



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL

Al 31 de Diciembre de 2009

(En Miles de Balboas)

Cuadro No. 24

Posición	Bancos	Préstamo Local	Crédito al Consumo	Ponderación	C. Personal	Automóvil	Tarjeta de Crédito	Micro Crédito
1	Banco General, S.A.	4,665,164	915,896	19.63%	624,393	185,042	106,461	0
2	HSBC Bank (Panamá), S.A.	3,797,510	893,836	23.54%	694,309	64,582	134,944	0
3	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,497,054	491,516	32.83%	456,957	29,303	5,256	0
4	Banco Nacional de Panamá	2,043,862	476,976	23.34%	465,631	22	11,276	47
5	Global Bank Corporation	1,395,030	368,095	26.39%	250,757	94,276	23,062	0
6	Banco Citibank (Panamá), S.A.	644,616	353,390	54.82%	96,992	4,617	251,781	0
7	BAC International Bank Inc.	685,784	268,686	39.18%	187,196	80,930	560	0
8	Caja de Ahorros	1,042,498	233,462	22.39%	221,703	237	10,991	530
9	Credicorp Bank, S.A.	517,486	232,249	44.88%	210,614	921	20,714	0
10	Banco Panameño de la Vivienda, S.A.	532,917	114,176	21.42%	52,663	51,847	9,666	0
11	Multibank, Inc.	750,880	100,054	13.32%	55,478	40,324	3,122	1,130
12	BanESCO, S.A.	352,501	96,139	27.27%	73,314	15,701	7,124	0
13	Banco Delta, S.A. (BMF)	68,037	64,206	94.37%	1,328	8,048	0	54,830
14	St. Georges Bank & Company, Inc.	61,840	53,776	86.96%	3,280	0	50,496	0
15	Banco Universal, S.A.	128,612	47,483	36.92%	46,496	31	955	0
16	Banco Aliado, S.A.	577,739	36,256	6.28%	36,256	0	0	0
17	The Bank Of Nova Scotia	997,506	34,986	3.51%	13,031	21,749	206	0
18	Banco Azteca (Panamá) S.A.	15,006	14,589	97.22%	14,589	0	0	0
19	MiBanco, S.A. BMF	13,479	13,479	100.00%	37	0	0	13,443
20	Metrobank, S.A.	256,401	13,061	5.09%	12,584	142	335	0
21	Towerbank International, Inc.	213,231	12,424	5.83%	8,926	925	2,573	0
22	Banco G & T Continental (Panamá), S.A. (BMF)	5,638	5,638	100.00%	146	0	0	5,493
23	Bancafé (Panamá), S.A.	141,084	5,542	3.93%	5,369	0	173	0
24	Banco Trasatlántico, S.A.	24,060	4,980	20.70%	4,864	116	0	0
25	Bank Leumi-Le Israel, B.M.	101,801	3,137	3.08%	3,137	0	0	0
26	Mercantil Bank (Panamá), S.A.	23,594	2,454	10.40%	2,062	392	0	0



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27	Korea Exchange Bank, Ltd.	43,671	1,916	4.39%	1,916	0	0	0
28	Banco Panamá, S.A.	112,716	1,802	1.60%	1,312	491	0	0
29	BNP Paribas Sucursal Panamá	177,844	1,297	0.73%	1,297	0	0	0
30	Banco Internacional de Costa Rica, S.A.	174,279	980	0.56%	980	0	0	0
31	Mega International Commercial Bank Co. Ltd.	222,019	892	0.40%	892	0	0	0
32	Banco de Bogotá, S.A.	3,089	209	6.77%	209	0	0	0
33	Capital Bank, Inc.	154,298	196	0.13%	196	0	0	0
34	Produbank (Panamá), S.A.	17,481	177	1.01%	177	0	0	0
35	MMG Bank Corporation	10,126	153	1.51%	67	86	0	0
36	BCT Bank International, S.A.	24,874	127	0.51%	127	0	0	0
37	BNP Paribas Wealth Management	4,987	121	2.43%	121	0	0	0
38	Bank of China Limited	14,599	1	0.00%	1	0	0	0
39	Banco de Guayaquil (Panamá), S.A.	150	0	0%	0	0	0	0
39	Banco Latinoamericano de Comercio Exterior, S.A.	56,992	0	0%	0	0	0	0
39	Citibank, N.A.	254,994	0	0%	0	0	0	0
Total		21,825,452	4,864,356	22.29%	3,549,406	599,782	639,696	75,471