

**BALANCE DE SITUACION**  
The Bank Of Nova Scotia  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
( En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	65,371.33	25.90%	252,387.84	220,069.24	217,349.70	233,220.16	178,743.18	185,634.72	206,937.98	175,019.09	192,825.58	175,739.21	190,130.04	206,839.70	317,759.16
Depositos Locales en Bancos	30,750.88	163.85%	18,767.21	24,964.30	22,194.73	14,783.33	18,408.78	29,235.51	32,758.75	18,731.70	16,437.50	13,820.66	20,976.35	31,892.57	49,518.08
A la Vista	28,435.88	200.72%	14,167.21	23,664.30	19,564.73	12,703.33	16,538.78	27,305.51	29,708.75	15,866.70	14,247.50	11,810.66	19,110.35	25,167.57	42,603.08
A Plazo	2,315.00	50.33%	4,600.00	1,300.00	2,630.00	2,080.00	1,870.00	1,930.00	3,050.00	2,865.00	2,190.00	2,010.00	1,866.00	6,725.00	6,915.00
Depositos Extranjeros en Bancos	35,248.58	15.39%	228,965.66	191,137.33	191,725.78	213,308.07	157,149.13	152,999.96	170,534.49	152,800.37	173,047.91	158,560.59	165,428.12	169,450.96	264,214.24
A la Vista	7,372.42	8.46%	87,095.66	29,267.33	64,211.71	53,855.15	0.00	10,404.32	23,814.47	0.00	28,273.16	14,115.24	35,784.11	5,937.96	94,468.08
A Plazo	27,876.16	19.65%	141,870.00	161,870.00	127,514.07	159,452.92	157,149.13	142,595.64	146,720.02	152,800.37	144,774.75	144,445.35	129,644.02	163,513.00	169,746.16
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	(628.13)	(13.49%)	4,654.97	3,967.62	3,429.20	5,128.76	3,185.26	3,399.24	3,644.74	3,487.02	3,340.17	3,357.96	3,725.57	5,496.17	4,026.84
<b>CARTERA CREDITICIA</b>	459,039.07	36.67%	1,251,941.36	1,308,315.90	1,313,049.42	1,338,381.76	1,320,698.04	1,323,879.71	1,341,266.24	1,401,873.48	1,505,270.55	1,569,359.92	1,603,457.88	1,719,968.71	1,710,980.43
Locales	484,897.57	39.20%	1,236,979.55	1,307,585.38	1,292,678.53	1,318,204.65	1,307,080.67	1,312,587.77	1,314,287.91	1,386,555.01	1,488,751.52	1,551,168.77	1,614,572.45	1,729,305.84	1,721,877.12
Extranjero	(14,009.96)	(68.69%)	20,395.90	6,432.20	26,072.57	25,878.80	19,007.72	16,980.06	32,668.54	21,773.41	23,272.69	24,916.16	5,081.98	6,859.42	6,385.95
Menos Provisiones	11,848.54	218.04%	5,434.09	5,701.68	5,701.68	5,701.68	5,390.36	5,688.11	5,690.21	6,454.93	6,753.65	6,725.01	16,196.54	16,196.54	17,282.63
Locales	1,584.06	29.15%	5,434.09	5,701.68	5,701.68	5,701.68	5,390.36	5,688.11	5,690.21	6,454.93	6,753.65	6,725.01	16,196.54	16,196.54	7,018.15
Extranjero	10,264.48	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	10,264.48
<b>INVERSIONES EN VALORES</b>	2,554.44	27.72%	9,215.47	9,230.39	9,212.30	9,210.64	9,209.02	11,870.88	11,859.95	11,920.65	11,904.06	11,775.45	11,768.13	11,760.84	11,769.91
Locales	2,653.98	33.79%	7,855.09	7,853.42	7,851.92	7,850.26	7,848.64	10,510.50	10,510.50	10,510.50	10,510.50	10,514.61	10,507.29	10,500.00	10,509.07
Extranjero	(99.54)	(7.32%)	1,360.38	1,376.97	1,360.38	1,360.38	1,360.38	1,360.38	1,349.45	1,410.15	1,393.56	1,260.84	1,260.84	1,260.84	1,260.84
