



**CALIFICACION DE CREDITOS POR TIPO DE BANCA
BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ),S.A.**

(En Millones de Balboas)

Descripcion	2006		2007				2008			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
NORMAL	974.64	989.55	1,041.51	1,123.94	1,187.69	1,243.90	1,317.31	1,396.31	1,417.41	
MENCIÓN ESPECIAL	7.30	7.33	1.05	8.07	45.94	46.30	17.52	44.16	41.37	
SUBNORMAL	2.35	1.09	9.40	9.11	7.65	4.04	9.97	5.60	8.14	
DUDOSO	3.99	3.29	5.99	5.68	4.93	4.75	3.22	5.53	5.33	
IRRECUPERABLE	8.41	8.21	8.29	7.57	6.34	6.19	5.34	4.87	4.45	
TOTAL	996.69	1,009.46	1,066.23	1,154.37	1,252.54	1,305.18	1,353.36	1,456.47	1,476.69	