



The Bank of Nova Scotia
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-389,889.89	-6.52	5,978,262.65	64,888,180.06	6,185,160.23	3,743,934.08	6,103,265.67	6,741,917.29	6,910,071.64	5,814,758.72	4,827,194.24	4,939,761.61	6,966,971.69	8,174,232.54	5,588,372.76
Depositos Locales en Bancos	-309,972.40	-5.69	5,450,836.08	4,486,923.58	5,854,463.32	3,331,012.72	5,725,902.78	6,569,179.73	6,488,686.28	5,394,688.46	4,551,471.24	4,548,760.13	6,491,132.49	7,804,318.51	5,140,863.68
A la Vista	260,027.60	9.01	2,885,836.08	2,606,923.58	2,419,463.32	2,981,012.72	3,602,902.78	3,450,179.73	5,133,686.28	3,394,688.46	2,551,471.24	2,665,760.13	3,951,132.49	4,164,318.51	3,145,863.68
A Plazo	-570,000.00	-22.22	2,565,000.00	1,880,000.00	3,435,000.00	350,000.00	2,123,000.00	3,119,000.00	1,355,000.00	2,000,000.00	2,000,000.00	1,883,000.00	2,540,000.00	3,640,000.00	1,995,000.00
Depositos Extranjeros en Bancos	0.00	0.00	0.00	60,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	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
A Plazo	0.00	0.00	0.00	60,000,000.00	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	-79,917.49	-15.15	527,426.57	401,256.48	330,696.91	412,921.36	377,362.89	172,737.56	421,385.36	420,070.26	275,723.00	391,001.48	475,839.20	369,914.03	447,509.08
CARTERA CREDITICIA	73,024,108.00	24.75	295,015,119.48	296,687,104.74	287,871,586.11	282,546,841.73	287,241,926.39	289,814,379.67	281,027,919.14	283,229,847.28	345,532,144.84	382,766,564.59	380,285,703.34	367,982,319.25	368,039,227.48
Locales	90,697,443.82	32.87	275,898,194.66	277,620,179.92	265,816,650.05	262,791,905.67	267,533,111.57	270,105,564.85	268,625,468.24	271,199,612.11	332,808,623.84	370,776,923.59	379,093,799.20	366,790,415.11	366,595,638.48
Extranjero	-17,548,315.14	-91.35	19,210,000.00	19,210,000.00	22,198,011.24	19,898,011.24	19,898,011.24	19,898,011.24	12,591,647.32	12,219,431.59	12,910,000.00	12,160,000.00	1,410,000.00	1,410,000.00	1,661,684.86
Menos Provisiones	125,020.68	134.32	93,075.18	143,075.18	143,075.18	143,075.18	189,196.42	189,196.42	189,196.42	189,196.42	186,479.00	170,359.00	218,095.86	218,095.86	218,095.86
Locales	125,020.68	134.32	93,075.18	143,075.18	143,075.18	143,075.18	189,196.42	189,196.42	189,196.42	189,196.42	186,479.00	170,359.00	218,095.86	218,095.86	218,095.86
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
INVERSIONES EN VALORES	-74,904,321.38	-83.00	90,246,667.48	90,057,885.23	89,245,540.28	89,060,901.06	89,724,112.05	89,315,165.62	88,671,922.47	88,093,383.04	37,159,432.92	11,610,448.80	1,645,692.63	15,388,179.43	15,342,346.10
Locales	-75,040,744.01	-84.56	88,737,397.48	88,513,564.23	87,701,219.28	87,551,265.60	88,191,718.35	87,782,771.92	87,139,528.77	86,661,008.02	35,727,057.90	10,075,820.00	0.00	13,742,486.80	13,696,653.47
Extranjero	136,422.63	9.04	1,509,270.00	1,544,321.00	1,544,321.00	1,509,635.46	1,532,393.70	1,532,393.70	1,532,393.70	1,432,375.02	1,432,375.02	1,534,628.80	1,645,692.63	1,645,692.63	1,645,692.63
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	660,404.10	3.47	19,005,551.39	19,495,094.11	21,408,688.36	19,283,547.75	19,592,915.43	18,516,812.07	18,740,200.02	19,102,245.58	18,446,237.62	19,321,741.58	19,548,154.07	20,485,957.93	19,665,955.49
