



The Bank Of Nova Scotia
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	683,992.31	761,957.34	960,882.33	1,039,895.35	1,113,928.70	1,129,897.03	1,134,387.18	1,139,733.64	1,166,371.39	
Activos Líquidos	45,738.60	35,243.03	113,471.60	55,580.86	93,955.85	62,722.35	85,963.17	105,955.89	100,658.49	
Total de Préstamos	602,020.50	682,135.38	811,259.83	951,752.65	978,441.92	1,020,716.52	1,010,850.36	987,536.53	1,028,178.08	
Locales	575,697.26	657,441.03	787,117.56	934,651.28	946,204.75	988,153.84	992,648.07	961,448.11	995,451.24	
Extranjeros	26,323.24	24,694.35	24,142.27	17,101.37	32,237.17	32,562.68	18,202.29	26,088.43	32,726.84	
Total de Inversiones	9,470.32	17,786.69	5,063.58	7,074.25	14,476.31	18,184.89	16,769.14	17,335.20	16,244.53	
Total de Depósitos	501,032.61	483,491.82	849,193.32	933,662.80	1,059,016.39	1,026,248.77	1,080,680.64	1,076,640.62	1,080,964.44	
Locales	259,230.42	280,594.32	624,709.29	295,205.71	358,525.02	376,831.18	438,641.05	476,810.63	530,339.43	
Depósitos de Oficiales	0.00	0.00	0.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	
Depósitos de Particulares	258,919.13	280,576.66	624,693.35	290,189.77	327,484.05	349,006.27	402,573.35	410,459.14	431,788.69	
Depósitos de Bancos	311.29	17.65	15.94	15.94	26,040.98	22,824.91	31,067.70	61,351.48	93,550.74	
Extranjeros	241,802.19	202,897.50	224,484.03	638,457.09	700,491.36	649,417.59	642,039.59	599,829.99	550,625.01	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	8,972.64	9,314.01	9,655.71	12,517.05	19,531.31	26,430.99	33,005.78	49,920.42	61,036.33	
Depósitos de Bancos	232,829.55	193,583.49	214,828.32	625,940.04	680,960.06	622,986.60	609,033.81	549,909.57	489,588.68	
Patrimonio Total	12,191.45	12,556.63	13,083.95	11,915.03	13,373.44	14,007.22	15,396.95	15,888.49	15,498.23	
PROMEDIO (12 MESES)										
Total de Activos	617,968.72	657,095.26	780,519.29	834,069.46	898,960.51	945,927.19	1,047,634.75	1,089,814.50	1,140,150.05	
Activos Generadores de Ingresos	568,390.62	611,977.73	674,460.22	757,849.80	802,204.52	869,411.74	921,971.45	981,849.32	1,018,670.42	
Total de Prestamos	562,689.78	595,776.09	664,653.13	747,046.17	790,231.21	851,425.95	911,055.09	969,644.59	1,003,310.00	
Total de Inversiones	5,700.85	16,201.64	9,807.09	10,803.62	11,973.31	17,985.79	10,916.36	12,204.72	15,360.42	
Patrimonio Total	11,997.88	11,961.78	12,373.57	11,967.63	12,782.44	13,281.92	14,240.45	13,901.76	14,435.83	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	40,677.51	10,666.01	21,072.62	33,825.67	47,576.37	13,684.18	28,226.72	44,520.41	59,060.89	
Egreso de Operaciones	28,770.34	6,388.31	11,922.51	20,180.36	27,037.68	5,520.49	10,121.97	14,466.04	18,611.45	



