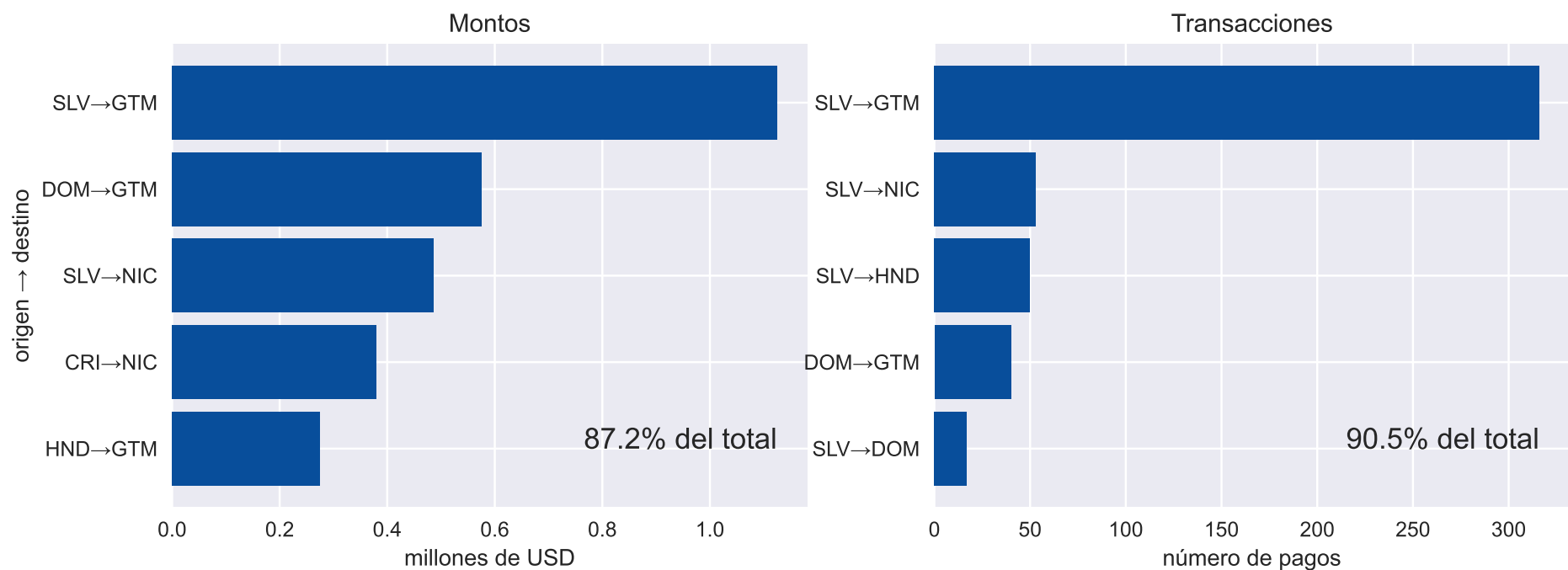
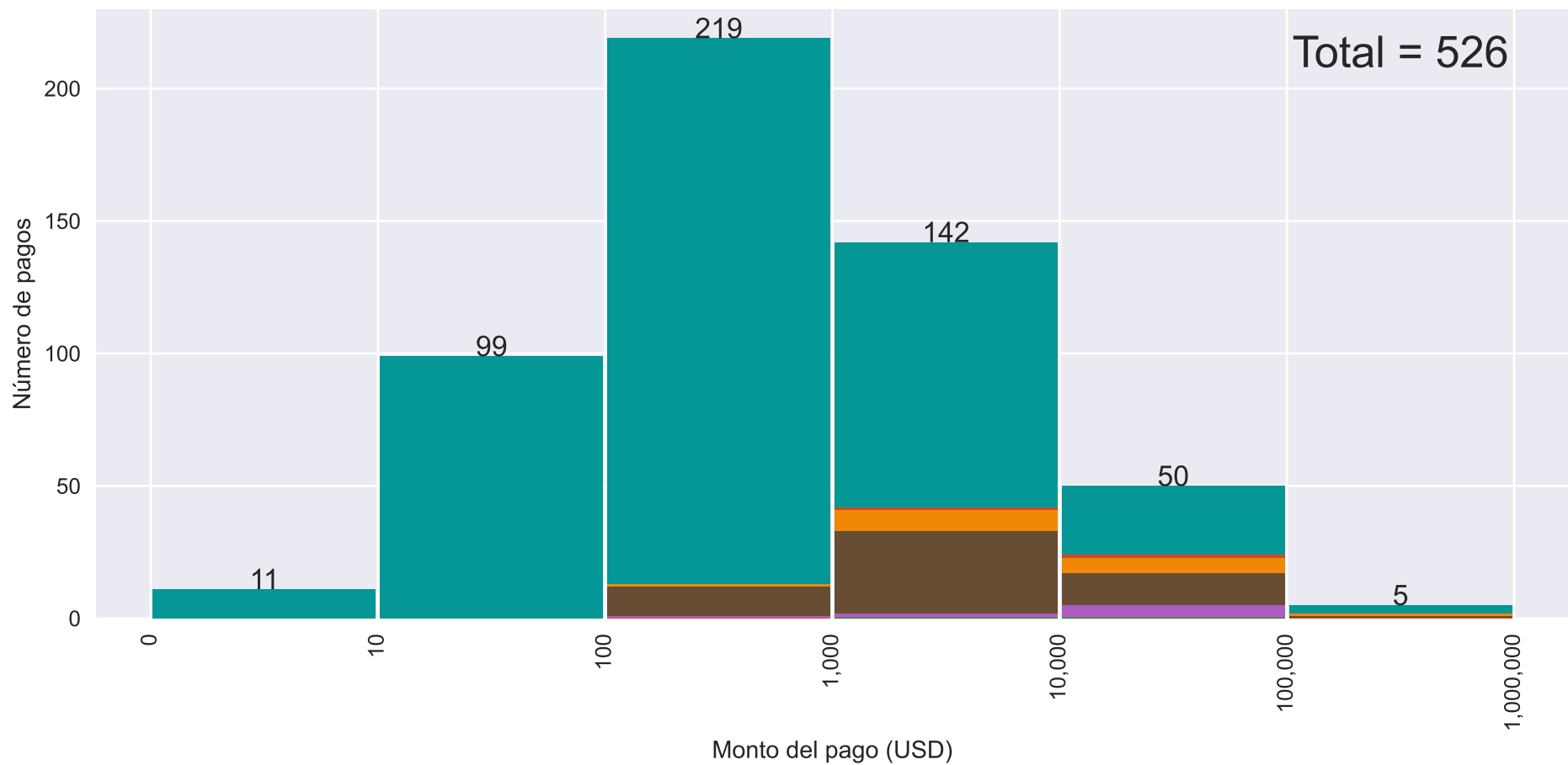


