



CONSEJO MONETARIO
CENTROAMERICANO

Secretaría Ejecutiva



Reporte Semanal del Sistema de Interconexión de Pagos (SIPA)

Semana del 8 al 12 de enero de 2024

Consejo Monetario Centroamericano
Elaborado: 23 de enero de 2024

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

Resumen Ejecutivo

Semana del 8 al 12 de enero de 2024

Cuadro 1: Crecimiento en el uso del SIPA*

Monto	142.9%
Transacciones	781.0%

* 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	3,686,478.98	545	19,354.37	41
Este año	6,936,861.28	1066	25,463.48	67
Desde inicio	1,415,877,106.17	39053	14,637,753.37	1926

* cierre al 12 de enero de 2024

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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
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 8 al 12 de enero de 2024

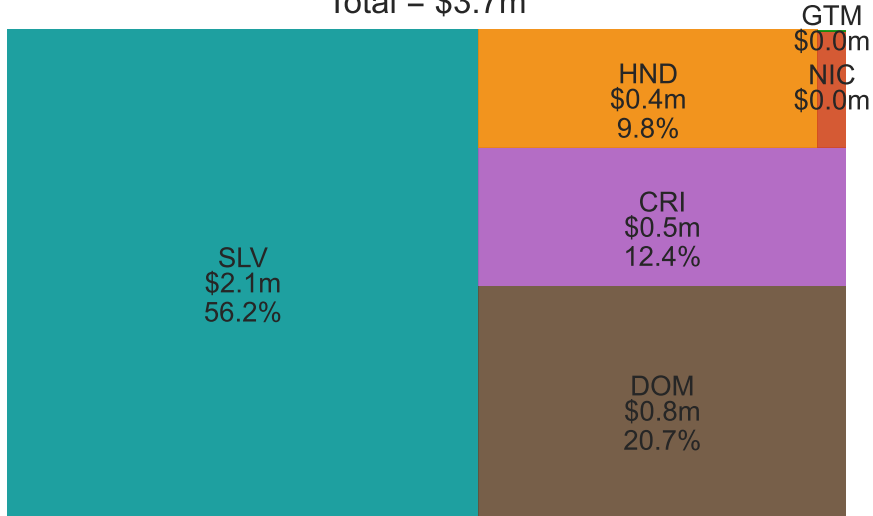
Cuadro 3: SIPA: Montos y número de transacciones Semana del 8 al 12 de enero de 2024 Por país de origen vs destino

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

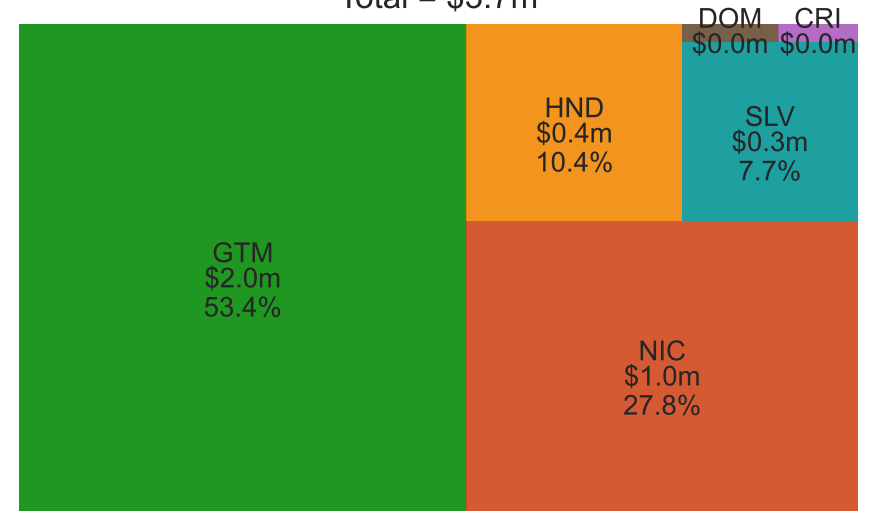
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	200.00	21,444.00	0.00	434,560.00	2,395.00	458,599.00
DOM	0.00	0.00	684,168.01	22,150.00	56,739.00	0.00	763,057.01
GTM	0.00	0.00	0.00	0.00	0.00	500.00	500.00
HND	5,361.74	0.00	74,462.31	0.00	2,000.00	281,003.48	362,827.53
NIC	0.00	0.00	25,917.36	3,950.00	0.00	0.00	29,867.36
SLV	7,203.00	14,954.00	1,161,729.25	356,018.77	531,723.06	0.00	2,071,628.08
Total	12,564.74	15,154.00	1,967,720.93	382,118.77	1,025,022.06	283,898.48	3,686,478.98
Número de transacciones							
CRI	0	1	2	0	6	1	10
DOM	0	0	33	6	7	0	46
GTM	0	0	0	0	0	1	1
HND	1	0	8	0	2	4	15
NIC	0	0	3	5	0	0	8
SLV	10	8	309	51	87	0	465
Total	11	9	355	62	102	6	545

Figura 1: SIPA: Distribución de los montos y número de transacciones Semana del 8 al 12 de enero de 2024 Por país de origen y de destino

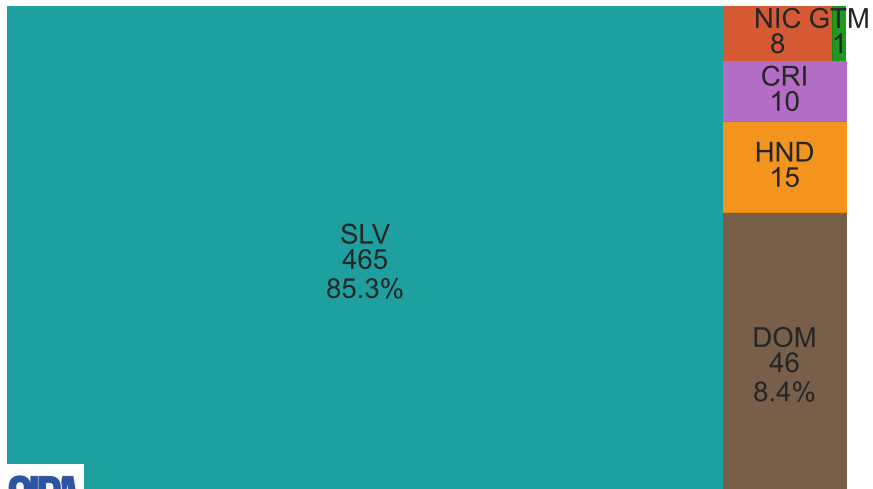
SIPA: Monto enviado por cada país
Total = \$3.7m