Menos Provisiones	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
Locales	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
Extranjero	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
<b>OTROS ACTIVOS</b>	12,254.24	33.86%	36,189.47	52,538.31	40,728.12	41,899.61	53,550.45	48,661.45	35,996.70	51,793.35	48,420.27	48,185.14	58,439.82	54,726.31	48,443.70
Locales	12,665.77	35.50%	35,681.61	51,755.74	39,890.57	40,865.87	46,847.90	41,308.59	28,417.24	44,247.26	49,387.19	41,411.62	57,895.40	53,973.54	48,347.37
Extranjero	(411.53)	(81.03%)	507.86	782.57	837.55	1,033.74	6,702.55	7,352.86	7,579.46	7,546.10	(966.91)	6,773.52	544.42	752.77	96.33
<b>TOTAL DE ACTIVOS</b>	539,219.08	34.79%	1,549,734.14	1,590,153.85	1,580,339.54	1,622,712.17	1,562,200.69	1,570,046.76	1,596,060.87	1,640,606.57	1,758,420.47	1,805,059.73	1,863,795.88	1,993,295.57	2,088,953.21
<b>DEPOSITOS</b>	513,736.95	34.36%	1,495,237.19	1,526,972.99	1,527,757.94	1,563,104.36	1,455,901.03	1,507,260.88	1,537,955.62	1,525,755.25	1,694,521.17	1,731,472.45	1,790,734.62	1,916,573.81	2,008,974.14
Locales	111,012.25	12.24%	906,681.53	950,680.50	940,771.41	952,089.16	861,493.40	876,348.41	846,573.10	852,790.86	836,431.48	852,537.64	957,112.84	991,763.78	1,017,693.78

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	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
De Particulares	(39,279.81)	(4.85%)	810,580.15	838,039.98	828,902.17	843,685.21	796,707.02	788,615.91	787,101.29	797,362.33	779,942.61	776,602.19	784,624.69	799,619.04	771,300.34
A la Vista	(1,750.48)	(1.02%)	171,078.37	121,017.64	151,212.16	145,312.26	131,726.01	140,185.36	136,458.18	139,937.42	137,406.24	140,360.78	138,112.01	152,051.10	169,327.89
A Plazo	23,839.36	5.72%	416,482.04	511,458.40	473,778.50	481,367.68	451,355.36	445,812.38	445,997.99	463,987.61	460,919.25	459,991.47	475,932.93	479,541.74	440,321.40
De Ahorros	(61,368.68)	(27.52%)	223,019.73	205,563.94	203,911.51	217,005.27	213,625.66	202,618.17	204,645.12	193,437.30	181,617.12	176,249.94	170,579.75	168,026.19	161,651.05
De Bancos	150,292.06	156.39%	96,101.39	112,640.53	111,869.24	108,403.95	64,786.38	87,732.50	59,471.82	55,428.53	56,488.86	75,935.45	172,488.16	192,144.74	246,393.44
A la Vista	386.74	1,002.49%	38.58	32.42	78.97	853.88	244.00	209.63	204.71	304.04	367.44	315.45	311.85	459.72	425.32
A Plazo	149,905.32	156.05%	96,062.81	112,608.11	111,790.26	107,550.07	64,542.37	87,522.87	59,267.11	55,124.49	56,121.43	75,619.99	172,176.30	191,685.03	245,968.13
Extranjero	402,724.70	68.43%	588,555.65	576,292.49	586,986.53	611,015.20	594,407.63	630,912.48	691,382.52	672,964.38	858,089.69	878,934.81	833,621.78	924,810.03	991,280.35
Oficiales	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
De Particulares	56,370.02	55.61%	101,359.26	113,325.68	122,170.90	127,229.19	137,372.45	130,674.99	124,050.95	121,300.04	127,103.77	122,540.55	123,786.34	128,959.16	157,729.28
