

**THE BANK OF NOVA SCOTIA**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	458,726.77	137.86%	332,753.16	368,350.76	268,715.87	263,287.27	336,651.47	530,744.51	446,039.58	477,506.94	394,816.11	483,077.16	553,017.94	568,745.38	791,479.93
Depositos Locales en Bancos	18,343.08	26.92%	68,147.73	66,386.65	48,853.45	60,934.48	59,153.25	44,471.95	40,244.53	51,221.61	51,635.70	42,962.66	59,784.71	60,373.59	86,490.81
A la Vista	13,343.08	27.71%	48,147.73	41,386.65	43,853.45	60,934.48	59,153.25	44,471.95	40,244.53	51,221.61	51,635.70	42,962.66	49,784.71	45,373.59	61,490.81
A Plazo	5,000.00	25.00%	20,000.00	25,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	15,000.00	25,000.00
Depositos Extranjeros en Bancos	447,883.66	190.34%	235,305.83	280,008.12	199,170.89	183,831.23	258,773.34	471,588.37	389,979.07	410,407.04	329,337.66	426,157.10	481,262.11	493,136.09	683,189.49
A la Vista	16,883.66	19.56%	86,305.83	95,008.12	86,170.89	88,831.23	90,773.34	98,588.37	84,979.07	92,407.04	87,337.66	110,157.10	91,262.11	102,136.09	103,189.49
A Plazo	431,000.00	289.26%	149,000.00	185,000.00	113,000.00	95,000.00	168,000.00	373,000.00	305,000.00	318,000.00	242,000.00	316,000.00	390,000.00	391,000.00	580,000.00
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	(7,499.97)	(25.60%)	29,299.59	21,955.99	20,691.53	18,521.57	18,724.88	14,684.20	15,815.98	15,878.29	13,842.75	13,957.40	11,971.11	15,235.70	21,799.62
<b>CARTERA CREDITICIA</b>	(80,891.70)	(2.80%)	2,886,136.51	2,910,275.58	2,922,295.09	2,914,690.79	2,924,733.34	2,882,204.82	2,851,203.95	2,793,914.75	2,776,253.45	2,783,693.73	2,803,889.25	2,833,871.92	2,805,244.82
Locales	(99,106.48)	(3.31%)	2,990,130.11	3,008,521.01	3,017,498.65	3,011,054.01	3,016,978.46	2,973,622.35	2,941,422.62	2,884,368.52	2,863,905.10	2,870,200.33	2,889,900.40	2,920,462.00	2,891,023.64
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	(18,214.78)	(17.52%)	103,993.60	98,245.43	95,203.56	96,363.22	92,245.12	91,417.54	90,218.67	90,453.77	87,651.64	86,506.61	86,011.15	86,590.08	85,778.82
Locales	(18,214.78)	(17.52%)	103,993.60	98,245.43	95,203.56	96,363.22	92,245.12	91,417.54	90,218.67	90,453.77	87,651.64	86,506.61	86,011.15	86,590.08	85,778.82
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>	(7,681.58)	(2.12%)	362,610.88	360,184.81	374,612.40	375,844.08	377,833.97	378,299.81	378,397.11	380,634.39	381,140.60	365,016.30	370,049.91	355,707.61	354,929.29
Locales	(13,671.70)	(6.72%)	203,530.87	203,123.49	202,714.92	203,229.20	202,359.22	202,512.18	203,800.20	204,383.88	203,846.17	188,340.36	195,339.87	190,793.64	189,859.17
Extranjero	6,993.30	4.35%	160,907.30	158,929.91	174,138.54	174,728.46	177,539.13	178,189.22	176,809.02	178,998.44	180,054.98	179,052.22	176,250.85	165,601.87	167,900.60
Menos Provisiones	1,003.19	54.90%	1,827.29	1,868.58	2,241.06	2,113.58	2,064.38	2,401.59	2,212.11	2,747.93	2,760.55	2,376.27	1,540.80	687.90	2,830.48
Locales	1,003.19	54.90%	1,827.29	1,868.58	2,241.06	2,113.58	2,064.38	2,401.59	2,212.11	2,747.93	2,760.55	2,376.27	1,540.80	687.90	2,830.48