SIPA: Monto recibido por cada país
Total = \$3.7m



SIPA: Transacciones enviadas por cada país
Total = 545



SIPA: Transacciones recibidas por cada país
Total = 545

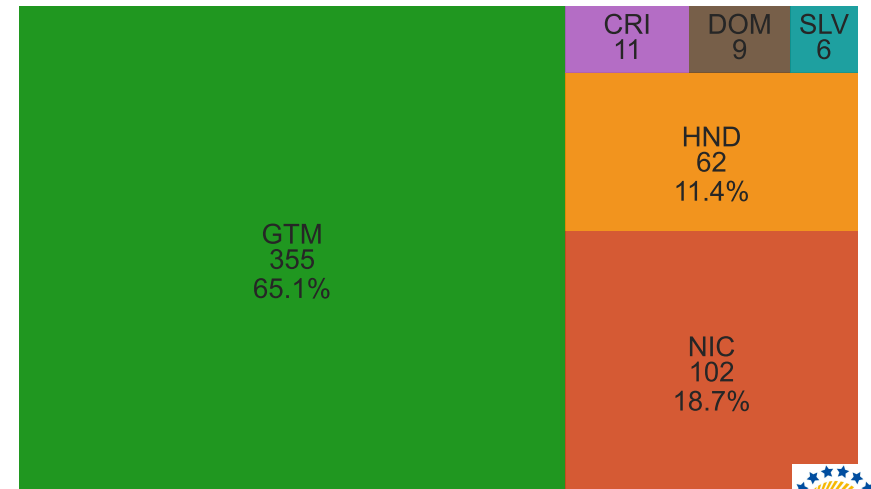
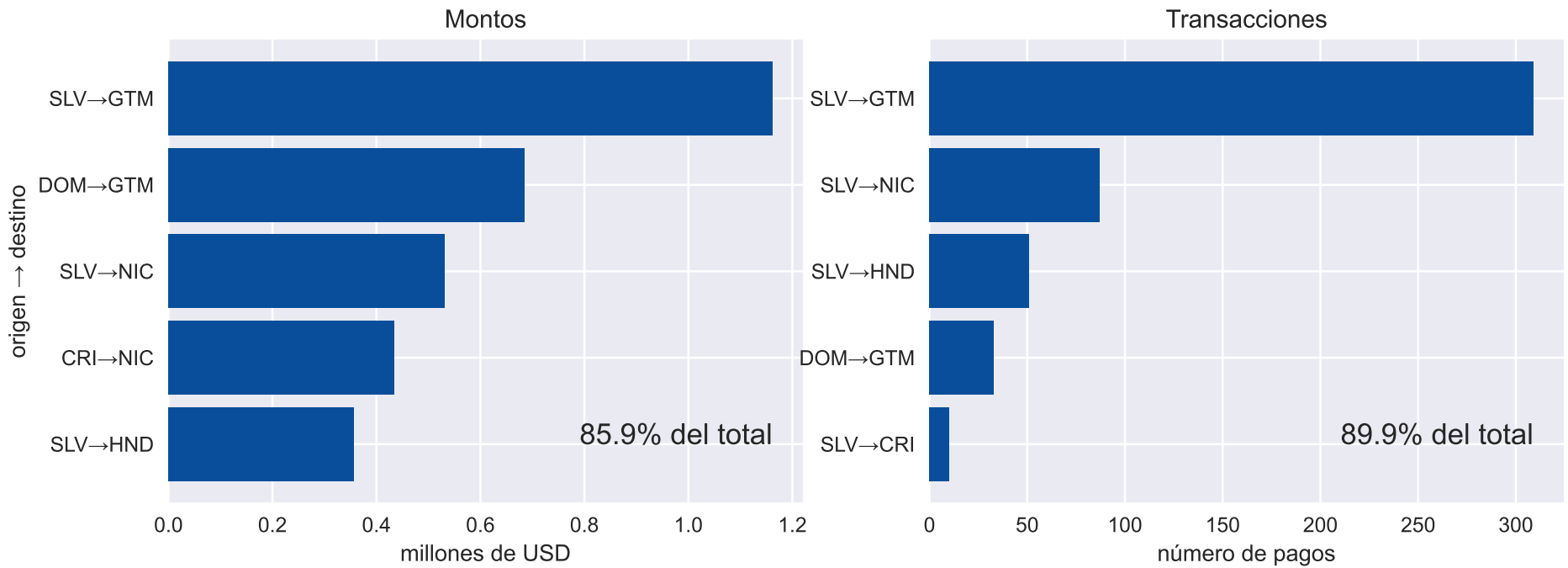
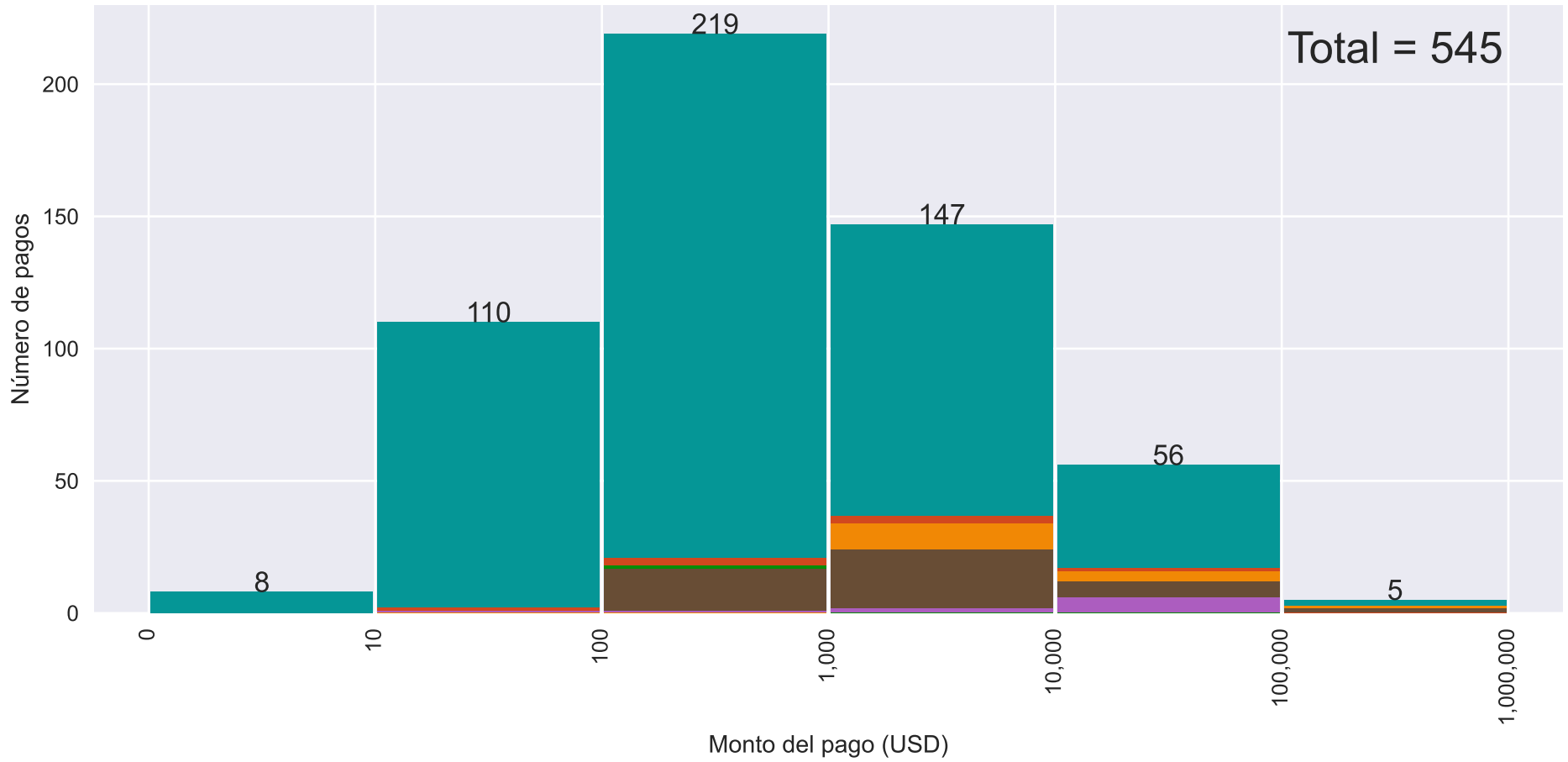


Figura 2: SIPA: Flujos de pagos predominantes
Semana del 8 al 12 de enero de 2024
Por países de origen→destino



**Figura 3: SIPA: Distribución de los pagos
Semana del 8 al 12 de enero de 2024
Por monto del pago y país de origen**



Origen
 CRI DOM GTM HND NIC SLV

Cuadro 4: SIPA: Operaciones de 8 al 12 de enero de 2024

Fecha valor	Debito	Credito	Monto
2024-01-08	CRI	NIC	99,500.00
	SLV	GTM	42,000.00
	SLV	GTM	31,474.81
	SLV	GTM	31,000.00
	SLV	HND	25,000.00
	SLV	GTM	19,188.37
	CRI	GTM	17,484.00
	SLV	NIC	16,000.00
	DOM	GTM	14,411.74
	SLV	GTM	10,000.00
	SLV	GTM	10,000.00
	SLV	GTM	10,000.00
	SLV	HND	10,000.00
	DOM	GTM	9,377.78
	SLV	GTM	9,000.00
	SLV	GTM	9,000.00
	SLV	GTM	7,122.05
	SLV	GTM	6,919.50
	HND	GTM	5,915.73
	SLV	HND	5,000.00
	SLV	GTM	4,450.00
	SLV	GTM	4,000.00
	SLV	HND	4,000.00
	SLV	GTM	3,575.95
	SLV	GTM	3,090.85
	SLV	GTM	3,000.00
	SLV	GTM	3,000.00
	SLV	GTM	3,000.00
	DOM	GTM	2,500.00
	SLV	GTM	2,040.00
	SLV	GTM	2,039.00
	DOM	GTM	2,000.00
	SLV	NIC	1,720.00
	:	:	:

Fecha valor	Debito	Credito	Monto
	:	:	:
	SLV	GTM	1,700.00
	SLV	GTM	1,500.00
	SLV	NIC	1,500.00
	SLV	CRI	1,115.00
	SLV	GTM	1,056.46
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	NIC	1,000.00
	HND	NIC	1,000.00
	DOM	GTM	1,000.00
	DOM	GTM	1,000.00
	DOM	GTM	990.00
	SLV	CRI	950.00
	SLV	NIC	947.15
	SLV	HND	800.00
	SLV	HND	755.00
	SLV	GTM	748.87
	SLV	GTM	724.35
	SLV	GTM	700.00
	SLV	GTM	670.00
	SLV	GTM	657.03
	SLV	HND	611.00
	SLV	GTM	550.00
	SLV	GTM	505.00
	SLV	GTM	500.00
	SLV	HND	500.00
	SLV	NIC	500.00
	SLV	GTM	448.76
	SLV	GTM	420.00
	SLV	GTM	412.00
	SLV	HND	400.00
	SLV	HND	318.00
	SLV	GTM	300.00
	SLV	NIC	300.00
	SLV	GTM	299.00
	SLV	GTM	291.00
	SLV	GTM	266.67
	:	:	:

