

**SISTEMA BANCARIO NACIONAL
SALDO DE CREDITOS HIPOTECARIOS
DICIEMBRE 2012
(En Miles de Balboas)**

		PRESTAMO LOCAL	CREDITO HIPOTECARIO	PONDERACION (%)	VIVIENDA PROPIA	LOCAL COMERCIAL
1	Banco General, S.A.	5,944,945.68	2,345,489.75	39.45	2,047,635.63	297,854.12
2	HSBC Bank (Panamá), S.A.	4,688,771.41	1,362,950.34	29.07	1,247,314.82	115,635.53
3	Caja de Ahorros	1,454,565.53	849,335.81	58.39	820,680.78	28,655.02
4	The Bank Of Nova Scotia	1,939,113.82	633,685.92	32.68	625,393.08	8,292.84
5	Banco Nacional de Panamá	2,990,854.57	614,806.09	20.56	614,806.09	0.00
6	Global Bank Corporation	2,608,982.83	374,263.23	14.35	374,263.23	0.00
7	BAC International Bank Inc.	1,142,390.50	343,987.61	30.11	256,191.97	87,795.64
8	Banco Panameño de la Vivienda, S.A.	684,478.77	330,378.78	48.27	311,532.98	18,845.80
9	Banesco, S.A.	1,336,565.48	328,317.12	24.56	287,660.40	40,656.71
10	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,468,190.30	324,868.36	22.13	269,885.01	54,983.36
11	Multibank, Inc.	1,345,307.89	179,932.12	13.37	179,428.35	503.78
12	Credicorp Bank, S.A.	722,251.38	165,460.67	22.91	162,559.62	2,901.05
13	Banco La Hipotecaria, S. A.	182,458.93	160,092.71	87.74	160,092.71	0.00
14	Towerbank International, Inc.	425,671.63	145,635.19	34.21	97,059.98	48,575.21
15	Banco Aliado, S.A.	963,018.94	120,844.18	12.55	1,494.90	119,349.29
16	Mega International Commercial Bank Co. Ltd.	315,986.75	115,058.76	36.41	19,049.09	96,009.67
17	Banco Panamá, S.A.	357,626.38	94,345.87	26.38	41,570.80	52,775.07
18	Metrobank, S.A.	457,251.19	83,409.65	18.24	10,179.16	73,230.49
19	Capital Bank, Inc.	545,920.57	69,583.02	12.75	14,501.56	55,081.46
20	Banco Citibank (Panamá), S.A.	492,147.80	47,225.94	9.60	47,225.94	0.00
21	Uni Bank & Trust, Inc.	206,185.62	35,846.15	17.39	35,846.15	0.00
22	Balboa Bank & Trust, Corp.	227,831.53	23,950.04	10.51	22,644.66	1,305.37
23	Mercantil Bank (Panamá), S.A.	152,652.91	22,008.62	14.42	21,754.72	253.90
24	Banco Universal, S.A.	230,345.78	16,362.51	7.10	16,356.12	6.39
25	Banco Prival, S.A.	148,611.46	15,394.58	10.36	8,732.36	6,662.22
26	Banco Internacional de Costa Rica, S.A.	302,679.52	8,251.02	2.73	526.39	7,724.63
27	MiBanco, S.A. BMF	26,400.28	8,155.25	30.89	948.04	7,207.22

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28	Korea Exchange Bank, Ltd.	49,942.40	7,567.98	15.15	3,197.02	4,370.97
29	MMG Bank Corporation	14,019.32	4,015.36	28.64	2,152.54	1,862.81
30	Banco Davivienda (Panamá), S.A.	274,142.65	2,398.97	0.88	1,004.68	1,394.29
31	BCT Bank International, S.A.	140,026.91	2,268.06	1.62	1,286.63	981.43
32	Banco Lafise Panamá, S.A.	62,620.27	1,393.82	2.23	1,393.82	0.00
33	Bank of China Limited	9,377.35	727.75	7.76	303.46	424.29
34	FPB Bank, Inc.	605.00	605.00	100.00	605.00	0.00
35	The Bank of Nova Scotia (Panamá), S.A.	946.50	345.27	36.48	345.27	0.00
36	Banco Delta, S.A. (BMF)	102,814.32	255.16	0.25	255.16	0.00
37	Produbank (Panamá), S.A.	47,251.51	212.95	0.45	212.95	0.00
38	Banco G & T Continental (Panamá), S. A. (BMF)	11,085.01	60.42	0.55	60.42	0.00
39	Bancafé (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00
	Banco de Bogotá, S.A.	20,269.78	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A.	280,433.92	0.00	0.00	0.00	0.00
	Citibank, N.A.	416,128.46	0.00	0.00	0.00	0.00
	Bank Leumi-Le Israel, B.M.	102,715.22	0.00	0.00	0.00	0.00
	St. Georges Bank & Company, Inc.	157,212.28	0.00	0.00	0.00	0.00
	Banco Azteca (Panamá) S.A.	19,629.62	0.00	0.00	0.00	0.00
	Stanford Bank (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00
	Banco Pichincha Panamá, S. A.	13,099.53	0.00	0.00	0.00	0.00
	Banisi, S.A.	110.00	0.00	0.00	0.00	0.00
	Banco Bolivariano (Panamá), S.A.	1,828.27	0.00	0.00	0.00	0.00
	Allbank Corp.	67.69	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	8,380.00	0.00	0.00	0.00	0.00
	(*) TOTAL	33,093,913.43	8,839,490.04	881.12	7,706,151.48	1,133,338.55

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