



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL

Al 31 de Diciembre de 2004

(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. | 2,064,257 | 629,461 | 30.49% | 565,057 | 25,069 | 39,335 | 0 |
| 2 | Banco Continental de Panamá, S.A. | 1,223,927 | 372,756 | 30.46% | 334,232 | 20,493 | 17,981 | 50 |
| 3 | Banco General, S.A. | 1,499,260 | 266,062 | 17.75% | 149,821 | 85,214 | 31,027 | 0 |
| 4 | Banco Nacional de Panamá | 2,080,584 | 258,504 | 12.42% | 250,459 | 326 | 7,665 | 54 |
| 5 | Global Bank Corporation | 467,879 | 257,369 | 55.01% | 225,009 | 22,792 | 9,567 | 0 |
| 6 | Banco Bilbao Vizcaya Argentaria (Panamá), S.A. | 659,888 | 185,453 | 28.10% | 174,488 | 6,528 | 1,362 | 3,076 |
| 7 | Banco Cuscatlán de Panama, S.A. | 342,976 | 148,700 | 43.36% | 140,522 | 1,489 | 6,684 | 4 |
| 8 | HSBC Bank (Panama), S.A. | 765,058 | 112,650 | 14.72% | 47,257 | 10,390 | 55,003 | 0 |
| 9 | Caja de Ahorros | 738,245 | 104,526 | 14.16% | 91,091 | 0 | 9,599 | 3,837 |
| 10 | Banco Uno, S.A. | 92,205 | 90,791 | 98.47% | 958 | 0 | 89,833 | 0 |
| 11 | Credicorp Bank, S.A. | 198,946 | 77,607 | 39.01% | 67,976 | 164 | 9,468 | 0 |
| 12 | Citibank, N.A. | 258,790 | 61,493 | 23.76% | 1,714 | 6,733 | 53,046 | 0 |
| 13 | Banco Atlántico | 265,881 | 57,114 | 21.48% | 55,651 | 0 | 1,462 | 0 |
| 14 | Multicredit Bank, Inc. | 303,674 | 50,123 | 16.51% | 38,681 | 3,809 | 908 | 6,724 |
| 15 | Bancafé (Panamá), S.A. | 95,674 | 42,460 | 44.38% | 42,139 | 15 | 306 | 0 |
| 16 | Banco Universal, S.A. | 53,965 | 24,701 | 45.77% | 24,082 | 0 | 619 | 0 |
| 17 | BAC International Bank Inc. | 128,189 | 15,201 | 11.86% | 1,101 | 14,100 | 0 | 0 |
| 18 | Banco Aliado, S.A. | 171,974 | 12,429 | 7.23% | 12,368 | 61 | 0 | 0 |
| 19 | Banco Panameño de la Vivienda, S.A. | 97,990 | 10,085 | 10.29% | 9,743 | 342 | 0 | 0 |
| 20 | MiBanco, S.A. BMF | 9,341 | 9,341 | 100.00% | 0 | 0 | 0 | 9,341 |
| 21 | Banco Trasatlántico | 44,559 | 6,387 | 14.33% | 6,331 | 57 | 0 | 0 |
| 22 | Bank Leumi-Le Israel, B.M. | 90,632 | 5,107 | 5.63% | 5,107 | 0 | 0 | 0 |
| 23 | The Bank of Nova Scotia | 366,596 | 4,174 | 1.14% | 4,174 | 0 | 0 | 0 |
| 24 | Korea Exchange Bank, Limited | 10,895 | 1,788 | 16.41% | 1,788 | 0 | 0 | 0 |
| 25 | Metrobank, S.A. | 25,268 | 1,628 | 6.44% | 1,616 | 12 | 0 | 0 |
| 26 | Towerbank International Inc. | 94,909 | 1,586 | 1.67% | 1,496 | 90 | 0 | 0 |
| 27 | BNP Paribas Sucursal (Panama), S.A. | 188,145 | 1,506 | 0.80% | 1,506 | 0 | 0 | 0 |



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|----------|--|----------------|--------------------|-------------|-------------|-----------|--------------------|---------------|
| 28 | Bco. Internacional de Costa Rica, S.A. | 94,480 | 1,176 | 1.24% | 1,163 | 13 | 0 | 0 |
| 29 | BankBoston, N.A. | 222,327 | 761 | 0.34% | 716 | 45 | 0 | 0 |
| 30 | The International Commercial Bank of China | 101,089 | 725 | 0.72% | 725 | 0 | 0 | 0 |
| 31 | Banco de Bogotá, S.A. | 1,323 | 94 | 7.10% | 94 | 0 | 0 | 0 |
| 32 | Bank of China | 15,482 | 34 | 0.22% | 31 | 4 | 0 | 0 |
| 33 | Bco. Latinoamericano de Exportaciones | 316,463 | 8 | 0.00% | 8 | 0 | 0 | 0 |
| 34 | ST. George Bank & Company, Inc. | 5,715 | 7 | 0.13% | 3 | 5 | 0 | 0 |
| 35 | HSBC Bank USA | 40,315 | 0 | 0% | 0 | 0 | 0 | 0 |
| 35 | MMG Bank Corporation | 6,136 | 0 | 0% | 0 | 0 | 0 | 0 |
| Total | | 13,143,034 | 2,811,810 | 21.39% | 2,257,108 | 197,750 | 333,866 | 23,086 |