

**ADECUACION DE CAPITAL**  
**Banco Bilbao Vizcaya Argentaria (Panamá),S.A.**  
**DICIEMBRE 2009**  
**(En Millones de Balboas)**

	2007		2008								2009							
	TRIMESTRE IV		TRIMESTRE I		TRIMESTRE II		TRIMESTRE III		TRIMESTRE IV		TRIMESTRE I		TRIMESTRE II		TRIMESTRE III		TRIMESTRE IV	
	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND	MONTO	POND
CATEGORIA 1	174.95	0.00	169.82	0.00	149.36	0.00	146.76	0.00	187.97	0.00	201.33	0.00	213.57	0.00	190.02	0.00	200.21	0.00
CATEGORIA 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.30	1.06	13.62	2.72
CATEGORIA 3	90.56	18.11	123.93	24.79	135.23	27.05	125.77	25.15	114.13	22.83	126.91	25.38	242.85	48.57	368.33	73.67	351.92	70.38
CATEGORIA 4	389.07	194.54	354.58	177.29	341.84	170.92	381.57	190.78	369.19	184.60	345.60	172.80	355.74	177.87	313.77	156.88	331.27	165.63
CATEGORIA 5	816.23	816.23	921.07	921.07	987.53	987.53	1,049.75	1,049.75	1,043.81	1,043.81	1,025.88	1,025.88	1,020.64	1,020.64	816.70	816.70	769.73	769.73
CATEGORIA 6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301.67	377.09	308.52	385.65
CATEGORIA 7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.02	10.54	7.16	10.74
INSTRUMENTOS DERIVADOS	15.00	0.22	15.00	0.22	15.00	0.22	15.00	0.22	15.00	0.22	15.00	0.22	15.00	0.22	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	1,485.81	1,029.10	1,584.41	1,123.38	1,628.96	1,185.72	1,718.85	1,265.91	1,730.10	1,251.45	1,714.73	1,224.29	1,847.81	1,247.31	1,694.11	1,048.31	1,666.74	1,008.47
MENOS PROVISIONES PARA	12.53	0.00	13.05	0.00	13.64	0.00	14.57	0.00	16.51	0.00	16.96	0.00	17.48	0.00	17.44	0.00	15.45	0.00
ACTIVOS DE RIESGO	1,473.28	1,016.58	1,571.36	1,110.33	1,615.32	1,172.08	1,704.28	1,251.35	1,713.59	1,234.94	1,697.77	1,207.34	1,830.34	1,229.83	1,985.36	1,418.49	1,966.97	1,389.41
FONDOS DE CAPITAL	173.67	0.00	187.86	0.00	196.91	0.00	206.56	0.00	214.08	0.00	223.62	0.00	233.94	0.00	245.67	0.00	230.81	0.00
RELACION DE PONDERACION	0.00	17.08	0.00	16.92	0.00	16.80	0.00	16.51	0.00	17.33	0.00	18.52	0.00	19.02	0.00	17.32	0.00	16.61