

SCOTIABANK (PANAMÁ), S.A.
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
ACTIVOS LIQUIDOS	(52,088.56)	(25.16%)	206,993.06	119,941.00	124,792.48	128,251.08	127,078.59	142,392.15	139,574.39	136,269.26	130,328.15	133,665.90	147,778.72	146,602.64	154,904.50
Depositos Locales en Bancos	63,665.05	505.28%	12,599.99	10,547.94	8,086.00	9,676.28	8,751.10	65,928.41	66,871.32	65,827.61	78,114.92	80,081.26	79,906.70	76,281.32	76,265.04
A la Vista	2,165.05	17.18%	12,599.99	10,547.94	8,086.00	9,676.28	8,751.10	15,928.41	16,871.32	15,827.61	16,614.92	18,581.26	18,406.70	14,781.32	14,765.04
A Plazo	61,500.00	0.00%	0.00	0.00	0.00	0.00	0.00	50,000.00	50,000.00	50,000.00	61,500.00	61,500.00	61,500.00	61,500.00	61,500.00
Depositos Extranjeros en Bancos	(121,532.04)	(69.04%)	176,034.60	86,995.95	99,577.85	104,392.05	98,315.19	60,031.39	54,419.68	52,921.70	34,157.66	34,720.47	46,483.62	52,564.09	54,502.57
A la Vista	(121,532.04)	(69.04%)	176,034.60	86,995.95	99,577.85	104,392.05	98,315.19	60,031.39	54,419.68	52,921.70	34,157.66	34,720.47	46,483.62	52,564.09	54,502.57
A Plazo	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
Otros	5,778.43	31.48%	18,358.46	22,397.12	17,128.63	14,182.75	20,012.30	16,432.35	18,283.39	17,519.95	18,055.57	18,864.17	21,388.41	17,757.23	24,136.89
CARTERA CREDITICIA	(114,749.85)	(19.83%)	578,809.43	590,369.03	561,564.94	572,948.23	566,927.34	578,432.32	580,295.82	593,450.68	600,957.87	589,556.87	538,589.33	506,957.38	464,059.58
Locales	(108,955.25)	(20.26%)	537,892.86	550,203.25	522,885.49	536,526.33	530,917.12	542,868.86	545,936.57	559,000.04	567,285.31	555,405.44	503,988.03	471,589.22	428,937.62
Extranjero	(5,468.15)	(10.97%)	49,857.70	48,999.10	48,148.35	46,697.49	46,204.24	45,041.73	44,293.01	44,625.62	43,766.55	43,790.98	44,073.06	44,920.05	44,389.55
Menos Provisiones	326.45	3.65%	8,941.13	8,833.32	9,468.90	10,275.59	10,194.03	9,478.27	9,933.77	10,174.97	10,093.99	9,639.54	9,471.76	9,551.89	9,267.59
Locales	597.73	7.31%	8,176.00	8,079.40	8,718.67	9,605.25	9,530.94	9,086.84	9,368.77	9,559.07	9,455.70	9,026.35	8,866.25	9,001.10	8,773.74
Extranjero	(271.28)	(35.46%)	765.13	753.93	750.23	670.34	663.09	391.42	565.00	615.90	638.28	613.20	605.51	550.80	493.85
INVERSIONES EN VALORES	(750.00)	(9.60%)	7,809.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23
Locales	(750.00)	(9.60%)	7,809.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23
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
OTROS ACTIVOS	9,130.93	30.04%	30,395.20	67,176.12	59,949.57	55,598.83	57,568.37	55,043.12	54,481.25	41,732.29	40,302.31	39,439.47	41,789.50	40,964.10	39,526.13
Locales	9,233.86	31.27%	29,533.19	65,577.44	58,714.05	54,595.08	56,494.79	53,722.08	53,632.06	40,830.17	39,113.89	38,548.28	40,696.11	39,876.74	38,767.05
Extranjero	(102.93)	(11.94%)	862.01	1,598.68	1,235.52	1,003.75	1,073.58	1,321.04	849.19	902.13	1,188.42	891.19	1,093.39	1,087.36	759.08
TOTAL DE ACTIVOS	(158,457.49)	(19.23%)	824,006.93	784,545.38	753,366.23	763,857.37	758,633.52	782,926.82	781,410.69	778,511.47	778,647.56	769,721.47	735,216.79	701,583.35	665,549.45
DEPOSITOS	(293,280.69)	(44.45%)	659,851.41	599,558.59	338,627.38	355,031.23	367,789.55	365,791.24	362,750.40	365,253.26	363,272.18	373,756.21	365,660.93	359,562.82	366,570.72
Locales	(286,430.32)	(49.31%)	580,880.89	513,914.20	251,673.92	268,910.86	279,117.18	280,183.75	278,526.51	281,446.83	281,706.40	291,788.90	296,187.08	290,122.52	294,450.57