Locales	739,235.71	3.91	18,917,436.46	19,393,971.59	21,263,265.96	19,123,388.45	19,466,495.80	18,369,451.95	18,707,075.15	18,933,186.43	18,240,393.28	19,184,544.22	19,429,588.64	20,460,520.54	19,656,672.17
Extranjero	-78,831.61	-89.46	88,114.93	101,122.52	145,422.40	160,159.30	126,419.63	147,360.12	33,124.87	169,059.15	205,844.34	137,197.36	118,565.43	25,437.39	9,283.32
TOTAL DE ACTIVOS	-1,609,699.17	-0.39	410,245,601.00	471,128,264.14	404,710,974.98	394,635,224.62	402,662,219.54	404,388,274.65	395,350,113.27	396,240,234.62	405,965,009.62	418,638,516.58	408,446,521.73	412,030,689.15	408,635,901.83
DEPOSITOS	-19,244,748.17	-5.49	350,622,845.30	355,066,875.57	343,134,091.44	333,899,496.51	308,013,842.23	335,928,439.34	332,781,087.71	328,876,500.14	328,964,269.29	322,747,584.62	300,426,025.47	303,291,595.77	331,378,097.13
Locales	21,281,190.73	24.31	87,534,221.43	95,227,201.76	93,468,352.92	90,741,845.48	65,609,660.43	94,381,175.31	96,472,645.66	100,606,923.54	90,936,772.51	91,772,045.19	80,942,351.36	85,095,767.86	108,815,412.16
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	21,397,945.84	24.51	87,305,214.10	95,028,478.02	93,263,383.69	90,521,882.74	65,396,136.56	94,152,062.52	96,225,058.45	100,392,677.44	90,892,349.87	91,732,295.05	80,498,072.77	84,920,508.47	108,703,159.94
A la Vista	3,774,893.83	29.14	12,953,565.93	14,347,644.97	12,668,435.53	8,110,050.00	11,950,373.25	8,990,929.68	11,568,400.69	8,732,662.49	8,477,105.32	8,463,965.20	8,163,471.95	6,786,180.88	16,728,459.76
A Plazo	12,404,441.03	17.47	71,008,523.95	76,483,298.42	76,319,841.63	77,624,693.64	49,320,843.97	80,035,951.37	79,301,957.94	85,690,936.90	76,303,124.26	76,502,012.98	65,842,722.57	68,735,388.07	83,412,964.98
De Ahorros	5,218,610.98	156.10	3,343,124.22	4,197,534.63	4,275,106.53	4,787,139.10	4,124,919.34	5,125,181.47	5,354,699.82	5,969,078.05	6,112,120.29	6,766,316.87	6,491,878.25	9,398,939.52	8,561,735.20
De Bancos	-116,755.11	-50.98	229,007.33	198,723.74	204,969.23	219,962.74	213,523.87	229,112.79	247,587.21	214,246.10	44,422.64	39,750.14	444,278.59	175,259.39	112,252.22
A la Vista	-116,755.11	-50.98	229,007.33	198,723.74	204,969.23	219,962.74	213,523.87	229,112.79	247,587.21	214,246.10	44,422.64	39,750.14	444,278.59	175,259.39	112,252.22
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
Extranjero	-40,525,938.90	-15.40	263,088,623.87	259,839,673.81	249,665,738.52	243,157,651.03	242,404,181.80	241,547,264.03	236,308,442.05	228,269,576.60	238,027,496.78	230,975,539.43	219,483,674.11	218,195,827.91	222,562,684.97
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	-2,307,526.08	-49.58	4,654,522.03	4,610,277.99	4,573,070.73	4,720,676.55	4,966,307.17	5,398,104.90	4,506,863.11	2,131,997.88	2,131,204.83	2,415,022.84	1,910,346.57	1,980,870.55	2,346,995.95



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(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	389,223.40	88.12	441,714.56	395,548.23	345,607.06	594,891.23	484,802.22	731,147.46	842,003.08	713,156.20	811,773.59	1,037,564.29	757,876.83	791,812.09	830,937.96
