



The Bank Of Nova Scotia
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	551,945.14	552,233.19	600,156.25	628,243.58	683,992.31	761,957.34	960,882.33	1,039,895.35	1,113,928.70	
Activos Líquidos	6,740.64	7,713.77	45,286.24	45,321.97	45,738.60	35,243.03	113,471.60	55,580.86	93,955.85	
Total de Préstamos	523,359.05	509,416.80	518,046.44	542,339.70	602,020.50	682,135.38	811,259.83	951,752.65	978,441.92	
Locales	505,711.80	490,238.52	496,182.19	521,017.14	575,697.26	657,441.03	787,117.56	934,651.28	946,204.75	
Extranjeros	17,647.25	19,178.28	21,864.25	21,322.56	26,323.24	24,694.35	24,142.27	17,101.37	32,237.17	
Total de Inversiones	1,931.38	14,616.58	14,550.60	14,533.00	9,470.32	17,786.69	5,063.58	7,074.25	14,476.31	
Total de Depósitos	398,586.02	449,065.48	494,912.90	503,821.52	501,032.61	483,491.82	849,193.32	933,662.80	1,059,016.39	
Locales	169,830.45	244,175.17	255,421.85	285,573.69	259,230.42	280,594.32	624,709.29	295,205.71	358,525.02	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00	
Depósitos de Particulares	169,137.86	243,370.05	255,064.75	285,261.47	258,919.13	280,576.66	624,693.35	290,189.77	327,484.05	
Depósitos de Bancos	692.59	805.12	357.10	312.22	311.29	17.65	15.94	15.94	26,040.98	
Extranjeros	228,755.57	204,890.31	239,491.05	218,247.84	241,802.19	202,897.50	224,484.03	638,457.09	700,491.36	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	6,519.19	7,569.54	8,252.21	8,150.09	8,972.64	9,314.01	9,655.71	12,517.05	19,531.31	
Depósitos de Bancos	222,236.38	197,320.77	231,238.84	210,097.75	232,829.55	193,583.49	214,828.32	625,940.04	680,960.06	
Patrimonio Total	11,804.31	11,366.93	11,663.19	12,020.22	12,191.45	12,556.63	13,083.95	11,915.03	13,373.44	
PROMEDIO (12 MESES)										
Total de Activos	543,704.92	532,089.48	566,133.30	601,780.93	617,968.72	657,095.26	780,519.29	834,069.46	898,960.51	
Activos Generadores de Ingresos	512,304.93	503,268.96	516,838.34	551,909.14	568,390.62	611,977.73	674,460.22	757,849.80	802,204.52	
Total de Prestamos	510,412.71	494,994.02	508,626.44	543,682.94	562,689.78	595,776.09	664,653.13	747,046.17	790,231.21	
Total de Inversiones	1,892.22	8,274.94	8,211.91	8,226.20	5,700.85	16,201.64	9,807.09	10,803.62	11,973.31	
Patrimonio Total	11,310.41	11,585.41	11,693.24	11,914.54	11,997.88	11,961.78	12,373.57	11,967.63	12,782.44	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	36,113.68	9,414.06	19,149.35	29,697.73	40,677.51	10,666.01	21,072.62	33,825.67	47,576.37	
Egreso de Operaciones	24,588.22	6,845.79	13,523.97	21,072.93	28,770.34	6,388.31	11,922.51	20,180.36	27,037.68	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	11,525.46	2,568.28	5,625.38	8,624.80	11,907.17	4,277.70	9,150.11	13,645.31	20,538.69
Otros Ingresos	1,472.33	349.45	774.83	1,454.26	2,163.77	1,788.40	5,952.73	8,244.61	10,813.81
Ingreso de Operaciones	12,997.79	2,917.72	6,400.22	10,079.06	14,070.94	6,066.10	15,102.84	21,889.92	31,352.50
Egresos Generales	6,465.82	2,265.94	4,131.69	5,792.77	7,810.59	4,034.65	9,897.17	14,906.58	21,904.48
Utilidad Antes de Provisiones	6,531.96	651.78	2,268.52	4,286.29	6,260.34	2,031.46	5,205.67	6,983.34	9,448.02
Utilidad del Periodo	6,532.74	651.78	2,268.52	4,279.36	6,248.07	2,031.46	5,205.67	6,811.27	9,251.10
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	612.68	187.31	257.33	236.27	255.91	413.88	263.41	4,294.11	4,016.19
Total Provisiones Para Préstamos	0.00	0.00	0.00	6.93	12.28	12.28	12.28	184.34	65.03
Préstamos Vencidos / Préstamos Totales (%)	0.12	0.04	0.05	0.04	0.04	0.06	0.03	0.45	0.41
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	2.93	4.80	2.97	4.66	4.29	1.62
Provisiones Para Préstamos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	2.14	2.06	1.94	1.91	1.78	1.65	1.36	1.15	1.20
Patrimonio / Activos Generadores de Ing. (%)	2.25	2.17	2.19	2.16	1.99	1.79	1.60	1.24	1.35
Patrimonio / Préstamos Totales (%)	2.26	2.23	2.25	2.22	2.03	1.84	1.61	1.25	1.37
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	1.69	1.72	9.15	9.00	9.13	7.29	13.36	5.95	8.87
Activos Líquidos / Activos Totales (%)	1.22	1.40	7.55	7.21	6.69	4.63	11.81	5.34	8.43
Activos Líquidos + Inversiones / Depósitos Totales (%)	2.18	4.97	12.09	11.88	11.02	10.97	13.96	6.71	10.24
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.28	0.52	0.88	1.03	1.10	1.33	1.54	1.20	1.15
Utilidad Neta / Total de Activos (Promedio) (%)	1.20	0.49	0.80	0.95	1.01	1.24	1.33	1.09	1.03
Utilidad Neta / Patrimonio Total (Promedio) (%)	57.76	22.50	38.80	47.89	52.08	67.93	84.14	75.89	72.37
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.05	7.48	7.41	7.17	7.16	6.97	6.25	5.95	5.93
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.80	5.44	5.23	5.09	5.06	4.18	3.54	3.55	3.37
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.25	2.04	2.18	2.08	2.09	2.80	2.71	2.40	2.56
Egresos Generales / Ingresos de Operaciones (%)	49.75	77.66	64.56	57.47	55.51	66.51	65.53	68.10	69.87