Fecha valor	Debito	Credito	Monto
	:	:	:
	SLV	GTM	260.00
	SLV	NIC	258.00
	SLV	GTM	250.00
	SLV	NIC	212.00
	SLV	GTM	205.00
	SLV	HND	200.10
	SLV	GTM	200.00
	SLV	GTM	180.00
	SLV	GTM	175.00
	SLV	GTM	169.00
	SLV	GTM	163.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	GTM	150.00
	SLV	NIC	150.00
	SLV	NIC	150.00
	SLV	GTM	149.50
	SLV	GTM	138.00
	SLV	HND	130.00
	SLV	GTM	111.84
	SLV	NIC	105.00
	SLV	GTM	102.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	NIC	100.00
	SLV	GTM	99.00
	SLV	NIC	90.00
	SLV	GTM	85.00
	SLV	GTM	85.00
	SLV	GTM	80.00
	SLV	NIC	80.00
	SLV	GTM	66.10
	SLV	HND	60.00
	SLV	CRI	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	HND	50.00
	SLV	NIC	50.00
	:	:	:

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	NIC	50.00
	SLV	NIC	45.00
	SLV	GTM	44.13
	SLV	GTM	40.00
	SLV	GTM	40.00
	NIC	HND	40.00
	SLV	GTM	34.00
	SLV	GTM	33.00
	SLV	GTM	30.00
	SLV	NIC	30.00
	SLV	NIC	25.00
	SLV	DOM	25.00
	SLV	NIC	20.00
	SLV	HND	18.00
	SLV	GTM	16.69
	SLV	GTM	15.00
	SLV	GTM	10.00
	SLV	GTM	3.00
2024-01-09	SLV	NIC	279,646.57
	SLV	HND	200,000.00
	DOM	GTM	100,003.50
	CRI	NIC	80,000.00
	SLV	GTM	50,000.00
	SLV	HND	50,000.00
	SLV	NIC	35,750.00
	SLV	NIC	35,000.00
	SLV	NIC	35,000.00
	SLV	GTM	15,000.00
	SLV	HND	10,000.00
	SLV	DOM	10,000.00
	DOM	HND	10,000.00
	DOM	GTM	5,820.00
	HND	SLV	5,614.87
	SLV	GTM	5,400.00
	SLV	GTM	5,270.00
	SLV	GTM	5,000.00
	SLV	HND	5,000.00
	SLV	GTM	4,823.40
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	HND	4,500.00
	DOM	GTM	4,280.00
	SLV	GTM	4,000.00
	CRI	GTM	3,960.00
	DOM	NIC	2,700.00
	CRI	SLV	2,395.00
	SLV	NIC	2,350.00
	SLV	NIC	2,030.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	GTM	1,640.00
	SLV	NIC	1,600.00
	SLV	GTM	1,438.00
	SLV	GTM	1,350.00
	SLV	GTM	1,280.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	HND	1,000.00
	HND	NIC	1,000.00
	SLV	GTM	900.00
	SLV	GTM	880.00
	DOM	GTM	875.00
	SLV	GTM	845.44
	SLV	GTM	820.00
	SLV	NIC	750.00
	SLV	GTM	700.00
	SLV	GTM	650.00
	SLV	GTM	600.00
	SLV	GTM	534.91
	SLV	GTM	516.00
	SLV	GTM	505.00
	SLV	GTM	463.60
	SLV	GTM	440.03
	SLV	NIC	400.00
	SLV	GTM	335.00
	SLV	NIC	306.00
	SLV	GTM	300.00
	SLV	GTM	300.00
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	GTM	300.00
	SLV	GTM	227.50
	DOM	NIC	200.00
	DOM	GTM	182.78
	SLV	NIC	180.00
	SLV	GTM	135.00
	SLV	GTM	130.00
	SLV	GTM	110.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	HND	100.00
	SLV	NIC	100.00
	SLV	GTM	81.00
	SLV	GTM	80.00
	SLV	GTM	62.00
	CRI	NIC	60.00
	SLV	GTM	55.00
	SLV	HND	50.00
	SLV	GTM	35.00
	SLV	GTM	27.00
	SLV	HND	25.00
	SLV	NIC	16.00
	SLV	GTM	13.00
	SLV	GTM	12.00
	SLV	HND	5.00
2024-01-10	CRI	NIC	80,000.00
	SLV	GTM	54,000.00
	SLV	GTM	52,000.00
	SLV	GTM	50,000.00
	SLV	GTM	36,171.68
	HND	SLV	35,513.61
	NIC	GTM	25,000.00
	SLV	GTM	23,122.38
	HND	GTM	16,934.00
	SLV	GTM	12,841.26
	SLV	GTM	12,500.00
	HND	GTM	11,826.00
	⋮	⋮	⋮



Fecha valor	Debito	Credito	Monto
:	:	:	:
	HND	SLV	9,875.00
	SLV	GTM	9,500.00
	SLV	GTM	9,000.00
	HND	GTM	9,000.00
	SLV	GTM	6,500.00
	SLV	HND	5,656.37
	HND	CRI	5,361.74
	SLV	GTM	5,000.00
	DOM	GTM	5,000.00
	DOM	GTM	4,000.00
	DOM	GTM	3,573.90
	SLV	NIC	3,300.00
	SLV	GTM	3,135.00
	SLV	GTM	3,000.00
	DOM	GTM	3,000.00
	SLV	GTM	2,762.85
	SLV	GTM	2,680.13
	SLV	GTM	2,585.00
	DOM	GTM	2,440.00
	SLV	GTM	2,248.54
	DOM	NIC	2,239.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	GTM	1,725.00
	SLV	NIC	1,680.00
	SLV	GTM	1,630.00
	SLV	GTM	1,500.00
	DOM	GTM	1,500.00
	DOM	GTM	1,500.00
	SLV	GTM	1,200.00
	NIC	HND	1,100.00
	DOM	GTM	1,100.00
	DOM	GTM	1,100.00
	SLV	GTM	1,025.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	SLV	NIC	1,000.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	DOM	HND	900.00
	DOM	NIC	900.00
	DOM	GTM	863.84
	SLV	GTM	830.00
	DOM	HND	710.00
	SLV	GTM	672.00
	SLV	NIC	548.87
	SLV	HND	512.00
	SLV	GTM	500.00
	GTM	SLV	500.00
	SLV	GTM	495.00
	SLV	HND	450.00
	SLV	GTM	434.00
	SLV	GTM	425.00
	SLV	GTM	418.00
	SLV	HND	320.00
	SLV	GTM	310.00
	SLV	GTM	300.00
	SLV	NIC	300.00
	SLV	HND	260.00
	SLV	GTM	250.00
	SLV	GTM	245.87
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	HND	200.00
	SLV	NIC	200.00
	DOM	NIC	200.00
	SLV	GTM	160.00
	SLV	GTM	150.00
	SLV	NIC	150.00
	SLV	GTM	125.00
	SLV	GTM	122.00
	SLV	GTM	113.67
	SLV	GTM	100.00
	SLV	GTM	100.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	NIC	100.00
	SLV	GTM	98.00
	SLV	GTM	90.00
	SLV	GTM	76.00
	SLV	GTM	65.00
	SLV	GTM	54.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	HND	50.00
	SLV	NIC	50.00
	SLV	NIC	50.00
	SLV	DOM	50.00
	SLV	GTM	40.00
	SLV	NIC	35.00
	SLV	NIC	35.00
	SLV	GTM	30.00
	SLV	DOM	30.00
	SLV	DOM	25.00
	SLV	DOM	25.00
	SLV	HND	20.50
2024-01-11	DOM	GTM	407,274.40
	SLV	GTM	98,000.00
	CRI	NIC	85,000.00
	SLV	GTM	51,555.52
	DOM	NIC	50,000.00
	SLV	GTM	44,824.00
	SLV	GTM	32,712.14
	SLV	GTM	29,151.81
	SLV	GTM	20,000.00
	DOM	GTM	19,320.27
	SLV	HND	10,000.00
	SLV	GTM	9,950.00
	SLV	GTM	8,650.00
	SLV	DOM	4,424.00
	SLV	GTM	4,414.00
	SLV	GTM	2,300.00
	SLV	GTM	2,176.62
	:	:	:



Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	SLV	GTM	1,572.90
	SLV	NIC	1,410.00
	SLV	GTM	1,382.90
	SLV	GTM	1,221.79
	SLV	GTM	1,100.00
	SLV	GTM	1,000.00
	SLV	GTM	1,000.00
	NIC	HND	1,000.00
	SLV	GTM	999.13
	SLV	GTM	900.00
	SLV	GTM	740.00
	NIC	GTM	713.50
	SLV	GTM	650.00
	SLV	GTM	650.00
	SLV	GTM	600.00
	SLV	HND	600.00
	SLV	GTM	585.00
	SLV	CRI	500.00
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	HND	500.00
	DOM	NIC	500.00
	NIC	HND	460.00
	SLV	NIC	400.00
	SLV	NIC	400.00
	DOM	GTM	315.00
	SLV	GTM	265.00
	NIC	GTM	203.86
	SLV	NIC	200.00
	SLV	GTM	180.00
	SLV	NIC	140.00
	SLV	GTM	110.12
	SLV	GTM	100.00
	SLV	GTM	100.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	SLV	NIC	100.00
	SLV	GTM	98.37
	SLV	GTM	75.00
	SLV	GTM	70.00
	SLV	NIC	70.00
	SLV	HND	62.00
	SLV	NIC	60.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	GTM	50.00
	SLV	HND	50.00
	SLV	NIC	40.00
	SLV	GTM	30.00
	SLV	GTM	30.00
	SLV	GTM	30.00
	SLV	GTM	25.53
	SLV	GTM	20.00
	SLV	GTM	20.00
	SLV	HND	20.00
	SLV	GTM	10.00
	SLV	GTM	5.00
	SLV	GTM	3.00
	SLV	GTM	2.00
	SLV	GTM	1.00
2024-01-12	HND	SLV	230,000.00
	CRI	NIC	90,000.00
	DOM	GTM	69,120.00
	SLV	GTM	60,000.00
	SLV	GTM	37,247.50
	SLV	NIC	35,500.00
	SLV	NIC	35,500.00
	HND	GTM	20,731.00
	SLV	NIC	17,000.00
	SLV	GTM	11,550.00
	SLV	GTM	10,304.37
	DOM	HND	10,000.00
	:	:	:

Fecha valor	Debito	Credito	Monto
:	:	:	:
	DOM	GTM	9,916.28
	SLV	GTM	9,750.00
	SLV	GTM	7,500.00
	SLV	NIC	6,400.00
	SLV	HND	6,000.00
	DOM	GTM	5,701.20
	SLV	GTM	5,200.00
	SLV	GTM	5,000.00
	SLV	HND	4,500.00
	HND	GTM	4,068.25
	SLV	HND	4,000.00
	SLV	GTM	3,990.00
	HND	GTM	3,632.70
	SLV	GTM	3,582.64
	SLV	GTM	3,514.61
	SLV	CRI	3,000.00
	SLV	NIC	2,984.00
	SLV	GTM	2,800.00
	DOM	GTM	2,500.00
	HND	GTM	2,354.63
	SLV	GTM	2,000.00
	SLV	GTM	2,000.00
	DOM	GTM	1,910.32
	SLV	NIC	1,652.00
	SLV	GTM	1,530.00
	SLV	NIC	1,434.00
	SLV	HND	1,385.00
	NIC	HND	1,350.00
	SLV	HND	1,236.00
	SLV	GTM	1,108.10
	SLV	NIC	1,100.00
	SLV	GTM	1,049.00
	SLV	CRI	1,000.00
	SLV	GTM	1,000.00
	DOM	GTM	995.00
	SLV	GTM	900.00
	SLV	GTM	854.00
	SLV	GTM	800.00
	:	:	:



Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	GTM	700.00
	SLV	GTM	635.10
	SLV	GTM	600.00
	SLV	GTM	600.00
	SLV	HND	567.90
	SLV	GTM	500.00
	SLV	GTM	500.00
	SLV	GTM	480.00
	SLV	HND	470.00
	DOM	HND	440.00
	DOM	GTM	435.00
	SLV	GTM	422.72
	SLV	CRI	400.00
	SLV	GTM	390.00
	SLV	DOM	375.00
	SLV	HND	367.90
	SLV	GTM	350.00
	SLV	GTM	350.00
	SLV	GTM	350.00
	SLV	GTM	340.93
	SLV	GTM	340.00
	SLV	GTM	324.66
	SLV	GTM	320.00
	SLV	GTM	300.00
	SLV	NIC	300.00
	SLV	NIC	297.68
	SLV	GTM	292.00
	SLV	GTM	290.09
	SLV	GTM	285.00
	SLV	GTM	262.30
	SLV	GTM	255.96
	SLV	GTM	250.00
	SLV	GTM	250.00
	SLV	NIC	244.14
	SLV	NIC	228.40
	SLV	NIC	222.18
	SLV	GTM	220.00
	SLV	NIC	206.35
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	CRI	DOM	200.00
	SLV	GTM	200.00
	SLV	GTM	200.00
	SLV	HND	200.00
	SLV	NIC	170.98
	DOM	GTM	162.00
	SLV	GTM	161.00
	SLV	NIC	160.17
	SLV	NIC	158.65
	SLV	GTM	158.00
	SLV	GTM	158.00
	SLV	NIC	156.62
	SLV	NIC	151.42
	SLV	NIC	149.73
	SLV	NIC	128.74
	SLV	NIC	125.83
	SLV	NIC	123.23
	SLV	CRI	113.00
	SLV	GTM	110.00
	SLV	GTM	109.00
	SLV	NIC	106.71
	SLV	GTM	106.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	SLV	GTM	100.00
	DOM	HND	100.00
	SLV	GTM	95.00
	SLV	NIC	90.00
	SLV	NIC	87.40
	SLV	GTM	75.00
	SLV	NIC	73.53
	SLV	NIC	67.08
	SLV	NIC	62.79
	SLV	GTM	60.00
	SLV	GTM	60.00
	SLV	NIC	60.00
	SLV	GTM	53.00
	⋮	⋮	⋮

Fecha valor	Debito	Credito	Monto
⋮	⋮	⋮	⋮
	SLV	CRI	50.00
	SLV	GTM	47.00
	SLV	HND	45.00
	SLV	GTM	30.75
	SLV	GTM	30.00
	SLV	NIC	27.00
	SLV	CRI	25.00
	SLV	GTM	25.00
	SLV	NIC	24.84
	SLV	GTM	22.00
	SLV	GTM	20.00
	SLV	GTM	20.00
	SLV	GTM	15.00
	SLV	HND	12.00
	SLV	HND	12.00
	SLV	GTM	10.00
	SLV	GTM	8.00
	SLV	GTM	3.50



Parte II

Pagos realizados del 1 de enero al 12 de enero de 2024

Cuadro 5: SIPA: Montos y número de transacciones Acumulado del 1 de enero al 12 de enero de 2024 Por país de origen vs destino

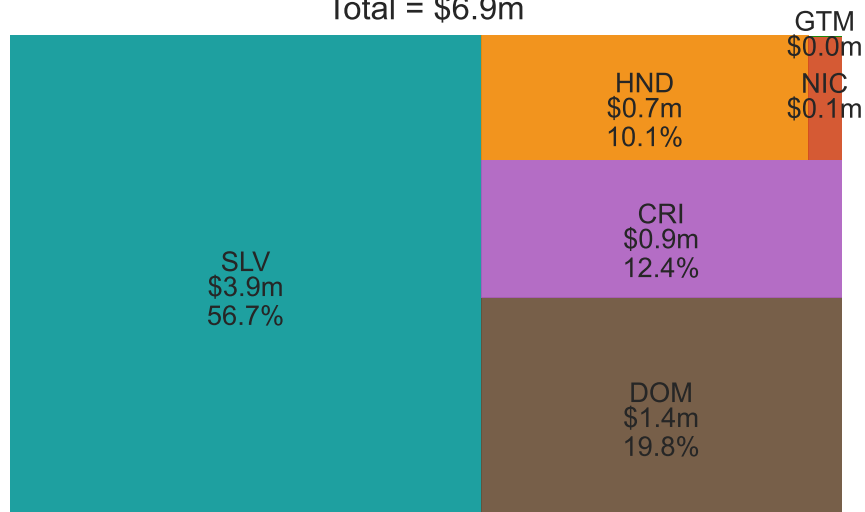
—país de origen (fila) vs país de destino (columna)—

Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	200.00	40,805.49	0.00	813,960.00	4,815.00	859,780.49
DOM	0.00	0.00	1,257,171.66	41,502.65	61,736.50	10,630.00	1,371,040.81
GTM	0.00	0.00	0.00	0.00	0.00	500.00	500.00
HND	5,361.74	4,800.00	348,878.82	0.00	21,248.00	323,200.89	703,489.45
NIC	0.00	0.00	33,157.36	37,456.08	0.00	0.00	70,613.44
SLV	12,666.54	36,612.51	2,284,918.58	579,851.76	1,017,387.70	0.00	3,931,437.09
Total	18,028.28	41,612.51	3,964,931.91	658,810.49	1,914,332.20	339,145.89	6,936,861.28
Número de transacciones							
CRI	0	1	4	0	11	2	18
DOM	0	0	72	13	13	2	100
GTM	0	0	0	0	0	1	1
HND	1	1	15	0	3	11	31
NIC	0	0	4	6	0	0	10
SLV	19	25	622	100	140	0	906
Total	20	27	717	119	167	16	1066