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>	(10,110.62)	(8.03%)	125,898.31	123,042.43	122,780.15	125,621.88	120,372.61	123,912.48	124,204.95	119,258.62	121,233.73	122,094.38	117,106.53	118,826.67	115,787.69
Locales	(17,795.44)	(15.49%)	114,872.72	110,115.67	109,350.20	111,456.41	104,981.77	108,394.45	107,203.57	102,023.36	102,769.96	102,629.46	97,547.40	100,599.64	97,077.28
Extranjero	7,684.82	69.70%	11,025.59	12,926.76	13,429.95	14,165.48	15,390.84	15,518.02	17,001.38	17,235.26	18,463.77	19,464.92	19,559.13	18,227.04	18,710.41
<b>TOTAL DE ACTIVOS</b>	360,042.87	9.71%	3,707,398.86	3,761,853.58	3,688,403.51	3,679,444.02	3,759,591.39	3,915,161.62	3,799,845.59	3,771,314.70	3,673,443.89	3,753,881.57	3,844,063.63	3,877,151.59	4,067,441.73
<b>DEPOSITOS</b>	334,043.09	9.71%	3,439,846.03	3,496,241.17	3,424,467.74	3,418,454.83	3,483,744.09	3,645,557.37	3,528,010.88	3,498,547.35	3,398,831.46	3,453,824.68	3,560,325.31	3,587,182.90	3,773,889.12
Locales	337,788.39	15.89%	2,125,747.18	2,214,089.39	2,090,938.33	1,960,126.44	2,188,914.34	2,388,064.98	2,325,022.03	2,319,687.90	2,245,973.20	2,294,799.45	2,336,213.42	2,347,471.84	2,463,535.57

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
De Particulares	387,271.87	23.04%	1,680,574.61	1,776,384.83	1,666,783.96	1,675,535.99	1,915,246.99	1,949,444.98	1,900,422.88	1,966,549.95	1,929,305.70	1,915,632.74	1,958,537.46	2,028,299.32	2,067,846.48
A la Vista	101,871.93	38.83%	262,322.77	306,077.49	347,513.49	319,290.64	318,431.28	282,526.61	287,546.10	310,621.72	284,496.15	266,740.06	291,358.48	311,088.60	364,194.69
A Plazo	199,734.84	20.62%	968,452.62	1,012,452.54	893,390.80	916,465.17	1,123,721.51	1,173,383.73	1,103,827.18	1,139,047.61	1,156,666.30	1,155,398.09	1,160,202.92	1,177,753.54	1,168,187.46
De Ahorros	85,665.11	19.05%	449,799.22	457,854.79	425,879.67	439,780.19	473,094.20	493,534.64	509,049.60	516,880.62	488,143.25	493,494.58	506,976.05	539,457.19	535,464.32
De Bancos	(49,483.48)	(11.78%)	420,172.57	412,704.56	399,154.36	259,590.44	248,667.35	413,620.00	399,599.16	328,137.95	291,667.50	354,166.71	352,675.97	294,172.52	370,689.09
A la Vista	(5,983.39)	(68.99%)	8,672.48	8,704.56	8,654.36	2,568.67	2,667.35	2,620.00	2,599.16	2,637.95	2,667.50	2,666.71	2,675.97	2,672.52	2,689.09
A Plazo	(43,500.09)	(10.57%)	411,500.09	404,000.00	390,500.00	257,021.78	246,000.00	411,000.00	397,000.00	325,500.00	289,000.00	351,500.00	350,000.00	291,500.00	368,000.00
Extranjero	(3,745.30)	(0.29%)	1,314,098.85	1,282,151.79	1,333,529.41	1,458,328.40	1,294,829.76	1,257,492.39	1,202,988.85	1,178,859.45	1,152,858.26	1,159,025.23	1,224,111.89	1,239,711.06	1,310,353.56
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	93,682.81	29.06%	322,381.67	333,586.72	325,689.63	316,986.60	324,275.64	326,906.14	330,419.19	332,504.87	311,194.99	318,939.36	384,838.19	400,935.17	416,064.48
