

**THE BANK OF NOVA SCOTIA**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2015												
			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(50,605.02)	(12.59%)	401,872.14	372,492.43	400,307.26	380,830.26	380,656.73	348,799.52	376,367.00	329,853.23	346,263.91	439,515.69	380,216.29	373,054.28	351,267.12
Depositos Locales en Bancos	6,748.75	31.11%	21,694.70	24,643.33	23,595.41	96,996.31	22,874.47	17,743.08	19,984.33	21,163.56	26,636.30	23,152.83	29,758.32	56,605.22	28,443.45
A la Vista	5,524.75	32.73%	16,878.70	20,830.33	18,593.41	87,371.31	18,694.47	15,260.08	16,696.33	17,256.56	17,574.30	14,439.83	19,638.32	49,344.22	22,403.45
A Plazo	1,224.00	25.42%	4,816.00	3,813.00	5,002.00	9,625.00	4,180.00	2,483.00	3,288.00	3,907.00	9,062.00	8,713.00	10,120.00	7,261.00	6,040.00
Depositos Extranjeros en Bancos	(61,297.21)	(16.49%)	371,818.54	341,864.64	370,480.67	276,910.17	350,242.14	322,138.79	349,090.41	299,430.79	309,751.11	408,401.67	340,917.47	307,948.90	310,521.33
A la Vista	(35,676.30)	(60.35%)	59,117.99	4,412.09	57,973.57	64,447.60	57,646.12	34,635.09	36,570.40	12,016.23	22,397.47	121,248.84	53,728.83	20,791.88	23,441.69
A Plazo	(25,620.90)	(8.19%)	312,700.55	337,452.55	312,507.11	212,462.57	292,596.01	287,503.70	312,520.01	287,414.56	287,353.64	287,152.83	287,188.64	287,157.02	287,079.64
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	3,943.43	47.18%	8,358.90	5,984.46	6,231.18	6,923.77	7,540.13	8,917.66	7,292.26	9,258.88	9,876.50	7,961.19	9,540.51	8,500.16	12,302.33
<b>CARTERA CREDITICIA</b>	148,141.56	6.73%	2,199,967.82	2,344,000.75	2,325,558.49	2,402,125.72	2,216,765.63	2,206,232.26	2,206,985.59	2,289,194.66	2,286,735.91	2,265,799.62	2,335,420.49	2,368,951.07	2,348,109.38
Locales	134,735.64	6.10%	2,208,715.24	2,351,363.67	2,333,178.08	2,409,752.05	2,223,775.77	2,216,467.46	2,199,915.18	2,277,755.89	2,274,030.06	2,253,731.78	2,324,870.63	2,359,519.41	2,343,450.88
Extranjero	946.79	12.02%	7,878.50	9,633.10	9,031.88	11,369.27	11,354.07	10,253.37	9,953.60	14,449.04	15,791.20	15,037.24	13,601.21	12,788.47	8,825.29
Menos Provisiones	(12,459.13)	(74.94%)	16,625.92	16,996.02	16,651.47	18,995.61	18,364.21	20,488.58	2,883.19	3,010.27	3,085.35	2,969.40	3,051.34	3,356.81	4,166.79
Locales	(12,459.13)	(74.94%)	16,625.92	16,996.02	16,625.47	18,995.61	18,364.21	20,488.58	2,883.19	3,010.27	3,085.35	2,969.40	3,051.34	3,356.81	4,166.79
Extranjero	0.00	0.00%	0.00	0.00	26.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	9,555.25	15.48%	61,736.25	60,922.50	60,922.50	60,922.50	63,884.28	63,884.28	65,782.93	65,569.18	67,382.75	67,280.28	67,750.28	71,280.28	71,291.50
Locales	9,555.25	15.48%	61,736.25	60,922.50	60,922.50	60,922.50	63,884.28	63,884.28	65,782.93	65,569.18	67,382.75	67,280.28	67,750.28	71,280.28	71,291.50
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
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>	(19,436.68)	(25.05%)	77,595.50	65,541.79	57,734.13	64,316.02	64,742.82	59,928.86	55,857.93	51,076.31	43,875.98	44,994.56	96,410.29	58,914.67	58,158.82
