



The Bank of Nova Scotia
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	428,702.67	416,460.92	424,644.61	401,630.66	410,245.60	394,635.22	395,350.11	418,638.52	408,635.90	
3 Activos Líquidos	14,052.59	4,369.29	3,508.66	4,135.85	5,978.26	3,743.93	6,910.07	4,939.76	5,588.37	
4 Total de Préstamos	329,334.41	324,946.34	331,661.40	304,589.61	295,015.12	282,546.84	281,027.92	382,766.56	368,039.23	
5 Locales	278,079.30	276,139.61	284,298.28	278,906.45	275,805.12	262,648.83	268,436.27	370,606.56	366,377.54	
6 Extranjeros	51,255.11	48,806.73	47,363.12	25,683.16	19,210.00	19,898.01	12,591.65	12,160.00	1,661.68	
7 Total de Inversiones	62,339.99	64,730.55	71,410.92	73,801.02	90,246.67	89,060.90	88,671.92	11,610.45	15,342.35	
8 Total de Depósitos	335,150.66	369,361.24	370,593.30	350,871.92	350,622.85	333,899.50	332,781.09	322,747.58	331,378.10	
9 Locales	35,317.39	81,479.87	84,450.11	89,703.02	87,534.22	90,741.85	96,472.65	91,772.05	108,815.41	
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	35,208.34	81,393.32	84,236.47	84,529.23	87,305.21	90,521.88	96,225.06	91,732.30	108,703.16	
12 Depósitos de Bancos	109.05	86.54	213.64	5,173.79	229.01	219.96	247.59	39.75	112.25	
13 Extranjeros	299,833.27	287,881.37	286,143.19	261,168.91	263,088.62	243,157.65	236,308.44	230,975.54	222,562.68	
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	5,027.53	7,561.75	4,527.37	4,695.10	4,654.52	4,720.68	4,506.86	2,415.02	2,347.00	
16 Depósitos de Bancos	294,805.74	280,319.62	281,615.82	256,473.80	258,434.10	238,436.97	231,801.58	228,560.52	220,215.69	
17 Patrimonio Total	10,562.14	10,532.53	10,651.74	10,711.85	11,453.53	11,316.67	11,424.41	11,629.19	11,500.90	
18 PROMEDIO (12 MESES)										
19 Total de Activos	454,832.36	442,813.72	437,478.11	434,619.86	419,474.14	405,548.07	409,997.36	410,134.59	409,440.75	
20 Activos Generadores de Ingresos	421,748.36	416,411.58	415,034.23	402,815.78	388,468.09	380,642.32	386,386.08	386,383.82	384,321.68	
21 Total de Prestamos	355,802.97	346,369.37	342,265.15	334,854.06	312,174.77	303,746.59	306,344.66	343,678.09	331,527.17	
22 Total de Inversiones	65,945.39	70,042.21	72,769.08	67,961.72	76,293.33	76,895.72	80,041.42	42,705.73	52,794.51	
23 Patrimonio Total	10,548.56	10,658.77	10,683.44	12,406.79	11,007.83	10,924.60	11,038.07	11,170.52	11,477.22	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	19,748.76	4,430.97	8,605.84	12,748.82	16,817.22	3,958.63	7,925.45	12,204.74	16,909.37	
26 Egreso de Operaciones	9,128.77	1,742.82	3,254.07	4,623.42	5,868.69	1,293.39	2,488.09	3,966.50	5,939.84	



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27 Ingreso Neto de Intereses	10,620.00	2,688.15	5,351.76	8,125.40	10,948.52	2,665.24	5,437.35	8,238.23	10,969.53	
28 Otros Ingresos	7,960.35	271.75	13,266.95	13,532.02	13,801.32	174.54	376.92	599.65	843.48	
29 Ingreso de Operaciones	18,580.35	2,959.90	18,618.71	21,657.42	24,749.84	2,839.78	5,814.27	8,837.88	11,813.01	
30 Egresos Generales	3,613.79	1,068.86	1,911.08	2,828.65	3,859.71	1,276.06	2,363.71	3,451.67	4,793.18	
31 Utilidad Antes de Provisiones	14,966.56	1,891.05	16,707.63	18,828.77	20,890.13	1,563.72	3,450.56	5,386.20	7,019.83	