A la Vista	38,950.31	137.21%	28,387.38	41,200.08	42,955.24	46,786.63	55,871.50	51,346.02	45,245.30	40,210.46	43,274.12	39,074.03	41,608.57	43,819.12	67,337.68
A Plazo	18,951.15	55.23%	34,314.30	33,929.45	40,807.74	45,059.63	47,280.56	45,368.37	45,613.78	47,311.61	50,908.91	49,692.16	48,124.13	48,222.09	53,265.45
De Ahorros	(1,531.44)	(3.96%)	38,657.59	38,196.16	38,407.93	35,382.93	34,220.39	33,960.60	33,191.88	33,777.97	32,920.74	33,774.35	34,053.64	36,917.95	37,126.15
De Bancos	346,354.68	71.09%	487,196.39	462,966.80	464,815.63	483,786.02	457,035.18	500,237.48	567,331.56	551,664.34	730,985.92	756,394.27	709,835.43	795,850.87	833,551.07
A la Vista	505.27	2.38%	21,222.84	22,300.20	22,103.08	23,841.58	21,613.67	21,625.85	21,147.46	21,606.12	22,636.25	22,238.50	22,314.54	22,596.98	21,728.11
A Plazo	345,849.40	74.22%	465,973.55	440,666.60	442,712.55	459,944.44	435,421.51	478,611.64	546,184.10	530,058.23	708,349.66	734,155.77	687,520.89	773,253.89	811,822.96
OBLIGACIONES	9,435.74	176.32%	5,351.47	5,440.26	4,663.98	4,540.99	43,420.39	7,801.61	7,473.16	46,403.70	15,134.39	15,285.25	15,372.35	15,372.35	14,787.21
Locales	9,435.74	176.32%	5,351.47	5,440.26	4,663.98	4,540.99	5,075.65	7,801.61	7,473.16	11,417.95	15,134.39	15,285.25	15,372.35	15,372.35	14,787.21
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	38,344.74	0.00	0.00	34,985.75	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	17,720.89	54.33%	32,615.69	39,092.87	34,939.29	38,160.12	43,295.09	42,141.50	33,306.21	48,648.71	35,035.70	42,166.68	42,017.73	47,552.37	50,336.58
Locales	7,723.57	26.69%	28,938.32	37,837.48	33,823.91	36,768.00	41,546.95	40,064.04	30,970.76	46,384.09	33,439.43	40,579.11	40,981.36	34,788.76	36,661.89
Extranjero	9,997.32	271.86%	3,677.38	1,255.40	1,115.37	1,392.11	1,748.14	2,077.46	2,335.45	2,264.62	1,596.27	1,587.57	1,036.37	12,763.62	13,674.70
PATRIMONIO	(1,674.51)	(10.13%)	16,529.79	18,647.73	12,978.32	16,906.70	19,584.18	12,842.77	17,325.87	19,798.92	13,729.21	16,135.35	15,671.18	13,797.03	14,855.28
Capital	0.00	0.00%	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	0.00	0.00%	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93
Utilidad de Periodo	(1,574.97)	(24.50%)	6,427.47	8,528.82	2,842.83	6,804.39	9,481.87	2,740.45	7,223.56	9,635.91	3,593.71	6,132.57	5,668.41	3,794.25	4,852.51

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Ganancia o Perdida en Valores Disponible para la Venta	(99.54)	33.33%	(298.62)	(282.03)	(265.44)	(298.62)	(298.62)	(298.62)	(298.62)	(237.92)	(265.44)	(398.16)	(398.16)	(398.16)	(398.16)
Deuda Subordinada	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
<b>PASIVO Y PATRIMONIO</b>	<b>539,219.08</b>	<b>34.79%</b>	<b>1,549,734.14</b>	<b>1,590,153.85</b>	<b>1,580,339.54</b>	<b>1,622,712.17</b>	<b>1,562,200.69</b>	<b>1,570,046.76</b>	<b>1,596,060.87</b>	<b>1,640,606.57</b>	<b>1,758,420.47</b>	<b>1,805,059.73</b>	<b>1,863,795.88</b>	<b>1,993,295.57</b>	<b>2,088,953.21</b>