

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

		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	8,072,567.60	1,408,285.28	17.45	918,560.88	230,235.40	259,489.01	0.00
2	BAC International Bank Inc.	2,962,489.47	1,239,101.06	41.83	654,811.55	248,244.91	336,044.60	0.00
3	Banistmo, S.A.	6,151,420.55	1,060,222.17	17.24	717,506.41	170,261.15	172,454.61	0.00
4	Banco Nacional de Panamá	3,218,549.04	844,167.05	26.23	834,110.53	0.00	10,056.52	0.00
5	Global Bank Corporation	3,994,916.17	729,142.64	18.25	453,718.42	213,586.16	61,838.06	0.00
6	Caja de Ahorros	2,123,284.96	701,194.13	33.02	686,044.64	539.65	14,609.84	0.00
7	Credicorp Bank, S.A.	1,035,443.48	451,975.28	43.65	410,883.59	2,558.70	38,533.00	0.00
8	Multibank, Inc.	1,975,466.27	419,856.64	21.25	235,186.82	162,114.00	22,555.83	0.00
9	Banco Citibank (Panamá), S.A.	492,606.19	369,644.41	75.04	98,823.40	0.00	270,821.01	0.00
10	Banesco, S.A.	1,866,399.26	262,070.63	14.04	82,195.77	10,611.53	169,263.33	0.00
11	Banco Panameño de la Vivienda, S.A.	1,079,386.10	179,714.06	16.65	136,089.97	31,947.49	11,676.61	0.00
12	St. Georges Bank & Company, Inc.	330,109.18	173,947.93	52.69	39,950.40	7,761.11	126,236.42	0.00
13	Banisi, S.A.	128,350.11	93,824.13	73.10	65,748.60	25,222.29	2,853.24	0.00
14	Banco La Hipotecaria, S. A.	290,729.91	87,599.53	30.13	87,599.53	0.00	0.00	0.00
15	The Bank Of Nova Scotia	2,253,731.78	84,662.92	3.76	28,000.69	52,830.97	3,831.25	0.00
16	Capital Bank, Inc.	883,262.34	80,730.53	9.14	35,337.87	20,307.73	25,084.92	0.00
17	Banco Ficohsa (Panamá), S. A.	111,181.12	69,855.50	62.83	22,210.01	17,166.84	30,478.64	0.00
18	Towerbank International, Inc.	577,429.14	67,781.45	11.74	33,705.90	29,386.90	4,688.65	0.00
19	Banco Delta, S.A.	139,365.58	46,472.69	33.35	4,241.67	42,231.02	0.00	0.00
20	Banco Aliado, S.A.	1,174,689.51	37,125.71	3.16	36,800.06	0.00	325.65	0.00
21	Banco Universal, S.A.	219,948.96	35,763.20	16.26	32,876.46	1,195.99	1,690.75	0.00
22	Unibank, S.A.	315,790.01	35,444.16	11.22	32,923.51	2,520.65	0.00	0.00
23	Banco Panamá, S.A.	611,861.83	32,392.61	5.29	21,911.31	7,741.63	2,739.68	0.00
24	Metrobank, S.A.	571,437.10	27,876.67	4.88	23,432.59	38.21	4,405.87	0.00
25	Banco Lafise Panamá, S.A.	71,256.65	23,904.76	33.55	703.67	22,097.69	1,103.39	0.00
26	Banco Azteca (Panamá) S.A.	18,867.81	18,867.81	100.00	18,867.81	0.00	0.00	0.00
27	Banco Prival, S.A.	217,331.34	17,652.03	8.12	16,324.62	452.79	874.63	0.00

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28	Banco Davivienda (Panamá), S.A.	444,111.48	11,729.97	2.64	5,566.62	5,174.72	988.63	0.00
29	Balboa Bank & Trust, Corp.	357,851.30	11,182.81	3.12	9,352.97	777.59	1,052.26	0.00
30	Banco G & T Continental (Panamá), S. A. (BMF)	24,832.06	8,292.16	33.39	518.77	7,773.38	0.00	0.00
31	Allbank Corp.	60,240.24	6,381.90	10.59	3,281.62	2,409.76	690.52	0.00
32	Mercantil Bank (Panamá), S.A.	140,550.75	4,780.45	3.40	3,209.42	1,269.37	301.66	0.00
33	MMG Bank Corporation	35,744.98	3,458.04	9.67	3,421.69	36.35	0.00	0.00
34	Banco Internacional de Costa Rica, S.A.	317,097.26	2,377.01	0.75	2,149.31	227.71	0.00	0.00
35	The Bank of Nova Scotia (Panamá), S.A.	2,941.74	1,371.98	46.64	370.70	1,001.28	0.00	0.00
36	Korea Exchange Bank, Ltd.	55,803.32	1,349.74	2.42	1,349.74	0.00	0.00	0.00
37	BCT Bank International, S.A.	237,643.69	916.31	0.39	895.31	21.01	0.00	0.00
38	Banco del Pacífico (Panamá), S.A.	7,722.88	716.58	9.28	716.58	0.00	0.00	0.00
39	Banco Pichincha Panamá, S. A.	38,120.36	580.21	1.52	580.21	0.00	0.00	0.00
40	Canal Bank S.A. (BMF)	2,396.07	396.97	16.57	110.64	286.33	0.00	0.00
41	Mega International Commercial Bank Co. Ltd.	301,657.77	329.15	0.11	329.15	0.00	0.00	0.00
42	Banco de Bogotá, S.A.	30,156.34	140.36	0.47	63.63	76.73	0.00	0.00
43	Bank of China Limited	97,398.11	57.01	0.06	4.64	52.37	0.00	0.00
44	Banco Latinoamericano de Comercio Exterior, S.A. (BLADEX)	430,330.25	0.00	0.00	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	31,063.41	0.00	0.00	0.00	0.00	0.00	0.00
	BBP BANK, S.A.	3,152.90	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A. Sucursal Panamá	407,020.66	0.00	0.00	0.00	0.00	0.00	0.00
	FPB Bank, Inc.	28,206.79	0.00	0.00	0.00	0.00	0.00	0.00
	(*) TOTAL	43,941,913.85	8,653,335.63	924.89	5,760,487.66	1,318,159.40	1,574,688.57	0.00

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