A la Vista	(23,911.25)	(50.33%)	47,506.16	49,272.38	42,891.38	28,822.38	22,550.39	20,291.15	25,776.27	28,276.97	20,310.59	22,732.90	22,302.33	22,948.34	23,594.91
A Plazo	107,059.78	55.20%	193,933.73	202,812.18	201,938.15	202,939.19	207,430.40	215,141.52	216,071.26	199,735.65	201,658.26	202,784.87	270,965.12	281,416.80	300,993.50
De Ahorros	10,534.29	13.01%	80,941.78	81,502.16	80,860.11	85,225.03	94,294.85	91,473.47	88,571.67	104,492.25	89,226.14	93,421.60	91,570.74	96,570.03	91,476.07
De Bancos	(97,428.11)	(9.82%)	991,717.18	948,565.07	1,007,839.78	1,141,341.80	970,554.11	930,586.25	872,569.66	846,354.58	841,663.27	840,085.87	839,273.70	838,775.89	894,289.08
A la Vista	(815.95)	(73.28%)	1,113.48	220.00	226.08	259.66	276.16	282.24	287.57	814.60	847.93	269.50	273.70	276.49	297.53
A Plazo	(96,612.15)	(9.75%)	990,603.70	948,345.06	1,007,613.70	1,141,082.13	970,277.95	930,304.01	872,282.09	845,539.98	840,815.34	839,816.37	839,000.00	838,499.41	893,991.55
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	532.35	0.50%	106,999.48	99,702.48	96,176.54	91,874.59	104,115.09	95,260.00	94,314.94	94,008.60	92,830.32	115,703.52	97,910.53	103,504.30	107,531.83
Locales	3,019.14	3.07%	98,191.42	92,664.26	89,477.28	87,210.19	98,971.10	89,226.78	87,860.18	88,551.65	88,025.67	110,134.51	91,743.54	96,815.59	101,210.56
Extranjero	(2,486.79)	(28.23%)	8,808.06	7,038.21	6,699.26	4,664.40	5,143.99	6,033.21	6,454.76	5,456.95	4,804.65	5,569.01	6,166.99	6,688.71	6,321.27
PATRIMONIO	25,467.43	15.86%	160,553.35	165,909.93	167,759.24	169,114.59	171,732.20	174,344.25	177,519.77	178,758.76	181,782.11	184,353.37	185,827.79	186,464.38	186,020.78
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	1,558.57	3.91%	39,837.86	39,815.12	39,815.12	39,599.16	38,867.73	38,890.91	40,109.88	42,080.26	42,386.92	42,364.48	42,194.02	41,415.33	41,396.43
Provisiones Dinámicas	1,939.96	6.42%	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	30,228.13	32,168.09	32,168.09	32,168.09	32,168.09	32,168.09	32,168.09
Otras Reservas	(381.39)	(3.97%)	9,609.73	9,586.99	9,586.99	9,371.03	8,639.60	8,662.78	9,881.75	9,912.17	10,218.82	10,196.39	10,025.93	9,247.23	9,228.34

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	18,772.94	39.45%	47,590.19	47,612.93	47,612.93	47,828.89	48,560.31	48,537.13	47,318.17	45,347.79	45,041.13	45,063.56	45,234.02	66,344.24	66,363.13
Utilidad de Periodo	(783.35)	(73.93%)	1,059.64	6,093.64	8,221.57	8,769.92	12,711.58	13,553.30	15,451.69	15,056.00	17,122.56	17,710.63	20,331.52	295.65	276.28
Ganancia o Perdida en Valores Disponibles para la Venta	5,919.26	(62.64%)	(9,450.31)	(9,127.74)	(9,406.36)	(8,599.35)	(9,923.40)	(8,153.08)	(6,875.95)	(5,241.26)	(4,284.47)	(2,301.29)	(3,447.76)	(3,106.80)	(3,531.05)
<b>PASIVO Y PATRIMONIO</b>	<b>360,042.87</b>	<b>9.71%</b>	<b>3,707,398.86</b>	<b>3,761,853.58</b>	<b>3,688,403.51</b>	<b>3,679,444.02</b>	<b>3,759,591.39</b>	<b>3,915,161.62</b>	<b>3,799,845.59</b>	<b>3,771,314.70</b>	<b>3,673,443.89</b>	<b>3,753,881.57</b>	<b>3,844,063.63</b>	<b>3,877,151.59</b>	<b>4,067,441.73</b>