

GUATEMALA								
EVOLUCIÓN DEL CRÉDITO BANCARIO CONSOLIDADO (MONEDA NACIONAL)								
(Q. Millones)								
	G-20							

SALDOS	DIC-98	DIC-99	DIC-00	DIC-01	DIC-02	DIC-03	09-OCT-03	07-OCT-04
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
TOTAL CRÉDITO BANCARIO	<u>17,995.4</u>	<u>21,829.3</u>	<u>25,117.3</u>	<u>20,833.4</u>	<u>22,282.1</u>	<u>23,211.5</u>	<u>20,855.7</u>	<u>20,437.7</u>
A. Al sector privado	<u>21,144.4</u>	<u>24,099.9</u>	<u>26,439.9</u>	<u>24,426.8</u>	<u>25,349.4</u>	<u>26,766.2</u>	<u>26,004.4</u>	<u>27,637.1</u>
B. A financieras	<u>1,365.6</u>	<u>1,511.2</u>	<u>1,924.9</u>	<u>2,011.2</u>	<u>1,793.6</u>	<u>1,413.4</u>	<u>1,404.5</u>	<u>1,515.8</u>
C. Al sector público (a)	<u>(4,514.6)</u>	<u>(3,781.8)</u>	<u>(3,247.5)</u>	<u>(5,604.6)</u>	<u>(4,860.9)</u>	<u>(4,968.1)</u>	<u>(6,553.2)</u>	<u>(8,715.2)</u>
1. Gobierno Central	<u>(4,289.1)</u>	<u>(3,598.7)</u>	<u>(2,815.7)</u>	<u>(5,376.3)</u>	<u>(4,294.0)</u>	<u>(4,632.7)</u>	<u>(6,308.5)</u>	<u>(8,522.4)</u>
2. Resto	<u>(225.5)</u>	<u>(183.1)</u>	<u>(431.8)</u>	<u>(228.3)</u>	<u>(566.9)</u>	<u>(335.4)</u>	<u>(244.7)</u>	<u>(192.8)</u>

VARIACIÓN ABSOLUTA	(2-1)	(3-2)	(4-3)	(5-4)	(6-5)	(7-5)	(8-6)	(8-7)
	TOTAL CRÉDITO BANCARIO	<u>3,833.9</u>	<u>3,288.0</u>	<u>(4,283.9)</u>	<u>1,448.7</u>	<u>929.4</u>	<u>(1,426.4)</u>	<u>(2,773.8)</u>
A. Al sector privado	<u>2,955.5</u>	<u>2,340.0</u>	<u>(2,013.1)</u>	<u>922.6</u>	<u>1,416.8</u>	<u>655.0</u>	<u>870.9</u>	<u>1,632.7</u>
B. A financieras	<u>145.6</u>	<u>413.7</u>	<u>86.3</u>	<u>(217.6)</u>	<u>(380.2)</u>	<u>(389.1)</u>	<u>102.4</u>	<u>111.3</u>
C. Al sector público (a)	<u>732.8</u>	<u>534.3</u>	<u>(2,357.1)</u>	<u>743.7</u>	<u>(107.2)</u>	<u>(1,692.3)</u>	<u>(3,747.1)</u>	<u>(2,162.0)</u>
1. Gobierno Central	<u>690.4</u>	<u>783.0</u>	<u>(2,560.6)</u>	<u>1,082.3</u>	<u>(338.7)</u>	<u>(2,014.5)</u>	<u>(3,889.7)</u>	<u>(2,213.9)</u>
2. Resto	<u>42.4</u>	<u>(248.7)</u>	<u>203.5</u>	<u>(338.6)</u>	<u>231.5</u>	<u>322.2</u>	<u>142.6</u>	<u>51.9</u>

VARIACION RELATIVA	(2/1)	(3/2)	(4/3)	(5/4)	(6/5)	(7/5)	(8/6)	(8/7)
	TOTAL CRÉDITO BANCARIO	<u>21.3</u>	<u>15.1</u>	<u>(17.1)</u>	<u>7.0</u>	<u>4.2</u>	<u>(6.4)</u>	<u>(12.0)</u>
A. Al sector privado	<u>14.0</u>	<u>9.7</u>	<u>(7.6)</u>	<u>3.8</u>	<u>5.6</u>	<u>2.6</u>	<u>3.3</u>	<u>6.3</u>
B. A financieras	<u>10.7</u>	<u>27.4</u>	<u>4.5</u>	<u>(10.8)</u>	<u>(21.2)</u>	<u>(21.7)</u>	<u>7.2</u>	<u>7.9</u>
C. Al sector público (a)	<u>(16.2)</u>	<u>(14.1)</u>	<u>72.6</u>	<u>(13.3)</u>	<u>2.2</u>	<u>34.8</u>	<u>75.4</u>	<u>33.0</u>
1. Gobierno Central	<u>(16.1)</u>	<u>(21.8)</u>	<u>90.9</u>	<u>(20.1)</u>	<u>7.9</u>	<u>46.9</u>	<u>84.0</u>	<u>35.1</u>
2. Resto	<u>(18.8)</u>	<u>135.8</u>	<u>(47.1)</u>	<u>148.3</u>	<u>(40.8)</u>	<u>(56.8)</u>	<u>(42.5)</u>	<u>(21.2)</u>

(a) Ver Cuadro G-21.

FUENTE: Banco de Guatemala, con base en datos de la Superintendencia de Bancos.

(28.10.04)