

**THE BANK OF NOVA SCOTIA**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2015 A DICIEMBRE 2016**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	46,114.17	13.13%	351,267.12	415,743.44	344,167.64	406,021.42	342,101.28	420,071.61	479,608.68	421,705.16	448,681.65	387,369.15	425,123.62	410,004.73	397,381.29
Depositos Locales en Bancos	9,125.22	32.08%	28,443.45	63,368.46	19,509.01	109,553.70	23,525.60	25,801.02	96,783.61	27,362.69	35,429.91	24,311.27	30,039.69	25,378.32	37,568.66
A la Vista	2,275.22	10.16%	22,403.45	57,018.46	11,550.01	95,205.70	14,385.60	15,801.02	88,952.61	19,762.69	23,770.91	13,842.27	18,897.69	10,517.32	24,678.66
A Plazo	6,850.00	113.41%	6,040.00	6,350.00	7,959.00	14,348.00	9,140.00	10,000.00	7,831.00	7,600.00	11,659.00	10,469.00	11,142.00	14,861.00	12,890.00
Depositos Extranjeros en Bancos	38,841.29	12.51%	310,521.33	343,334.21	314,472.17	288,921.99	305,224.52	385,465.46	375,654.19	387,306.02	405,773.16	356,752.71	388,567.46	374,752.21	349,362.62
A la Vista	10,691.86	45.61%	23,441.69	56,287.64	27,343.04	1,685.78	17,925.52	98,262.59	58,430.24	70,105.55	90,538.56	41,517.90	73,337.63	59,522.44	34,133.55
A Plazo	28,149.42	9.81%	287,079.64	287,046.57	287,129.14	287,236.21	287,299.00	287,202.87	317,223.95	317,200.47	315,234.60	315,234.81	315,229.84	315,229.77	315,229.07
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	(1,852.33)	(15.06%)	12,302.33	9,040.77	10,186.45	7,545.74	13,351.16	8,805.12	7,170.88	7,036.44	7,478.59	6,305.17	6,516.47	9,874.20	10,450.00
<b>CARTERA CREDITICIA</b>	311,052.66	13.25%	2,348,109.38	2,429,795.49	2,444,453.18	2,430,162.54	2,368,756.34	2,398,688.40	2,388,067.86	2,404,011.68	2,429,179.51	2,488,719.94	2,578,555.08	2,622,966.79	2,659,162.04
Locales	314,137.08	13.40%	2,343,450.88	2,426,996.37	2,441,573.37	2,426,676.70	2,365,782.61	2,395,848.48	2,389,243.88	2,401,267.85	2,425,149.77	2,486,334.03	2,577,657.85	2,620,889.43	2,657,587.96
Extranjero	(3,105.39)	(35.19%)	8,825.29	6,902.12	6,982.80	7,080.16	6,673.91	6,909.40	2,750.09	6,946.30	7,860.41	6,428.26	4,343.10	5,892.90	5,719.90
Menos Provisiones	(20.97)	(0.50%)	4,166.79	4,102.99	4,102.99	3,594.32	3,700.18	4,069.49	3,926.11	4,202.46	3,830.68	4,042.35	3,445.87	3,815.54	4,145.82
Locales	(20.97)	(0.50%)	4,166.79	4,102.99	4,102.99	3,594.32	3,700.18	4,069.49	3,926.11	4,202.46	3,830.68	4,042.35	3,445.87	3,815.54	4,145.82
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>INVERSIONES EN VALORES</b>	(20,071.91)	(28.15%)	71,291.50	72,291.50	72,291.50	74,606.14	44,606.14	44,606.14	53,490.40	53,890.40	53,693.97	53,462.39	53,462.39	53,337.39	51,219.59
Locales	(20,071.91)	(28.15%)	71,291.50	72,291.50	72,291.50	74,606.14	44,606.14	44,606.14	53,490.40	53,890.40	53,693.97	53,462.39	53,462.39	53,337.39	51,219.59
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>	9,959.13	17.12%	58,158.82	53,495.49	51,564.20	52,759.98	62,615.83	47,047.17	60,453.28	61,251.70	63,408.27	63,937.35	59,830.79	72,557.05	68,117.95
