

**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL**  
**DICIEMBRE 2019**  
**(En Miles de Balboas)**

		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	10,585,297.32	2,353,997.25	22.24	1,557,414.26	256,273.56	540,309.43	0.00
2	BAC International Bank Inc.	3,695,523.02	1,766,522.23	47.80	885,884.01	328,271.74	552,366.48	0.00
3	Banistmo, S.A.	7,156,963.74	1,230,301.66	17.19	785,010.40	121,981.27	323,309.99	0.00
4	Global Bank Corporation	6,142,009.70	1,191,809.84	19.40	762,952.42	286,205.34	142,652.08	0.00
5	Banco Nacional de Panamá	4,459,389.74	1,155,553.36	25.91	1,141,991.79	0.00	13,561.57	0.00
6	Caja de Ahorros	3,096,196.64	1,137,496.09	36.74	1,090,342.59	35,148.14	12,005.36	0.00
7	Multibank, Inc.	3,108,158.27	737,668.05	23.73	405,069.32	282,178.33	50,420.41	0.00
8	Banesco (Panamá), S.A.	2,266,315.39	578,965.10	25.55	194,660.90	44,048.62	340,255.58	0.00
9	Credicorp Bank, S.A.	1,260,245.55	577,391.83	45.82	509,861.95	2,973.50	64,556.38	0.00
10	The Bank Of Nova Scotia	3,046,454.38	566,122.82	18.58	272,940.03	104,834.17	188,348.61	0.00
11	Banisi, S.A.	337,871.62	277,811.31	82.22	142,789.04	131,787.61	3,234.66	0.00
12	St. Georges Bank & Company, Inc.	482,466.83	261,076.54	54.11	83,224.67	9,219.91	168,631.96	0.00
13	Banco La Hipotecaria, S. A.	511,257.40	119,465.48	23.37	119,465.48	0.00	0.00	0.00
14	Banco Delta, S.A.	180,656.53	110,602.80	61.22	11,434.42	99,168.37	0.00	0.00
15	Capital Bank, Inc.	987,868.73	73,553.52	7.45	35,527.11	2,929.32	35,097.09	0.00
16	Towerbank International, Inc.	513,445.78	63,743.67	12.41	43,536.14	16,215.96	3,991.57	0.00
17	Banco Ficohsa (Panamá), S. A.	161,032.40	60,991.67	37.88	20,124.46	6,163.88	34,703.34	0.00
18	Metrobank, S.A.	716,330.45	40,115.57	5.60	35,168.79	0.00	4,946.77	0.00
19	Banco Aliado, S.A.	1,355,420.22	37,724.70	2.78	35,370.58	0.00	2,354.12	0.00
20	Banco Panamá, S.A.	718,954.63	37,281.56	5.19	30,622.03	4,265.75	2,393.78	0.00
21	Banco Prival, S.A.	265,959.20	34,853.34	13.10	33,607.74	95.14	1,150.46	0.00
22	Banco Lafise Panamá, S.A.	150,903.31	34,561.86	22.90	2,124.36	28,323.11	4,114.38	0.00
23	Banco Azteca (Panamá) S.A.	27,764.39	27,764.39	100.00	27,764.39	0.00	0.00	0.00
24	Canal Bank S.A.	326,081.02	27,622.21	8.47	22,399.06	5,022.78	200.37	0.00
25	Unibank, S.A.	344,106.47	23,176.44	6.74	23,151.42	25.02	0.00	0.00
26	Banco Davivienda (Panamá), S.A.	524,706.68	21,771.47	4.15	5,850.92	9,624.93	6,295.63	0.00
27	BBP BANK, S.A.	51,608.25	9,217.39	17.86	9,217.39	0.00	0.00	0.00

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28	Mercantil Banco, S. A.	480,829.90	8,267.13	1.72	6,364.64	435.03	1,467.47	0.00
29	BCT Bank International, S.A.	364,888.15	6,448.58	1.77	5,818.43	94.94	535.20	0.00
30	Allbank Corp.	53,373.97	5,336.32	10.00	4,487.47	347.32	501.53	0.00
31	KEB Hana Bank	53,341.11	1,678.46	3.15	1,678.46	0.00	0.00	0.00
32	MMG Bank Corporation	65,933.54	1,481.64	2.25	814.86	16.07	650.71	0.00
33	Banco Internacional de Costa Rica, S.A.	322,999.95	747.89	0.23	747.89	0.00	0.00	0.00
34	Banco del Pacífico (Panamá), S.A.	7,479.55	390.99	5.23	390.99	0.00	0.00	0.00
35	Bi-Bank, S.A.	74,637.13	227.56	0.30	162.29	65.27	0.00	0.00
36	Mega International Commercial Bank Co. Ltd.	160,408.31	170.46	0.11	170.46	0.00	0.00	0.00
37	Banco de Bogotá, S.A.	4,273.78	40.91	0.96	27.12	13.79	0.00	0.00
38	Banco Pichincha Panamá, S. A.	86,807.75	20.88	0.02	18.56	0.00	2.32	0.00
39	FPB Bank, Inc.	387.85	10.72	2.76	10.72	0.00	0.00	0.00
40	Bank of China Limited	138,112.49	3.32	0.00	0.00	3.32	0.00	0.00
41	Atlas Bank (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A. (BLADEX)	484,382.39	0.00	0.00	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	228,996.00	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A. Sucursal Panamá	211,780.32	0.00	0.00	0.00	0.00	0.00	0.00
	Scotiabank (Panamá), S.A.	0.00	0.00	0.00	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	0.00	0.00
	(*) TOTAL	55,211,619.83	12,581,986.99	776.92	8,308,197.54	1,775,732.20	2,498,057.25	0.00

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