

SISTEMA BANCARIO NACIONAL
SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL
DICIEMBRE 2012
(En Miles de Balboas)



		PRESTAMO LOCAL	TOTAL CONSUMO	PONDERACION (%)	C. PERSONAL	AUTOMOVIL	TARJETA	MICROCREDITO
1	Banco General, S.A.	5,944,945.68	1,032,900.81	17.37	718,748.78	155,574.35	158,577.68	0.00
2	HSBC Bank (Panamá), S.A.	4,688,771.41	964,556.78	20.57	729,830.01	87,125.38	147,601.39	0.00
3	Banco Nacional de Panamá	2,990,854.57	660,323.07	22.08	650,034.96	0.00	10,288.11	0.00
4	BAC International Bank Inc.	1,142,390.50	552,601.87	48.37	187,457.33	140,648.88	224,495.65	0.00
5	Global Bank Corporation	2,608,982.83	499,972.28	19.16	339,080.23	134,645.80	26,246.25	0.00
6	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,468,190.30	484,390.19	32.99	450,291.03	27,330.45	6,768.71	0.00
7	Caja de Ahorros	1,454,565.53	371,661.47	25.55	357,914.98	37.28	13,709.22	0.00
8	Banco Citibank (Panamá), S.A.	492,147.80	344,458.86	69.99	99,624.68	1,299.47	243,534.70	0.00
9	Credicorp Bank, S.A.	722,251.38	318,839.91	44.15	290,261.99	2,006.76	26,571.16	0.00
10	Multibank, Inc.	1,345,307.89	258,990.16	19.25	145,567.26	95,365.49	18,057.41	0.00
11	Banesco, S.A.	1,338,308.33	157,497.38	11.77	82,882.03	14,069.83	60,545.52	0.00
12	Banco Panameño de la Vivienda, S.A.	684,478.77	126,219.19	18.44	89,662.00	27,850.17	8,707.02	0.00
13	St. Georges Bank & Company, Inc.	157,212.28	114,538.97	72.86	29,258.94	1,461.10	83,818.93	0.00
14	The Bank Of Nova Scotia	1,939,113.82	55,139.72	2.84	14,975.58	39,779.05	385.08	0.00
15	Banco Aliado, S.A.	963,018.94	43,948.48	4.56	43,948.48	0.00	0.00	0.00
16	Banco Universal, S.A.	230,345.78	41,473.18	18.00	39,670.77	0.00	1,802.42	0.00
17	Towerbank International, Inc.	425,671.63	37,224.74	8.74	21,453.10	11,451.07	4,320.57	0.00
18	Capital Bank, Inc.	545,920.57	24,753.48	4.53	6,925.23	14,973.85	2,854.41	0.00
19	Uni Bank & Trust, Inc.	206,185.62	22,950.04	11.13	17,125.23	5,824.81	0.00	0.00
20	Banco La Hipotecaria, S. A.	182,458.93	22,366.21	12.26	22,366.21	0.00	0.00	0.00
21	Banco Delta, S.A. (BMF)	102,814.32	20,249.01	19.69	5,136.48	15,112.53	0.00	0.00
22	Banco Azteca (Panamá) S.A.	19,629.62	19,629.62	100.00	19,629.62	0.00	0.00	0.00
23	Metrobank, S.A.	457,251.19	19,440.68	4.25	17,326.64	35.03	2,079.00	0.00
24	Banco Panamá, S.A.	357,626.38	16,166.57	4.52	13,787.56	1,948.82	430.20	0.00
25	Balboa Bank & Trust, Corp.	227,831.53	14,155.51	6.21	12,100.46	1,458.69	596.36	0.00
26	Banco Lafise Panamá, S.A.	62,620.27	10,537.44	16.83	419.07	10,112.25	6.11	0.00
27	Banco Prival, S.A.	148,611.46	8,981.65	6.04	8,306.26	137.61	537.78	0.00

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28	Banco Davivienda (Panamá), S.A.	274,142.65	5,307.62	1.94	5,116.25	25.26	166.12	0.00
29	Mercantil Bank (Panamá), S.A.	152,652.91	4,360.99	2.86	2,804.89	1,556.11	0.00	0.00
30	Korea Exchange Bank, Ltd.	49,942.40	4,054.57	8.12	4,054.57	0.00	0.00	0.00
31	Banco G & T Continental (Panamá), S. A. (BMF)	11,085.01	2,031.85	18.33	138.14	1,893.71	0.00	0.00
32	MiBanco, S.A. BMF	26,400.28	1,885.78	7.14	1,682.60	203.18	0.00	0.00
33	Banco Internacional de Costa Rica, S.A.	302,679.52	1,607.34	0.53	1,406.95	200.39	0.00	0.00
34	Banco Pichincha Panamá, S. A.	13,099.53	1,002.33	7.65	1,002.33	0.00	0.00	0.00
35	BCT Bank International, S.A.	140,026.91	703.18	0.50	599.35	88.14	15.69	0.00
36	Bank Leumi-Le Israel, B.M.	102,715.22	612.48	0.60	612.48	0.00	0.00	0.00
37	The Bank of Nova Scotia (Panamá), S.A.	946.50	601.23	63.52	0.00	601.23	0.00	0.00
38	MMG Bank Corporation	14,019.32	488.56	3.48	289.90	198.66	0.00	0.00
39	Produbank (Panamá), S.A.	47,251.51	191.50	0.41	191.50	0.00	0.00	0.00
40	Bank of China Limited	9,377.35	167.85	1.79	100.00	67.85	0.00	0.00
41	Banco de Bogotá, S.A.	20,269.78	134.57	0.66	134.57	0.00	0.00	0.00
42	Mega International Commercial Bank Co. Ltd.	315,986.75	92.82	0.03	92.82	0.00	0.00	0.00
43	Allbank Corp.	67.69	63.26	93.45	0.00	51.14	12.12	0.00
44	Bancafé (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Latinoamericano de Comercio Exterior, S.A.	280,433.92	0.00	0.00	0.00	0.00	0.00	0.00
	Citibank, N.A.	416,128.46	0.00	0.00	0.00	0.00	0.00	0.00
	Stanford Bank (Panamá), S.A.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banisi, S.A.	110.00	0.00	0.00	0.00	0.00	0.00	0.00
	Banco Bolivariano (Panamá), S.A.	1,828.27	0.00	0.00	0.00	0.00	0.00	0.00
	FPB Bank, Inc.	605.00	0.00	0.00	0.00	0.00	0.00	0.00
	Bancolombia, S.A.	8,380.00	0.00	0.00	0.00	0.00	0.00	0.00
	(*) TOTAL	33,095,656.28	6,267,273.19	853.19	4,432,011.25	793,134.34	1,042,127.60	0.00

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