Figura 5: SIPA: Flujos de pagos predominantes
Acumulado del 1 de enero al 5 de enero de 2024
Por países de origen→destino



**Figura 6: SIPA: Distribución de los pagos
Acumulado del 1 de enero al 5 de enero de 2024
Por monto del pago y país de origen**

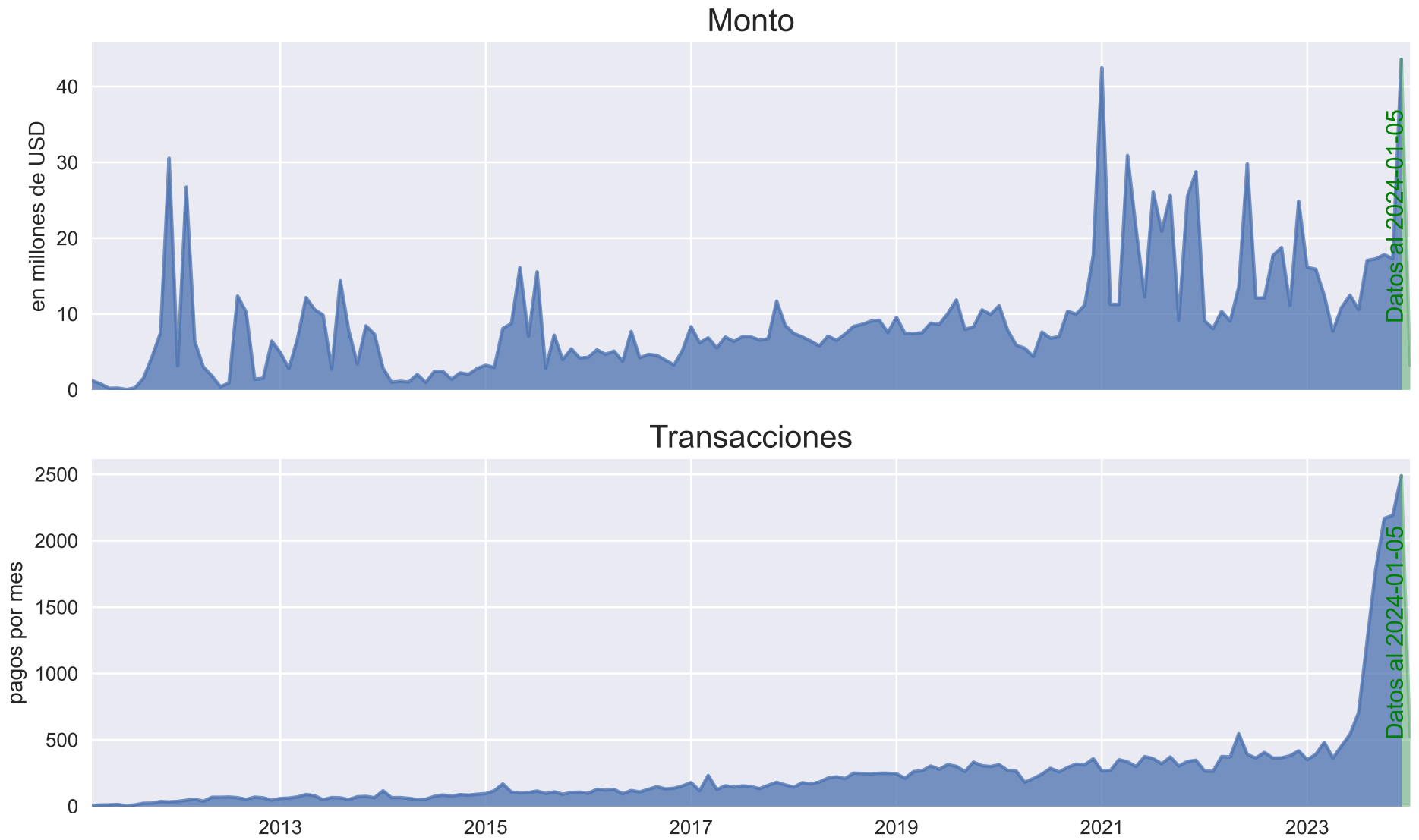


Origen
 CRI DOM GTM HND NIC SLV

Parte III

**Pagos realizados del 3 de marzo de 2011 al 5 de enero de
2024**

Figura 7: SIPA: Monto y número de transacciones
Del 3 de marzo de 2011 al 5 de enero de 2024 , 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	10,833,140.50	1,272,863,107.09	-20.14	40.36	453	26862	-17.03	25.14
	6	12,467,483.44	1,285,330,590.53	-58.17	15.09	541	27403	39.07	19.43
	7	10,568,655.86	1,295,899,246.39	-12.56	-15.23	705	28108	94.75	30.31
	8	17,064,557.72	1,312,963,804.11	40.78	61.46	1248	29356	208.15	77.02
	9	17,276,359.79	1,330,240,163.90	-2.40	1.24	1785	31141	393.09	43.03
	10	17,817,549.98	1,348,057,713.88	-5.07	3.13	2168	33309	495.60	21.46
	11	17,301,391.81	1,365,359,105.69	55.26	-2.90	2191	35500	476.58	1.06
	12	43,581,439.20	1,408,940,544.89	75.37	151.90	2490	37990	497.12	13.65
2024	1	3,254,511.17	1,412,195,056.06			526	38516		

