

República de Panamá
CONTRALORÍA GENERAL DE LA REPÚBLICA
 Instituto Nacional de Estadística y Censo

Cuadro 16. SALDO DE LOS PRÉSTAMOS CONCEDIDOS POR EL SISTEMA BANCARIO NACIONAL, SEGÚN SECTOR Y ACTIVIDAD ECONÓMICA, AL FINAL DE CADA TRIMESTRE: AÑOS 2019 Y 2020

| Sector y actividad económica | Saldo de los préstamos concedidos por el Sistema Bancario (1) | | | | | | | |
|-------------------------------------|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | (en millones de balboas) | | | | | | | |
| | 2019 | | | | 2020 (P) | | | |
| | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TOTAL | 69,249 | 68,675 | 69,206 | 69,719 | 69,716 | 68,488 | 67,317 | 68,212 |
| Sector interno | 54,857 | 54,282 | 55,131 | 55,212 | 55,756 | 55,213 | 54,141 | 54,293 |
| Agricultura (2) | 466 | 475 | 428 | 410 | 403 | 394 | 400 | 397 |
| Granos | 195 | 210 | 189 | 170 | 165 | 160 | 166 | 165 |
| Arroz | 129 | 125 | 127 | 126 | 123 | 123 | 128 | 129 |
| Maíz | 47 | 69 | 50 | 33 | 29 | 26 | 27 | 25 |
| Sorgo | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Otros granos | 18 | 15 | 11 | 11 | 12 | 12 | 10 | 10 |
| Leguminosas | 5 | 7 | 7 | 7 | 6 | 6 | 5 | 6 |
| Frijol | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Soya | 0 | 2 | 2 | 3 | 1 | 1 | 1 | 1 |
| Otras leguminosas | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| Cultivos | 263 | 256 | 230 | 231 | 232 | 227 | 227 | 225 |
| Café | 32 | 31 | 31 | 31 | 31 | 30 | 30 | 30 |
| Banano | 14 | 13 | 12 | 11 | 11 | 10 | 13 | 13 |
| Papa | 8 | 8 | 9 | 8 | 8 | 8 | 8 | 9 |
| Cebolla | 3 | 3 | 4 | 5 | 5 | 4 | 4 | 4 |
| Tomate | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| Caña | 53 | 50 | 33 | 35 | 34 | 33 | 33 | 31 |
| Forestal | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 1 |
| Otros cultivos | 140 | 138 | 128 | 128 | 128 | 127 | 125 | 126 |
| Silvicultura | 3 | 3 | 2 | 1 | 1 | 1 | 1 | 1 |
| Ganadería | 1,304 | 1,298 | 1,324 | 1,326 | 1,339 | 1,323 | 1,319 | 1,312 |
| Bovino | 962 | 973 | 994 | 1,011 | 1,007 | 998 | 984 | 973 |
| Porcino | 54 | 57 | 56 | 56 | 56 | 56 | 58 | 58 |
| Avícola | 145 | 137 | 136 | 130 | 132 | 142 | 141 | 143 |
| Caballar | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Otros animales | 17 | 13 | 13 | 12 | 11 | 11 | 11 | 12 |
| Leche fresca | 125 | 118 | 123 | 116 | 132 | 115 | 125 | 126 |
| Apicultura | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Pesca | 84 | 96 | 89 | 86 | 86 | 82 | 78 | 79 |
| Pesca | 30 | 40 | 31 | 25 | 26 | 26 | 24 | 35 |
| Acuicultura | 53 | 56 | 58 | 61 | 60 | 57 | 53 | 45 |
| Minas y Canteras | 44 | 45 | 54 | 55 | 56 | 56 | 57 | 55 |
| Minas | 16 | 16 | 20 | 19 | 20 | 19 | 21 | 20 |
| Canteras | 27 | 28 | 34 | 36 | 36 | 37 | 36 | 35 |
| Salinas | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| Comercio | 5,868 | 5,853 | 6,138 | 5,832 | 5,891 | 5,857 | 5,694 | 5,145 |
| Al por mayor | 3,376 | 3,359 | 3,597 | 3,454 | 3,497 | 3,361 | 3,277 | 3,057 |
| Zona Libre | 1,214 | 1,200 | 1,268 | 1,217 | 1,090 | 1,039 | 1,038 | 986 |
| Resto del país | 2,161 | 2,159 | 2,330 | 2,236 | 2,407 | 2,322 | 2,239 | 2,071 |
| Al por menor | 2,492 | 2,494 | 2,541 | 2,379 | 2,394 | 2,496 | 2,417 | 2,088 |
| Servicios | 5,386 | 5,310 | 5,404 | 5,375 | 5,378 | 5,345 | 5,411 | 5,432 |
| Comunicaciones | 528 | 506 | 649 | 504 | 500 | 500 | 545 | 488 |
| Turismo | 635 | 623 | 647 | 651 | 588 | 610 | 617 | 584 |
| Transporte colectivo | 28 | 78 | 40 | 41 | 90 | 88 | 40 | 38 |
| Transporte colegial | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| Transporte selectivo | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 10 |