SCOTIABANK (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016												
			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	67,174.36	31.03%	216,512.38	272,738.69	246,252.60	263,195.20	268,346.98	272,531.55	269,690.69	273,393.61	272,553.01	279,856.66	284,557.07	281,607.61	283,686.75
A la Vista	31,361.80	49.11%	63,859.85	118,851.93	96,482.51	106,501.08	105,266.76	112,833.65	123,374.82	123,235.67	87,802.44	90,560.38	93,232.65	91,482.32	95,221.65
A Plazo	24,286.57	51.21%	47,426.93	45,504.51	46,014.93	46,985.74	48,297.34	44,338.26	30,484.34	30,820.29	62,369.90	65,276.39	69,640.62	70,610.59	71,713.50
De Ahorros	11,526.00	10.95%	105,225.60	108,382.25	103,755.16	109,708.38	114,782.89	115,359.64	115,831.54	119,337.65	122,380.67	124,019.88	121,683.80	119,514.70	116,751.60
De Bancos	(353,604.69)	(97.05%)	364,368.51	241,175.51	5,421.32	5,715.65	10,770.19	7,652.20	8,835.81	8,053.22	9,153.39	11,932.24	11,630.01	8,514.91	10,763.82
A la Vista	(3,604.69)	(25.09%)	14,368.51	11,175.51	5,421.32	5,715.65	10,770.19	7,652.20	8,835.81	8,053.22	9,153.39	11,932.24	11,630.01	8,514.91	10,763.82
A Plazo	(350,000.00)	(100.00%)	350,000.00	230,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(6,850.37)	(8.67%)	78,970.52	85,644.40	86,953.46	86,120.37	88,672.38	85,607.49	84,223.89	83,806.43	81,565.78	81,967.31	69,473.85	69,440.29	72,120.16
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	(2,157.39)	(2.91%)	74,055.82	84,880.95	86,731.60	85,898.51	88,450.52	85,385.63	84,002.03	83,584.57	81,343.92	81,745.45	69,252.01	69,218.51	71,898.43
A la Vista	(412.98)	(2.90%)	14,244.81	13,800.77	15,336.45	13,676.89	16,906.12	13,770.99	13,515.51	10,853.82	10,216.16	11,012.08	11,752.71	11,328.80	13,831.83
A Plazo	913.92	3.53%	25,880.12	24,977.02	24,868.02	26,076.10	26,116.68	26,297.51	25,282.29	25,283.55	25,141.35	25,094.55	25,700.47	26,400.73	26,794.04
De Ahorros	(2,658.33)	(7.83%)	33,930.89	46,103.16	46,527.13	46,145.53	45,427.72	45,317.13	45,204.23	47,447.21	45,986.42	45,638.82	31,798.83	31,488.98	31,272.56
De Bancos	(4,692.98)	(95.49%)	4,914.71	763.44	221.86	221.86	221.86	221.86	221.86	221.86	221.86	221.86	221.85	221.79	221.73
A la Vista	(4,692.98)	(95.49%)	4,914.71	763.44	221.86	221.86	221.86	221.86	221.86	221.86	221.86	221.86	221.85	221.79	221.73
A Plazo	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
OBLIGACIONES	140,000.00	0.00%	0.00	0.00	243,717.63	244,025.34	223,418.42	253,400.00	253,400.00	253,400.00	253,400.00	233,400.00	208,400.00	183,400.00	140,000.00
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	140,000.00	0.00%	0.00	0.00	243,717.63	244,025.34	223,418.42	253,400.00	253,400.00	253,400.00	253,400.00	233,400.00	208,400.00	183,400.00	140,000.00
OTROS PASIVOS	(4,866.49)	(11.31%)	43,021.64	63,112.01	49,239.98	43,979.29	44,864.26	40,668.59	44,272.76	40,042.00	42,225.06	42,631.37	41,003.32	37,794.70	38,155.14
Locales	(4,617.07)	(11.06%)	41,731.27	61,920.36	48,062.18	42,799.41	43,638.70	39,132.72	42,550.39	38,740.12	40,683.81	41,032.94	39,747.16	36,411.02	37,114.20
Extranjero	(249.42)	(19.33%)	1,290.36	1,191.65	1,177.80	1,179.88	1,225.56	1,535.87	1,722.37	1,301.89	1,541.25	1,598.44	1,256.15	1,383.68	1,040.94
PATRIMONIO	(310.30)	(0.26%)	121,133.88	121,874.79	121,781.24	120,821.51	122,561.28	123,066.99	120,987.54	119,816.21	119,750.32	119,933.90	120,152.54	120,825.83	120,823.58
Capital	1,140.40	0.91%	124,694.00	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40	125,834.40
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	3,878.97	27.54%	14,082.94	14,361.44	13,752.27	13,086.19	14,765.77	15,658.70	15,211.20	14,750.89	14,583.26	16,472.80	17,119.92	17,377.76	17,961.91
Provisiones Dinámicas	1,181.12	12.12%	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	9,743.41	10,924.54	10,924.54	10,924.54	10,924.54
Otras Reservas	2,697.85	62.17%	4,339.53	4,618.03	4,008.85	3,342.77	5,022.35	5,915.28	5,467.78	5,007.47	4,839.85	5,548.26	6,195.38	6,453.22	7,037.38

SCOTIABANK (PANAMÁ), S.A.
BALANCE DE SITUACIÓN
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
Utilidad de Periodos Anteriores	(9,878.11)	71.76%	(13,765.66)	(18,146.64)	(17,537.47)	(16,871.39)	(18,550.96)	(19,443.89)	(18,996.39)	(18,536.09)	(18,602.65)	(20,492.18)	(21,139.31)	(23,059.61)	(23,643.77)
Utilidad de Periodo	4,548.44	(117.31%)	(3,877.40)	(174.41)	(267.96)	(1,227.69)	512.08	1,017.78	(1,061.66)	(2,232.99)	(2,064.69)	(1,881.12)	(1,662.47)	673.29	671.04
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
PASIVO Y PATRIMONIO	(158,457.49)	(19.23%)	824,006.93	784,545.38	753,366.23	763,857.37	758,633.52	782,926.82	781,410.69	778,511.47	778,647.56	769,721.47	735,216.79	701,583.35	665,549.45