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



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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.

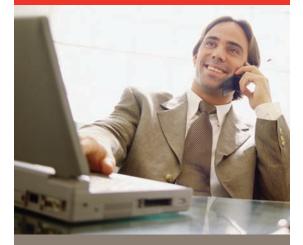
Banking Services	Loans	Other
Universal Account	Lines of Credit	Leasing
Third-party Payment	Loans	Hotel Finance
Services	Local Factoring	Taxes
Deposit Services	Participation and	Trusts
International Services	Performance Bonds	Investment Banking
Internet Banking	Commercial Credit Cards	J

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	Loans	Other
Bank Accounts	Lines of Credit	Leasing
Third-party Payment	Loans	Taxes
Services	Local Factoring	Trusts
Deposit Services	Participation and	
International Services	Performance Bonds	
Scotia OnLine	Commercial Credit Cards	

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

CORRESPONDENT BANKING SERVICES



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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.

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

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