

**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL**  
**MARZO 2015**  
**(En Miles de Balboas)**



|    |                                     | PRESTAMO LOCAL | TOTAL CONSUMO | PONDERACION (%) | C. PERSONAL | AUTOMOVIL  | TARJETA    | MICROCREDITO |
|----|-------------------------------------|----------------|---------------|-----------------|-------------|------------|------------|--------------|
| 1  | Banco General, S.A.                 | 7,539,965.07   | 1,386,285.37  | 18.39           | 933,722.63  | 216,278.13 | 236,284.61 | 0.00         |
| 2  | BAC International Bank Inc.         | 2,818,967.82   | 1,190,605.85  | 42.24           | 648,802.44  | 235,136.61 | 306,666.80 | 0.00         |
| 3  | Banistmo, S.A.                      | 5,934,244.69   | 1,001,679.67  | 16.88           | 677,950.69  | 159,432.62 | 164,296.37 | 0.00         |
| 4  | Banco Nacional de Panamá            | 3,178,918.03   | 819,498.40    | 25.78           | 809,550.93  | 0.00       | 9,947.47   | 0.00         |
| 5  | Global Bank Corporation             | 3,789,230.81   | 689,732.90    | 18.20           | 448,652.25  | 186,302.32 | 54,778.34  | 0.00         |
| 6  | Caja de Ahorros                     | 1,993,044.05   | 585,696.45    | 29.39           | 570,111.67  | 510.11     | 15,074.67  | 0.00         |
| 7  | Credicorp Bank, S.A.                | 977,696.87     | 424,171.80    | 43.38           | 386,921.25  | 1,905.89   | 35,344.66  | 0.00         |
| 8  | Multibank, Inc.                     | 1,753,314.85   | 378,645.20    | 21.60           | 208,576.66  | 149,839.89 | 20,228.66  | 0.00         |
| 9  | Banco Citibank (Panamá), S.A.       | 464,178.40     | 360,646.60    | 77.70           | 99,936.55   | 3.50       | 260,706.56 | 0.00         |
| 10 | Banesco, S.A.                       | 1,665,136.55   | 245,453.61    | 14.74           | 87,264.07   | 11,191.33  | 146,998.21 | 0.00         |
| 11 | Banco Panameño de la Vivienda, S.A. | 1,030,014.00   | 172,871.81    | 16.78           | 131,311.18  | 30,712.27  | 10,848.37  | 0.00         |
| 12 | St. Georges Bank & Company, Inc.    | 269,695.35     | 165,399.05    | 61.33           | 37,607.83   | 6,469.89   | 121,321.32 | 0.00         |
| 13 | Banco La Hipotecaria, S. A.         | 250,498.39     | 80,988.77     | 32.33           | 80,988.77   | 0.00       | 0.00       | 0.00         |
| 14 | The Bank Of Nova Scotia             | 2,409,752.05   | 73,567.39     | 3.05            | 20,899.90   | 49,581.39  | 3,086.10   | 0.00         |
| 15 | Banisi, S.A.                        | 105,105.73     | 67,568.75     | 64.29           | 45,577.09   | 19,410.27  | 2,581.39   | 0.00         |
| 16 | Towerbank International, Inc.       | 556,609.16     | 65,655.25     | 11.80           | 31,947.96   | 28,969.34  | 4,737.95   | 0.00         |
| 17 | Capital Bank, Inc.                  | 789,066.29     | 63,224.65     | 8.01            | 24,661.19   | 18,857.44  | 19,706.02  | 0.00         |
| 18 | Banco Ficohsa (Panamá), S. A.       | 96,544.96      | 57,298.25     | 59.35           | 21,439.61   | 14,060.36  | 21,798.28  | 0.00         |
| 19 | Banco Aliado, S.A.                  | 1,134,922.96   | 47,847.31     | 4.22            | 47,822.23   | 0.00       | 25.08      | 0.00         |
| 20 | Banco Delta, S.A.                   | 135,282.30     | 41,883.17     | 30.96           | 4,742.39    | 37,140.78  | 0.00       | 0.00         |
| 21 | Banco Universal, S.A.               | 238,633.13     | 37,894.88     | 15.88           | 34,671.67   | 1,281.45   | 1,941.76   | 0.00         |
| 22 | Unibank, S.A.                       | 308,628.66     | 36,854.06     | 11.94           | 33,803.11   | 3,050.95   | 0.00       | 0.00         |
| 23 | Banco Panamá, S.A.                  | 542,165.62     | 29,785.97     | 5.49            | 19,568.29   | 7,561.35   | 2,656.33   | 0.00         |
| 24 | Metrobank, S.A.                     | 555,954.54     | 26,595.10     | 4.78            | 22,784.47   | 52.76      | 3,757.87   | 0.00         |
| 25 | Banco Lafise Panamá, S.A.           | 72,591.00      | 22,132.05     | 30.49           | 939.76      | 20,543.11  | 649.18     | 0.00         |
| 26 | Banco Azteca (Panamá) S.A.          | 19,321.58      | 19,321.58     | 100.00          | 19,321.58   | 0.00       | 0.00       | 0.00         |
| 27 | Banco Prival, S.A.                  | 180,043.89     | 14,476.02     | 8.04            | 13,474.75   | 208.44     | 792.83     | 0.00         |