A Plazo	-2,810,374.07	-69.19	4,061,696.80	4,064,076.65	4,066,792.80	3,967,838.94	4,315,475.06	4,502,568.06	3,499,850.08	1,235,182.85	1,115,361.39	1,100,028.06	899,301.58	930,981.93	1,251,322.73
De Ahorro	113,624.59	75.19	151,110.67	150,653.11	160,670.87	157,946.38	166,029.89	164,389.38	165,009.95	183,658.83	204,069.85	277,430.49	253,168.16	258,076.53	264,735.26
De Bancos	-38,218,412.82	-14.79	258,434,101.84	255,229,395.82	245,092,667.79	238,436,974.48	237,437,874.63	236,149,159.13	231,801,578.94	226,137,578.72	235,896,291.95	228,560,516.59	217,573,327.54	216,214,957.36	220,215,689.02
A la Vista	13,228.09	268.65	4,923.89	606.39	3,809.64	7,510.33	9,023.48	1,992.98	4,417.56	1,662.94	12,662.01	12,362.89	12,330.75	14,401.32	18,151.98
A Plazo	-38,231,640.91	-14.79	258,429,177.95	255,228,789.43	245,088,858.15	238,429,464.15	237,428,851.15	236,147,166.15	231,797,161.38	226,135,915.78	235,883,629.94	228,548,153.70	217,560,996.79	216,200,556.04	220,197,537.04
OBLIGACIONES	14,829,902.21	35.05	42,307,472.64	98,831,203.16	44,084,613.82	44,083,274.74	79,009,355.62	52,202,823.75	43,049,160.73	52,450,148.57	58,845,268.62	78,396,575.39	91,057,356.06	90,166,780.90	57,137,374.85
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	14,829,902.21	35.05	42,307,472.64	98,831,203.16	44,084,613.82	44,083,274.74	79,009,355.62	52,202,823.75	43,049,160.73	52,450,148.57	58,845,268.62	78,396,575.39	91,057,356.06	90,166,780.90	57,137,374.85
OTROS PASIVOS	2,757,775.37	47.05	5,861,753.11	5,499,567.45	5,084,505.11	5,335,782.53	3,884,052.04	5,421,486.59	8,095,459.54	3,007,350.95	7,338,733.13	5,865,167.04	5,165,688.70	7,335,165.89	8,619,528.48
Locales	2,550,683.60	46.00	5,544,762.82	5,170,440.21	4,632,061.42	4,872,610.59	3,550,482.05	5,003,038.74	7,748,203.68	2,594,019.62	6,945,845.81	5,387,403.35	4,704,118.52	7,134,410.54	8,095,446.42
Extranjero	207,091.77	65.33	316,990.29	329,127.24	452,443.69	463,171.94	333,569.99	418,447.85	347,255.86	413,331.33	392,887.32	477,763.69	461,570.18	200,755.35	524,082.06
PATRIMONIO	47,371.42	0.41	11,453,529.95	11,730,617.96	12,407,764.61	11,316,670.84	11,754,969.65	10,835,524.97	11,424,405.29	11,906,234.96	10,816,738.58	11,629,189.53	11,797,451.50	11,237,146.59	11,500,901.37
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	100,000.00	4.39	2,278,569.00	2,313,620.00	2,313,620.00	2,313,620.00	2,301,692.70	2,278,569.00	2,278,569.00	2,278,569.00	2,278,569.00	2,278,569.00	13,309.00	2,278,569.00	2,378,569.00
Utilidad de Periodo	-189,051.21	-13.10	1,443,260.95	1,685,297.96	2,362,444.61	1,271,350.84	1,721,576.95	802,132.27	1,391,012.59	1,872,860.94	783,364.56	1,493,561.73	1,797,451.50	990,454.96	1,254,209.74
Ganancia o Perdida en Valores Disponible para la Venta	136,422.63	-6.01	-2,268,300.00	-2,268,300.00	-2,268,300.00	-2,268,300.00	-2,268,300.00	-2,245,176.30	-2,245,176.30	-2,245,194.98	-2,245,194.98	-2,142,941.20	-13,309.00	-2,031,877.37	-2,131,877.37
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	-1,609,699.17	-0.39	410,245,601.00	471,128,264.14	404,710,974.98	394,635,224.62	402,662,219.54	404,388,274.65	395,350,113.27	396,240,234.62	405,965,009.62	418,638,516.58	408,446,521.73	412,030,689.15	408,635,901.83