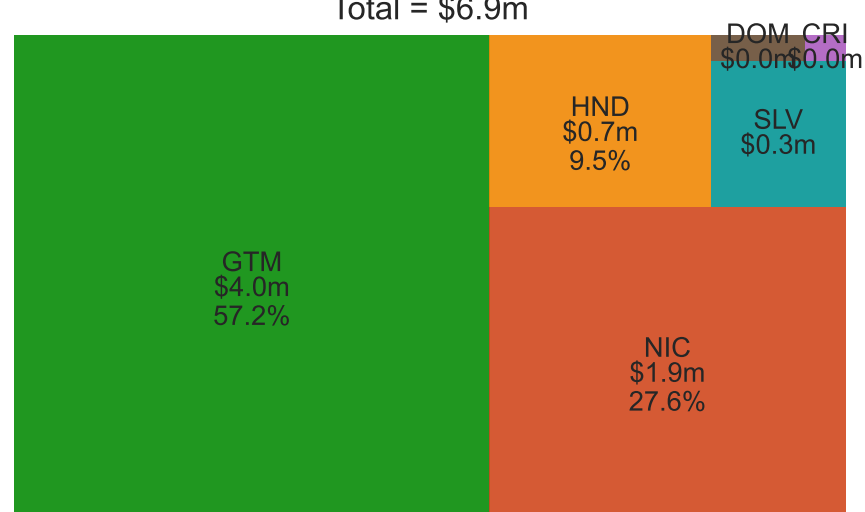
Figura 4: SIPA: Distribución de los montos y número de transacciones Acumulado del 1 de enero al 12 de enero de 2024

Por país de origen y de destino

SIPA: Monto enviado por cada país
Total = \$6.9m



SIPA: Monto recibido por cada país
Total = \$6.9m



SIPA: Transacciones enviadas por cada país
Total = 1066



SIPA: Transacciones recibidas por cada país
Total = 1066

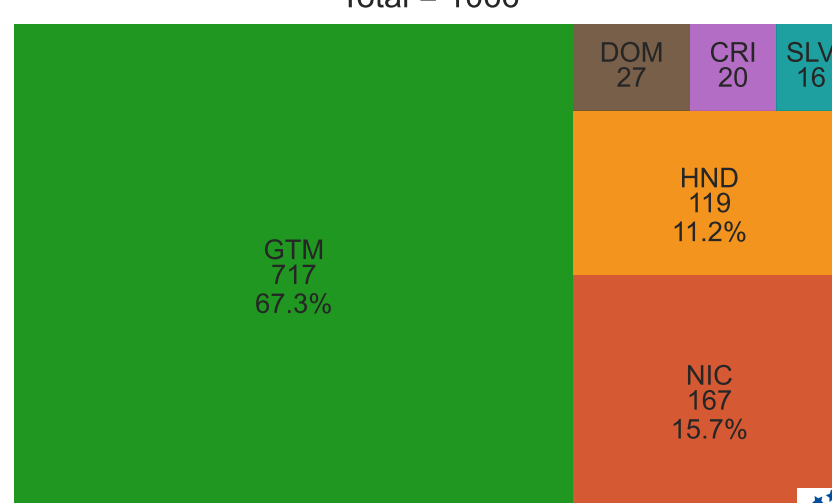
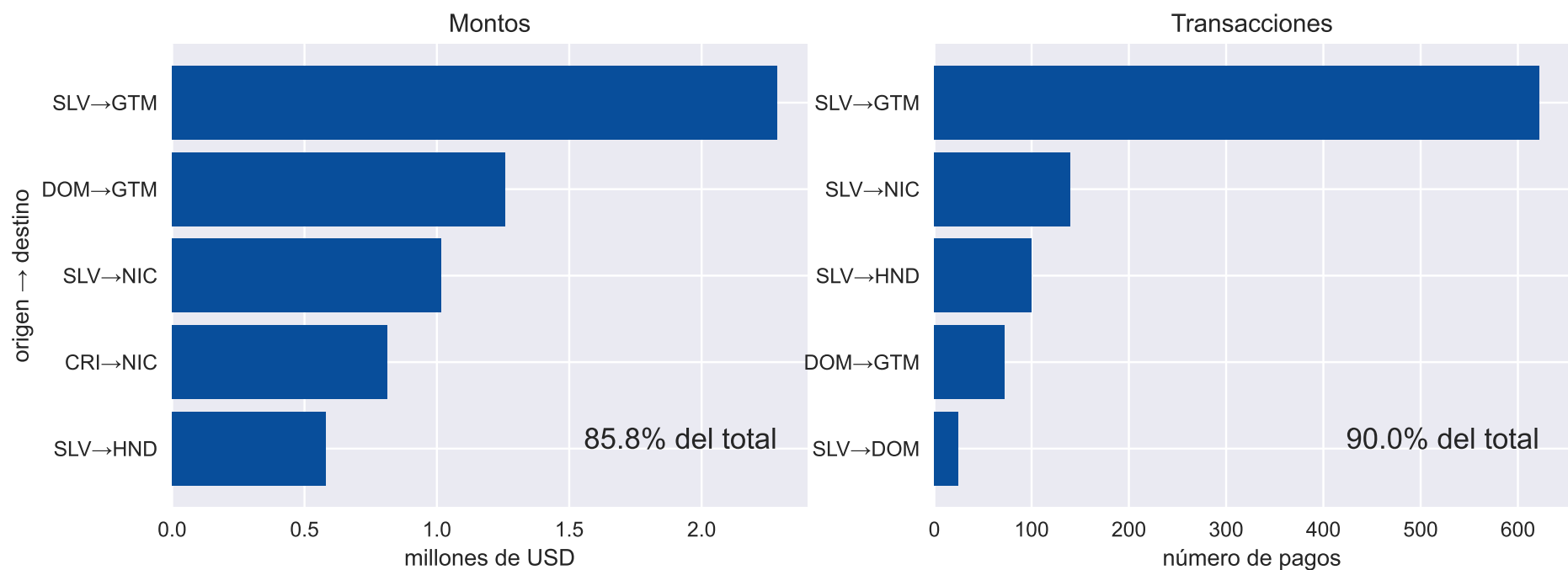
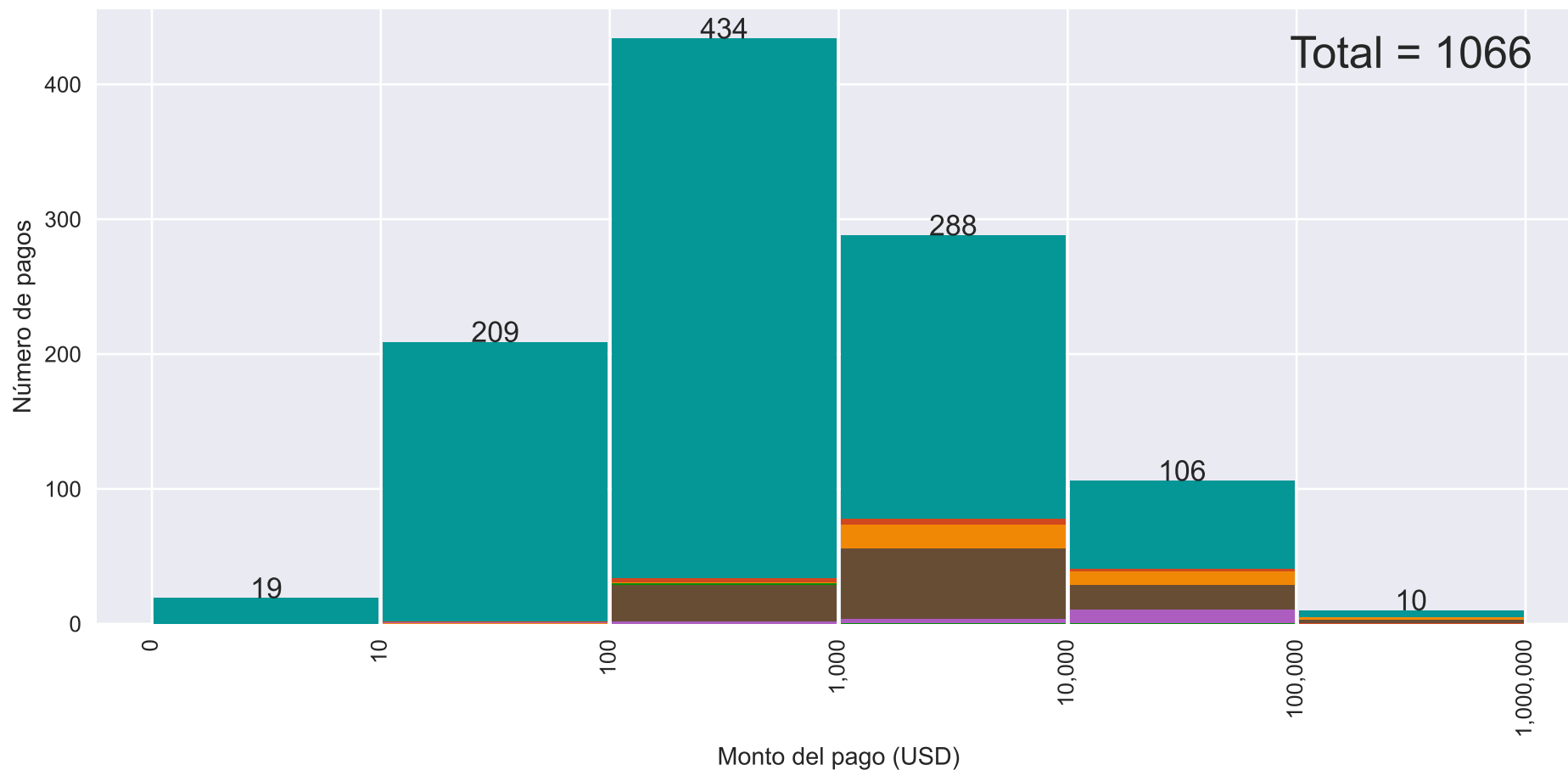


