



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

(En Millones de Balboas)

Descripcion	2007		2008			2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
NORMAL	1,187.69	1,243.90	1,317.31	1,396.31	1,417.41	1,416.13	1,429.61	1,460.74	1,502.67
MENCIÓN ESPECIAL	45.94	46.30	17.52	44.16	41.37	29.54	33.16	23.62	25.22
SUBNORMAL	7.65	4.04	9.97	5.60	8.14	3.78	6.78	8.65	4.25
DUDOSO	4.93	4.75	3.22	5.53	5.33	4.54	4.40	6.96	5.03
IRRECUPERABLE	6.34	6.19	5.34	4.87	4.45	5.97	8.12	8.57	7.60
TOTAL	1,252.54	1,305.18	1,353.36	1,456.47	1,476.69	1,459.96	1,482.07	1,508.54	1,544.76