



The Bank of Nova Scotia
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2003 | | | 2004 | | | 2005 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | 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 | 410,245.60 | 394,635.22 | 395,350.11 | 418,638.52 | 408,635.90 | 425,371.08 | 480,451.58 | 495,009.71 | 535,464.69 | |
| 3 Activos Líquidos | 5,978.26 | 3,743.93 | 6,910.07 | 4,939.76 | 5,588.37 | 4,992.67 | 4,987.85 | 9,825.23 | 11,650.89 | |
| 4 Total de Préstamos | 295,015.12 | 282,546.84 | 281,027.92 | 382,766.56 | 368,039.23 | 399,368.05 | 452,884.70 | 464,043.59 | 497,466.37 | |
| 5 Locales | 275,805.12 | 262,648.83 | 268,436.27 | 370,606.56 | 366,377.54 | 397,708.05 | 451,344.70 | 463,503.59 | 483,556.37 | |
| 6 Extranjeros | 19,210.00 | 19,898.01 | 12,591.65 | 12,160.00 | 1,661.68 | 1,660.00 | 1,540.00 | 540.00 | 13,910.00 | |
| 7 Total de Inversiones | 90,246.67 | 89,060.90 | 88,671.92 | 11,610.45 | 15,342.35 | 1,801.35 | 1,824.85 | 1,935.54 | 1,853.06 | |
| 8 Total de Depósitos | 350,622.85 | 333,899.50 | 332,781.09 | 322,747.58 | 331,378.10 | 346,566.06 | 332,212.57 | 326,958.97 | 363,489.47 | |
| 9 Locales | 87,534.22 | 90,741.85 | 96,472.65 | 91,772.05 | 108,815.41 | 121,356.41 | 92,272.71 | 67,885.30 | 97,723.10 | |
| 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 | 87,305.21 | 90,521.88 | 96,225.06 | 91,732.30 | 108,703.16 | 121,244.97 | 92,192.04 | 67,719.34 | 97,360.61 | |
| 12 Depósitos de Bancos | 229.01 | 219.96 | 247.59 | 39.75 | 112.25 | 111.44 | 80.67 | 165.96 | 362.49 | |
| 13 Extranjeros | 263,088.62 | 243,157.65 | 236,308.44 | 230,975.54 | 222,562.68 | 225,209.64 | 239,939.86 | 259,073.67 | 265,766.37 | |
| 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 | 4,654.52 | 4,720.68 | 4,506.86 | 2,415.02 | 2,347.00 | 2,947.08 | 3,321.44 | 3,432.76 | 4,427.18 | |
| 16 Depósitos de Bancos | 258,434.10 | 238,436.97 | 231,801.58 | 228,560.52 | 220,215.69 | 222,262.57 | 236,618.42 | 255,640.91 | 261,339.19 | |
| 17 Patrimonio Total | 11,453.53 | 11,316.67 | 11,424.41 | 11,629.19 | 11,500.90 | 11,725.62 | 11,877.60 | 11,867.70 | 10,816.52 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 419,474.14 | 405,548.07 | 409,997.36 | 410,134.59 | 409,440.75 | 410,003.15 | 437,900.85 | 456,824.12 | 472,050.30 | |
| 20 Activos Generadores de Ingresos | 388,468.09 | 380,642.32 | 386,386.08 | 386,383.82 | 384,321.68 | 386,388.57 | 412,204.70 | 430,178.07 | 441,350.50 | |
| 21 Total de Prestamos | 312,174.77 | 303,746.59 | 306,344.66 | 343,678.09 | 331,527.17 | 340,957.45 | 366,956.31 | 423,405.08 | 432,752.80 | |
| 22 Total de Inversiones | 76,293.33 | 76,895.72 | 80,041.42 | 42,705.73 | 52,794.51 | 45,431.12 | 45,248.39 | 6,773.00 | 8,597.70 | |
| 23 Patrimonio Total | 11,007.83 | 10,924.60 | 11,038.07 | 11,170.52 | 11,477.22 | 11,521.14 | 11,651.00 | 11,748.45 | 11,158.71 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 16,817.22 | 3,958.63 | 7,925.45 | 12,204.74 | 16,909.37 | 5,093.16 | 11,069.24 | 17,996.24 | 25,712.68 | |
| 26 Egreso de Operaciones | 5,868.69 | 1,293.39 | 2,488.09 | 3,966.50 | 5,939.84 | 2,585.62 | 5,658.98 | 9,811.18 | 14,845.90 | |



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| 27 Ingreso Neto de Intereses | 10,948.52 | 2,665.24 | 5,437.35 | 8,238.23 | 10,969.53 | 2,507.54 | 5,410.26 | 8,185.05 | 10,866.77 | |
| 28 Otros Ingresos | 13,801.32 | 174.54 | 376.92 | 599.65 | 843.48 | 317.27 | 551.53 | 798.21 | 1,042.77 | |
| 29 Ingreso de Operaciones | 24,749.84 | 2,839.78 | 5,814.27 | 8,837.88 | 11,813.01 | 2,824.81 | 5,961.79 | 8,983.27 | 11,909.55 | |
| 30 Egresos Generales | 3,859.71 | 1,276.06 | 2,363.71 | 3,451.67 | 4,793.18 | 1,356.34 | 2,510.54 | 3,729.95 | 5,136.61 | |
| 31 Utilidad Antes de Provisiones | 20,890.13 | 1,563.72 | 3,450.56 | 5,386.20 | 7,019.83 | 1,468.48 | 3,451.25 | 5,253.31 | 6,772.94 | |