Figura 5: SIPA: Flujos de pagos predominantes
Acumulado del 1 de enero al 12 de enero de 2024
Por países de origen→destino



**Figura 6: SIPA: Distribución de los pagos
Acumulado del 1 de enero al 12 de enero de 2024
Por monto del pago y país de origen**

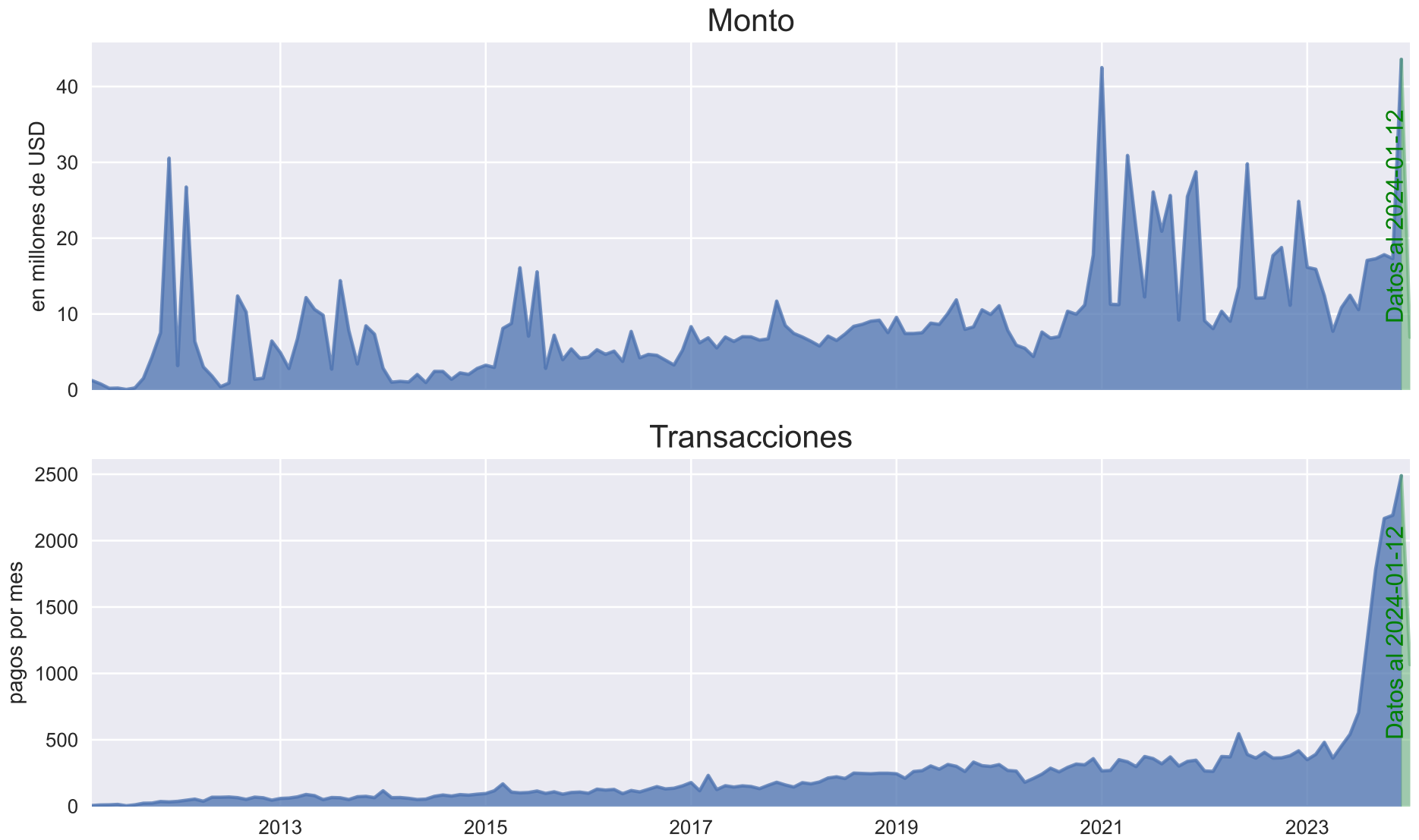


Origen
 CRI DOM GTM HND NIC SLV

Parte III

**Pagos realizados del 3 de marzo de 2011 al 12 de enero de
2024**

Figura 7: SIPA: Monto y número de transacciones
Del 3 de marzo de 2011 al 12 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	17,276,339.79	1,330,240,143.90	-2.40	1.24	1784	31140	392.82	42.95
	10	17,817,489.98	1,348,057,633.88	-5.07	3.13	2167	33307	495.33	21.47
	11	17,301,391.81	1,365,359,025.69	55.26	-2.90	2191	35498	476.58	1.11
	12	43,581,219.20	1,408,940,244.89	75.37	151.89	2489	37987	496.88	13.60
2024	1	6,936,861.28	1,415,877,106.17			1066	39053		

Cuadro 7: SIPA: Montos y número de transacciones Acumulado del 3 de marzo de 2011 al 12 de enero de 2024 Por país de origen vs destino

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

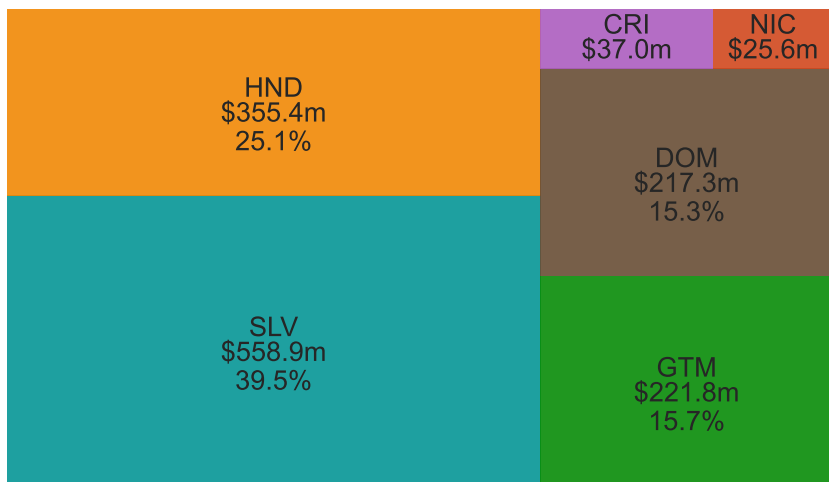
Credito Debito	CRI	DOM	GTM	HND	NIC	SLV	Total
Monto en USD							
CRI	0.00	39,817.11	9,474,478.69	102,457.00	26,496,595.20	842,598.24	36,955,946.24
DOM	5,000.00	0.00	183,395,445.98	16,402,922.44	15,081,832.66	2,397,226.58	217,282,427.66
GTM	27.00	41,940.00	0.00	1,253,281.51	1,204,570.95	219,278,267.63	221,778,087.09
HND	34,583.89	764,559.78	150,529,539.96	0.00	9,567,496.43	194,468,136.10	355,364,316.16
NIC	20,396.64	26,947.00	15,526,577.97	6,281,494.03	0.00	3,779,183.29	25,634,598.93
SLV	242,883.68	715,426.48	366,045,184.74	173,155,529.80	18,702,705.39	0.00	558,861,730.09
Total	302,891.21	1,588,690.37	724,971,227.34	197,195,684.78	71,053,200.63	420,765,411.84	1,415,877,106.17
Número de transacciones							
CRI	0	54	597	26	504	79	1260
DOM	1	0	10407	2217	2453	306	15384
GTM	9	14	0	51	187	221	482
HND	5	79	4742	0	1198	538	6562
NIC	2	15	1120	444	0	297	1878
SLV	151	310	8793	2324	1909	0	13487
Total	168	472	25659	5062	6251	1441	39053

