



CORRESPONDENT BANKING SERVICES



LOCAL STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



* Trademark of The Bank of Nova Scotia. Trademark used under license and control of The Bank of Nova Scotia.

Scotiabank de Costa Rica S.A.

YOUR SCOTIABANK PARTNER IN COSTA RICA

Scotiabank entered the Costa Rican market in September 1995, when it acquired an 80% interest in Corporación Mercaban, the holding company of the entire Banco Mercantil Group. In 1996 they registered Banco Mercantil de Costa Rica S.A. as Scotiabank de Costa Rica S.A., and in November 2001 increased its ownership to 100%.

As part of an expansion strategy the Scotiabank Group's subsidiary Scotiabank de Costa Rica S.A. merged with Banco Interfin in September 2006 ranking the entity as the largest private bank in the country with about C\$1.8 billion in assets and C\$1.1 billion in deposits.

Scotiabank de Costa Rica S.A. now operates 42 full service branches and 80 automatic teller machines, with the support of more than 1,200 employees. It provides a complete range of innovative financial products and services to individuals, small and medium sized enterprises, large corporations and governments. Also it provides international trade services and has an Automotive Finance Center.

BUSINESS BANKING

Offer specialized services to large companies and corporations locally, regionally, and multi-nationally.

Banking Services

- Universal Account
- Third-party Payment Services
- Deposit Services
- International Services
- Internet Banking

Loans

- Lines of Credit
- Loans
- Local Factoring
- Participation and Performance Bonds
- Commercial Credit Cards

Other

- Leasing
- Hotel Finance
- Taxes
- Trusts
- Investment Banking

Offer specialized services to small and medium enterprises (SMEs) ranging from opening chequing accounts to working capital financing and loans for asset purchases.

Banking Services

- Bank Accounts
- Third-party Payment Services
- Deposit Services
- International Services
- Scotia OnLine

Loans

- Lines of Credit
- Loans
- Local Factoring
- Participation and Performance Bonds
- Commercial Credit Cards

Other

- Leasing
- Taxes
- Trusts

For more information, see your Scotiabank Relationship Manager, e-mail us at corrbkg@scotiabank.com, or visit www.gtb.scotiabank.com

CORRESPONDENT BANKING SERVICES



PERSONAL BANKING

- Universal Account
- Savings Account
- Investments
- ScotiaCard
- Loans
- Credit Cards

INTERNATIONAL SERVICES

Provide a series of operations and services with very useful advantages involving full security and speed for your international trade operations:

- Import and Export Letters of Credit
- Standby Letter of Credit and Guarantees
- Collections Issued and Received
- Transfers Sent Abroad and Received from Abroad
- Foreign Exchange Purchase and Sale (Forex)

FOR MORE DETAILED INFORMATION

For more information or assistance regarding your international business requirements in Costa Rica, please contact Scotiabank de Costa Rica S.A. or your Scotiabank Relationship Manager.

Scotiabank de Costa Rica S.A.

P.O. Box 5395-1000
San José Costa Rica

Mr. Luis Liberman
Vice President & General Manager
Phone: (506) 2210-4511

Mr. Oscar Murrillo
Vice President
Commercial & Corporate Banking
Phone: (506) 2210-4203
E-mail: oscar.murrillo@scotiabank.com

Mr. Claudio Amador
Manager
Trade Finance & Correspondent Banking
Phone: (506) 2210-4138
E-mail: caudio.amador@scotiabank.com

General Phone: (506) 2210-4000
Locally call toll free: 800-1-SCOTIA
Fax: (506) 2210-4520 (Commercial & Corporate Banking)
SWIFT: NOSCCRSJ
www.scotiabankcr.com



* Trademark of The Bank of Nova Scotia. Trademark used under license and control of The Bank of Nova Scotia.

For more information, see your Scotiabank Relationship Manager, e-mail us at corrbkg@scotiabank.com, or visit www.gtb.scotiabank.com