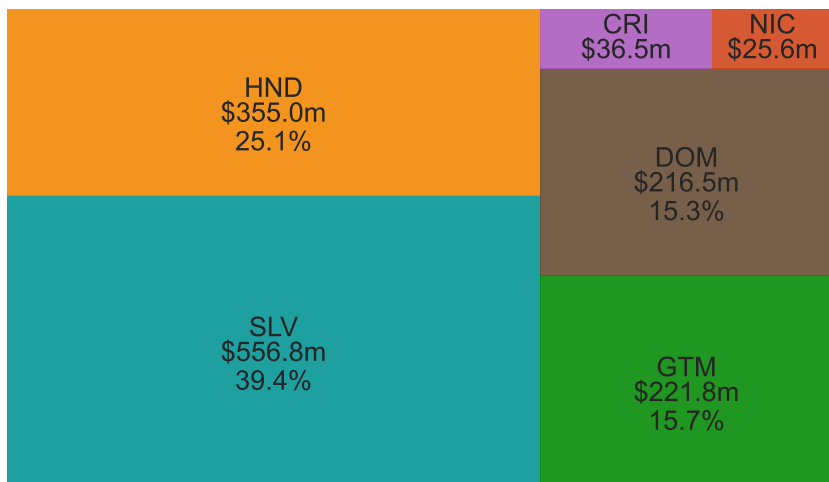
Cuadro 7: SIPA: Montos y número de transacciones Acumulado del 3 de marzo de 2011 al 5 de enero de 2024 Por país de origen vs destino

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

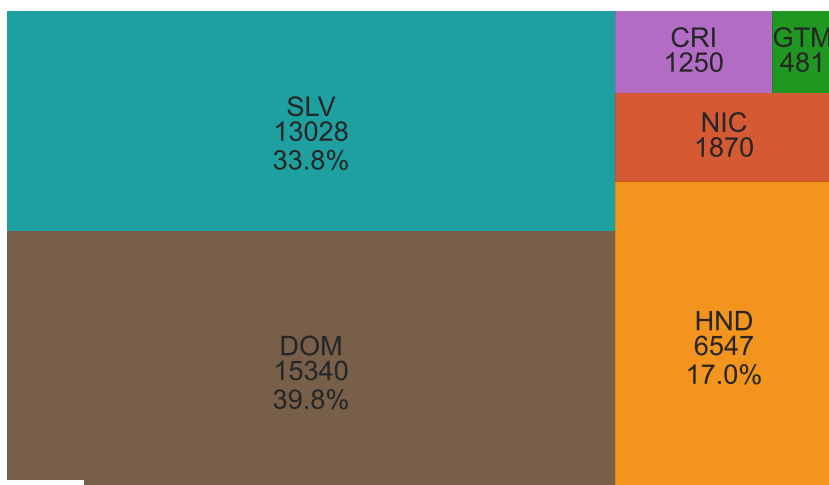
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	39,617.11	9,453,034.69	102,457.00	26,062,035.20	840,203.24	36,497,347.24
DOM	5,000.00	0.00	182,713,277.97	16,380,772.44	15,025,093.66	2,397,226.58	216,521,370.65
GTM	27.00	41,940.00	0.00	1,253,281.51	1,204,570.95	219,277,767.63	221,777,587.09
HND	29,222.15	764,559.78	150,455,077.65	0.00	9,565,496.43	194,187,132.62	355,001,488.63
NIC	20,396.64	26,947.00	15,500,660.61	6,277,544.03	0.00	3,779,183.29	25,604,731.57
SLV	235,680.68	700,472.48	364,885,134.36	172,800,041.03	18,170,982.33	0.00	556,792,310.88
Total	290,326.47	1,573,536.37	723,007,185.28	196,814,096.01	70,028,178.57	420,481,513.36	1,412,194,836.06
Número de transacciones							
CRI	0	53	595	26	498	78	1250
DOM	1	0	10375	2211	2446	306	15339
GTM	9	14	0	51	187	220	481
HND	4	79	4734	0	1196	534	6547
NIC	2	15	1117	439	0	297	1870
SLV	141	302	8487	2276	1822	0	13028
Total	157	463	25308	5003	6149	1435	38515

