



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL

Al 31 de Diciembre de 2005

(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. BANISTMO	2,233,305	691,031	30.94%	601,305	42,186	47,540	0
2	Banco Continental de Panamá, S.A.	1,438,933	454,197	31.56%	381,690	48,066	24,234	207
3	Banco General, S.A.	1,909,096	289,167	15.15%	162,769	93,969	32,428	0
4	Global Bank Corporation	518,687	287,773	55.48%	238,399	37,311	12,063	0
5	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	816,181	255,279	31.28%	230,258	10,445	1,991	12,584
6	Banco Nacional de Panamá	1,954,205	239,022	12.23%	232,082	195	6,701	44
7	Banco Cuscatlán de Panama, S.A.	431,378	163,293	37.85%	148,945	3,125	11,223	0
8	HSBC Bank (Panama), S.A.	1,046,729	125,632	12.00%	52,013	7,702	65,917	0
9	Banco Uno, S.A.	121,295	118,924	98.05%	1,459	0	117,466	0
10	Caja de Ahorros	759,851	116,587	15.34%	105,704	0	9,539	1,344
11	BAC International Bank Inc.	247,186	83,194	33.66%	64,905	18,290	0	0
12	Credicorp Bank, S.A.	211,858	80,514	38.00%	69,748	264	10,502	0
13	Citibank, N.A.	261,745	64,461	24.63%	1,356	17	63,088	0
14	Multicredit Bank, Inc.	335,305	50,089	14.94%	39,844	4,533	1,013	4,700
15	Bancafé (Panamá), S.A.	97,099	37,061	38.17%	36,757	0	304	0
16	Banco Atlántico	294,461	32,421	11.01%	30,971	151	1,299	0
17	Banco Universal, S.A.	61,880	31,220	50.45%	30,651	0	569	0
18	ST. Georges Bank & Company, Inc.	21,481	20,847	97.05%	16	3	20,827	0
19	Banco Aliado, S.A.	300,119	19,799	6.60%	19,776	23	0	0
20	Banco Panameño de la Vivienda, S.A. BANVIVIENDA	127,573	13,159	10.31%	11,080	2,078	0	0
21	MIBanco, S.A. BMF	10,619	10,619	100.00%	108	0	0	10,511
22	The Bank of Nova Scotia	483,696	10,101	2.09%	10,064	38	0	0
23	Banco Trasatlántico	46,669	9,466	20.28%	9,369	97	0	0
24	Bank Leumi-Le Israel, B.M.	103,660	4,766	4.60%	4,766	0	0	0
25	Metrobank, S.A.	28,308	4,527	15.99%	4,413	114	0	0
26	Banco Azteca (Panamá) S.A.	4,359	4,359	100.00%	4,359	0	0	0
27	Towerbank International Inc.	114,750	2,423	2.11%	2,217	206	0	0



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28	Korea Exchange Bank, Ltd.	13,058	1,694	12.98%	1,694	0	0	0
29	Banco Internacional de Costa Rica, S.A. BICSA	91,093	1,205	1.32%	1,195	10	0	0
30	BNP Paribas Sucursal (Panama), S.A.	238,050	1,196	0.50%	1,196	0	0	0
31	The International Commercial Bank of China	103,528	970	0.94%	970	0	0	0
32	Banco de Bogotá, S.A.	683	129	18.89%	106	23	0	0
33	MMG Bank Corporation	18,400	55	0.30%	0	55	0	0
34	Bank of China Limited	18,399	24	0.13%	23	2	0	0
35	Bco. Latinoamericano de Exportaciones BLADEX	182,580	6	0.00%	6	0	0	0
36	HSBC Bank USA	29,625	0	0%	0	0	0	0
36	Stanford Bank (Panamá), S.A.	288	0	0%	0	0	0	0
Total		14,676,133	3,225,211	21.98%	2,500,213	268,904	426,704	29,390