



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL SECTOR CONSUMO PERSONAL

Al 30 de Junio de 2009

(En Miles de Balboas)

Cuadro No. 24

Posición	Bancos	Préstamo Local	Crédito al Consumo	Ponderación	C. Personal	Automóvil	Tarjeta de Crédito	Micro Crédito
1	HSBC Bank (Panamá), S.A.	4,195,463	936,023	22.31%	724,894	71,577	139,551	0
2	Banco General, S.A.	4,541,776	915,069	20.15%	618,646	197,826	98,596	0
3	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	1,436,725	474,528	33.03%	440,506	28,838	5,157	27
4	Banco Nacional de Panamá	2,254,362	455,632	20.21%	444,402	35	11,148	48
5	Banco Citibank (Panamá), S.A.	735,403	376,408	51.18%	120,713	5,776	249,919	0
6	Global Bank Corporation	1,276,801	349,927	27.41%	239,871	88,968	21,087	0
7	BAC International Bank Inc.	610,689	243,768	39.92%	190,213	53,034	522	0
8	Caja de Ahorros	987,446	228,866	23.18%	216,925	220	11,159	562
9	Credicorp Bank, S.A.	517,362	219,597	42.45%	197,848	844	20,906	0
10	Banco Panameño de la Vivienda, S.A.	510,161	134,334	26.33%	65,197	58,128	11,009	0
11	Multibank, Inc.	690,184	88,008	12.75%	47,027	36,783	2,541	1,657
12	BanESCO, S.A.	245,855	84,912	34.54%	64,978	15,172	4,761	0
13	Banco Delta, S.A. (BMF)	67,669	65,862	97.33%	1,252	8,028	0	56,582
14	St. Georges Bank & Company, Inc.	58,767	51,221	87.16%	2,136	0	49,085	0
15	Banco Universal, S.A.	121,387	47,917	39.47%	46,961	38	919	0
16	The Bank Of Nova Scotia	993,115	32,992	3.32%	13,920	18,925	148	0
17	Banco Aliado, S.A.	540,756	29,037	5.37%	29,032	5	0	0
18	Banco Azteca (Panamá) S.A.	14,643	13,998	95.60%	13,998	0	0	0
19	MiBanco, S.A. BMF	11,955	11,955	100.00%	41	0	0	11,914
20	Towerbank International, Inc.	237,637	10,881	4.58%	7,462	981	2,439	0
21	Metrobank, S.A.	242,847	10,376	4.27%	10,119	78	179	0
22	Bancafé (Panamá), S.A.	121,840	5,162	4.24%	4,937	0	225	0
23	Banco Trasatlántico, S.A.	29,328	4,762	16.24%	4,586	176	0	0
24	Banco Financia, S.A. (BMF)	4,194	4,194	100.00%	133	0	0	4,061
25	Bank Leumi-Le Israel, B.M.	106,048	3,752	3.54%	3,752	0	0	0
26	Mega International Commercial Bank Co. Ltd.	179,490	1,808	1.01%	1,808	0	0	0



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27	Korea Exchange Bank, Ltd.	38,056	1,718	4.51%	1,718	0	0	0
28	BNP Paribas Sucursal Panamá	598,360	1,388	0.23%	1,388	0	0	0
29	Banco Panamá, S.A.	76,049	1,060	1.39%	808	252	0	0
30	Capital Bank, Inc.	132,238	998	0.75%	998	0	0	0
31	Banco Internacional de Costa Rica, S.A.	174,596	900	0.52%	900	0	0	0
32	Banco de Bogotá, S.A.	3,166	232	7.33%	232	0	0	0
33	Produbank (Panamá), S.A.	19,500	181	0.93%	181	0	0	0
34	BNP Paribas Wealth Management	6,897	155	2.25%	155	0	0	0
35	MMG Bank Corporation	15,275	124	0.81%	109	15	0	0
36	Mercantil Bank (Panamá), S.A.	14,100	60	0.42%	13	47	0	0
37	BCT Bank International, S.A.	6,685	4	0.05%	4	0	0	0
38	Bank of China Limited	21,687	1	0.00%	1	0	0	0
39	Banco Latinoamericano de Comercio Exterior, S.A.	163,152	0	0%	0	0	0	0
39	Citibank, N.A.	254,733	0	0%	0	0	0	0
Total		22,256,396	4,807,809	21.60%	3,517,863	585,744	629,352	74,851