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

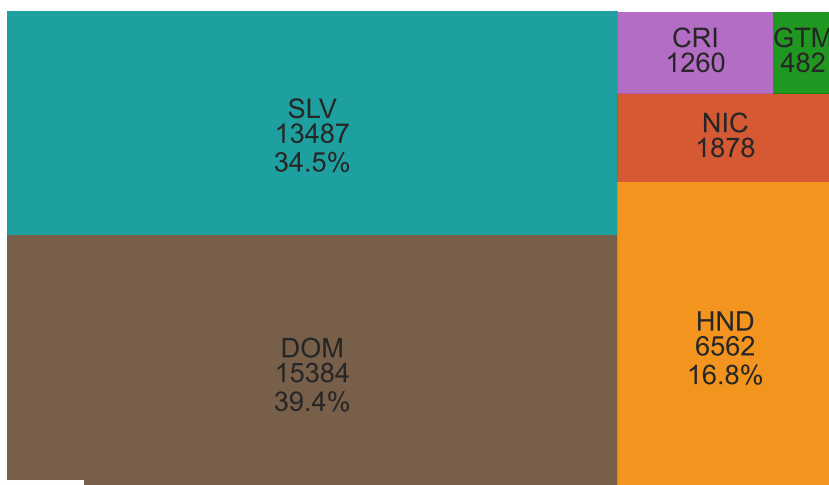
Año	Recibidos						Enviados						Total
	CRI	DOM	GTM	HND	NIC	SLV	CRI	DOM	GTM	HND	NIC	SLV	Total
2011	0.0	172.0	1,472.6	734.4	23.8	44,219.7	0.0	75.5	43,825.0	1,546.1	1,176.1	0.0	46,622.6
2012	0.0	66.2	8,693.1	74.3	224.0	65,369.2	0.0	257.1	64,546.9	9,558.9	50.9	13.1	74,426.9
2013	0.0	72.1	8,963.2	708.1	261.6	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	54,494.6	44.3	30,066.3	3,795.0	97,103.3	199,093.2
2024	18.0	41.6	3,964.9	658.8	1,914.3	339.1	859.8	1,371.0	0.5	703.5	70.6	3,931.4	6,936.9
Total	302.9	1,588.7	724,971.2	197,195.7	71,053.2	420,765.4	36,955.9	217,282.4	221,778.1	355,364.3	25,634.6	558,861.7	1,415,877.1

Figura 8: SIPA: Distribución de los montos y número de transacciones Acumulado del 3 de marzo de 2011 al 12 de enero de 2024 Por país de origen y de destino

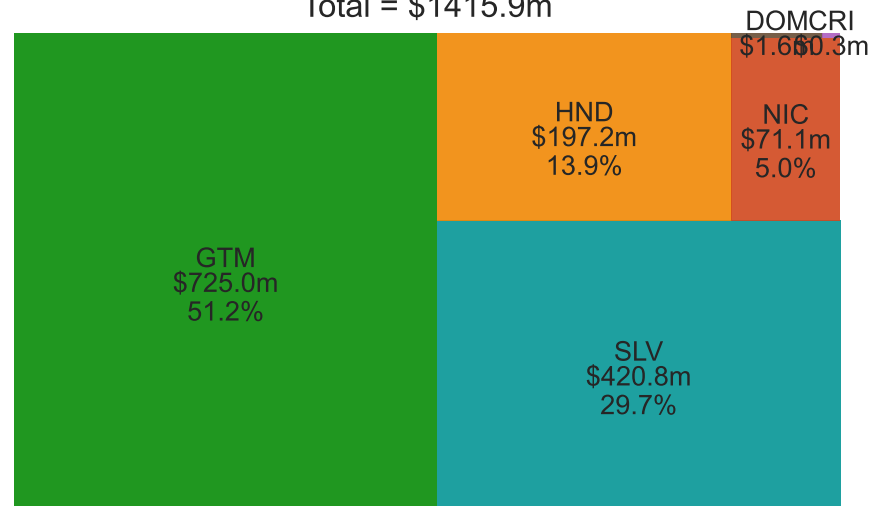
SIPA: Monto enviado por cada país
Total = \$1415.9m



SIPA: Transacciones enviadas por cada país
Total = 39053



SIPA: Monto recibido por cada país
Total = \$1415.9m



SIPA: Transacciones recibidas por cada país
Total = 39053

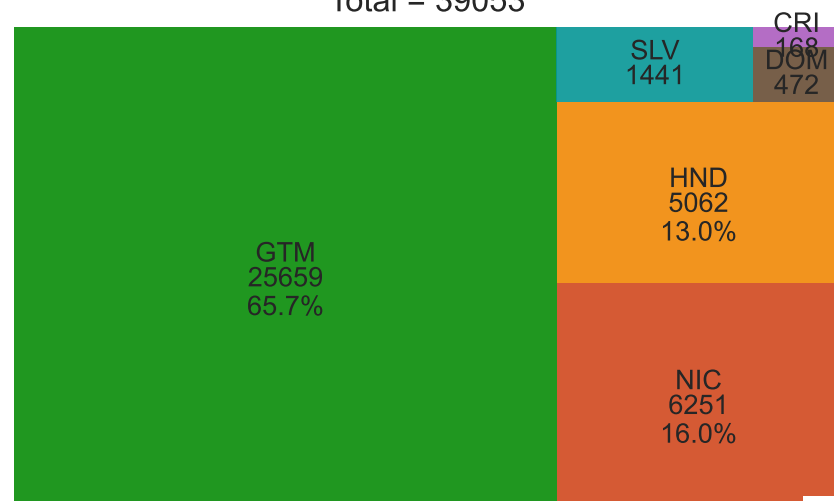
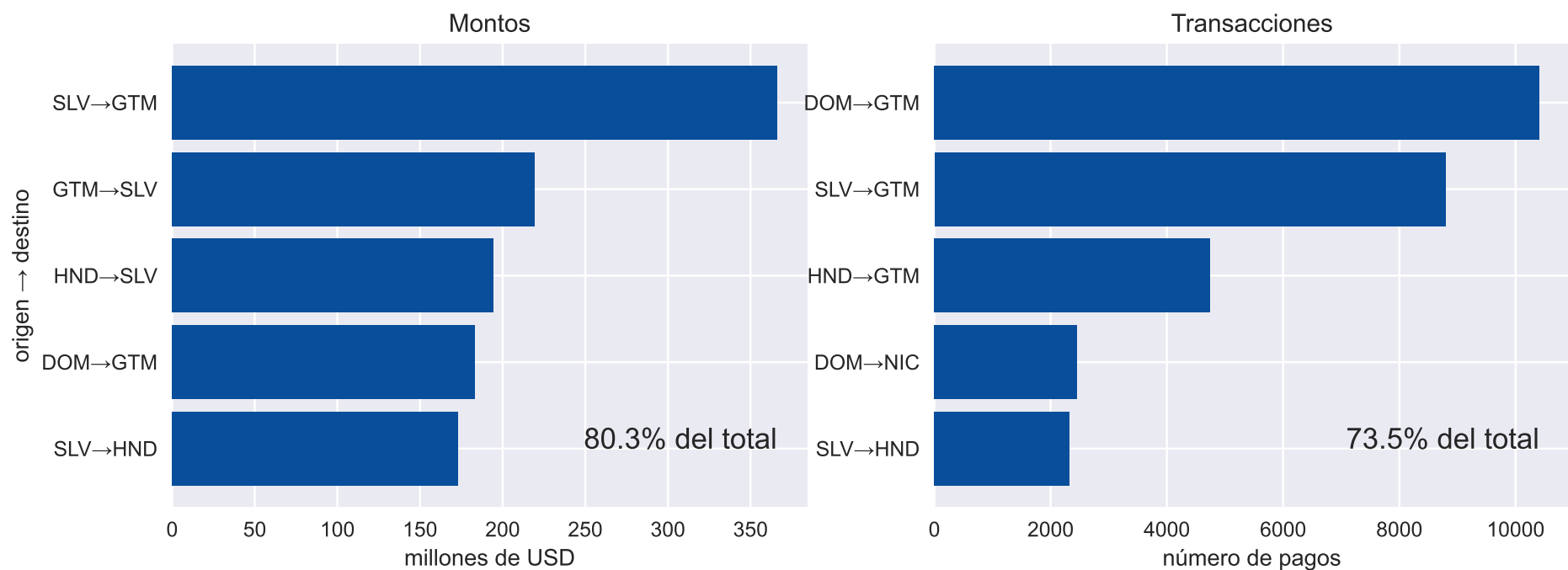
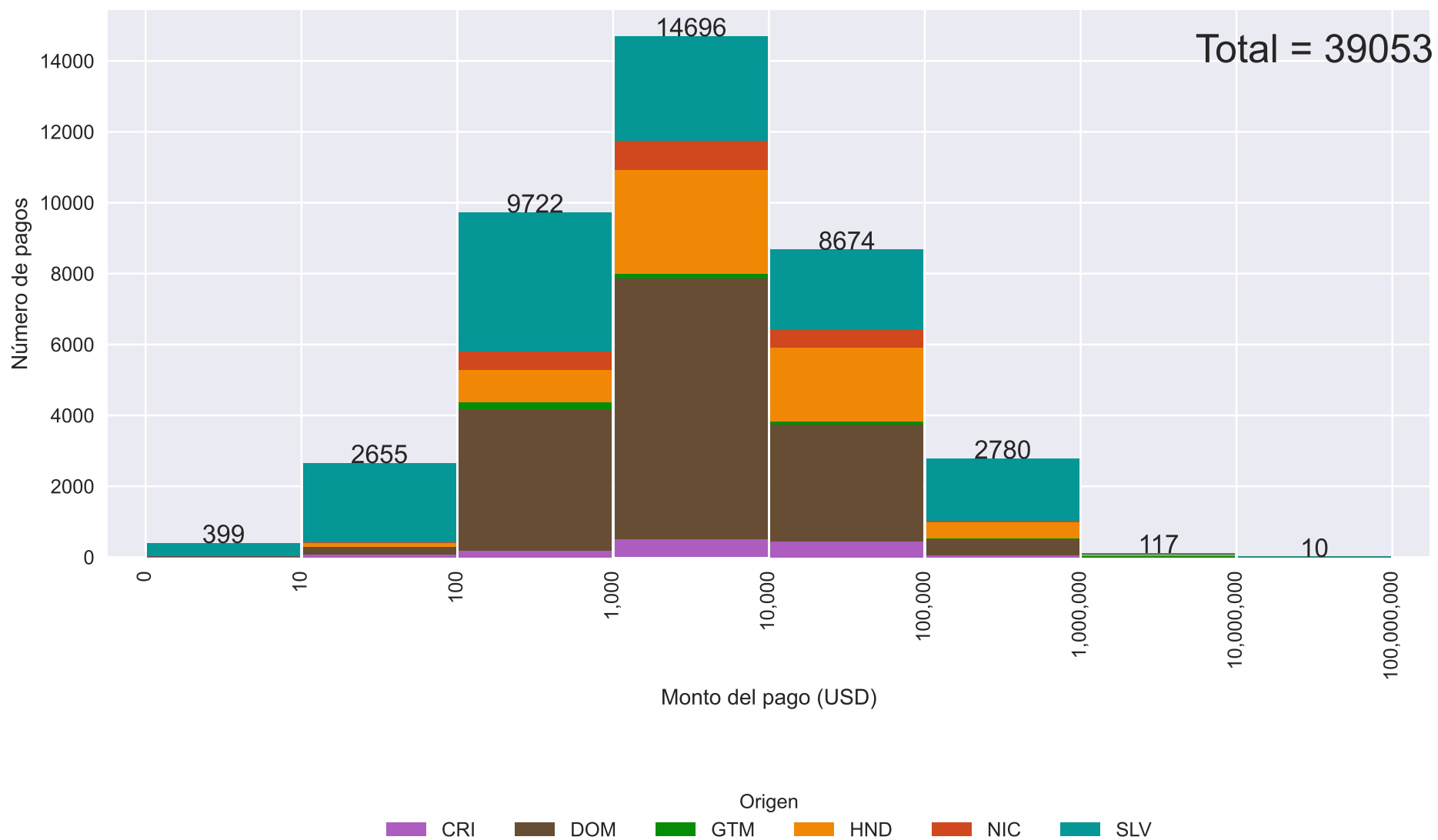