Locales	11,378.54	20.13%	56,524.50	53,355.49	51,448.79	52,539.40	62,328.44	46,841.37	60,139.13	60,974.17	63,211.91	63,620.80	59,538.49	72,361.56	67,903.03
Extranjero	(1,419.41)	(86.85%)	1,634.33	140.00	115.41	220.58	287.39	205.80	314.14	277.53	196.36	316.55	292.30	195.49	214.92
<b>TOTAL DE ACTIVOS</b>	347,054.05	12.27%	2,828,826.82	2,971,325.93	2,912,476.52	2,963,550.08	2,818,079.58	2,910,413.31	2,981,620.22	2,940,858.94	2,994,963.40	2,993,488.83	3,116,971.87	3,158,865.95	3,175,880.87
<b>DEPOSITOS</b>	338,341.10	12.59%	2,687,391.01	2,821,469.20	2,772,826.18	2,824,928.45	2,671,286.02	2,767,562.64	2,830,660.35	2,785,195.38	2,829,341.34	2,828,704.56	2,980,265.74	2,991,345.22	3,025,732.11
Locales	152,471.02	11.10%	1,373,966.54	1,490,790.17	1,380,511.90	1,477,799.73	1,471,263.33	1,552,938.37	1,641,873.93	1,586,872.77	1,520,348.79	1,455,222.69	1,634,428.85	1,579,053.23	1,526,437.55

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			2015 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	48,250.00	50.65%	95,254.71	101,254.71	104,504.71	93,504.71	93,504.71	93,504.71	104,504.71	93,504.71	90,254.71	93,504.71	90,254.71	93,504.71	143,504.71
De Particulares	79,384.31	7.63%	1,040,664.78	1,147,638.11	1,035,894.89	1,119,083.64	1,074,531.99	1,130,216.10	1,160,301.29	1,130,731.50	1,142,873.43	1,112,623.40	1,198,454.12	1,161,463.35	1,120,049.09
A la Vista	10,077.36	6.18%	163,059.44	185,807.67	176,737.31	269,026.94	188,699.44	190,341.64	161,760.77	171,184.82	174,458.73	160,380.59	167,768.91	155,396.22	173,136.80
A Plazo	50,722.23	7.63%	664,989.41	645,562.31	647,495.00	656,601.16	666,847.92	695,744.56	674,457.01	706,642.79	697,311.87	703,330.07	787,781.60	767,527.63	715,711.64
De Ahorros	18,584.72	8.74%	212,615.93	316,268.13	211,662.58	193,455.54	218,984.63	244,129.90	324,083.51	252,903.89	271,102.83	248,912.75	242,903.61	238,539.50	231,200.65
De Bancos	24,836.70	10.43%	238,047.05	241,897.35	240,112.31	265,211.38	303,226.63	329,217.56	377,067.94	362,636.56	287,220.65	249,094.58	345,720.02	324,085.17	262,883.75
A la Vista	49,433.44	20,905.50%	236.46	200.32	153.18	238.55	243.54	177.53	1,951.26	2,190.36	113.86	221.59	243.44	31.10	49,669.91
A Plazo	(24,596.74)	(10.34%)	237,810.59	241,697.03	239,959.13	264,972.83	302,983.10	329,040.04	375,116.67	360,446.20	287,106.79	248,872.99	345,476.58	324,054.08	213,213.85
Extranjero	185,870.09	14.15%	1,313,424.48	1,330,679.03	1,392,314.28	1,347,128.73	1,200,022.68	1,214,624.27	1,188,786.42	1,198,322.61	1,308,992.56	1,373,481.87	1,345,836.89	1,412,291.99	1,499,294.56
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	(44,364.07)	(29.66%)	149,562.85	151,098.61	157,703.15	150,889.39	146,867.25	146,651.20	149,942.10	148,175.15	145,385.80	147,399.85	139,137.71	145,053.00	105,198.78
