

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



		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	6,163,020.99	1,088,207.60	17.66	758,307.47	163,418.62	166,481.51	0.00
2	HSBC Bank (Panamá), S.A.	4,949,144.98	962,928.89	19.46	706,530.87	107,631.70	148,766.32	0.00
3	Banco Nacional de Panamá	3,212,854.88	697,721.65	21.72	687,666.29	0.00	10,055.36	0.00
4	BAC International Bank Inc.	1,227,004.82	597,129.88	48.67	191,248.82	154,860.93	251,020.13	0.00
5	Global Bank Corporation	2,716,152.20	544,571.64	20.05	372,576.37	142,892.35	29,102.92	0.00
6	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,497,566.08	480,580.46	32.09	442,985.77	30,885.39	6,709.30	0.00
7	Caja de Ahorros	1,663,359.08	406,923.11	24.46	392,532.32	24.09	14,366.69	0.00
8	Banco Citibank (Panamá), S.A.	460,447.74	344,657.60	74.85	100,682.69	604.79	243,370.11	0.00
9	Credicorp Bank, S.A.	790,458.97	340,055.69	43.02	310,080.11	1,910.68	28,064.90	0.00
10	Multibank, Inc.	1,443,867.60	293,283.14	20.31	160,900.81	112,219.29	20,163.04	0.00
11	Banesco, S.A.	1,361,532.27	179,800.28	13.21	84,095.38	13,694.71	82,010.19	0.00
12	Banco Panameño de la Vivienda, S.A.	746,718.18	138,364.32	18.53	103,206.08	26,685.88	8,472.35	0.00
13	St. Georges Bank & Company, Inc.	164,825.91	116,989.89	70.98	30,520.59	2,394.41	84,074.89	0.00
14	Banco La Hipotecaria, S. A.	208,530.14	67,603.15	32.42	67,603.15	0.00	0.00	0.00
15	The Bank Of Nova Scotia	2,083,897.68	55,122.99	2.65	14,557.25	40,113.20	452.53	0.00
16	Towerbank International, Inc.	423,091.55	45,656.63	10.79	26,098.18	15,290.63	4,267.82	0.00
17	Banco Universal, S.A.	253,701.51	42,761.23	16.85	40,735.39	3.50	2,022.34	0.00
18	Capital Bank, Inc.	632,146.82	38,694.31	6.12	13,084.86	16,464.83	9,144.62	0.00
19	Banco Aliado, S.A.	1,061,952.66	27,862.28	2.62	27,862.28	0.00	0.00	0.00
20	Banco Delta, S.A. (BMF)	111,901.91	27,125.29	24.24	5,363.17	21,762.12	0.00	0.00
21	Uni Bank & Trust, Inc.	252,663.91	24,509.51	9.70	19,306.98	5,202.53	0.00	0.00
22	Metrobank, S.A.	507,183.13	21,252.65	4.19	18,538.54	178.04	2,536.06	0.00
23	Banco Azteca (Panamá) S.A.	19,581.85	19,581.85	100.00	19,581.85	0.00	0.00	0.00
24	Banco Panamá, S.A.	411,929.29	18,657.87	4.53	15,096.26	2,494.06	1,067.55	0.00
25	Balboa Bank & Trust, Corp.	260,636.96	11,965.04	4.59	10,016.05	1,258.04	690.95	0.00
26	Banco Lafise Panamá, S.A.	63,360.63	11,935.72	18.84	446.92	11,415.98	72.83	0.00
27	Banco Prival, S.A.	171,981.61	9,758.88	5.67	8,953.44	186.98	618.46	0.00

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28	Banco Davivienda (Panamá), S.A.	304,772.94	4,534.30	1.49	4,386.61	22.93	124.77	0.00
29	Mercantil Bank (Panamá), S.A.	174,406.02	4,393.75	2.52	2,931.35	1,462.40	0.00	0.00
30	MiBanco, S.A. BMF	26,520.76	3,444.53	12.99	3,166.81	277.72	0.00	0.00
31	BANCO FICOHSA (PANAMÁ), S. A.	7,875.56	3,352.56	42.57	3,352.56	0.00	0.00	0.00
32	Banco G & T Continental (Panamá), S. A. (BMF)	15,480.53	3,304.78	21.35	172.02	3,132.76	0.00	0.00
33	Korea Exchange Bank, Ltd.	50,087.31	2,873.07	5.74	2,873.07	0.00	0.00	0.00
34	Banco Internacional de Costa Rica, S.A.	284,381.45	1,522.23	0.54	1,323.60	198.63	0.00	0.00
35	BCT Bank International, S.A.	138,065.09	1,492.47	1.08	1,382.22	76.03	34.22	0.00
36	Banco Pichincha Panamá, S. A.	15,959.36	1,103.30	6.91	1,103.30	0.00	0.00	0.00
37	The Bank of Nova Scotia (Panamá), S.A.	1,336.88	789.95	59.09	40.99	748.97	0.00	0.00
38	MMG Bank Corporation	15,630.51	468.00	2.99	404.23	63.77	0.00	0.00
39	Bank Leumi-Le Israel, B.M.	82,778.45	462.13	0.56	462.13	0.00	0.00	0.00
40	Allbank Corp.	2,389.16	338.05	14.15	26.65	242.26	69.13	0.00
41	Produbank (Panamá), S.A.	54,916.52	161.73	0.29	161.73	0.00	0.00	0.00
42	Banco de Bogotá, S.A.	10,585.19	116.07	1.10	116.07	0.00	0.00	0.00
43	Mega International Commercial Bank Co. Ltd.	284,505.76	109.25	0.04	109.25	0.00	0.00	0.00
44	Bank of China Limited	24,415.23	78.85	0.32	8.00	70.85	0.00	0.00
45	Banisi, S.A.	195.41	29.88	15.29	5.27	0.00	24.61	0.00
46	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.	178,496.66	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A.	495,325.78	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.	532.25	0.00	0.00	0.00	0.00	0.00	0.00
	FPB Bank, Inc.	5,304.58	0.00	0.00	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	212,627.04	0.00	0.00	0.00	0.00	0.00	0.00
	Banco del Pacífico (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(*) TOTAL	35,246,101.80	6,642,276.44	857.23	4,650,603.75	877,889.08	1,113,783.61	0.00



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