Figura 8: SIPA: Distribución de los montos y número de transacciones Acumulado del 3 de marzo de 2011 al 5 de enero de 2024 Por país de origen y de destino

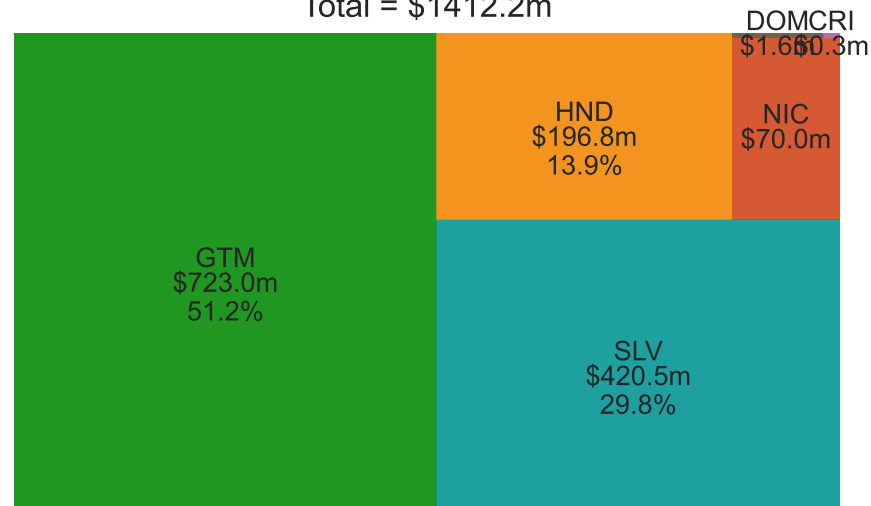
SIPA: Monto enviado por cada país
Total = \$1412.2m



SIPA: Transacciones enviadas por cada país
Total = 38516



SIPA: Monto recibido por cada país
Total = \$1412.2m



SIPA: Transacciones recibidas por cada país
Total = 38515

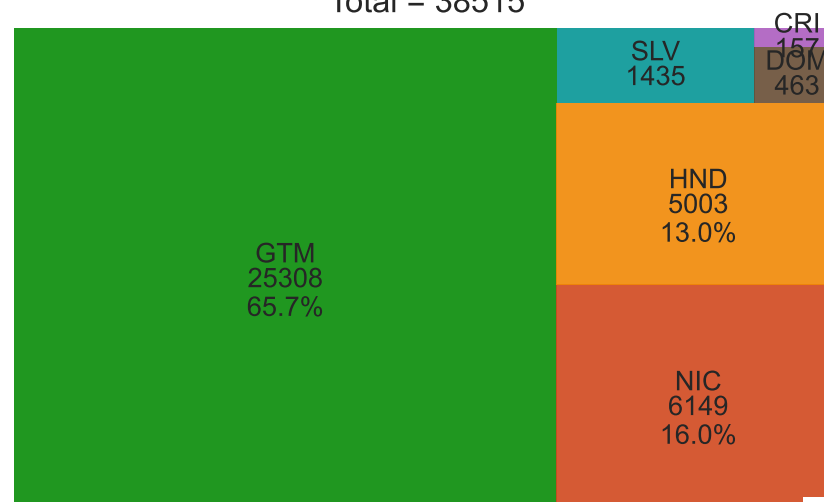


Figura 9: SIPA: Flujos de pagos predominantes
Acumulado del 3 de marzo de 2011 al 5 de enero de 2024
Por países de origen→destino