A la Vista	(20,961.33)	(59.12%)	35,457.69	35,085.66	43,606.07	39,078.79	38,850.20	37,937.15	41,981.71	43,502.17	42,585.02	42,037.29	40,622.25	43,160.70	14,496.36
A Plazo	(23,858.80)	(23.46%)	101,691.59	102,624.03	102,714.91	100,378.30	96,943.35	97,189.10	96,948.40	93,356.40	91,544.57	93,935.64	88,659.78	91,815.02	77,832.79
De Ahorros	456.06	3.67%	12,413.58	13,388.92	11,382.18	11,432.30	11,073.70	11,524.94	11,011.99	11,316.58	11,256.22	11,426.92	9,855.68	10,077.28	12,869.64
De Bancos	230,234.16	19.78%	1,163,861.62	1,179,580.43	1,234,611.13	1,196,239.34	1,053,155.43	1,067,973.07	1,038,844.31	1,050,147.46	1,163,606.75	1,226,082.02	1,206,699.18	1,267,238.99	1,394,095.78
A la Vista	(49,702.99)	(100.00%)	49,702.99	49,446.13	49,674.67	49,414.76	49,181.76	49,535.88	49,239.49	49,445.24	49,292.33	49,531.20	49,218.36	49,189.07	0.00
A Plazo	279,937.15	25.13%	1,114,158.63	1,130,134.30	1,184,936.46	1,146,824.58	1,003,973.67	1,018,437.19	989,604.83	1,000,702.22	1,114,314.43	1,176,550.82	1,157,480.82	1,218,049.92	1,394,095.78
OBLIGACIONES	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 PASIVOS	4,550.93	6.65%	68,433.18	71,897.82	59,144.27	58,235.74	63,808.26	57,547.63	62,933.28	63,829.92	69,893.17	67,369.28	64,937.15	92,945.37	72,984.11
Locales	2,719.23	4.24%	64,068.57	67,252.81	54,717.98	53,309.76	58,571.45	52,104.47	57,432.91	57,961.36	63,762.35	60,840.63	58,015.65	86,044.98	66,787.80
Extranjero	1,831.70	41.97%	4,364.61	4,645.00	4,426.29	4,925.98	5,236.81	5,443.16	5,500.37	5,868.56	6,130.81	6,528.66	6,921.50	6,900.39	6,196.31
PATRIMONIO	4,162.02	5.70%	73,002.63	77,958.91	80,506.07	80,385.88	82,985.30	85,303.04	88,026.59	91,833.64	95,728.89	97,414.98	71,768.98	74,575.35	77,164.64
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	4,420.05	8.94%	49,451.86	46,708.92	47,297.73	50,355.13	51,763.99	51,765.24	45,855.99	46,028.62	48,744.65	42,927.76	43,645.08	49,354.64	53,871.91
Provisiones Dinámicas	3,064.26	10.58%	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	28,973.53	32,037.79	32,037.79	32,037.79	28,099.37	32,037.79	28,099.37	32,037.79
Otras Reservas	1,355.79	6.62%	20,478.33	17,735.39	18,324.21	21,381.60	22,790.46	22,791.71	13,818.20	13,990.83	16,706.86	14,828.39	11,607.29	21,255.27	21,834.12

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Utilidad de Periodos Anteriores	(999.98)	(11.72%)	8,531.62	11,272.02	12,466.69	8,433.49	7,024.63	7,023.38	12,932.63	12,760.00	10,043.97	15,860.86	(12,039.06)	12,048.92	7,531.64
Utilidad de Periodo	741.94	14.78%	5,019.15	9,977.97	10,741.65	11,597.27	14,196.68	16,514.42	19,237.97	23,045.02	26,940.27	28,626.36	30,162.96	3,171.80	5,761.09
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>347,054.05</b>	<b>12.27%</b>	<b>2,828,826.82</b>	<b>2,971,325.93</b>	<b>2,912,476.52</b>	<b>2,963,550.08</b>	<b>2,818,079.58</b>	<b>2,910,413.31</b>	<b>2,981,620.22</b>	<b>2,940,858.94</b>	<b>2,994,963.40</b>	<b>2,993,488.83</b>	<b>3,116,971.87</b>	<b>3,158,865.95</b>	<b>3,175,880.87</b>