

ADECUACION DE CAPITAL
Banco Bilbao Vizcaya Argentaria (Panamá),S.A.
DICIEMBRE 2012
(En Millones de Balboas)

| | 2010 | | 2011 | | | | | | | | 2012 | | | | | | | |
|-------------------------|--------------|----------|-------------|----------|--------------|----------|---------------|----------|--------------|----------|-------------|----------|--------------|----------|---------------|----------|--------------|----------|
| | 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 | 196.79 | 0.00 | 196.03 | 0.00 | 250.20 | 0.00 | 266.64 | 0.00 | 244.52 | 0.00 | 232.84 | 0.00 | 238.08 | 0.00 | 231.97 | 0.00 | 230.92 | 0.00 |
| CATEGORIA 2 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.01 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CATEGORIA 3 | 357.29 | 71.46 | 434.61 | 86.92 | 364.96 | 72.99 | 352.82 | 70.56 | 343.70 | 68.74 | 492.40 | 98.48 | 328.99 | 65.80 | 366.96 | 73.39 | 503.68 | 100.74 |
| CATEGORIA 4 | 477.19 | 238.60 | 255.84 | 127.92 | 283.36 | 141.68 | 282.10 | 141.05 | 284.69 | 142.34 | 421.67 | 210.84 | 390.57 | 195.28 | 401.38 | 200.69 | 412.81 | 206.41 |
| CATEGORIA 5 | 848.01 | 848.01 | 1,159.75 | 1,159.75 | 1,013.64 | 1,013.64 | 1,010.98 | 1,010.98 | 1,151.31 | 1,151.31 | 911.65 | 911.65 | 1,105.81 | 1,105.81 | 887.36 | 887.36 | 770.67 | 770.67 |
| CATEGORIA 6 | 294.97 | 368.71 | 205.45 | 256.82 | 200.83 | 251.03 | 199.95 | 249.93 | 201.36 | 251.70 | 195.04 | 243.80 | 50.27 | 62.84 | 240.01 | 300.02 | 228.62 | 285.77 |
| CATEGORIA 7 | 14.22 | 21.33 | 16.02 | 24.03 | 14.89 | 22.33 | 14.24 | 21.37 | 10.88 | 16.32 | 8.49 | 12.73 | 12.87 | 19.31 | 17.79 | 26.69 | 15.45 | 23.17 |
| INSTRUMENTOS DERIVADOS | 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 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE ACTIVOS | 2,188.47 | 1,548.10 | 2,267.71 | 1,655.44 | 2,127.88 | 1,501.68 | 2,127.74 | 1,493.99 | 2,236.45 | 1,630.41 | 2,262.10 | 1,477.50 | 2,126.59 | 1,449.04 | 2,145.48 | 1,488.15 | 2,162.14 | 1,386.75 |
| MENOS PROVISIONES PARA | 16.50 | 0.00 | 16.71 | 0.00 | 16.67 | 0.00 | 17.01 | 0.00 | 18.34 | 0.00 | 17.36 | 0.00 | 19.18 | 0.00 | 20.55 | 0.00 | 19.68 | 0.00 |
| ACTIVOS DE RIESGO | 2,171.97 | 1,531.61 | 2,251.00 | 1,638.74 | 2,111.21 | 1,485.00 | 2,110.72 | 1,476.98 | 2,218.10 | 1,612.06 | 2,244.74 | 1,460.14 | 2,107.41 | 1,429.86 | 2,124.93 | 1,467.61 | 2,142.46 | 1,367.07 |
| FONDOS DE CAPITAL | 270.95 | 0.00 | 270.95 | 0.00 | 269.54 | 0.00 | 269.54 | 0.00 | 269.54 | 0.00 | 281.67 | 0.00 | 288.48 | 0.00 | 299.49 | 0.00 | 305.16 | 0.00 |
| RELACION DE PONDERACION | 0.00 | 17.69 | 0.00 | 16.53 | 0.00 | 18.15 | 0.00 | 18.25 | 0.00 | 16.72 | 0.00 | 19.29 | 0.00 | 20.18 | 0.00 | 20.41 | 0.00 | 22.32 |