

**BALANCE DE SITUACION**  
The Bank Of Nova Scotia  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
( En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	22,458.85	7.07%	317,759.16	330,422.34	241,078.05	257,452.20	270,315.63	317,149.42	356,849.05	338,667.22	319,579.17	291,814.06	286,003.07	287,719.44	340,218.02
Depositos Locales en Bancos	(16,516.45)	(33.35%)	49,518.08	101,509.52	22,772.86	18,948.77	20,151.80	25,997.96	17,075.29	18,757.66	23,413.64	35,309.66	21,723.89	30,932.25	33,001.64
A la Vista	(15,014.45)	(35.24%)	42,603.08	96,544.52	21,257.86	16,398.77	14,341.80	21,977.96	13,985.29	16,562.66	15,073.64	33,204.66	18,673.89	27,052.25	27,588.64
A Plazo	(1,502.00)	(21.72%)	6,915.00	4,965.00	1,515.00	2,550.00	5,810.00	4,020.00	3,090.00	2,195.00	8,340.00	2,105.00	3,050.00	3,880.00	5,413.00
Depositos Extranjeros en Bancos	38,472.74	14.56%	264,214.24	224,358.39	214,072.01	234,570.73	245,807.53	287,076.98	335,968.84	315,254.58	290,708.04	252,154.58	259,220.77	251,471.66	302,686.98
A la Vista	(9,655.46)	(10.22%)	94,468.08	26,380.48	16,058.98	36,987.95	2,785.90	44,204.52	63,156.60	112,332.63	47,651.86	23,789.25	31,387.90	23,581.67	84,812.62
A Plazo	48,128.20	28.35%	169,746.16	197,977.91	198,013.02	197,582.78	243,021.62	242,872.46	272,812.24	202,921.95	243,056.18	228,365.33	227,832.87	227,889.99	217,874.36
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	502.56	12.48%	4,026.84	4,554.42	4,233.19	3,932.70	4,356.30	4,074.49	3,804.92	4,654.99	5,457.49	4,349.82	5,058.40	5,315.53	4,529.40
CARTERA CREDITICIA	228,994.84	13.38%	1,710,980.43	1,704,083.57	1,732,238.95	1,573,436.51	1,630,729.26	1,669,126.89	1,778,007.60	1,796,946.47	1,833,823.71	1,885,263.87	1,898,962.36	1,954,837.94	1,939,975.28
Locales	217,236.70	12.62%	1,721,877.12	1,694,987.40	1,737,753.47	1,576,371.36	1,630,683.18	1,668,865.05	1,779,603.21	1,798,707.22	1,838,005.30	1,892,535.10	1,904,930.02	1,955,327.98	1,939,113.82
Extranjero	14,715.36	230.43%	6,385.95	26,309.13	11,981.86	12,987.36	16,517.17	16,799.16	16,384.68	16,392.94	14,341.88	11,756.19	13,213.78	19,279.98	21,101.31
Menos Provisiones	2,957.22	17.11%	17,282.63	17,212.96	17,496.39	15,922.21	16,471.09	16,537.32	17,980.28	18,153.70	18,523.47	19,027.42	19,181.44	19,770.02	20,239.85
Locales	13,217.30	188.33%	7,018.15	17,212.96	7,459.43	7,418.79	6,687.23	6,611.67	6,605.72	6,096.20	6,096.20	6,046.60	3,563.21	8,940.50	20,235.45
Extranjero	(10,260.08)	(99.96%)	10,264.48	0.00	10,036.95	8,503.42	9,783.86	9,925.65	11,374.55	12,057.50	12,427.27	12,980.81	15,618.22	10,829.52	4.40
INVERSIONES EN VALORES	256.37	2.18%	11,769.91	11,837.17	11,995.05	11,994.15	11,993.27	11,993.10	11,993.10	12,026.28	12,026.28	12,026.28	12,026.28	12,026.28	12,026.28
Locales	(9.07)	(0.09%)	10,509.07	10,509.97	10,501.95	10,501.05	10,500.17	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00	10,500.00
