



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS HIPOTECARIOS

Al 31 de Diciembre de 2006
(En Miles de Balboas)

Cuadro No. 23

| Posición | Bancos | Préstamo Local | Crédito Hipotecario | Ponderación | Vivienda Propia | Local Comercial |
|----------|---|----------------|---------------------|-------------|-----------------|-----------------|
| 1 | Banco General, S.A. | 2.190.505 | 1.207.448 | 55,12% | 814.705 | 392.744 |
| 2 | Primer Banco del Istmo, S.A. | 2.552.059 | 864.507 | 33,87% | 620.327 | 244.180 |
| 3 | HSBC Bank (Panamá), S.A. | 1.177.395 | 536.245 | 45,55% | 488.414 | 47.831 |
| 4 | Banco Continental de Panamá, S.A. | 1.785.631 | 521.740 | 29,22% | 418.282 | 103.457 |
| 5 | Banco Nacional de Panamá | 1.975.724 | 493.957 | 25,00% | 493.957 | 0 |
| 6 | Caja de Ahorros | 809.570 | 422.585 | 52,20% | 417.727 | 4.858 |
| 7 | The Bank Of Nova Scotia | 505.712 | 180.723 | 35,74% | 148.232 | 32.491 |
| 8 | Banco Bilbao Vizcaya Argentaria (Panamá),S.A. | 975.285 | 175.287 | 17,97% | 124.345 | 50.941 |
| 9 | Banco Panameño de la Vivienda, S.A. | 213.792 | 136.818 | 64,00% | 127.953 | 8.864 |
| 10 | Credicorp Bank, S.A. | 277.951 | 74.447 | 26,78% | 70.064 | 4.384 |
| 11 | Banco Cuscatlán de Panamá, S.A. | 531.678 | 62.413 | 11,74% | 62.413 | 0 |
| 12 | BAC International Bank Inc. | 421.116 | 47.439 | 11,27% | 44.346 | 3.093 |
| 13 | Banco Aliado, S.A. | 397.817 | 26.067 | 6,55% | 402 | 25.665 |
| 14 | Global Bank Corporation | 655.178 | 20.779 | 3,17% | 20.779 | 0 |
| 15 | Mega International Commercial Bank Co. Ltd. | 119.140 | 19.104 | 16,04% | 4.290 | 14.814 |
| 16 | Towerbank International, Inc. | 104.856 | 11.062 | 10,55% | 6.516 | 4.546 |
| 17 | Multi Credit Bank, Inc. | 376.578 | 8.278 | 2,20% | 7.787 | 492 |
| 18 | Banco Universal, S.A. | 77.931 | 6.331 | 8,12% | 6.331 | 0 |
| 19 | BNP Paribas Sucursal Panamá | 272.819 | 5.984 | 2,19% | 2.182 | 3.801 |
| 20 | Banco Internacional de Costa Rica, S.A. | 125.493 | 4.633 | 3,69% | 56 | 4.577 |
| 21 | Bank of China Limited | 15.167 | 4.345 | 28,65% | 12 | 4.334 |
| 22 | Banco Trasatlántico, S.A. | 41.245 | 2.361 | 5,72% | 949 | 1.411 |
| 23 | MMG Bank Corporation | 21.550 | 448 | 2,08% | 448 | 0 |
| 24 | Bancafé (Panamá), S.A. | 75.623 | 285 | 0,38% | 285 | 0 |



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS HIPOTECARIOS

Al 31 de Diciembre de 2006
(En Miles de Balboas)

Cuadro No. 23

| Posición | Bancos | Préstamo Local | Crédito Hipotecario | Ponderación | Vivienda Propia | Local Comercial |
|----------|-----------------------|----------------|---------------------|-------------|-----------------|-----------------|
| 25 | Banco Uno, S.A. | 122.254 | 282 | 0,23% | 282 | 0 |
| 26 | Citibank, N.A. | 248.758 | 138 | 0,06% | 138 | 0 |
| 27 | Banco de Bogotá, S.A. | 453 | 27 | 6,02% | 27 | 0 |
| Total | | 16.479.196 | 4.833.730 | 29,33% | 3.881.247 | 952.483 |