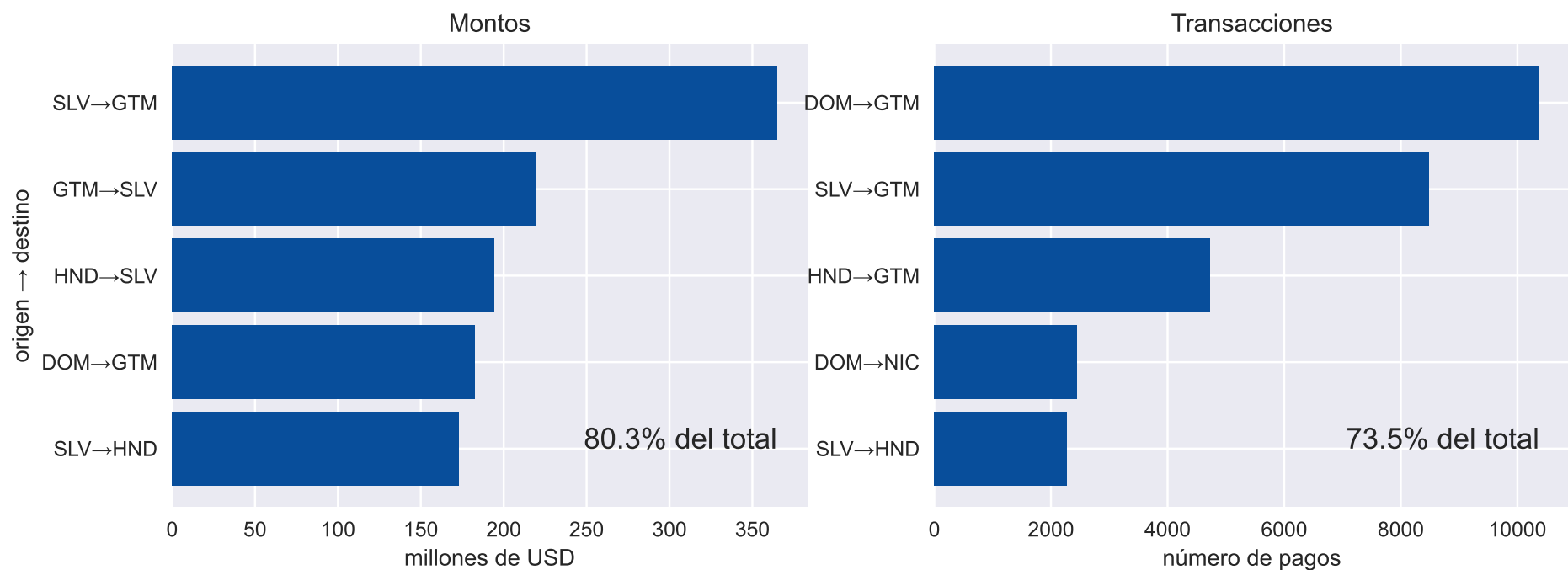
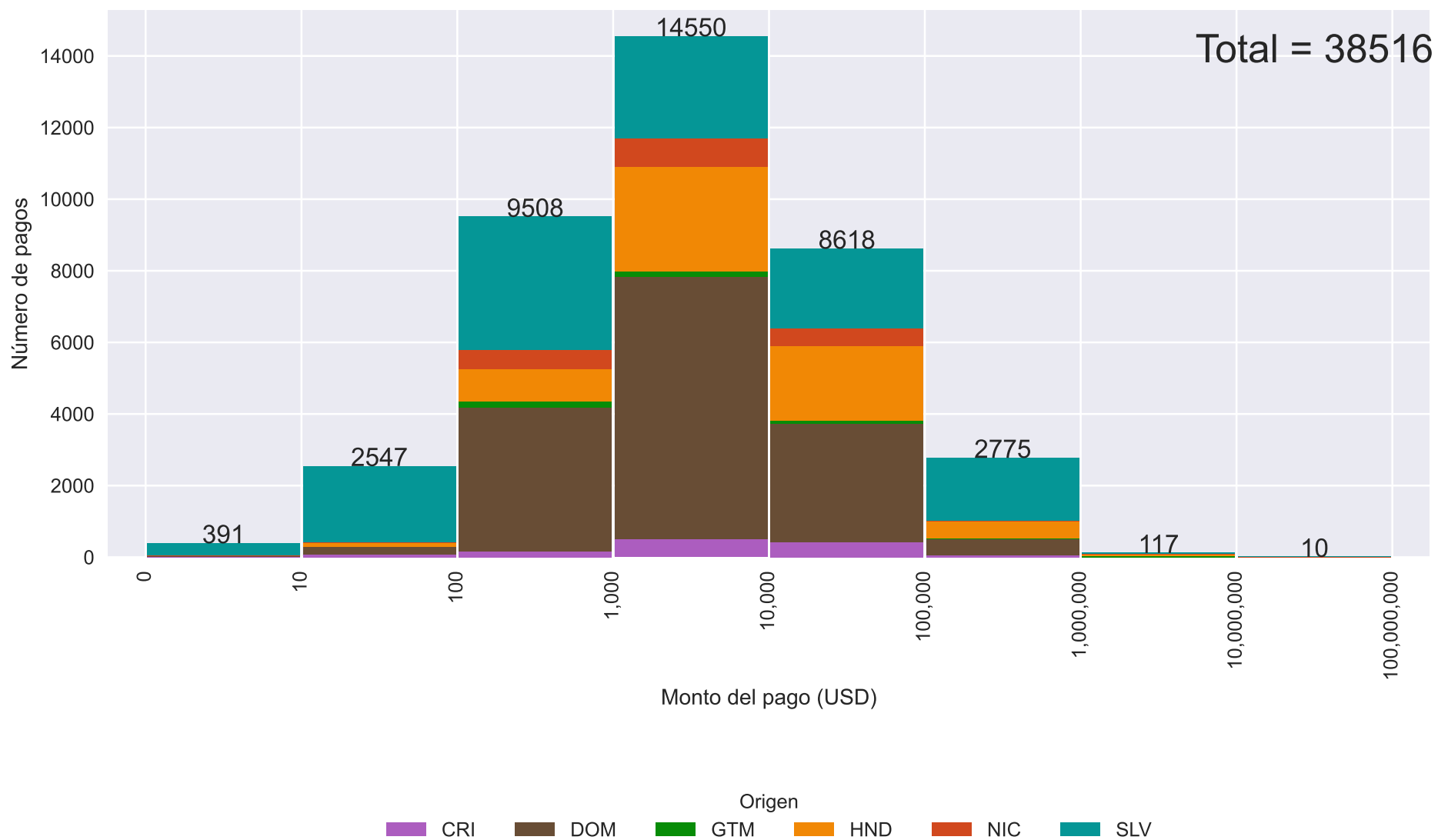