| 32 Utilidad del Periodo | 17,330.25 | 1,513.39 | 3,354.63 | 5,330.04 | 6,888.14 | 1,468.48 | 3,437.95 | 5,240.01 | 6,759.64 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 724.16 | 193.62 | 703.57 | 97.28 | 907.98 | 799.14 | 434.59 | 1,471.87 | 1,393.97 | |
| 35 Total Provisiones Para Préstamos | 93.08 | 143.08 | 189.20 | 170.36 | 218.10 | 218.10 | 140.02 | 140.02 | 140.02 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 0.25 | 0.07 | 0.25 | 0.03 | 0.25 | 0.20 | 0.10 | 0.32 | 0.28 | |
| 37 Provisiones / Préstamos Vencidos (%) | 12.85 | 73.89 | 26.89 | 175.13 | 24.02 | 27.29 | 32.22 | 9.51 | 10.04 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 0.03 | 0.05 | 0.07 | 0.04 | 0.06 | 0.05 | 0.03 | 0.03 | 0.03 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 2.79 | 2.87 | 2.89 | 2.78 | 2.81 | 2.76 | 2.47 | 2.40 | 2.02 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 2.97 | 3.05 | 3.09 | 2.95 | 3.00 | 2.92 | 2.61 | 2.55 | 2.17 | |
| 42 Patrimonio / Préstamos Totales (%) | 3.88 | 4.01 | 4.07 | 3.04 | 3.12 | 2.94 | 2.62 | 2.56 | 2.17 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 1.71 | 1.12 | 2.08 | 1.53 | 1.69 | 1.44 | 1.50 | 3.01 | 3.21 | |
| 45 Activos Líquidos / Activos Totales (%) | 1.46 | 0.95 | 1.75 | 1.18 | 1.37 | 1.17 | 1.04 | 1.98 | 2.18 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 27.44 | 27.79 | 28.72 | 5.13 | 6.32 | 1.96 | 2.05 | 3.60 | 3.72 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 4.46 | 1.59 | 1.74 | 1.84 | 1.79 | 1.52 | 1.67 | 1.62 | 1.53 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 4.13 | 1.49 | 1.64 | 1.73 | 1.68 | 1.43 | 1.57 | 1.53 | 1.43 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 157.44 | 55.41 | 60.78 | 63.62 | 60.02 | 50.98 | 59.02 | 59.47 | 60.58 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 4.33 | 4.16 | 4.10 | 4.21 | 4.40 | 5.27 | 5.37 | 5.58 | 5.83 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 1.51 | 1.36 | 1.29 | 1.37 | 1.55 | 2.68 | 2.75 | 3.04 | 3.36 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.82 | 2.80 | 2.81 | 2.84 | 2.85 | 2.60 | 2.63 | 2.54 | 2.46 | | | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 15.59 | 44.94 | 40.65 | 39.06 | 40.58 | 48.02 | 42.11 | 41.52 | 43.13 | | | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 3.55 | 0.18 | 0.20 | 0.21 | 0.22 | 0.33 | 0.27 | 0.25 | 0.24 | | | |
| 56 PRODUCTIVIDAD | | | | | | | | | | | | |
| 57 Número de Empleados | 51.00 | 64.00 | 64.00 | 65.00 | 64.00 | 64.00 | 68.00 | 79.00 | 79.00 | | | |
| 58 Número de Sucursales | 1.00 | 1.00 | 1.00 | 1.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 59 Préstamos / Empleados | 5,784.61 | 4,414.79 | 4,391.06 | 5,888.72 | 5,750.61 | 6,240.13 | 6,660.07 | 5,873.97 | 6,297.04 | | | |
| 60 Depósitos Totales / Empleados | 6,874.96 | 5,217.18 | 5,199.70 | 4,965.35 | 5,177.78 | 5,415.09 | 4,885.48 | 4,138.72 | 4,601.13 | | | |
| 61 Utilidad Neta / Empleados | 339.81 | 23.65 | 52.42 | 82.00 | 107.63 | 22.94 | 50.56 | 66.33 | 85.57 | | | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | | | |
| 63 Activos (%) | -4.31 | -5.24 | -6.90 | 4.23 | -0.39 | 7.79 | 21.53 | 18.24 | 31.04 | | | |
| 64 Préstamos (%) | -10.42 | -13.05 | -15.27 | 25.67 | 24.75 | 41.35 | 61.15 | 21.23 | 35.17 | | | |
| 65 Locales (%) | -0.82 | -4.89 | -5.58 | 32.88 | 32.84 | 51.42 | 68.14 | 25.07 | 31.98 | | | |
| 66 Extranjeros (%) | -62.52 | -59.23 | -73.41 | -52.65 | -91.35 | -91.66 | -87.77 | -95.56 | 737.10 | | | |
| 67 Depósitos (%) | 4.62 | -9.60 | -10.20 | -8.02 | -5.49 | 3.79 | -0.17 | 1.30 | 9.69 | | | |
| 68 Locales (%) | 147.85 | 11.37 | 14.24 | 2.31 | 24.31 | 33.74 | -4.35 | -26.03 | -10.19 | | | |
| 69 Extranjeros (%) | -12.26 | -15.54 | -17.42 | -11.56 | -15.40 | -7.38 | 1.54 | 12.16 | 19.41 | | | |
| 70 Patrimonio (%) | 8.44 | 7.44 | 7.25 | 8.56 | 0.41 | 3.61 | 3.97 | 2.05 | -5.95 | | | |
| 71 Utilidad Neta (%) | 72.08 | -19.97 | -74.56 | -65.39 | -60.25 | -2.97 | 2.48 | -1.69 | -1.87 | | | |