

## GUATEMALA

## EVOLUCIÓN DEL CRÉDITO BANCARIO CONSOLIDADO (MONEDA NACIONAL)

G-20

(Q. Millones)

SALDOS	DIC-98	DIC-99	DIC-00	DIC-01	DIC-02	DIC-03	DIC-04	DIC-05	21-Abr-05	20-Abr-06
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>TOTAL CRÉDITO BANCARIO</b>	<u>17,982.6</u>	<u>21,787.3</u>	<u>25,109.8</u>	<u>20,850.5</u>	<u>22,101.1</u>	<u>23,204.1</u>	<u>24,552.4</u>	<u>32,179.7</u>	<u>22,963.7</u>	<u>30,840.8</u>
A. Al sector privado	21,144.4	24,099.9	26,439.9	24,426.8	25,349.4	26,766.2	30,777.3	36,134.2	30,548.0	38,508.0
B. A financieras	1,352.8	1,469.5	1,917.4	2,028.3	1,786.1	1,406.0	1,146.5	1,058.8	853.6	1,401.7
C. Al sector público (a)	(4,514.6)	(3,782.1)	(3,247.5)	(5,604.6)	(5,034.4)	(4,968.1)	(7,371.4)	(5,013.3)	(8,437.9)	(9,068.9)
1. Gobierno Central	(4,289.1)	(3,599.0)	(2,815.7)	(5,376.3)	(4,467.5)	(4,632.7)	(7,201.5)	(4,784.4)	(8,024.6)	(8,763.0)
2. Resto	(225.5)	(183.1)	(431.8)	(228.3)	(566.9)	(335.4)	(169.9)	(228.9)	(413.3)	(305.9)
<b>VARIACIÓN ABSOLUTA</b>	(2-1)	(3-2)	(4-3)	(5-4)	(6-5)	(7-6)	(8-7)	(9-7)	(10-8)	(10-9)
<b>TOTAL CRÉDITO BANCARIO</b>	<u>3,804.7</u>	<u>3,322.5</u>	<u>(4,259.3)</u>	<u>1,250.6</u>	<u>1,103.0</u>	<u>1,348.3</u>	<u>7,627.3</u>	<u>(1,588.7)</u>	<u>(1,338.9)</u>	<u>7,877.1</u>
A. Al sector privado	2,955.5	2,340.0	(2,013.1)	922.6	1,416.8	4,011.1	5,356.9	(229.3)	2,373.8	7,960.0
B. A financieras	116.7	447.9	110.9	(242.2)	(380.1)	(259.5)	(87.7)	(292.9)	342.9	548.1
C. Al sector público (a)	732.5	534.6	(2,357.1)	570.2	66.3	(2,403.3)	2,358.1	(1,066.5)	(4,055.6)	(631.0)
1. Gobierno Central	690.1	783.3	(2,560.6)	908.8	(165.2)	(2,568.8)	2,417.1	(823.1)	(3,978.6)	(738.4)
2. Resto	42.4	(248.7)	203.5	(338.6)	231.5	165.5	(59.0)	(243.4)	(77.0)	107.4
<b>VARIACION RELATIVA</b>	(2/1)	(3/2)	(4/3)	(5/4)	(6/5)	(7/6)	(8/7)	(9/7)	(10/8)	(10/9)
<b>TOTAL CRÉDITO BANCARIO</b>	<u>21.2</u>	<u>15.2</u>	<u>(17.0)</u>	<u>6.0</u>	<u>5.0</u>	<u>5.8</u>	<u>31.1</u>	<u>(6.5)</u>	<u>(4.2)</u>	<u>34.3</u>
A. Al sector privado	14.0	9.7	(7.6)	3.8	5.6	15.0	17.4	(0.7)	6.6	26.1
B. A financieras	8.6	30.5	5.8	(11.9)	(21.3)	(18.5)	(7.6)	(25.5)	32.4	64.2
C. Al sector público (a)	(16.2)	(14.1)	72.6	(10.2)	(1.3)	48.4	(32.0)	14.5	80.9	7.5
1. Gobierno Central	(16.1)	(21.8)	90.9	(16.9)	3.7	55.4	(33.6)	11.4	83.2	9.2
2. Resto	(18.8)	135.8	(47.1)	148.3	(40.8)	(49.3)	34.7	143.3	33.6	(26.0)

(a) Ver Cuadro G-23.

Nota: A partir de 2002, no incluye a las entidades siguientes: a) Banco Metropolitano; b) Banco Promotor; y c) Banco Empresarial.

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

(28.04.06)