Extranjero	265.44	21.05%	1,260.84	1,327.20	1,493.10	1,493.10	1,493.10	1,493.10	1,493.10	1,526.28	1,526.28	1,526.28	1,526.28	1,526.28	1,526.28
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 ACTIVOS	10,046.26	20.74%	48,443.70	64,678.94	58,188.26	52,217.76	58,276.52	57,500.55	55,200.56	60,150.22	62,666.58	58,514.19	59,389.68	53,961.78	58,489.96
Locales	(4,942.28)	(10.22%)	48,347.37	47,421.86	43,052.23	37,850.41	42,503.45	41,762.06	39,565.43	44,464.08	46,610.26	42,292.56	43,326.48	38,640.44	43,405.10
Extranjero	14,988.53	15,559.20%	96.33	17,257.08	15,136.02	14,367.34	15,773.06	15,738.50	15,635.13	15,686.14	16,056.32	16,221.64	16,063.19	15,321.34	15,084.87
TOTAL DE ACTIVOS	261,756.32	12.53%	2,088,953.21	2,111,022.02	2,043,500.31	1,895,100.61	1,971,314.68	2,055,769.97	2,202,050.31	2,207,790.19	2,228,095.73	2,247,618.40	2,256,381.38	2,308,545.44	2,350,709.54
DEPOSITOS	244,374.40	12.16%	2,008,974.14	2,011,699.50	1,963,990.72	1,809,933.99	1,828,148.31	1,953,498.66	2,097,486.19	2,089,855.76	2,104,280.01	2,130,580.38	2,164,203.05	2,216,485.87	2,253,348.54
Locales	141,870.19	13.94%	1,017,693.78	1,115,533.03	1,069,750.31	1,069,975.64	1,044,598.85	1,121,007.58	1,083,835.88	1,088,660.15	1,109,742.82	1,106,609.75	1,100,359.80	1,141,642.82	1,159,563.97

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	126,698.04	16.43%	771,300.34	812,637.56	811,953.28	818,985.40	802,071.87	890,068.69	792,004.87	816,316.72	827,822.86	848,485.47	863,342.28	899,539.12	897,998.38
A la Vista	30,836.89	18.21%	169,327.89	166,386.25	169,678.98	188,012.97	168,258.26	177,365.52	154,122.63	172,311.44	179,545.79	195,173.86	202,629.47	235,567.13	200,164.78
A Plazo	115,531.54	26.24%	440,321.40	484,953.64	490,733.98	482,587.63	480,073.55	559,452.76	491,213.22	504,693.56	502,272.34	507,076.28	512,729.93	520,533.28	555,852.94
De Ahorros	(19,670.38)	(12.17%)	161,651.05	161,297.68	151,540.32	148,384.81	153,740.06	153,250.41	146,669.01	139,311.72	146,004.74	146,235.33	147,982.88	143,438.70	141,980.67
De Bancos	15,172.15	6.16%	246,393.44	302,895.47	257,797.03	250,990.24	242,526.98	230,938.90	291,831.02	272,343.43	281,919.96	258,124.28	237,017.51	242,103.71	261,565.59
A la Vista	(322.57)	(75.84%)	425.32	444.26	344.56	161.40	697.17	107.78	93.66	97.98	90.74	96.95	83.18	130.43	102.75
A Plazo	15,494.71	6.30%	245,968.13	302,451.21	257,452.46	250,828.84	241,829.82	230,831.12	291,737.36	272,245.45	281,829.22	258,027.33	236,934.34	241,973.28	261,462.84
Extranjero	102,504.21	10.34%	991,280.35	896,166.46	894,240.42	739,958.35	783,549.46	832,491.08	1,013,650.30	1,001,195.61	994,537.19	1,023,970.63	1,063,843.26	1,074,843.05	1,093,784.57
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	(19,625.25)	(12.44%)	157,729.28	170,697.94	153,590.72	150,399.27	149,348.48	142,781.21	170,119.92	135,777.30	137,272.13	137,572.28	131,154.27	131,161.49	138,104.03