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|-----------|---|---------------|-----------------|-------------|--------------|--------------|--------------|------|
| 28        | Balboa Bank & Trust, Corp.                                | 354,892.10    | 9,685.82        | 2.73        | 7,870.04     | 924.05       | 891.73       | 0.00 |
| 29        | Banco Davivienda (Panamá), S.A.                           | 398,631.75    | 8,866.06        | 2.22        | 5,387.85     | 2,868.73     | 609.48       | 0.00 |
| 30        | Banco G & T Continental (Panamá), S. A. (BMF)             | 26,744.54     | 5,174.82        | 19.35       | 563.74       | 4,611.08     | 0.00         | 0.00 |
| 31        | Allbank Corp.   | 57,886.95     | 5,029.27        | 8.69        | 2,671.24     | 1,624.07     | 733.96       | 0.00 |
| 32        | Mercantil Bank (Panamá), S.A.                             | 125,915.14    | 4,369.14        | 3.47        | 2,906.40     | 1,227.08     | 235.66       | 0.00 |
| 33        | MMG Bank Corporation                                      | 21,628.82     | 3,911.55        | 18.08       | 3,870.28     | 41.27        | 0.00         | 0.00 |
| 34        | Korea Exchange Bank, Ltd.                                 | 58,286.04     | 1,382.92        | 2.37        | 1,382.92     | 0.00         | 0.00         | 0.00 |
| 35        | The Bank of Nova Scotia (Panamá), S.A.                    | 2,513.99      | 1,275.85        | 50.75       | 344.36       | 931.49       | 0.00         | 0.00 |
| 36        | BCT Bank International, S.A.                              | 197,332.49    | 1,104.55        | 0.56        | 987.20       | 32.55        | 84.81        | 0.00 |
| 37        | Banco Internacional de Costa Rica, S.A.                   | 335,438.46    | 1,104.39        | 0.33        | 785.41       | 318.99       | 0.00         | 0.00 |
| 38        | Banco del Pacífico (Panamá), S.A.                         | 9,203.32      | 657.66          | 7.15        | 657.66       | 0.00         | 0.00         | 0.00 |
| 39        | Banco Pichincha Panamá, S. A.                             | 32,049.29     | 647.17          | 2.02        | 647.17       | 0.00         | 0.00         | 0.00 |
| 40        | Bank of China Limited                                     | 70,860.35     | 187.00          | 0.26        | 115.02       | 71.98        | 0.00         | 0.00 |
| 41        | Banco de Bogotá, S.A.                                     | 26,253.81     | 175.72          | 0.67        | 126.67       | 49.05        | 0.00         | 0.00 |
| 42        | Mega International Commercial Bank Co. Ltd.               | 281,164.35    | 131.70          | 0.05        | 131.70       | 0.00         | 0.00         | 0.00 |
| 43        | Canal Bank S.A. (BMF)                                     | 989.05        | 67.24           | 6.80        | 52.30        | 14.94        | 0.00         | 0.00 |
| 44        | FPB Bank, Inc.  | 19,188.93     | 4.75            | 0.02        | 4.75         | 0.00         | 0.00         | 0.00 |
| 45        | Banco Latinoamericano de Comercio Exterior, S.A. (BLADEX) | 384,709.82    | 0.00            | 0.00        | 0.00         | 0.00         | 0.00         | 0.00 |
|           | Bancolombia, S.A.   | 32,286.32     | 0.00            | 0.00        | 0.00         | 0.00         | 0.00         | 0.00 |
|           | BBP BANK, S.A.  | 7,554.94      | 0.00            | 0.00        | 0.00         | 0.00         | 0.00         | 0.00 |
|           | Citibank, N.A. Sucursal Panamá                            | 366,112.74    | 0.00            | 0.00        | 0.00         | 0.00         | 0.00         | 0.00 |
|           | Produbank (Panamá), S.A.                                  | 25,198.72     | 0.00            | 0.00        | 0.00         | 0.00         | 0.00         | 0.00 |
| (*) TOTAL |   | 41,644,368.68 | 8,149,555.56    | 902.55      | 5,491,555.65 | 1,211,215.45 | 1,446,784.46 | 0.00 |

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