32 Utilidad del Periodo	10,071.11	1,891.05	13,186.85	15,399.91	17,330.25	1,513.39	3,354.63	5,330.04	6,888.14	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	332.38	1,440.15	1,930.42	1,202.95	724.16	193.62	703.57	97.28	907.98	
35 Total Provisiones Para Préstamos	447.21	447.21	443.29	473.29	93.08	143.08	189.20	170.36	218.10	
36 Préstamos Vencidos / Préstamos Totales (%)	0.10	0.44	0.58	0.39	0.25	0.07	0.25	0.03	0.25	
37 Provisiones / Préstamos Vencidos (%)	134.55	31.05	22.96	39.34	12.85	73.89	26.89	175.13	24.02	
38 Provisiones para Préstamos / Préstamos Totales (%)	0.14	0.14	0.13	0.16	0.03	0.05	0.07	0.04	0.06	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.46	2.53	2.51	2.67	2.79	2.87	2.89	2.78	2.81	
41 Patrimonio / Activos Generadores de Ing. (%)	2.70	2.70	2.64	2.83	2.97	3.05	3.09	2.95	3.00	
42 Patrimonio / Préstamos Totales (%)	3.21	3.24	3.21	3.52	3.88	4.01	4.07	3.04	3.12	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	4.19	1.18	0.95	1.18	1.71	1.12	2.08	1.53	1.69	
45 Activos Líquidos / Activos Totales (%)	3.28	1.05	0.83	1.03	1.46	0.95	1.75	1.18	1.37	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	22.79	18.71	20.22	22.21	27.44	27.79	28.72	5.13	6.32	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.39	1.82	6.35	5.10	4.46	1.59	1.74	1.84	1.79	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.21	1.71	6.03	4.72	4.13	1.49	1.64	1.73	1.68	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	95.47	70.97	246.87	165.50	157.44	55.41	60.78	63.62	60.02	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.68	4.26	4.15	4.22	4.33	4.16	4.10	4.21	4.40	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.16	1.67	1.57	1.53	1.51	1.36	1.29	1.37	1.55	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.52	2.58	2.58	2.69	2.82	2.80	2.81	2.84	2.85	
54 Egresos Generales / Ingresos de Operaciones (%)	19.45	36.11	10.26	13.06	15.59	44.94	40.65	39.06	40.58	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.89	0.26	6.39	4.48	3.55	0.18	0.20	0.21	0.22	
56 PRODUCTIVIDAD										
57 Número de Empleados	44.00	45.00	47.00	49.00	51.00	64.00	64.00	65.00	64.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	7,484.87	7,221.03	7,056.63	6,216.11	5,784.61	4,414.79	4,391.06	5,888.72	5,750.61	
60 Depósitos Totales / Empleados	7,617.06	8,208.03	7,884.96	7,160.65	6,874.96	5,217.18	5,199.70	4,965.35	5,177.78	
61 Utilidad Neta / Empleados	228.89	42.02	280.57	314.28	339.81	23.65	52.42	82.00	107.63	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-10.87	-11.23	-5.70	-14.11	-4.31	-5.24	-6.90	4.23	-0.39	
64 Préstamos (%)	-13.85	-11.65	-6.01	-16.58	-10.42	-13.05	-15.27	25.67	24.75	
65 Locales (%)	-10.89	-7.56	-0.12	-4.28	-0.82	-4.89	-5.58	32.88	32.84	
66 Extranjeros (%)	-27.00	-29.33	-30.57	-65.16	-62.52	-59.23	-73.41	-52.65	-91.35	
67 Depósitos (%)	-16.39	-3.90	-5.80	-17.31	4.62	-9.60	-10.20	-8.02	-5.49	
68 Locales (%)	1.36	141.61	26.86	-7.11	147.85	11.37	14.24	2.31	24.31	
69 Extranjeros (%)	-18.08	-17.89	-12.46	-20.32	-12.26	-15.54	-17.42	-11.56	-15.40	
70 Patrimonio (%)	0.26	-2.34	-0.59	-24.04	8.44	7.44	7.25	8.56	0.41	
71 Utilidad Neta (%)	1,782.52	-20.87	188.77	55.45	72.08	-19.97	-74.56	-65.39	-60.25	