

**SISTEMA BANCARIO NACIONAL
SALDO DE CREDITOS HIPOTECARIOS
DICIEMBRE 2015
(En Miles de Balboas)**

		PRESTAMO LOCAL	CREDITO HIPOTECARIO	PONDERACION (%)	VIVIENDA PROPIA	LOCAL COMERCIAL
1	Banco General, S.A.	8,337,083.89	3,234,305.15	38.79	3,043,703.19	190,601.96
2	Banistmo, S.A.	6,212,755.71	1,883,970.16	30.32	1,859,284.05	24,686.12
3	Caja de Ahorros	2,141,210.20	1,161,921.49	54.26	1,132,860.10	29,061.39
4	Global Bank Corporation	4,214,579.72	939,674.47	22.30	809,704.63	129,969.83
5	The Bank Of Nova Scotia	2,343,450.88	792,782.28	33.83	780,283.15	12,499.13
6	Banco Nacional de Panamá	3,444,394.24	776,261.06	22.54	775,024.29	1,236.77
7	Banesco, S.A.	1,938,825.41	757,812.29	39.09	532,626.25	225,186.04
8	BAC International Bank Inc.	3,018,960.17	615,342.55	20.38	613,719.68	1,622.87
9	Banco Panameño de la Vivienda, S.A.	1,119,399.87	474,953.66	42.43	423,911.25	51,042.41
10	Multibank, Inc.	2,042,742.97	356,253.17	17.44	354,504.94	1,748.23
11	Banco Aliado, S.A.	1,209,443.94	318,565.46	26.34	13,457.35	305,108.11
12	Credicorp Bank, S.A.	1,063,274.97	289,723.34	27.25	285,243.54	4,479.80
13	Banco Panamá, S.A.	627,178.88	278,195.24	44.36	97,373.53	180,821.70
14	Towerbank International, Inc.	553,985.53	238,620.10	43.07	160,703.30	77,916.80
15	Banco La Hipotecaria, S. A.	306,294.55	214,555.08	70.05	214,555.08	0.00
16	Capital Bank, Inc.	913,614.45	123,391.27	13.51	65,008.34	58,382.92
17	Mega International Commercial Bank Co. Ltd.	298,770.28	105,327.08	35.25	16,334.77	88,992.31
18	BCT Bank International, S.A.	240,266.35	94,913.73	39.50	1,370.11	93,543.63
19	Metrobank, S.A.	561,322.15	80,916.99	14.42	21,189.72	59,727.27
20	Unibank, S.A.	307,363.01	61,410.81	19.98	28,107.64	33,303.17
21	Balboa Bank & Trust, Corp.	360,872.77	59,986.59	16.62	22,348.89	37,637.70
22	Banco Prival, S.A.	233,247.15	53,395.04	22.89	15,459.71	37,935.33
23	Mercantil Bank (Panamá), S.A.	147,523.68	52,331.80	35.47	32,280.74	20,051.06
24	Banco Davivienda (Panamá), S.A.	398,463.17	41,850.67	10.50	27,655.22	14,195.45
25	St. Georges Bank & Company, Inc.	329,958.72	37,756.39	11.44	12,143.94	25,612.45
26	Bank of China Limited	114,381.88	33,203.31	29.03	7,278.10	25,925.21
27	Banco Universal, S.A.	205,288.44	20,576.36	10.02	20,169.69	406.67

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28	Allbank Corp.	60,144.19	16,246.39	27.01	10,468.52	5,777.87
29	Banco Internacional de Costa Rica, S.A.	335,214.98	10,714.04	3.20	286.25	10,427.79
30	Korea Exchange Bank, Ltd.	55,208.77	8,734.04	15.82	3,756.53	4,977.51
31	Banco Citibank (Panamá), S.A.	537,892.86	7,614.97	1.42	7,614.97	0.00
32	MMG Bank Corporation	37,152.57	6,957.98	18.73	2,573.08	4,384.90
33	Banco Lafise Panamá, S.A.	79,878.73	5,325.65	6.67	5,325.65	0.00
34	FPB Bank, Inc.	30,995.35	3,690.49	11.91	3,690.49	0.00
35	Banisi, S.A.	147,283.58	3,138.81	2.13	3,138.81	0.00
36	Banco G & T Continental (Panamá), S. A. (BMF)	21,985.57	1,701.71	7.74	701.09	1,000.62
37	Banco Delta, S.A.	144,827.55	18.24	0.01	18.24	0.00
38	Banco del Pacífico (Panamá), S.A.	8,299.22	0.00	0.00	0.00	0.00
	Banco Pichincha Panamá, S. A.	43,000.17	0.00	0.00	0.00	0.00
	Banco Azteca (Panamá) S.A.	20,024.98	0.00	0.00	0.00	0.00
	Banco Ficohsa (Panamá), S. A.	114,029.63	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A. (BLADEX)	462,190.09	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	30,434.35	0.00	0.00	0.00	0.00
	BBP BANK, S.A.	3,748.88	0.00	0.00	0.00	0.00
	Canal Bank S.A. (BMF)	2,876.47	0.00	0.00	0.00	0.00
	Citibank, N.A. Sucursal Panamá	284,062.77	0.00	0.00	0.00	0.00
	The Bank of Nova Scotia (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00
	Banco de Bogotá, S.A.	32,389.34	0.00	0.00	0.00	0.00
	(*) TOTAL	45,136,293.01	13,162,137.85	885.72	11,403,874.82	1,758,263.03

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