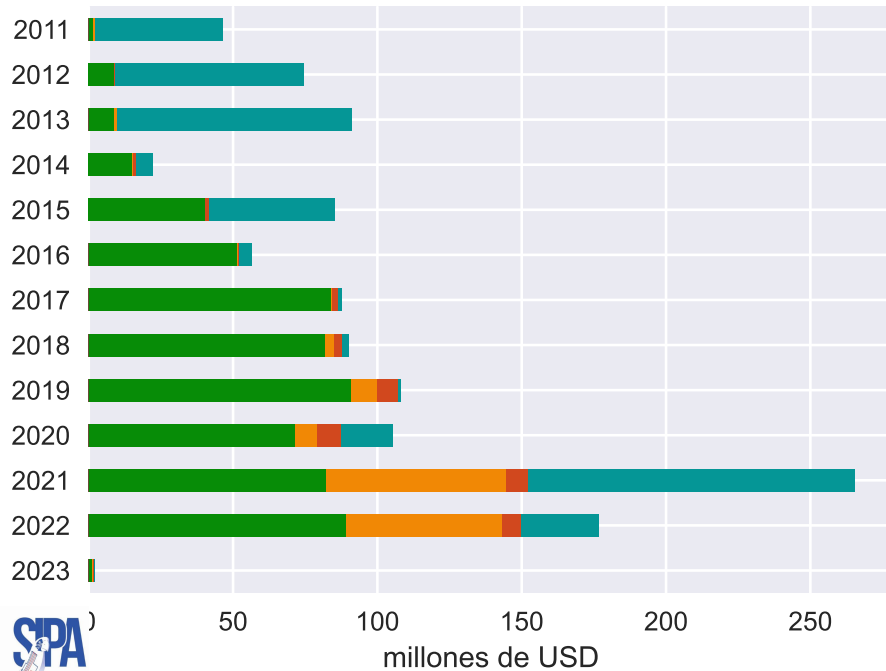
Figura 10: SIPA: Distribución de los pagos
Acumulado del 3 de marzo de 2011 al 5 de enero de 2024
Por monto del pago y país de origen



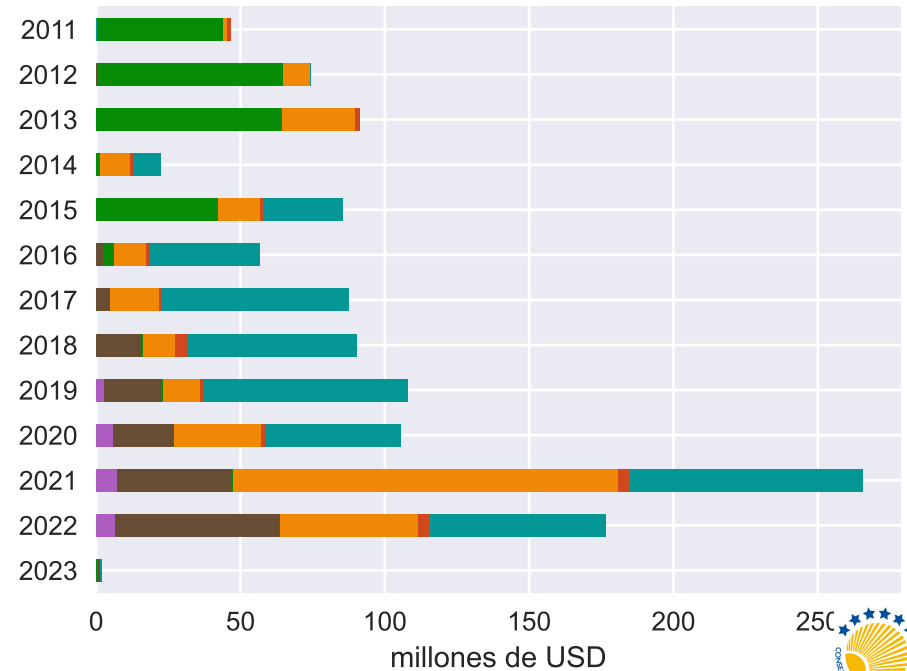
Cuadro 8: SIPA: Montos enviados y recibidos por cada país (miles de USD)

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	264.5	771.7	96,044.9	57,587.5	30,511.9	13,912.9	13,589.7	54,494.9	44.3	30,066.3	3,795.0	97,103.4	199,093.5
2024	5.5	26.5	2,000.9	277.1	889.3	55.2	401.2	610.0	0.0	340.7	40.7	1,861.9	3,254.5
Total	290.3	1,573.5	723,007.2	196,814.1	70,028.2	420,481.5	36,497.3	216,521.6	221,777.6	355,001.5	25,604.7	556,792.3	1,412,195.1