Locales	(20,947.19)	(27.04%)	77,471.68	65,447.21	56,344.46	62,004.73	61,469.23	55,632.26	52,446.88	50,795.87	43,613.02	44,679.22	96,226.40	58,792.55	56,524.50
Extranjero	1,510.51	1,219.95%	123.82	94.59	1,389.67	2,311.29	3,273.59	4,296.60	3,411.05	280.44	262.97	315.34	183.88	122.12	1,634.33
<b>TOTAL DE ACTIVOS</b>	87,655.11	3.20%	2,741,171.71	2,842,957.48	2,844,522.39	2,908,194.49	2,726,049.46	2,678,844.91	2,704,993.45	2,735,693.37	2,744,258.55	2,817,590.15	2,879,797.35	2,872,200.29	2,828,826.82
<b>DEPOSITOS</b>	65,389.47	2.49%	2,622,001.54	2,685,395.69	2,740,537.00	2,788,641.28	2,609,536.26	2,563,378.47	2,569,838.98	2,591,940.66	2,616,191.22	2,687,789.18	2,707,567.92	2,735,062.87	2,687,391.01
Locales	(64,018.22)	(4.45%)	1,437,984.76	1,456,317.42	1,452,780.46	1,465,515.78	1,407,517.54	1,311,051.46	1,347,243.82	1,304,319.22	1,322,600.49	1,391,464.00	1,362,776.88	1,429,198.36	1,373,966.54

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			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	28,754.71	43.24%	66,500.00	66,500.00	66,500.00	71,500.00	65,250.00	68,250.00	64,250.00	61,000.00	64,250.00	61,000.00	40,000.00	72,030.00	95,254.71
De Particulares	(36,524.17)	(3.39%)	1,077,188.94	1,107,882.74	1,115,256.65	1,160,083.13	1,075,861.00	1,049,222.03	1,044,260.98	1,039,530.09	1,058,815.04	1,028,158.32	1,036,899.40	1,054,936.93	1,040,664.78
A la Vista	(38,041.28)	(18.92%)	201,100.72	220,856.17	203,285.01	259,988.51	181,268.77	181,325.63	186,723.95	193,401.12	193,656.13	183,981.54	184,828.61	197,060.62	163,059.44
A Plazo	23,557.19	3.67%	641,432.22	644,031.87	678,863.17	679,430.26	676,603.37	675,948.64	648,542.52	639,363.27	644,114.36	647,391.91	631,223.40	637,432.53	664,989.41
De Ahorros	(22,040.08)	(9.39%)	234,656.01	242,994.70	233,108.47	220,664.36	217,988.86	191,947.76	208,994.51	206,765.70	221,044.54	196,784.86	220,847.39	220,443.78	212,615.93
De Bancos	(56,248.76)	(19.11%)	294,295.81	281,934.68	271,023.81	233,932.65	266,406.53	193,579.43	238,732.85	203,789.13	199,535.45	302,305.68	285,877.49	302,231.42	238,047.05
A la Vista	81.44	52.54%	155.02	80.60	153.19	140.99	116.96	288.05	1,539.93	246.97	244.15	267.84	839.65	181.67	236.46
A Plazo	(56,330.20)	(19.15%)	294,140.79	281,854.08	270,870.62	233,791.66	266,289.57	193,291.38	237,192.91	203,542.16	199,291.29	302,037.84	285,037.84	302,049.75	237,810.59
Extranjero	129,407.69	10.93%	1,184,016.79	1,229,078.27	1,287,756.53	1,323,125.50	1,202,018.72	1,252,327.01	1,222,595.16	1,287,621.44	1,293,590.73	1,296,325.18	1,344,791.04	1,305,864.51	1,313,424.48
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	1,425.71	0.96%	148,137.15	149,492.81	169,324.71	161,197.84	159,792.36	161,269.30	167,061.82	168,015.17	162,770.28	160,047.49	156,405.85	152,928.90	149,562.85
A la Vista	(2,154.84)	(5.73%)	37,612.52	37,806.35	55,529.14	41,547.44	39,837.91	38,858.58	44,928.55	46,079.57	38,832.31	39,855.81	37,472.29	36,903.41	35,457.69
