



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL

Al 31 de Diciembre de 2003

(En Miles de Balboas)

Cuadro No. 24

| Posición | Bancos | Préstamo Local | Crédito al Consumo | Ponderación | C. Personal | Automóvil | Tarjeta de Crédito | Micro Crédito |
|----------|---|----------------|--------------------|-------------|-------------|-----------|--------------------|---------------|
| 1 | Primer Banco del Istmo, S.A. | 1,971,822 | 551,061 | 27.95% | 500,522 | 13,938 | 36,600 | 0 |
| 2 | Banco Continental de Panamá, S.A. | 1,081,287 | 342,677 | 31.69% | 323,636 | 6,195 | 12,846 | 0 |
| 3 | Banco Nacional de Panamá | 1,691,362 | 303,480 | 17.94% | 295,034 | 384 | 7,998 | 64 |
| 4 | Banco General, S.A. | 1,378,216 | 243,399 | 17.66% | 139,203 | 73,851 | 30,344 | 0 |
| 5 | Global Bank Corporation | 380,611 | 216,419 | 56.86% | 207,030 | 699 | 8,690 | 0 |
| 6 | Banco Panamericano, S.A. (Panabank) | 228,526 | 128,272 | 56.13% | 122,482 | 836 | 4,947 | 8 |
| 7 | HSBC Bank USA | 740,691 | 120,230 | 16.23% | 57,435 | 14,021 | 48,774 | 0 |
| 8 | Banco Bilbao Vizcaya Argentaria (Panamá),S.A. | 533,850 | 119,192 | 22.33% | 113,294 | 2,991 | 1,325 | 1,582 |
| 9 | Caja de Ahorros | 539,029 | 114,806 | 21.30% | 101,565 | 0 | 9,828 | 3,413 |
| 10 | Credicorp Bank, S.A. | 180,034 | 82,810 | 46.00% | 74,516 | 41 | 8,253 | 0 |
| 11 | Banco Uno, S.A. | 72,996 | 71,416 | 97.84% | 900 | 12 | 70,504 | 0 |
| 12 | Citibank, N.A. | 250,370 | 70,683 | 28.23% | 19,807 | 3,689 | 47,187 | 0 |
| 13 | Multicredit Bank, Inc. | 331,230 | 55,315 | 16.70% | 39,028 | 5,985 | 73 | 10,229 |
| 14 | Bancafé (Panamá), S.A. | 97,481 | 45,858 | 47.04% | 45,465 | 0 | 393 | 0 |
| 15 | Banco Atlántico | 288,905 | 42,757 | 14.80% | 41,374 | 0 | 1,383 | 0 |
| 16 | Banco Universal, S.A. | 40,697 | 15,430 | 37.91% | 14,795 | 0 | 635 | 0 |
| 17 | Banco Panameño de la Vivienda, S.A. | 84,639 | 8,521 | 10.07% | 8,241 | 280 | 0 | 0 |
| 18 | Banco Trasatlántico | 64,205 | 7,444 | 11.59% | 7,315 | 129 | 0 | 0 |
| 19 | Banco Aliado, S.A. | 111,929 | 6,978 | 6.23% | 6,804 | 174 | 0 | 0 |
| 20 | MiBanco, S.A. | 6,404 | 6,404 | 100.00% | 0 | 0 | 0 | 6,404 |
| 21 | BAC International Bank Inc. | 58,150 | 5,857 | 10.07% | 914 | 4,944 | 0 | 0 |
| 22 | Bank Leumi-Le Israel, B.M. | 78,370 | 5,084 | 6.49% | 5,084 | 0 | 0 | 0 |
| 23 | BNP Paribas Sucursal (Panama), S.A. | 149,556 | 4,416 | 2.95% | 4,416 | 0 | 0 | 0 |
| 24 | The Bank of Nova Scotia | 275,898 | 3,742 | 1.36% | 3,742 | 0 | 0 | 0 |
| 25 | Towerbank International Inc. | 98,139 | 3,047 | 3.10% | 2,993 | 54 | 0 | 0 |
| 26 | Bco. Internacional de Costa Rica, S.A. | 75,538 | 1,360 | 1.80% | 1,360 | 0 | 0 | 0 |
| 27 | Korea Exchange Bank, Limited | 9,756 | 1,247 | 12.79% | 1,247 | 0 | 0 | 0 |



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|----------|--|----------------|--------------------|-------------|-------------|-----------|--------------------|---------------|
| 28 | Lloyds TSB Bank, PLC. | 86,614 | 1,169 | 1.35% | 1,169 | 0 | 0 | 0 |
| 29 | The International Commercial Bank of China | 85,472 | 971 | 1.14% | 971 | 0 | 0 | 0 |
| 30 | Metrobank, S.A. | 27,096 | 820 | 3.02% | 820 | 0 | 0 | 0 |
| 31 | BankBoston, N.A. | 267,981 | 506 | 0.19% | 506 | 0 | 0 | 0 |
| 32 | Wall Street Bank, S.A. | 464 | 464 | 100.00% | 464 | 0 | 0 | 0 |
| 33 | Banco de Bogotá, S.A. | 1,071 | 96 | 8.92% | 96 | 0 | 0 | 0 |
| 34 | Dresdner Bank Lateinamerika A.G. | 39 | 39 | 99.68% | 39 | 0 | 0 | 0 |
| 35 | Bank of China | 8,439 | 33 | 0.39% | 28 | 5 | 0 | 0 |
| 36 | Banque Sudameris | 15,820 | 0 | 0.00% | 0 | 0 | 0 | 0 |
| 37 | Banco Cuscatlan de Panama, S.A. | 1,463 | 0 | 0% | 0 | 0 | 0 | 0 |
| 37 | Bco. Latinoamericano de Exportaciones | 317,094 | 0 | 0% | 0 | 0 | 0 | 0 |
| 37 | MMG Bank Corporation | 631 | 0 | 0% | 0 | 0 | 0 | 0 |
| Total | | 11,631,874 | 2,582,003 | 22.20% | 2,142,295 | 128,228 | 289,780 | 21,700 |