

**THE BANK OF NOVA SCOTIA**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	231,522.99	39.26%	589,775.55	595,406.31	555,710.12	587,262.04	611,942.02	571,434.64	632,029.74	701,957.78	771,163.04	836,862.81	819,759.76	806,994.15	821,298.55
Depositos Locales en Bancos	(1,423.30)	(3.69%)	38,621.29	28,161.79	36,427.10	30,921.79	36,689.80	49,443.68	32,979.87	33,418.84	25,171.10	31,299.23	44,886.46	37,403.48	37,197.99
A la Vista	(1,423.30)	(3.69%)	38,621.29	28,164.19	36,428.82	30,923.52	36,689.80	49,443.68	32,979.87	28,418.84	25,171.10	31,299.23	34,886.46	37,403.48	37,197.99
A Plazo	0.00	0.00%	0.00	(2.40)	(1.72)	(1.73)	0.00	0.00	0.00	5,000.00	0.00	0.00	10,000.00	0.00	0.00
Depositos Extranjeros en Bancos	240,766.94	45.97%	523,760.08	543,963.43	497,204.44	535,981.54	557,440.00	504,143.77	582,146.79	652,785.42	728,488.93	788,655.90	762,361.66	749,466.17	764,527.02
A la Vista	(2,233.75)	(2.96%)	75,509.20	69,713.75	72,951.81	66,727.75	64,179.62	65,878.86	65,888.62	63,528.51	72,234.76	71,404.87	72,102.71	75,215.88	73,275.45
A Plazo	243,000.69	54.21%	448,250.88	474,249.68	424,252.63	469,253.79	493,260.38	438,264.91	516,258.17	589,256.91	656,254.17	717,251.04	690,258.94	674,250.29	691,251.57
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	(7,820.64)	(28.55%)	27,394.18	23,281.09	22,078.59	20,358.71	17,812.21	17,847.19	16,903.08	15,753.51	17,503.01	16,907.68	12,511.65	20,124.50	19,573.54
<b>CARTERA CREDITICIA</b>	(89,711.72)	(3.16%)	2,843,188.30	2,856,937.84	2,852,157.58	2,843,450.18	2,836,693.00	2,829,183.93	2,775,606.87	2,787,501.84	2,824,454.36	2,824,103.37	2,783,909.06	2,792,203.79	2,753,476.57
Locales	(86,851.05)	(2.91%)	2,979,977.04	3,000,097.71	2,995,917.52	2,987,214.94	2,981,933.40	2,971,147.83	2,917,504.75	2,930,616.69	2,964,729.80	2,962,588.59	2,927,828.45	2,934,292.44	2,893,125.99
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	2,860.68	2.09%	136,788.74	143,159.87	143,759.94	143,764.77	145,240.40	141,963.90	141,897.88	143,114.85	140,275.44	138,485.22	143,919.39	142,088.65	139,649.42
Locales	2,860.68	2.09%	136,788.74	143,159.87	143,759.94	143,764.77	145,240.40	141,963.90	141,897.88	143,114.85	140,275.44	138,485.22	143,919.39	142,088.65	139,649.42
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>	40,770.86	18.65%	218,661.00	218,233.07	216,266.82	218,002.85	217,982.51	217,748.34	211,505.75	211,472.62	210,409.11	229,354.00	257,992.46	262,284.62	259,431.86
Locales	(15,107.10)	(8.94%)	169,005.34	168,577.86	166,763.02	168,696.19	168,673.66	168,270.31	159,235.51	158,748.58	157,850.10	157,423.36	156,762.13	156,377.55	153,898.24
Extranjero	56,057.39	111.93%	50,081.80	50,042.06	49,740.11	49,524.58	49,625.26	49,732.59	52,535.76	52,959.90	52,806.41	72,183.51	101,467.53	106,516.73	106,139.19
Menos Provisiones	179.43	42.11%	426.14	386.85	236.31	217.92	316.42	254.57	265.52	235.86	247.41	252.87	237.20	609.67	605.57
Locales	179.43	42.11%	426.14	386.85	236.31	217.92	316.42	254.57	265.52	235.86	247.41	252.87	237.20	609.67	605.57
