

GUATEMALA
EVOLUCIÓN DEL CRÉDITO BANCARIO CONSOLIDADO (MONEDA NACIONAL Y EXTRANJERA)
(Q. Millones)

G-22

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)
TOTAL CRÉDITO BANCARIO	17,982.6	21,787.3	25,109.8	26,705.6	29,292.0	31,935.8	35,010.7	44,647.5	33,637.6	43,998.4
A. Al sector privado	21,144.4	24,099.9	26,439.9	30,281.9	32,531.2	35,444.2	41,149.5	48,427.8	41,133.9	51,382.8
Bancario	21,144.4	24,099.9	26,439.9	30,281.9	32,531.2	35,444.2	41,149.5	48,427.8	41,133.9	51,382.8
B. A financieras	1,352.8	1,469.5	1,917.4	2,028.3	1,795.2	1,459.7	1,232.6	1,233.0	941.6	1,684.5
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)

VARIACIÓN ABSOLUTA	(2-1)	(3-2)	(4-3)	(5-4)	(6-5)	(7-6)	(8-7)	(9-7)	(10-8)	(10-9)
	TOTAL CRÉDITO BANCARIO	3,804.7	3,322.5	1,595.8	2,586.4	2,643.8	3,074.9	9,636.8	(1,373.1)	(649.1)
A. Al sector privado	2,955.5	2,340.0	3,842.0	2,249.3	2,913.0	5,705.3	7,278.3	(15.6)	2,955.0	10,248.9
Bancario	2,955.5	2,340.0	3,842.0	2,249.3	2,913.0	5,705.3	7,278.3	(15.6)	2,955.0	10,248.9
B. A financieras	116.7	447.9	110.9	(233.1)	(335.5)	(227.1)	0.4	(291.0)	451.5	742.9
C. Al sector público (a)	732.5	534.6	(2,357.1)	570.2	66.3	(2,403.3)	2,358.1	(4,055.6)	(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

VARIACION RELATIVA	(2/1)	(3/2)	(4/3)	(5/4)	(6/5)	(7/6)	(8/7)	(9/7)	(10/8)	(10/9)
	TOTAL CRÉDITO BANCARIO	21.2	15.2	6.4	9.7	9.0	9.6	27.5	(3.9)	(1.5)
A. Al sector privado	14.0	9.7	14.5	7.4	9.0	16.1	17.7	(0.0)	6.1	24.9
Bancario	14.0	9.7	14.5	7.4	9.0	16.1	17.7	(0.0)	6.1	24.9
B. A financieras	8.6	30.5	5.8	(11.5)	(18.7)	(15.6)	0.0	(23.6)	36.6	78.9
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.

FUENTE: Banco de Guatemala, con base en datos de la Superintendencia de Bancos.
(28.04.06)