



**SISTEMA BANCARIO NACIONAL**  
**SALDO DE CREDITOS AL COMERCIO**  
Al 31 de Diciembre de 2008  
(En Miles de Balboas)

Cuadro No. 22

Posición	Bancos	Préstamo Local	Crédito al Comercio	Ponderación	Total Al por Mayor	ZLC Al por Mayor	Resto del Pais Al por Mayor	Al por menor	Servicios
1	Banco General, S.A.	4.581.932	1.054.002	23,00%	286.833	245.551	41.283	390.653	376.516
2	HSBC Bank (Panamá), S.A.	1.621.507	598.903	36,93%	141.593	36.017	105.576	201.574	255.736
3	Primer Banco del Istmo, S.A.	2.629.378	511.013	19,43%	138.352	115.392	22.961	350.996	21.664
4	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1.415.515	379.040	26,78%	115.927	80.755	35.172	109.958	153.154
5	Banco Aliado, S.A.	586.247	374.172	63,82%	350.854	163.888	186.966	0	23.318
6	Global Bank Corporation	1.200.506	371.987	30,99%	98.677	64.695	33.982	57.889	215.421
7	Multibank, Inc.	668.118	368.352	55,13%	157.126	133.248	23.877	49.998	161.229
8	The Bank Of Nova Scotia	946.270	234.592	24,79%	79.970	51.236	28.734	47.230	107.392
9	BNP Paribas Sucursal Panamá	549.341	181.966	33,12%	141.651	138.215	3.435	30.315	10.000
10	Towerbank International, Inc.	227.691	175.223	76,96%	159.471	121.213	38.258	1.410	14.342
11	Citibank, N.A.	248.240	170.494	68,68%	118.233	80.785	37.448	47.455	4.806
12	Banco Nacional de Panamá	2.193.006	152.623	6,96%	151.676	0	151.676	118	829
13	Mega International Commercial Bank Co. Ltd.	165.653	137.636	83,09%	100.967	100.825	142	36.669	0
14	Banco Citibank (Panamá), S.A.	838.080	134.111	16,00%	122.797	10.743	112.055	8.162	3.152
15	Metrobank, S.A.	221.929	128.828	58,05%	39.477	36.868	2.609	33.702	55.650
16	Credicorp Bank, S.A.	483.845	124.184	25,67%	35.175	23.358	11.817	51.418	37.591
17	Bank Leumi-Le Israel, B.M.	105.999	95.475	90,07%	74.746	64.593	10.153	20.729	0
18	Caja de Ahorros	946.545	87.577	9,25%	33.832	0	33.832	293	53.452
19	Bancafé (Panamá), S.A.	122.938	74.588	60,67%	55.523	46.340	9.184	523	18.542
20	Capital Bank, Inc.	124.622	71.569	57,43%	45.443	36.643	8.800	26.126	0
21	Banco Internacional de Costa Rica, S.A.	165.845	69.617	41,98%	44.059	24.398	19.661	8.116	17.441
22	Banco Panameño de la Vivienda, S.A.	454.917	56.817	12,49%	246	246	0	2.517	54.053
23	BAC International Bank Inc.	556.731	51.278	9,21%	17.695	8.298	9.398	5.811	27.771
24	Produbank (Panamá), S.A.	50.100	48.211	96,23%	48.211	0	48.211	0	0



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25	Banco Universal, S.A.	119.656	38.028	31,78%	16.497	306	16.191	2.672	18.859
26	Korea Exchange Bank, Ltd.	42.546	31.716	74,54%	31.226	15.821	15.404	490	0
27	Banco Latinoamericano de Exportaciones, S.A.	146.426	27.977	19,11%	17.600	0	17.600	725	9.652
28	Banco Panamá, S.A.	61.308	24.520	40,00%	1.950	1.950	0	6.838	15.733
29	Banesco, S.A.	159.959	21.344	13,34%	2	2	0	16.527	4.815
30	Banco Trasatlántico, S.A.	29.316	20.411	69,62%	20.411	0	20.411	0	0
31	MMG Bank Corporation	10.282	9.342	90,86%	0	0	0	0	9.342
32	St. Georges Bank & Company, Inc.	56.147	4.572	8,14%	615	605	10	1.474	2.483
33	BCT Bank International, S.A.	3.997	3.997	100,00%	3.997	3.996	1	0	0
34	Bank of China Limited	19.728	3.131	15,87%	2.040	1.047	993	741	350
35	Banco de Bogotá, S.A.	2.436	2.123	87,16%	0	0	0	0	2.123
36	BNP Paribas Wealth Management	1.622	1.419	87,44%	1.419	0	1.419	0	0
37	Stanford Bank (Panamá), S.A.	3.429	1.404	40,94%	0	0	0	0	1.404
38	Banco Delta, S.A. (BMF)	62.446	569	0,91%	59	0	59	69	441
39	Banco Azteca (Panamá) S.A.	15.833	500	3,16%	0	0	0	500	0
40	Banco Financia, S.A. (BMF)	1.546	0	0,00%	0	0	0	0	0
40	MiBanco, S.A. BMF	12.132	0	0,00%	0	0	0	0	0
<b>Total</b>		<b>21.853.763</b>	<b>5.843.309</b>	<b>26,74%</b>	<b>2.654.351</b>	<b>1.607.034</b>	<b>1.047.317</b>	<b>1.511.698</b>	<b>1.677.261</b>