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>	(35,609.66)	(17.55%)	202,935.44	207,743.69	201,676.62	203,158.05	194,626.25	194,913.65	194,371.46	182,435.13	180,853.35	165,080.72	167,797.17	172,070.28	167,325.78
Locales	(43,969.86)	(23.04%)	190,802.39	195,420.92	188,605.09	189,091.15	179,522.06	179,267.84	178,523.84	165,882.80	164,141.06	147,630.96	149,577.13	152,519.31	146,832.53
Extranjero	8,360.20	68.90%	12,133.05	12,322.77	13,071.53	14,066.90	15,104.19	15,645.81	15,847.61	16,552.32	16,712.28	17,449.75	18,220.04	19,550.98	20,493.26
<b>TOTAL DE ACTIVOS</b>	146,972.47	3.81%	3,854,560.29	3,878,320.91	3,825,811.15	3,851,873.12	3,861,243.78	3,813,280.56	3,813,513.81	3,883,367.37	3,986,879.86	4,055,400.90	4,029,458.46	4,033,552.84	4,001,532.76
<b>DEPOSITOS</b>	163,436.61	4.55%	3,593,407.31	3,613,676.95	3,562,853.49	3,584,907.67	3,596,163.63	3,546,785.12	3,548,502.54	3,616,143.14	3,727,164.99	3,795,518.72	3,774,033.99	3,773,747.13	3,756,843.93
Locales	210,963.05	8.67%	2,432,379.87	2,442,171.97	2,401,029.68	2,373,047.07	2,375,476.63	2,325,602.42	2,371,628.62	2,437,945.85	2,582,063.67	2,669,976.06	2,635,705.01	2,568,878.68	2,643,342.92

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(3,250.00)	(11.50%)	28,250.00	28,250.00	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	25,000.00
De Particulares	323,384.35	17.07%	1,894,301.31	1,883,884.12	1,812,487.74	1,824,888.76	1,844,170.49	1,808,427.44	1,850,910.41	1,891,650.10	2,050,756.92	2,129,648.14	2,149,430.89	2,135,276.25	2,217,685.66
A la Vista	36,568.58	8.05%	454,263.38	405,872.94	365,334.84	334,781.40	287,686.38	324,046.95	405,302.49	422,307.67	384,464.10	419,946.45	369,489.89	458,049.64	490,831.95
A Plazo	128,074.49	12.51%	1,024,096.29	1,062,135.89	1,028,674.85	1,065,091.78	1,094,467.42	1,065,316.97	1,022,956.07	1,038,900.89	1,104,968.69	1,148,190.85	1,199,814.97	1,097,406.32	1,152,170.78
De Ahorros	158,741.28	38.16%	415,941.64	415,875.28	418,478.04	425,015.58	462,016.69	419,063.52	422,651.84	430,441.54	561,324.13	561,510.85	580,126.03	579,820.28	574,682.92
De Bancos	(109,171.29)	(21.41%)	509,828.56	530,037.85	538,541.94	498,158.32	481,306.14	467,174.98	470,718.21	496,295.75	481,306.75	490,327.92	436,274.12	383,602.44	400,657.26
A la Vista	461.09	3.70%	12,468.67	48,816.93	67,332.99	26,941.34	13,336.10	14,267.51	13,029.46	13,104.17	13,107.55	13,123.35	13,060.22	12,879.44	12,929.76
A Plazo	(109,632.39)	(22.04%)	497,359.89	481,220.93	471,208.95	471,216.97	467,970.04	452,907.47	457,688.75	483,191.58	468,199.21	477,204.57	423,213.91	370,722.99	387,727.50
Extranjero	(47,526.44)	(4.09%)	1,161,027.45	1,171,504.98	1,161,823.82	1,211,860.60	1,220,686.99	1,221,182.69	1,176,873.92	1,178,197.29	1,145,101.32	1,125,542.66	1,138,328.98	1,204,868.44	1,113,501.01
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	(18,596.55)	(6.57%)	282,945.96	265,612.13	297,236.48	307,856.48	317,442.54	314,595.28	274,417.60	275,093.38	266,461.66	268,121.55	275,708.82	263,549.67	264,349.41
A la Vista	(25,325.39)	(39.35%)	64,356.79	53,891.07	83,911.50	95,416.73	97,289.16	96,693.49	51,070.59	47,906.54	43,842.70	42,434.72	50,673.47	44,736.02	39,031.40