| Industrial y comercial | 264 | 202 | 256 | 250 | 246 | 245 | 256 | 236 |
| Educación | 142 | 133 | 143 | 193 | 189 | 189 | 189 | 189 |
| Esparcimiento, bares, casinos, etc. | 51 | 45 | 51 | 48 | 50 | 46 | 43 | 49 |
| Restaurantes | 152 | 162 | 175 | 178 | 177 | 181 | 179 | 177 |
| Alquileres y mantenimiento | 834 | 1,000 | 1,563 | 1,604 | 1,640 | 1,660 | 1,672 | 1,748 |
| Médicos | 98 | 111 | 111 | 111 | 115 | 116 | 119 | 122 |
| Otros servicios | 2,637 | 2,436 | 1,754 | 1,779 | 1,768 | 1,695 | 1,736 | 1,787 |
| Industrias | 1,455 | 1,397 | 1,412 | 1,427 | 1,406 | 1,405 | 1,308 | 1,347 |
| Alimentos, bebidas y tabaco | 611 | 608 | 628 | 648 | 665 | 661 | 614 | 624 |
| Vestidos y zapatos | 61 | 40 | 35 | 39 | 39 | 39 | 37 | 34 |
| Acero y materiales de construcción | 323 | 309 | 308 | 345 | 331 | 331 | 276 | 281 |
| Petróleo y derivados | 76 | 67 | 66 | 36 | 22 | 23 | 22 | 49 |
| Puertos y ferrocarriles | 22 | 19 | 24 | 19 | 19 | 19 | 42 | 31 |
| Otras industrias manufactureras | 363 | 355 | 350 | 340 | 330 | 332 | 317 | 328 |
| Producción y generación eléctrica | 2,022 | 1,741 | 1,793 | 1,872 | 1,937 | 1,916 | 1,435 | 1,416 |
| Construcción | 6,640 | 6,676 | 6,467 | 6,288 | 6,238 | 6,131 | 5,978 | 5,791 |
| Vivienda interino | 2,745 | 2,805 | 2,823 | 2,768 | 2,754 | 2,703 | 2,614 | 2,550 |
| Local comercial interino | 1,324 | 1,369 | 1,382 | 1,355 | 1,336 | 1,332 | 1,277 | 1,386 |
| Infraestructura | 484 | 472 | 489 | 467 | 479 | 478 | 472 | 443 |
| Otras construcciones | 2,087 | 2,030 | 1,774 | 1,698 | 1,669 | 1,618 | 1,614 | 1,412 |
| Hipotecas | 16,167 | 16,340 | 16,553 | 16,755 | 16,912 | 16,874 | 17,001 | 16,972 |
| Vivienda hipotecaria | 14,162 | 14,348 | 14,562 | 14,827 | 15,060 | 15,070 | 15,189 | 15,304 |
| Hipoteca local comercial | 2,005 | 1,992 | 1,991 | 1,928 | 1,852 | 1,804 | 1,812 | 1,669 |
| Consumo personal | 13,035 | 13,240 | 13,455 | 13,647 | 13,720 | 13,453 | 13,350 | 13,405 |
| Préstamo personal | 10,318 | 10,466 | 10,636 | 10,806 | 10,902 | 10,700 | 10,631 | 10,662 |
| Préstamo personal auto | 1,771 | 1,775 | 1,766 | 1,776 | 1,749 | 1,704 | 1,684 | 1,707 |
| Segunda vivienda hipotecaria | 946 | 999 | 1,053 | 1,065 | 1,069 | 1,049 | 1,035 | 1,036 |
| Financieras | 1,378 | 1,271 | 1,486 | 1,651 | 1,908 | 1,890 | 1,615 | 1,503 |
| Cooperativas | 95 | 134 | 134 | 126 | 134 | 120 | 107 | 111 |
| Compañías de seguros | 123 | 86 | 81 | 80 | 86 | 89 | 87 | 85 |
| Empresas financieras | 428 | 342 | 447 | 538 | 570 | 559 | 516 | 493 |
| Bancos casa matriz, sucursales | 267 | 243 | 392 | 497 | 604 | 590 | 521 | 456 |
| Otros bancos | 465 | 466 | 432 | 410 | 514 | 532 | 384 | 358 |
| Organismos internacionales | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sector Público | 948 | 515 | 498 | 463 | 439 | 446 | 455 | 1,400 |
| Gobierno central | 715 | 415 | 398 | 149 | 424 | 432 | 425 | 870 |
| Municipios | - | - | 11 | 11 | 11 | 10 | 10 | 10 |
| Entidades autónomas. | 11 | 1 | 1 | 1 | 1 | 1 | 19 | 519 |
| Otras entidades gubernamentales | 223 | 100 | 88 | 302 | 2 | 2 | 1 | 1 |
| ONG | 59 | 25 | 29 | 26 | 42 | 42 | 40 | 37 |
| Sector externo | 14,392 | 14,393 | 14,075 | 14,507 | 13,959 | 13,275 | 13,176 | 13,919 |

NOTA: Incluyen las provisiones.

Debido al redondeo del computador, la suma puede no coincidir.

(1) Se refiere a los bancos oficiales y privados de licencia general.

(2) Incluye sector forestal.

- Cantidad nula o cero.

0 Cuando la cantidad es menor a la mitad de la unidad o fracción decimal adoptada para la expresión del dato.

(P) Cifras preliminares.

Fuente: Superintendencia de Bancos de Panamá.