



SISTEMA BANCARIO NACIONAL
SALDO DE CREDITOS AL COMERCIO
 Al 31 de Diciembre de 2004
 (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.	2,064,257	527,793	25.57%	224,333	91,097	133,236	267,413	36,047
2	Banco Continental de Panamá, S.A.	1,230,359	321,910	26.16%	60,010	21,501	38,509	157,121	104,779
3	Banco Nacional de Panamá	2,080,584	304,277	14.62%	303,810	0	303,810	467	0
4	Banco General, S.A.	1,499,260	252,071	16.81%	127,613	34,687	92,926	0	124,458
5	Banco Bilbao Vizcaya Argentaria (Panamá),S.A.	659,888	213,522	32.36%	34,469	10,496	23,973	62,906	116,147
6	The Bank of Nova Scotia	366,596	177,690	48.47%	39,567	15,253	24,314	118,983	19,140
7	HSBC Bank (Panama), S.A.	765,058	164,623	21.52%	104,174	104,174	0	38,385	22,064
8	Banco Atlántico	265,881	144,187	54.23%	49,828	27,231	22,596	21,265	73,093
9	Multicredit Bank, Inc.	303,674	134,274	44.22%	68,035	43,937	24,098	22,125	44,114
10	Banco Cuscatlán de Panama, S.A.	342,976	133,203	38.84%	133,203	0	133,203	0	0
11	Caja de Ahorros	738,245	129,302	17.51%	74,437	1,487	72,950	3,161	51,704
12	Banco Aliado, S.A.	171,974	128,746	74.86%	126,079	69,355	56,724	0	2,666
13	Citibank, N.A.	258,790	94,793	36.63%	43,721	15,898	27,824	43,174	7,897
14	Global Bank Corporation	467,879	90,740	19.39%	25,047	8,404	16,643	23,878	41,814
15	Bank Leumi-Le Israel, B.M.	90,632	78,708	86.84%	55,971	49,431	6,540	22,737	0
16	BNP Paribas Sucursal (Panama), S.A.	188,145	78,575	41.76%	70,518	60,584	9,934	7,252	805
17	The International Commercial Bank of China	101,089	76,967	76.14%	54,173	53,578	595	22,794	0
18	BankBoston, N.A.	222,327	67,724	30.46%	44,729	43,663	1,066	20,462	2,532
19	Towerbank International Inc.	94,909	61,451	64.75%	60,857	32,104	28,753	277	317
20	Bco. Internacional de Costa Rica, S.A.	94,480	39,038	41.32%	24,554	17,819	6,735	6,392	8,092
21	Credicorp Bank, S.A.	198,946	36,036	18.11%	12,461	8,603	3,858	23,386	188
22	BAC International Bank Inc.	128,189	31,079	24.24%	14,745	11,278	3,468	2,060	14,273
23	Bancafé (Panamá), S.A.	95,674	28,623	29.92%	16,058	16,058	0	4,715	7,850
24	Banco Trasatlántico	44,559	26,971	60.53%	26,971	0	26,971	0	0



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25	HSBC Bank USA	40,315	19,447	48.24%	0	0	0	0	19,447
26	Banco Universal, S.A.	53,965	17,214	31.90%	17,197	0	17,197	0	17
27	Metrobank, S.A.	25,268	14,803	58.59%	0	0	0	14,803	0
28	Korea Exchange Bank, Limited	10,895	8,127	74.59%	8,127	6,289	1,838	0	0
29	MMG Bank Corporation	6,136	6,073	98.98%	56	0	56	0	6,018
30	ST. George Bank & Company, Inc.	5,715	5,708	99.87%	0	0	0	0	5,708
31	Banco Panameño de la Vivienda, S.A.	97,990	3,904	3.98%	0	0	0	3,224	680
32	Bank of China	15,482	3,638	23.50%	3,056	2,643	413	342	240
33	Banco Uno, S.A.	92,205	1,087	1.18%	0	0	0	1,087	0
34	Banco de Bogotá, S.A.	1,323	681	51.47%	135	125	10	0	545
35	Bco. Latinoamericano de Exportaciones	316,463	0	0.00%	0	0	0	0	0
35	MiBanco, S.A. BMF	9,341	0	0.00%	0	0	0	0	0
Total		13,149,466	3,422,985	26.03%	1,823,935	745,694	1,078,241	888,410	710,639