

SCOTIABANK (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(40,112.26)	(25.89%)	154,904.50	111,935.47	121,734.32	133,160.98	143,076.95	102,986.10	113,156.47	113,457.17	111,278.10	109,962.40	116,551.52	118,923.96	114,792.24
Depositos Locales en Bancos	(9,499.11)	(12.46%)	76,265.04	63,745.80	65,789.94	64,782.59	66,984.66	68,557.30	67,279.69	69,014.39	66,314.49	68,474.67	64,323.73	64,774.97	66,765.94
A la Vista	2,000.89	13.55%	14,765.04	13,745.80	15,789.94	14,782.59	16,984.66	18,557.30	17,279.69	19,014.39	16,314.49	18,474.67	14,323.73	14,774.97	16,765.94
A Plazo	(11,500.00)	(18.70%)	61,500.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Depositos Extranjeros en Bancos	(23,108.80)	(42.40%)	54,502.57	34,942.09	35,916.94	48,554.69	56,145.88	20,592.45	30,149.04	30,152.31	31,176.51	25,773.22	38,593.13	38,817.88	31,393.77
A la Vista	(23,108.80)	(42.40%)	54,502.57	34,942.09	35,916.94	48,554.69	56,145.88	20,592.45	30,149.04	30,152.31	31,176.51	25,773.22	38,593.13	38,817.88	31,393.77
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	(7,504.36)	(31.09%)	24,136.89	13,247.57	20,027.44	19,823.70	19,946.41	13,836.35	15,727.73	14,290.47	13,787.11	15,714.52	13,634.66	15,331.12	16,632.53
CARTERA CREDITICIA	(76,683.67)	(16.52%)	464,059.58	455,289.11	450,357.55	402,821.45	402,802.04	406,315.68	408,936.92	408,447.79	410,375.56	411,720.45	414,986.06	388,576.82	387,375.92
Locales	(1,207.95)	(0.28%)	428,937.62	421,582.01	417,913.05	411,989.98	411,353.61	414,980.75	417,924.69	416,892.02	418,806.44	420,022.82	423,065.42	426,525.70	427,729.67
Extranjero	(44,389.55)	(100.00%)	44,389.55	43,109.31	42,399.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	31,086.17	335.43%	9,267.59	9,402.22	9,955.18	9,168.54	8,551.56	8,665.06	8,987.77	8,444.23	8,430.89	8,302.38	8,079.36	37,948.89	40,353.75
Locales	31,580.02	359.94%	8,773.74	8,859.07	9,443.32	9,168.54	8,551.56	8,665.06	8,987.77	8,444.23	8,430.89	8,302.38	8,079.36	37,948.89	40,353.75
Extranjero	(493.85)	(100.00%)	493.85	543.14	511.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	0.00	0.00%	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	7,059.23
Locales	0.00	0.00%	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	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	6,411.58	16.22%	39,526.13	40,085.26	42,527.28	36,978.66	39,339.81	37,914.16	37,974.74	38,648.92	38,149.29	38,834.21	36,936.40	46,173.77	45,937.71
Locales	7,042.02	18.16%	38,767.05	38,501.34	41,156.63	36,976.46	39,255.67	37,833.92	37,973.96	38,645.57	38,147.73	38,832.79	36,934.92	46,172.39	45,809.07
Extranjero	(630.44)	(83.05%)	759.08	1,583.92	1,370.66	2.20	84.14	80.24	0.78	3.35	1.56	1.42	1.48	1.38	128.64
TOTAL DE ACTIVOS	(110,384.35)	(16.59%)	665,549.45	614,369.08	621,678.38	580,020.32	592,278.03	554,275.17	567,127.36	567,613.12	566,862.18	567,576.29	575,533.21	560,733.79	555,165.10
DEPOSITOS	12,912.40	3.52%	366,570.72	352,886.22	362,224.35	371,992.53	383,006.20	362,207.80	367,897.22	364,812.64	366,139.38	368,781.60	367,647.41	380,825.62	379,483.13
Locales	13,480.81	4.58%	294,450.57	281,227.18	288,025.32	296,753.13	309,735.51	288,475.73	294,861.73	292,786.11	294,748.90	296,419.79	296,777.14	311,208.05	307,931.38

