

**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL**  
**MARZO 2013**  
**(En Miles de Balboas)**

		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	5,945,331.60	1,051,363.95	17.68	735,930.62	156,995.50	158,437.83	0.00
2	HSBC Bank (Panamá), S.A.	4,793,966.22	958,779.75	20.00	717,566.16	95,687.89	145,525.71	0.00
3	Banco Nacional de Panamá	3,663,214.03	679,588.86	18.55	669,524.02	0.00	10,064.85	0.00
4	BAC International Bank Inc.	1,220,350.62	577,487.69	47.32	190,496.43	147,538.81	239,452.46	0.00
5	Global Bank Corporation	2,725,707.21	520,368.29	19.09	356,112.13	137,734.92	26,521.25	0.00
6	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,488,175.43	484,781.81	32.58	449,814.22	28,143.99	6,823.61	0.00
7	Caja de Ahorros	1,571,238.72	390,063.76	24.83	375,908.00	31.03	14,124.74	0.00
8	Banco Citibank (Panamá), S.A.	461,440.03	344,809.35	74.72	100,504.50	877.24	243,427.61	0.00
9	Credicorp Bank, S.A.	767,391.88	322,619.18	42.04	294,868.04	1,831.99	25,919.15	0.00
10	Multibank, Inc.	1,373,091.20	275,250.89	20.05	152,340.38	103,671.94	19,238.57	0.00
11	Banesco, S.A.	1,338,333.07	162,394.65	12.13	79,108.07	13,754.61	69,531.97	0.00
12	Banco Panameño de la Vivienda, S.A.	721,537.70	130,290.31	18.06	95,014.03	27,227.41	8,048.86	0.00
13	St. Georges Bank & Company, Inc.	157,424.38	113,226.74	71.92	29,471.65	1,565.67	82,189.42	0.00
14	The Bank Of Nova Scotia	1,934,570.96	55,751.92	2.88	15,215.77	40,204.02	332.12	0.00
15	Banco Universal, S.A.	238,863.47	43,758.15	18.32	41,822.91	0.00	1,935.24	0.00
16	Towerbank International, Inc.	440,364.82	42,077.75	9.56	24,583.61	13,226.63	4,267.51	0.00
17	Banco Aliado, S.A.	1,005,578.22	33,450.54	3.33	33,450.54	0.00	0.00	0.00
18	Capital Bank, Inc.	565,627.18	32,545.75	5.75	11,443.59	15,840.11	5,262.05	0.00
19	Unibank, S.A.	215,103.95	24,401.12	11.34	18,875.34	5,525.78	0.00	0.00
20	Banco La Hipotecaria, S. A.	193,722.30	22,693.63	11.71	22,693.63	0.00	0.00	0.00
21	Banco Delta, S.A. (BMF)	106,670.71	20,668.49	19.38	5,050.48	15,618.01	0.00	0.00
22	Metrobank, S.A.	466,455.89	20,462.94	4.39	17,898.56	187.40	2,376.99	0.00
23	Banco Azteca (Panamá) S.A.	19,399.80	19,399.80	100.00	19,399.80	0.00	0.00	0.00
24	Banco Panamá, S.A.	384,183.29	17,617.28	4.59	14,882.90	2,062.81	671.57	0.00
25	Balboa Bank & Trust, Corp.	250,401.37	13,043.16	5.21	11,141.40	1,291.02	610.73	0.00
26	Banco Lafise Panamá, S.A.	59,273.90	11,123.98	18.77	428.32	10,679.67	15.99	0.00
27	Banco Prival, S.A.	169,289.26	8,877.58	5.24	8,179.04	163.99	534.56	0.00

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28	Banco Davivienda (Panamá), S.A.	283,404.33	5,226.89	1.84	5,043.62	24.10	159.17	0.00
29	Mercantil Bank (Panamá), S.A.	160,321.43	4,381.16	2.73	2,860.44	1,520.71	0.00	0.00
30	MiBanco, S.A. BMF	26,206.13	3,106.03	11.85	2,511.33	594.70	0.00	0.00
31	Banco G & T Continental (Panamá), S. A. (BMF)	13,656.29	2,870.93	21.02	160.12	2,710.81	0.00	0.00
32	Korea Exchange Bank, Ltd.	49,363.32	2,799.44	5.67	2,799.44	0.00	0.00	0.00
33	Banco Internacional de Costa Rica, S.A.	283,905.80	1,618.36	0.57	1,418.86	199.50	0.00	0.00
34	BCT Bank International, S.A.	140,453.05	1,502.23	1.07	1,393.89	82.23	26.11	0.00
35	Banco Pichincha Panamá, S. A.	15,615.64	1,143.10	7.32	1,143.10	0.00	0.00	0.00
36	Bank of China Limited	22,623.21	829.07	3.66	764.12	64.94	0.00	0.00
37	The Bank of Nova Scotia (Panamá), S.A.	1,011.62	667.88	66.02	0.00	667.88	0.00	0.00
38	Bank Leumi-Le Israel, B.M.	112,083.00	632.75	0.56	632.75	0.00	0.00	0.00
39	MMG Bank Corporation	11,316.87	583.37	5.15	388.51	194.85	0.00	0.00
40	Allbank Corp.	288.23	288.23	100.00	22.74	237.99	27.51	0.00
41	Produbank (Panamá), S.A.	42,517.39	177.05	0.42	177.05	0.00	0.00	0.00
42	Banco de Bogotá, S.A.	21,054.73	128.84	0.61	128.84	0.00	0.00	0.00
43	Mega International Commercial Bank Co. Ltd.	295,138.42	99.72	0.03	99.72	0.00	0.00	0.00
44	Banisi, S.A.	114.71	19.18	16.72	5.27	0.00	13.91	0.00
45	Banco del Pacífico (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Bolivariano (Panamá), S.A.	1,369.41	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A. (BLADDEX)	187,624.02	0.00	0.00	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	125,435.77	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A. Sucursal Panamá	261,235.34	0.00	0.00	0.00	0.00	0.00	0.00
	FPB Bank, Inc.	600.82	0.00	0.00	0.00	0.00	0.00	0.00
	(*) TOTAL	34,332,046.74	6,402,971.56	884.72	4,511,273.96	826,158.14	1,065,539.46	0.00

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