A Plazo	4,223.06	4.33%	97,468.53	98,916.31	101,149.42	107,062.10	107,046.12	110,201.86	110,088.48	109,870.88	111,761.32	106,769.63	105,807.94	103,241.10	101,691.59
De Ahorros	(642.52)	(4.92%)	13,056.10	12,770.15	12,646.15	12,588.30	12,908.34	12,208.86	12,044.79	12,064.72	12,176.65	13,422.04	13,125.62	12,784.38	12,413.58
De Bancos	127,981.98	12.35%	1,035,879.64	1,079,585.46	1,118,431.83	1,161,927.66	1,042,226.36	1,091,057.70	1,055,533.34	1,119,606.27	1,130,820.46	1,136,277.69	1,188,385.19	1,152,935.61	1,163,861.62
A la Vista	(3,210.45)	(6.07%)	52,913.45	52,309.36	52,204.90	52,638.40	53,108.72	52,808.24	52,426.36	52,247.89	45,847.00	47,386.40	48,702.13	49,950.06	49,702.99
A Plazo	131,192.44	13.35%	982,966.19	1,027,276.10	1,066,226.92	1,109,289.26	989,117.64	1,038,249.46	1,003,106.98	1,067,358.38	1,084,973.46	1,088,891.30	1,139,683.06	1,102,985.55	1,114,158.63
OBLIGACIONES	0.00	0.00%	0.00	33,280.14	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	33,280.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(12,527.64)	(15.47%)	80,960.82	83,421.07	57,772.04	70,693.00	65,714.25	61,507.65	58,654.07	68,792.31	48,438.16	46,163.13	63,161.12	64,693.65	68,433.18
Locales	(13,317.32)	(17.21%)	77,385.88	79,705.03	53,998.52	65,880.89	59,790.66	54,052.92	52,205.70	64,047.91	43,230.15	40,901.11	58,914.38	60,038.64	64,068.57
Extranjero	789.68	22.09%	3,574.94	3,716.05	3,773.52	4,812.11	5,923.59	7,454.74	6,448.37	4,744.40	5,208.01	5,262.02	4,246.74	4,655.00	4,364.61
PATRIMONIO	34,793.28	91.06%	38,209.34	40,860.58	46,213.35	48,860.21	50,798.95	53,958.79	76,500.40	74,960.40	79,629.18	83,637.84	109,068.30	72,443.77	73,002.63
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	32,783.88	196.69%	16,667.98	16,680.87	16,680.92	28,986.53	28,986.53	28,985.80	47,190.06	44,004.74	44,125.30	43,517.56	47,980.94	55,359.64	49,451.86
Provisiones Dinámicas	12,305.55	73.83%	16,667.98	16,667.98	16,667.98	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53
Otras Reservas	20,478.33	0.00%	0.00	12.90	12.95	13.00	13.00	12.27	18,216.53	15,031.21	15,151.77	14,544.03	19,007.41	26,386.11	20,478.33

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(568.73)	(6.25%)	9,100.35	9,100.35	9,100.30	(3,205.30)	(3,205.30)	(3,204.57)	(3,204.57)	(19.25)	(18,356.97)	(17,749.23)	10,000.00	2,621.30	8,531.62
Utilidad de Periodo	2,578.13	105.62%	2,441.02	5,079.35	10,432.12	13,078.98	15,017.72	18,177.56	22,514.91	20,974.91	43,860.85	47,869.51	41,087.37	4,462.84	5,019.15
Ganancia o Perdida en Valores Disponibles para la Venta	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
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>87,655.11</b>	<b>3.20%</b>	<b>2,741,171.71</b>	<b>2,842,957.48</b>	<b>2,844,522.39</b>	<b>2,908,194.49</b>	<b>2,726,049.46</b>	<b>2,678,844.91</b>	<b>2,704,993.45</b>	<b>2,735,693.37</b>	<b>2,744,258.55</b>	<b>2,817,590.15</b>	<b>2,879,797.35</b>	<b>2,872,200.29</b>	<b>2,828,826.82</b>