Recibidos

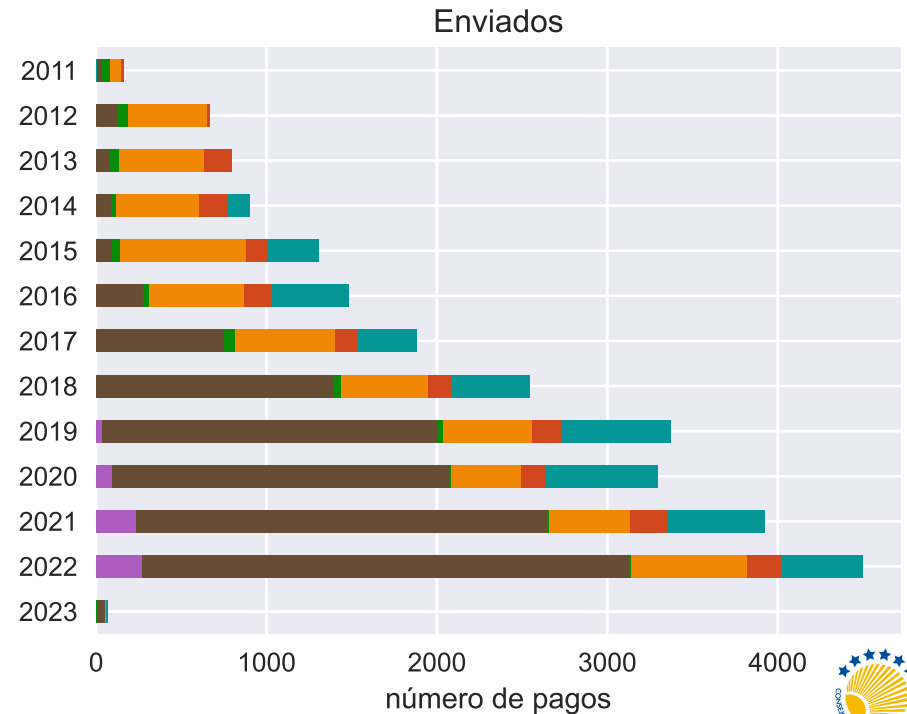
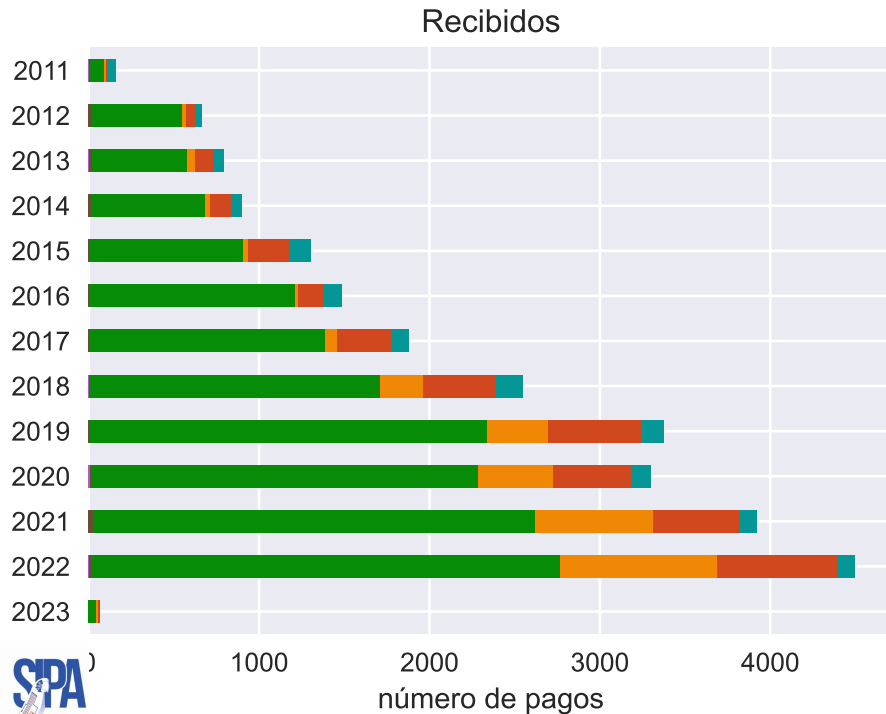


Enviados



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	142	305	7958	2050	2437	271	604	3231	14	542	215	8558	13164
2024	9	18	366	58	65	10	8	55	0	16	2	445	526
Total	157	463	25308	5003	6149	1435	1250	15340	481	6547	1870	13028	38516