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.29	0.28	0.30	0.35	0.38	1.17	1.77	1.45	1.35
PRODUCTIVIDAD									
Número de Empleados	95.00	105.00	115.00	117.00	130.00	168.00	168.00	179.00	194.00
Número de Sucursales	4.00	4.00	4.00	5.00	5.00	5.00	5.00	5.00	6.00
Préstamos / Empleados	5,509.04	4,851.59	4,504.75	4,635.38	4,630.93	4,060.33	4,828.93	5,317.05	5,043.52
Depósitos Totales / Empleados	4,195.64	4,276.81	4,303.59	4,306.17	3,854.10	2,877.93	5,054.72	5,215.99	5,458.85
Utilidad Neta / Empleados	68.77	6.21	19.73	36.58	48.06	12.09	30.99	38.05	47.69
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	3.08	7.87	12.79	9.20	23.92	37.98	60.11	65.52	62.86
Préstamos (%)	5.20	6.00	3.77	-0.49	15.03	33.91	56.60	75.49	62.53
Locales (%)	4.58	5.80	3.52	-0.81	13.84	34.11	58.63	79.39	64.36
Extranjeros (%)	26.87	11.47	9.98	8.06	49.16	28.76	10.42	-19.80	22.47
Depósitos (%)	9.66	21.31	27.96	23.81	25.70	7.67	71.58	85.32	111.37
Locales (%)	73.79	104.63	77.35	78.54	52.64	14.92	144.58	3.37	38.30
Extranjeros (%)	-13.93	-18.33	-1.34	-11.64	5.70	-0.97	-6.27	192.54	189.70
Patrimonio (%)	9.13	-3.70	-0.51	1.79	3.28	10.47	12.18	-0.88	9.70
Utilidad Neta (%)	-3.36	-56.55	-33.47	-17.20	-4.36	211.68	129.47	59.17	48.06
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	522,277.31	508,298.57	517,430.23	541,691.66	601,308.40	681,892.89	810,858.90	941,155.16	943,697.73
Mencion Especial	444.66	390.97	336.57	287.44	309.86	0.00	0.00	0.00	0.00
Subnormal	240.11	232.73	0.00	0.00	0.00	0.00	0.00	9,967.49	33,231.31
Dudoso	396.96	494.53	279.64	367.53	414.51	254.76	413.21	814.35	1,577.91
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.61	7.54	7.43	7.17	7.20	5.78	4.94	5.30	5.68
Resto del País	8.60	8.50	8.34	8.33	7.71	6.20	5.51	5.71	6.31
Al por Menor	8.05	8.05	8.06	8.06	7.59	6.00	5.23	5.18	5.51



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Consumo									
Vivienda Hipotecaria	6.46	6.45	6.48	6.48	6.48	6.46	6.37	6.29	6.28
Prestamo Personal Auto	8.00	8.47	8.56	8.65	8.62	8.63	8.54	7.47	7.60
Prestamo Personal	7.94	7.85	7.78	7.74	7.76	7.79	7.54	7.12	7.54
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.67
TASA DE INTERES PASIVA									
Persona Natural	4.84	4.83	4.81	4.76	4.48	3.22	2.61	0.00	2.76
Persona Juridica	5.03	4.96	4.96	5.06	4.65	2.98	2.26	0.00	2.77