

**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL**  
**SEPTIEMBRE 2012**  
**(En Miles de Balboas)**

		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	5,793,409.44	1,008,744.51	17.41	708,396.90	152,859.17	147,488.44	0.00
2	HSBC Bank (Panamá), S.A.	4,696,764.39	957,378.34	20.38	738,644.42	78,307.38	140,426.54	0.00
3	Banco Nacional de Panamá	3,405,515.94	639,116.40	18.77	628,898.45	0.00	10,217.94	0.00
4	BAC International Bank Inc.	1,078,386.28	527,147.96	48.88	183,267.81	136,737.03	207,143.12	0.00
5	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,608,937.62	495,931.13	30.82	462,477.18	26,955.91	6,498.03	0.00
6	Global Bank Corporation	2,523,191.52	481,689.61	19.09	328,603.13	128,650.42	24,436.07	0.00
7	Caja de Ahorros	1,416,382.04	363,712.85	25.68	349,836.44	45.30	13,831.10	0.00
8	Banco Citibank (Panamá), S.A.	487,207.77	337,679.24	69.31	96,887.25	1,781.88	239,010.11	0.00
9	Credicorp Bank, S.A.	706,594.48	314,683.88	44.54	288,121.78	2,137.42	24,424.69	0.00
10	Multibank, Inc.	1,319,787.30	243,893.81	18.48	139,098.02	89,583.89	15,211.90	0.00
11	Banesco, S.A.	1,229,673.33	147,962.68	12.03	86,205.13	14,313.12	47,444.43	0.00
12	Banco Panameño de la Vivienda, S.A.	655,375.25	119,074.94	18.17	84,178.88	26,613.71	8,282.35	0.00
13	St. Georges Bank & Company, Inc.	147,374.08	112,737.47	76.50	28,459.60	539.66	83,738.21	0.00
14	The Bank Of Nova Scotia	1,892,535.10	53,204.53	2.81	15,332.77	37,543.52	328.25	0.00
15	Banco Universal, S.A.	230,793.92	42,541.01	18.43	40,790.34	0.00	1,750.67	0.00
16	Banco Aliado, S.A.	959,195.80	31,666.60	3.30	31,666.60	0.00	0.00	0.00
17	Towerbank International, Inc.	409,096.04	31,329.04	7.66	19,709.20	7,582.17	4,037.67	0.00
18	Banco La Hipotecaria, S. A.	166,781.99	22,045.71	13.22	22,045.71	0.00	0.00	0.00
19	Uni Bank & Trust, Inc.	188,591.58	20,615.65	10.93	14,598.82	6,016.84	0.00	0.00
20	Capital Bank, Inc.	520,782.10	20,386.14	3.91	6,997.70	13,139.89	248.55	0.00
21	Banco Delta, S.A. (BMF)	100,257.31	19,766.85	19.72	5,218.98	14,547.87	0.00	0.00
22	Banco Azteca (Panamá) S.A.	18,649.51	18,649.51	100.00	18,649.51	0.00	0.00	0.00
23	Metrobank, S.A.	445,125.83	18,093.35	4.06	16,310.63	40.75	1,741.97	0.00
24	Banco Panamá, S.A.	331,758.92	14,998.69	4.52	13,067.50	1,782.52	148.67	0.00
25	Banco Trasatlántico, S.A.	126,896.54	7,811.57	6.16	6,366.43	1,445.15	0.00	0.00
26	Banco Lafise Panamá, S.A.	48,828.62	7,136.65	14.62	447.46	6,689.20	0.00	0.00
27	Banco Prival, S.A.	129,827.95	6,865.35	5.29	6,266.06	157.17	442.13	0.00

**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL**  
**SEPTIEMBRE 2012**  
**(En Miles de Balboas)**

		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
28	Banco Davivienda (Panamá), S.A.	274,880.69	5,512.85	2.01	5,334.42	26.40	152.04	0.00
29	Mercantil Bank (Panamá), S.A.	143,331.73	4,375.82	3.05	2,796.86	1,578.96	0.00	0.00
30	Korea Exchange Bank, Ltd.	48,030.35	3,211.74	6.69	3,211.74	0.00	0.00	0.00
31	MiBanco, S.A. BMF	25,027.91	2,642.17	10.56	2,623.87	18.31	0.00	0.00
32	Balboa Bank & Trust, Corp.	62,169.15	2,419.34	3.89	1,986.46	0.00	432.88	0.00
33	Banco Internacional de Costa Rica, S.A.	295,777.65	1,672.76	0.57	1,471.53	201.23	0.00	0.00
34	Banco G & T Continental (Panamá), S. A. (BMF)	9,826.37	1,470.75	14.97	179.46	1,291.29	0.00	0.00
35	MMG Bank Corporation	15,363.79	1,407.41	9.16	1,155.03	252.38	0.00	0.00
36	Banco Pichincha Panamá, S. A.	6,950.95	1,040.64	14.97	1,040.64	0.00	0.00	0.00
37	Bank Leumi-Le Israel, B.M.	124,183.34	895.41	0.72	895.41	0.00	0.00	0.00
38	BCT Bank International, S.A.	147,291.69	612.75	0.42	518.44	94.32	0.00	0.00
39	The Bank of Nova Scotia (Panamá), S.A.	802.29	436.83	54.45	0.00	436.83	0.00	0.00
40	Produbank (Panamá), S.A.	73,061.46	201.39	0.28	201.39	0.00	0.00	0.00
41	Banco de Bogotá, S.A.	20,159.20	142.69	0.71	142.69	0.00	0.00	0.00
42	Mega International Commercial Bank Co. Ltd.	326,710.48	75.12	0.02	75.12	0.00	0.00	0.00
43	Bank of China Limited	8,336.57	70.70	0.85	0.00	70.70	0.00	0.00
44	Banisi, S.A.	103.29	6.29	6.09	1.49	0.00	4.80	0.00
45	Bancafé (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A.	237,231.58	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A.	416,976.52	0.00	0.00	0.00	0.00	0.00	0.00
	Stanford Bank (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Bolivariano (Panamá), S.A.	2,084.45	0.00	0.00	0.00	0.00	0.00	0.00
	Allbank Corp.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	FPB Bank, Inc.	609.20	0.00	0.00	0.00	0.00	0.00	0.00
	(*) TOTAL	32,876,629.31	6,091,058.16	764.08	4,362,177.22	751,440.39	977,440.56	0.00

(\*) El total para la columna de Ponderación es el promedio de todos los datos de dicha columna.