



The Bank of Nova Scotia  
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001				2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
1 BALANCE DE SITUACION												
2 Total de Activos	480,962.05	469,166.52	450,311.60	467,609.06	428,702.67	416,460.92	424,644.61	401,630.66	409,368.06			
3 Activos Líquidos	19,780.88	19,340.00	16,383.26	17,804.79	14,052.59	4,369.29	3,508.66	4,135.85	5,978.26			
4 Total de Préstamos	382,271.53	367,792.39	352,868.90	365,118.52	329,334.41	324,946.34	331,661.40	304,589.61	295,015.12			
5 Locales	312,057.21	298,726.29	284,650.63	291,391.39	278,079.30	276,139.61	284,298.28	278,906.45	275,805.12			
6 Extranjeros	70,214.32	69,066.10	68,218.27	73,727.13	51,255.11	48,806.73	47,363.12	25,683.16	19,210.00			
7 Total de Inversiones	69,550.80	75,353.88	74,127.23	62,122.42	62,339.99	64,730.55	71,410.92	73,801.02	90,246.67			
8 Total de Depósitos	400,870.48	384,337.00	393,424.69	424,343.10	335,150.66	369,361.24	370,593.30	350,871.92	350,622.85			
9 Locales	34,844.14	33,723.54	66,571.35	96,568.05	35,317.39	81,479.87	84,450.11	89,703.02	87,534.22			
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11 Depósitos de Particulares	34,790.31	33,626.48	66,469.33	96,433.55	35,208.34	81,393.32	84,236.47	84,529.23	87,305.21			
12 Depósitos de Bancos	53.83	97.06	102.02	134.50	109.05	86.54	213.64	5,173.79	229.01			
13 Extranjeros	366,026.34	350,613.46	326,853.34	327,775.06	299,833.27	287,881.37	286,143.19	261,168.91	263,088.62			
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15 Depósitos de Particulares	7,661.72	5,554.39	6,049.56	5,877.78	5,027.53	7,561.75	4,527.37	4,695.10	4,654.52			
16 Depósitos de Bancos	358,364.62	345,059.07	320,803.78	321,897.28	294,805.74	280,319.62	281,615.82	256,473.80	258,434.10			
17 Patrimonio Total	10,534.98	10,785.02	10,715.14	14,101.73	10,562.14	10,532.53	10,651.74	10,711.85	10,575.99			
18 PROMEDIO (12 MESES)												
19 Total de Activos	480,962.05	469,166.52	450,311.60	467,609.06	454,832.36	442,813.72	437,478.11	434,619.86	419,035.37			
20 Activos Generadores de Ingresos	451,822.33	443,146.27	426,996.14	427,240.94	421,748.36	416,411.58	415,034.23	402,815.78	388,468.09			
21 Total de Prestamos	382,271.53	367,792.39	352,868.90	365,118.52	355,802.97	346,369.37	342,265.15	334,854.06	312,174.77			
22 Total de Inversiones	69,550.80	75,353.88	74,127.23	62,122.42	65,945.39	70,042.21	72,769.08	67,961.72	76,293.33			
23 Patrimonio Total	10,534.98	10,785.02	10,715.14	14,101.73	10,548.56	10,658.77	10,683.44	12,406.79	10,569.06			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	26,097.74	5,246.29	10,286.15	14,945.44	18,070.39	4,430.97	8,605.84	12,748.82	15,436.24			
26 Egreso de Operaciones	17,616.61	2,441.68	4,769.84	6,979.72	8,355.65	1,742.82	3,254.07	4,623.42	5,488.99			



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27 Ingreso Neto de Intereses	8,481.12	2,804.61	5,516.31	7,965.72	9,714.74	2,688.15	5,351.76	8,125.40	9,947.25	
28 Otros Ingresos	1,291.84	307.62	537.83	815.78	938.34	271.75	13,266.95	13,673.60	13,875.24	
29 Ingreso de Operaciones	9,772.96	3,112.23	6,054.14	8,781.50	10,653.07	2,959.90	18,618.71	21,799.00	23,822.48	
30 Egresos Generales	2,816.72	722.55	1,487.66	2,219.53	2,653.43	1,068.86	1,911.08	2,840.73	3,420.33	