Figura 9: SIPA: Flujos de pagos predominantes
Acumulado del 3 de marzo de 2011 al 12 de enero de 2024
Por países de origen→destino



**Figura 10: SIPA: Distribución de los pagos
Acumulado del 3 de marzo de 2011 al 12 de enero de 2024
Por monto del pago y país de origen**



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	2048	2437	271	604	3230	14	542	215	8556	13161
2024	20	27	717	119	167	16	18	100	1	31	10	906	1066
Total	168	472	25659	5062	6251	1441	1260	15384	482	6562	1878	13487	39053

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

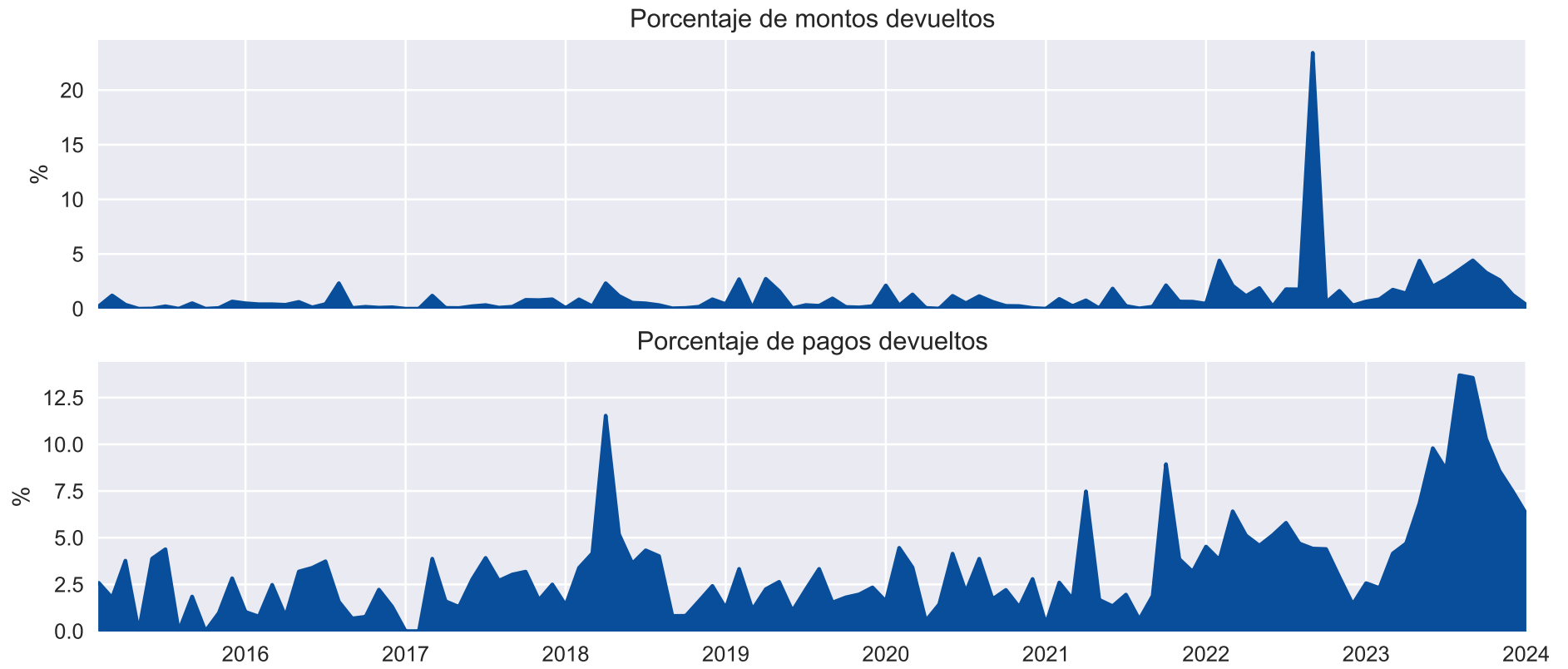
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Año	Mes	Monto			Número de pagos		
		Devuelto	Pagado	% devuelto	Devuelto	Pagado	% devuelto
	10	25,659.73	9,964,650.81	0.26	7	317	2.21
	11	26,910.00	11,177,559.55	0.24	4	311	1.29
	12	11,683.57	17,770,284.48	0.07	10	358	2.79
2021	1	472.91	42,503,862.70	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	17,276,339.79	4.42	242	1784	13.57
	10	588,545.50	17,817,489.98	3.30	223	2167	10.29
	11	454,510.57	17,301,391.81	2.63	188	2191	8.58
	12	550,149.02	43,581,219.20	1.26	186	2489	7.47
2024	1	25,463.48	6,936,861.28	0.37	67	1066	6.29

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
2024-01-08	CRI	SLV	500.00
2024-01-08	CRI	SLV	5.00
2024-01-08	CRI	SLV	50.00
2024-01-08	GTM	SLV	880.00
2024-01-08	GTM	SLV	600.00
2024-01-09	CRI	SLV	113.00
2024-01-09	CRI	SLV	700.00
	⋮	⋮	⋮

Fecha valor	Débito	Crédito	Monto
⋮	⋮	⋮	⋮
2024-01-09	GTM	SLV	400.00
2024-01-09	GTM	SLV	198.87
2024-01-09	GTM	SLV	28.00
2024-01-09	GTM	SLV	30.00
2024-01-09	GTM	SLV	750.00
2024-01-09	GTM	SLV	90.00
2024-01-09	GTM	DOM	2,000.00
2024-01-09	HND	SLV	450.00
2024-01-09	HND	SLV	20.00
2024-01-09	HND	SLV	60.00
2024-01-10	CRI	SLV	5.00
2024-01-10	CRI	SLV	200.00
2024-01-10	CRI	SLV	25.00
2024-01-10	CRI	SLV	20.00
2024-01-10	CRI	SLV	2.00
2024-01-10	CRI	SLV	255.00
2024-01-10	GTM	SLV	3,479.89
2024-01-10	GTM	SLV	105.00
2024-01-10	GTM	SLV	162.00
2024-01-11	CRI	SLV	50.00
2024-01-11	CRI	SLV	5.00
2024-01-11	GTM	SLV	20.00
2024-01-11	GTM	SLV	235.00
2024-01-11	GTM	SLV	485.00
2024-01-11	GTM	SLV	2,500.00
2024-01-11	GTM	SLV	269.00
2024-01-11	GTM	SLV	0.01
2024-01-11	GTM	SLV	180.00
2024-01-11	GTM	HND	480.00
2024-01-12	CRI	SLV	800.00
2024-01-12	GTM	SLV	3,060.00
2024-01-12	GTM	SLV	6.60
2024-01-12	GTM	SLV	35.00
2024-01-12	DOM	SLV	100.00

FIN DEL REPORTE