

**CLASIFICACION DE PRESTAMOS  
BANCO BILBAO VIZCAYA ARGENTARIA (PANAMÁ),S.A.  
DICIEMBRE 2011  
(En Millones de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
NORMAL	1,502.67	1,461.57	1,509.71	1,558.22	1,602.89	1,599.44	1,563.90	1,588.40	1,650.80
MENCIÓN ESPECIAL	25.22	43.75	30.63	11.16	26.52	47.28	31.53	23.84	23.79
SUBNORMAL	4.25	2.24	4.23	4.02	4.92	0.92	5.69	5.14	3.04
DUDOSO	5.03	5.89	13.24	4.09	4.42	5.46	3.90	6.44	9.75
IRRECUPERABLE	7.60	8.43	8.34	6.15	9.64	10.54	20.91	18.65	19.66
TOTAL	1,544.76	1,521.87	1,566.15	1,583.64	1,648.38	1,663.64	1,625.93	1,642.46	1,707.03