A la Vista	(24,437.45)	(36.29%)	67,337.68	80,894.88	65,323.92	49,464.53	50,322.17	40,255.73	66,690.49	36,406.74	40,735.20	43,099.62	37,537.14	40,396.94	42,900.24
A Plazo	7,399.51	13.89%	53,265.45	52,328.24	52,220.34	62,798.60	63,313.95	68,110.16	68,472.93	64,996.38	61,802.63	56,793.96	60,328.07	56,620.32	60,664.96
De Ahorros	(2,587.31)	(6.97%)	37,126.15	37,474.83	36,046.46	38,136.14	35,712.36	34,415.32	34,956.50	34,374.17	34,734.30	37,678.69	33,289.05	34,144.24	34,538.84
De Bancos	122,129.46	14.65%	833,551.07	725,468.52	740,649.70	589,559.08	634,200.98	689,709.86	843,530.39	865,418.31	857,265.06	886,398.35	932,688.99	943,681.56	955,680.53
A la Vista	(1.22)	(0.01%)	21,728.11	21,731.02	24,697.99	24,102.79	23,762.99	23,495.72	22,847.80	22,892.21	22,460.14	22,534.91	26,356.96	22,229.55	21,726.89
A Plazo	122,130.69	15.04%	811,822.96	703,737.50	715,951.70	565,456.29	610,437.99	666,214.14	820,682.58	842,526.10	834,804.92	863,863.45	906,332.03	921,452.01	933,953.64
<b>OBLIGACIONES</b>	(14,787.21)	(100.00%)	14,787.21	0.00	0.00	0.00	46,304.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	(14,787.21)	(100.00%)	14,787.21	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	46,304.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	14,635.22	29.07%	50,336.58	76,815.03	53,452.21	53,013.66	61,288.96	61,476.79	60,587.60	70,438.29	72,346.57	62,195.94	61,154.67	62,950.46	64,971.81
Locales	12,597.22	34.36%	36,661.89	35,070.32	45,380.26	40,220.02	49,990.26	49,524.82	47,483.17	58,837.99	58,904.55	45,339.45	44,617.97	47,147.00	49,259.11
Extranjero	2,038.00	14.90%	13,674.70	41,744.71	8,071.96	12,793.63	11,298.71	11,951.97	13,104.43	11,600.30	13,442.02	16,856.50	16,536.70	15,803.46	15,712.70
<b>PATRIMONIO</b>	17,533.91	118.03%	14,855.28	22,507.50	26,057.38	32,152.97	35,572.92	40,794.52	43,976.52	47,496.14	51,469.15	54,842.08	31,023.66	29,109.12	32,389.19
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	15,000.00	3,741.27%	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	400.93	15,400.93	15,400.93	15,400.93
Utilidad de Periodo	2,268.47	46.75%	4,852.51	12,438.36	15,822.34	21,917.94	25,337.88	30,559.49	33,741.48	37,227.93	41,200.94	44,573.86	5,755.45	3,840.90	7,120.98

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ganancia o Perdida en Valores Disponible para la Venta	265.44	(66.67%)	(398.16)	(331.80)	(165.90)	(165.90)	(165.90)	(165.90)	(165.90)	(165.90)	(132.72)	(132.72)	(132.72)	(132.72)	(132.72)	(132.72)
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	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>261,756.32</b>	<b>12.53%</b>	<b>2,088,953.21</b>	<b>2,111,022.02</b>	<b>2,043,500.31</b>	<b>1,895,100.61</b>	<b>1,971,314.68</b>	<b>2,055,769.97</b>	<b>2,202,050.31</b>	<b>2,207,790.19</b>	<b>2,228,095.73</b>	<b>2,247,618.40</b>	<b>2,256,381.38</b>	<b>2,308,545.44</b>	<b>2,350,709.54</b>	