31 Utilidad antes de Provisiones	6,956.24	2,389.68	4,566.48	6,561.98	7,999.65	1,891.05	16,707.63	18,958.27	20,402.15	
32 Utilidad del Periodo	3,484.86	2,389.68	4,566.48	9,906.62	11,344.29	1,891.05	13,186.85	15,399.91	16,843.17	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	15,269.86	15,255.48	15,208.98	3,609.06	332.38	1,440.15	1,930.42	1,202.95	724.16	
35 Total Provisiones Para Préstamos	6,355.68	6,355.68	6,355.68	3,000.41	447.21	447.21	443.29	473.29	93.08	
36 Préstamos Vencidos / Préstamos Totales (%)	3.99	4.15	4.31	0.99	0.10	0.44	0.58	0.39	0.25	
37 Provisiones / Préstamos Vencidos (%)	41.62	41.66	41.79	83.14	134.55	31.05	22.96	39.34	12.85	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.66	1.73	1.80	0.82	0.14	0.14	0.13	0.16	0.03	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.19	2.30	2.38	3.02	2.46	2.53	2.51	2.67	2.58	
41 Patrimonio / Activos Generadores de Ing. (%)	2.33	2.43	2.51	3.30	2.70	2.70	2.64	2.83	2.75	
42 Patrimonio / Préstamos Totales (%)	2.76	2.93	3.04	3.86	3.21	3.24	3.21	3.52	3.58	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	4.93	5.03	4.16	4.20	4.19	1.18	0.95	1.18	1.71	
45 Activos Líquidos / Activos Totales (%)	4.11	4.12	3.64	3.81	3.28	1.05	0.83	1.03	1.46	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	22.28	24.64	23.01	18.84	22.79	18.71	20.22	22.21	27.44	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.16	2.14	3.09	2.69	1.82	6.35	5.10	4.34	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.04	2.03	2.82	2.49	1.71	6.03	4.72	4.02	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	88.63	85.23	93.67	107.54	70.97	246.87	165.50	159.36	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.74	4.82	4.66	4.28	4.26	4.15	4.22	3.97	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.20	2.23	2.18	1.98	1.67	1.57	1.53	1.41	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.53	2.58	2.49	2.30	2.58	2.58	2.69	2.56			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	23.22	24.57	25.28	24.91	36.11	10.26	13.03	14.36			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.28	0.25	0.25	0.22	0.26	6.39	4.53	3.57			
56 PRODUCTIVIDAD												
57 Número de Empleados	42.00	44.00	43.00	44.00	44.00	45.00	47.00	49.00	51.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.00			
59 Préstamos / Empleados	9,101.70	8,358.92	8,206.25	8,298.15	7,484.87	7,221.03	7,056.63	6,216.11	5,784.61			
60 Depósitos Totales / Empleados	9,544.54	8,734.93	9,149.41	9,644.16	7,617.06	8,208.03	7,884.96	7,160.65	6,874.96			
61 Utilidad Neta / Empleados	0.00	54.31	106.20	225.15	257.82	42.02	280.57	314.28	330.26			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-10.87	-11.23	-5.70	-14.11	-4.51			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-13.85	-11.65	-6.01	-16.58	-10.42			
65 Locales (%)	0.00	0.00	0.00	0.00	-10.89	-7.56	-0.12	-4.28	-0.82			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-27.00	-29.33	-30.57	-65.16	-62.52			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-16.39	-3.90	-5.80	-17.31	4.62			
68 Locales (%)	0.00	0.00	0.00	0.00	1.36	141.61	26.86	-7.11	147.85			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-18.08	-17.89	-12.46	-20.32	-12.26			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	0.26	-2.34	-0.59	-24.04	0.13			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-20.87	188.77	55.45	48.47			