



SISTEMA BANCARIO NACIONAL SALDO DE CREDITOS AL COMERCIO

Al 31 de Diciembre de 2003

(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	Primer Banco del Istmo, S.A.	1,971,822	470,761	23.87%	208,084	48,788	159,296	238,230	24,447
2	Banco Nacional de Panamá	1,691,362	290,514	17.18%	290,234	0	290,234	280	0
3	Banco Continental de Panamá, S.A.	1,081,287	264,291	24.44%	72,095	26,357	45,738	133,217	58,980
4	Banco Bilbao Vizcaya Argentaria (Panamá), S.A.	533,850	209,046	39.16%	35,494	11,624	23,870	41,712	131,840
5	Banco General, S.A.	1,378,216	191,133	13.87%	110,210	30,778	79,432	0	80,923
6	HSBC Bank USA	740,691	190,995	25.79%	94,806	94,806	0	30,533	65,657
7	Banco Atlántico	288,905	166,184	57.52%	61,962	36,383	25,578	28,792	75,431
8	Multicredit Bank, Inc.	331,230	152,259	45.97%	65,082	39,296	25,786	37,840	49,337
9	The Bank of Nova Scotia	275,898	128,053	46.41%	18,326	12,536	5,790	58,685	51,043
10	Banco Aliado, S.A.	111,929	91,024	81.32%	88,581	49,342	39,239	0	2,443
11	BankBoston, N.A.	267,981	77,990	29.10%	40,121	38,206	1,915	25,462	12,407
12	Global Bank Corporation	380,611	73,685	19.36%	22,554	7,611	14,943	16,947	34,184
13	BNP Paribas Sucursal (Panama), S.A.	149,556	71,881	48.06%	57,970	47,640	10,330	8,907	5,004
14	Towerbank International Inc.	98,139	71,408	72.76%	70,957	27,816	43,141	450	0
15	Bank Leumi-Le Israel, B.M.	78,370	70,479	89.93%	52,788	46,370	6,417	17,640	51
16	Citibank, N.A.	250,370	70,244	28.06%	31,726	10,323	21,402	28,282	10,236
17	The International Commercial Bank of China	85,472	62,311	72.90%	39,923	39,335	588	22,388	0
18	Banco Panamericano, S.A. (Panabank)	228,526	60,691	26.56%	60,691	0	60,691	0	0
19	Banco Trasatlántico	64,205	47,563	74.08%	47,563	0	47,563	0	0
20	Lloyds TSB Bank, PLC.	86,614	45,124	52.10%	16,074	8,742	7,332	9,336	19,713
21	Caja de Ahorros	539,029	35,799	6.64%	76	43	33	8,980	26,743
22	Credicorp Bank, S.A.	180,034	32,020	17.79%	12,851	7,177	5,674	19,169	0
23	Bco. Internacional de Costa Rica, S.A.	75,538	27,957	37.01%	15,834	10,841	4,993	5,533	6,590
24	Bancafé (Panamá), S.A.	97,481	25,566	26.23%	15,333	15,333	0	3,956	6,276



SISTEMA BANCARIO NACIONAL
SALDO DE CREDITOS AL COMERCIO
 Al 31 de Diciembre de 2003
 (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
25	Metrobank, S.A.	27,096	25,239	93.15%	0	0	0	25,239	0
26	Banco Universal, S.A.	40,697	17,389	42.73%	17,347	0	17,347	0	42
27	BAC International Bank Inc.	58,150	14,208	24.43%	8,201	7,694	507	3,016	2,990
28	Korea Exchange Bank, Limited	9,756	7,378	75.63%	7,085	5,715	1,370	293	0
29	Banco Panameño de la Vivienda, S.A.	84,639	4,389	5.19%	3,753	0	3,753	169	467
30	Bank of China	8,439	3,998	47.37%	3,119	2,615	504	879	0
31	Banque Sudameris	15,820	1,771	11.19%	1,002	967	35	0	768
32	Banco Uno, S.A.	72,996	830	1.14%	0	0	0	830	0
33	Banco Cuscatlan de Panama, S.A.	1,463	723	49.41%	686	0	686	0	36
34	MMG Bank Corporation	631	566	89.70%	0	0	0	0	566
35	Banco de Bogotá, S.A.	1,071	538	50.23%	201	125	76	17	320
36	Dresdner Bank Lateinamerika A.G.	39	0	0.32%	0	0	0	0	0
37	Bco. Latinoamericano de Exportaciones	317,094	0	0.00%	0	0	0	0	0
37	MiBanco, S.A.	6,404	0	0.00%	0	0	0	0	0
37	Wall Street Bank, S.A.	464	0	0.00%	0	0	0	0	0
Total		11,631,874	3,004,006	25.83%	1,570,727	626,464	944,263	766,783	666,496