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			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	15,195.70	5.36%	283,686.75	277,022.40	277,363.46	288,801.09	299,949.00	281,810.30	285,903.29	286,739.09	289,070.58	288,120.04	291,136.65	302,371.36	298,882.45
A la Vista	(24,611.41)	(25.85%)	95,221.65	89,330.55	87,236.76	88,895.46	93,493.85	78,922.42	77,576.58	78,721.22	71,974.77	68,193.28	80,671.64	76,628.81	70,610.24
A Plazo	24,297.26	33.88%	71,713.50	73,035.59	71,214.12	73,297.72	79,027.17	82,417.89	84,989.01	83,161.81	89,828.90	91,876.28	83,727.61	96,718.43	96,010.75
De Ahorros	15,509.86	13.28%	116,751.60	114,656.26	118,912.57	126,607.92	127,427.97	120,469.98	123,337.69	124,856.05	127,266.90	128,050.48	126,737.40	129,024.12	132,261.46
De Bancos	(1,714.89)	(15.93%)	10,763.82	4,204.78	10,661.86	7,952.04	9,786.51	6,665.43	8,958.44	6,047.02	5,678.32	8,299.74	5,640.49	8,836.69	9,048.93
A la Vista	(1,714.89)	(15.93%)	10,763.82	4,204.78	10,661.86	7,952.04	9,786.51	6,665.43	8,958.44	6,047.02	5,678.32	8,299.74	5,640.49	8,836.69	9,048.93
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	(568.41)	(0.79%)	72,120.16	71,659.05	74,199.04	75,239.40	73,270.68	73,732.08	73,035.49	72,026.53	71,390.49	72,361.82	70,870.27	69,617.58	71,551.75
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	(346.68)	(0.48%)	71,898.43	71,437.37	73,977.18	75,239.40	73,270.68	73,732.08	73,035.49	72,026.53	71,390.49	72,361.82	70,870.27	69,617.58	71,551.75
A la Vista	(2,461.47)	(17.80%)	13,831.83	12,499.33	11,235.84	11,765.22	11,336.02	11,673.39	11,462.74	10,671.64	10,787.78	11,258.33	11,056.73	10,947.53	11,370.36
A Plazo	7,926.26	29.58%	26,794.04	27,452.31	30,329.19	32,583.75	32,827.33	33,792.13	32,989.46	32,952.32	34,213.72	34,597.42	34,302.57	34,437.07	34,720.30
De Ahorros	(5,811.47)	(18.58%)	31,272.56	31,485.73	32,412.15	30,890.42	29,107.33	28,266.55	28,583.29	28,402.57	26,388.98	26,506.07	25,510.96	24,232.98	25,461.09
De Bancos	(221.73)	(100.00%)	221.73	221.68	221.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	(221.73)	(100.00%)	221.73	221.68	221.86	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	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	(85,000.00)	(60.71%)	140,000.00	105,000.00	105,000.00	55,000.00	55,000.00	40,000.00	45,000.00	45,000.00	50,000.00	50,000.00	60,000.00	55,000.00	55,000.00
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	(85,000.00)	(60.71%)	140,000.00	105,000.00	105,000.00	55,000.00	55,000.00	40,000.00	45,000.00	45,000.00	50,000.00	50,000.00	60,000.00	55,000.00	55,000.00
OTROS PASIVOS	(6,034.39)	(15.82%)	38,155.14	36,017.15	34,843.41	34,220.84	37,258.19	36,239.31	39,605.49	42,476.57	36,184.93	35,272.68	33,489.67	33,814.74	32,120.75
Locales	(5,377.27)	(14.49%)	37,114.20	34,986.58	33,976.84	33,977.18	36,897.14	35,858.13	39,291.69	42,085.95	35,943.81	35,102.36	33,250.44	33,526.15	31,736.94
Extranjero	(657.12)	(63.13%)	1,040.94	1,030.57	866.57	243.66	361.05	381.18	313.80	390.62	241.12	170.32	239.24	288.59	383.82
PATRIMONIO	(32,262.36)	(26.70%)	120,823.58	120,465.70	119,610.62	118,806.95	117,013.65	115,828.06	114,624.65	115,323.90	114,537.86	113,522.01	114,396.13	91,093.42	88,561.22
Capital	(593.00)	(0.47%)	125,834.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40	125,241.40
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	(6,575.84)	(36.61%)	17,961.91	17,831.57	17,912.24	17,912.21	18,182.34	18,198.92	18,422.25	18,916.21	18,672.28	18,443.36	19,039.51	11,386.07	11,386.07
Provisiones Dinámicas	0.00	0.00%	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54	10,924.54
Otras Reservas	(6,575.84)	(93.44%)	7,037.38	6,907.04	6,987.70	6,987.67	7,257.81	7,274.38	7,497.71	7,991.67	7,747.74	7,518.82	8,114.97	461.53	461.53

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(21,307.97)	90.12%	(23,643.77)	(22,926.14)	(23,001.09)	(23,001.07)	(23,271.20)	(23,287.77)	(23,511.10)	(24,005.07)	(23,761.13)	(23,532.21)	(24,128.36)	(44,951.74)	(44,951.74)
Utilidad de Periodo	(3,785.54)	(564.13%)	671.04	318.87	(541.93)	(1,345.59)	(3,138.90)	(4,324.48)	(5,527.89)	(4,828.64)	(5,614.68)	(6,630.53)	(5,756.41)	(582.30)	(3,114.51)
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	(110,384.35)	(16.59%)	665,549.45	614,369.08	621,678.38	580,020.32	592,278.03	554,275.17	567,127.36	567,613.12	566,862.18	567,576.29	575,533.21	560,733.79	555,165.10