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

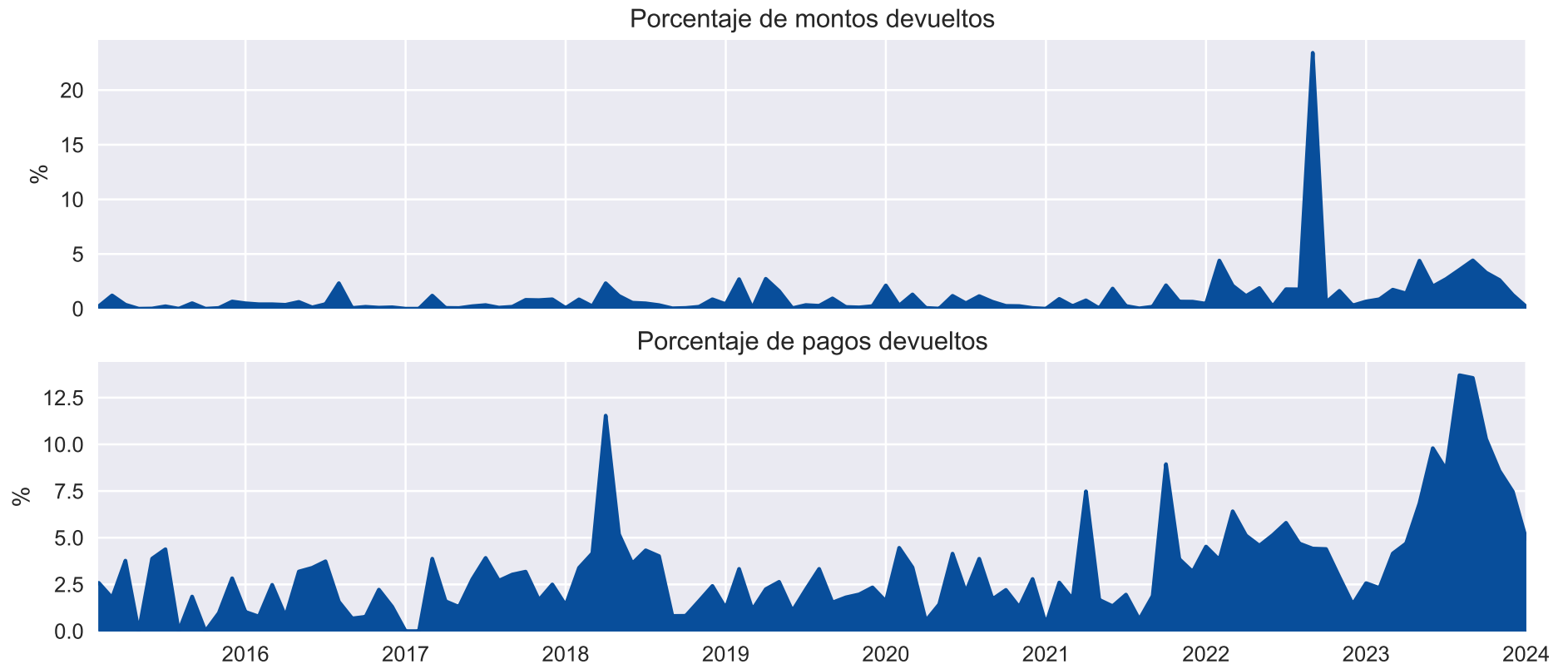
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Año	Mes	Monto			Número de pagos		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
	10	25,659.73	9,964,650.81	0.26	7	317	2.21
	11	26,910.00	11,177,559.55	0.24	4	311	1.29
	12	11,683.57	17,770,284.48	0.07	10	358	2.79
2021	1	472.91	42,503,862.70	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	10,833,140.50	4.39	31	453	6.84
	6	254,611.22	12,467,483.44	2.04	53	541	9.80
	7	287,613.13	10,568,655.86	2.72	61	705	8.65
	8	608,027.80	17,064,557.72	3.56	171	1248	13.70

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Año	Mes	Monto			Número de pagos		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
	9	764,102.57	17,276,359.79	4.42	242	1785	13.56
	10	588,545.50	17,817,549.98	3.30	223	2168	10.29
	11	454,510.57	17,301,391.81	2.63	188	2191	8.58
	12	550,149.02	43,581,439.20	1.26	186	2490	7.47
2024	1	6,109.11	3,254,511.17	0.19	26	526	4.94

Figura 11: SIPA: Devoluciones



Cuadro 11: SIPA: Detalle de devoluciones

Fecha valor	Debito	Credito	Monto
2024-01-02	CRI	SLV	1.00
2024-01-02	CRI	SLV	10.00
2024-01-02	CRI	SLV	10.00
2024-01-02	GTM	SLV	20.00
2024-01-02	NIC	SLV	8.00
2024-01-02	NIC	SLV	816.00
2024-01-02	DOM	SLV	5.00
2024-01-03	CRI	SLV	388.00
2024-01-03	CRI	SLV	110.74
2024-01-03	GTM	SLV	358.00
2024-01-03	GTM	DOM	90.00
2024-01-03	DOM	SLV	5.00
2024-01-04	CRI	SLV	500.00
2024-01-04	CRI	SLV	15.00
2024-01-04	CRI	SLV	300.00
2024-01-04	GTM	SLV	150.00
2024-01-04	GTM	SLV	300.00
2024-01-04	GTM	SLV	20.00
2024-01-05	CRI	SLV	50.00
2024-01-05	CRI	SLV	100.00
2024-01-05	GTM	SLV	20.00
2024-01-05	GTM	SLV	449.89
2024-01-05	GTM	SLV	80.00
2024-01-05	GTM	SLV	2,000.00
2024-01-05	GTM	SLV	90.00
2024-01-05	NIC	SLV	212.48

FIN DEL REPORTE