A Plazo	(55.45)	(0.04%)	157,151.67	149,825.08	150,016.92	149,251.13	154,801.05	153,806.67	155,497.85	148,305.93	142,902.37	144,627.98	144,846.57	146,375.74	157,096.22
De Ahorros	6,784.29	11.04%	61,437.51	61,895.98	63,308.05	63,188.62	65,352.34	64,095.12	67,849.17	78,880.92	79,716.59	81,058.85	80,188.79	72,437.92	68,221.79
De Bancos	(28,929.89)	(3.29%)	878,081.49	905,892.86	864,587.34	904,004.12	903,244.45	906,587.41	902,456.32	903,103.90	878,639.65	857,421.12	862,620.16	941,318.77	849,151.60
A la Vista	(1.45)	(0.18%)	793.85	790.38	800.75	732.11	947.63	406.93	572.45	2,205.65	1,133.92	1,109.15	1,020.25	421.85	792.39
A Plazo	(28,928.44)	(3.30%)	877,287.64	905,102.47	863,786.59	903,272.01	902,296.82	906,180.48	901,883.88	900,898.26	877,505.74	856,311.97	861,599.91	940,896.92	848,359.20
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	(7,146.85)	(7.10%)	100,708.05	109,716.01	108,292.17	111,417.45	113,101.62	113,481.40	111,432.69	113,723.34	105,183.98	103,861.57	103,391.32	108,831.14	93,561.20
Locales	(7,273.49)	(7.43%)	97,957.73	106,889.65	105,602.43	108,316.61	110,492.18	110,759.31	108,621.17	111,381.88	102,649.70	100,836.19	101,032.60	106,576.69	90,684.24
Extranjero	126.64	4.60%	2,750.32	2,826.36	2,689.74	3,100.84	2,609.45	2,722.10	2,811.52	2,341.46	2,534.28	3,025.38	2,358.71	2,254.44	2,876.96
PATRIMONIO	(9,317.30)	(5.81%)	160,444.93	154,927.95	154,665.49	155,548.00	151,978.53	153,014.04	153,578.58	153,500.89	154,530.89	156,020.61	152,033.15	150,974.57	151,127.63
Capital	0.00	0.00%	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98	81,515.98
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	11,934.92	36.41%	32,779.71	32,779.71	38,973.68	39,133.55	38,063.75	38,114.75	38,599.75	38,896.74	38,941.14	39,157.50	39,724.68	39,897.45	44,714.63
Provisiones Dinámicas	0.00	0.00%	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13
Otras Reservas	11,934.92	467.75%	2,551.58	2,551.58	8,745.55	8,905.42	7,835.62	7,886.62	8,371.62	8,668.61	8,713.01	8,929.37	9,496.56	9,669.32	14,486.50

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Utilidad de Periodos Anteriores	(11,814.71)	(31.95%)	36,975.93	36,975.93	30,781.96	30,622.09	31,691.89	31,640.89	31,155.89	30,858.90	30,814.50	30,598.14	26,490.33	29,978.40	25,161.22
Utilidad de Periodo	(5,755.81)	(106.80%)	5,389.30	231.05	759.60	2,283.60	(1,431.74)	(518.48)	159.60	(313.23)	1,096.92	3,207.51	3,660.84	(1,103.29)	(366.51)
Ganancia o Perdida en Valores Disponibles para la Venta	(3,681.69)	(97.30%)	3,784.01	3,425.28	2,634.27	1,992.77	2,138.65	2,260.90	2,147.37	2,542.49	2,162.35	1,541.48	641.32	686.03	102.32
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>146,972.47</b>	<b>3.81%</b>	<b>3,854,560.29</b>	<b>3,878,320.91</b>	<b>3,825,811.15</b>	<b>3,851,873.12</b>	<b>3,861,243.78</b>	<b>3,813,280.56</b>	<b>3,813,513.81</b>	<b>3,883,367.37</b>	<b>3,986,879.86</b>	<b>4,055,400.90</b>	<b>4,029,458.46</b>	<b>4,033,552.84</b>	<b>4,001,532.76</b>