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Ingreso Neto de Intereses	11,907.17	4,277.70	9,150.11	13,645.31	20,538.69	8,163.69	18,104.75	30,054.38	40,449.44
Otros Ingresos	2,163.77	1,788.40	5,952.73	8,244.61	10,813.81	4,770.53	8,276.40	11,708.88	15,003.76
Ingreso de Operaciones	14,070.94	6,066.10	15,102.84	21,889.92	31,352.50	12,934.22	26,381.15	41,763.26	55,453.19
Egresos Generales	7,810.59	4,034.65	9,897.17	14,906.58	21,904.48	7,358.21	13,489.96	19,919.95	37,941.19
Utilidad Antes de Provisiones	6,260.34	2,031.46	5,205.67	6,983.34	9,448.02	5,576.00	12,891.19	21,843.31	17,512.01
Utilidad del Periodo	6,248.07	2,031.46	5,205.67	6,811.27	9,251.10	5,511.01	12,475.05	21,392.32	15,524.34
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	255.91	413.88	263.41	4,294.11	4,016.19	3,896.66	8,999.72	25,160.41	23,709.57
Total Provisiones Para Préstamos	12.28	12.28	12.28	184.34	65.03	123.09	466.66	512.99	2,055.19
Préstamos Vencidos / Préstamos Totales (%)	0.04	0.06	0.03	0.45	0.41	0.38	0.89	2.55	2.31
Provisiones / Préstamos Vencidos (%)	4.80	2.97	4.66	4.29	1.62	3.16	5.19	2.04	8.67
Provisiones Para Préstamos / Préstamos Totales (%)	0.00	0.00	0.00	0.02	0.01	0.01	0.05	0.05	0.20
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	1.78	1.65	1.36	1.15	1.20	1.24	1.36	1.39	1.33
Patrimonio / Activos Generadores de Ing. (%)	1.99	1.79	1.60	1.24	1.35	1.35	1.50	1.58	1.48
Patrimonio / Préstamos Totales (%)	2.03	1.84	1.61	1.25	1.37	1.37	1.52	1.61	1.51
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	9.13	7.29	13.36	5.95	8.87	6.11	7.95	9.84	9.31
Activos Líquidos / Activos Totales (%)	6.69	4.63	11.81	5.34	8.43	5.55	7.58	9.30	8.63
Activos Líquidos + Inversiones / Depósitos Totales (%)	11.02	10.97	13.96	6.71	10.24	7.88	9.51	11.45	10.81
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.10	1.33	1.54	1.20	1.15	2.54	2.71	2.91	1.52
Utilidad Neta / Total de Activos (Promedio) (%)	1.01	1.24	1.33	1.09	1.03	2.33	2.38	2.62	1.36
Utilidad Neta / Patrimonio Total (Promedio) (%)	52.08	67.93	84.14	75.89	72.37	165.97	175.21	205.18	107.54
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.16	6.97	6.25	5.95	5.93	6.30	6.12	6.05	5.80
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.06	4.18	3.54	3.55	3.37	2.54	2.20	1.96	1.83
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.09	2.80	2.71	2.40	2.56	3.76	3.93	4.08	3.97



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Egresos Generales / Ingresos de Operaciones (%)	55.51	66.51	65.53	68.10	69.87	56.89	51.13	47.70	68.42
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.38	1.17	1.77	1.45	1.35	2.19	1.80	1.59	1.47
PRODUCTIVIDAD									
Número de Empleados	130.00	168.00	168.00	179.00	194.00	189.00	197.00	197.00	202.00
Número de Sucursales	5.00	5.00	5.00	5.00	6.00	0.00	9.00	11.00	11.00
Préstamos / Empleados	4,630.93	4,060.33	4,828.93	5,317.05	5,043.52	5,400.62	5,131.22	5,012.88	5,089.99
Depósitos Totales / Empleados	3,854.10	2,877.93	5,054.72	5,215.99	5,458.85	5,429.89	5,485.69	5,465.18	5,351.31
Utilidad Neta / Empleados	48.06	12.09	30.99	38.05	47.69	29.16	63.33	108.59	76.85
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	23.92	37.98	60.11	65.52	62.86	48.29	18.06	9.60	4.71
Préstamos (%)	15.03	33.91	56.60	75.49	62.53	49.64	24.60	3.76	5.08
Locales (%)	13.84	34.11	58.63	79.39	64.36	50.30	26.11	2.87	5.20
Extranjeros (%)	49.16	28.76	10.42	-19.80	22.47	31.86	-24.60	52.55	1.52
Depósitos (%)	25.70	7.67	71.58	85.32	111.37	112.26	27.26	15.31	2.07
Locales (%)	52.64	14.92	144.58	3.37	38.30	34.30	-29.78	61.52	47.92
Extranjeros (%)	5.70	-0.97	-6.27	192.54	189.70	220.07	186.01	-6.05	-21.39
Patrimonio (%)	3.28	10.47	12.18	-0.88	9.70	11.55	17.68	33.35	15.89
Utilidad Neta (%)	-4.36	211.68	129.47	59.17	48.06	171.28	139.64	214.07	67.81
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	601,308.40	681,892.89	810,858.90	941,155.16	943,697.73	984,604.21	974,288.35	948,296.28	989,422.85
Mencion Especial	309.86	0.00	0.00	0.00	0.00	25,531.02	18,552.29	7,979.69	12,236.30
Subnormal	0.00	0.00	0.00	9,967.49	33,231.31	7,682.64	14,042.76	24,858.40	7,199.32
Dudoso	414.51	254.76	413.21	814.35	1,577.91	3,021.74	4,433.62	6,915.16	21,374.80
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	7.83	6.82	5.00	9.50	4.80	5.00	6.00	5.40	5.00



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	7.50	7.00	6.85	8.50	5.80	6.88	6.91	6.70	7.36
Al por Menor	7.14	6.00	4.50	4.67	4.17	5.67	5.83	6.17	6.17
Consumo									
Vivienda Hipotecaria	5.40	6.70	5.22	5.79	6.27	6.40	6.44	6.17	6.16
Prestamo Personal Auto	8.60	8.60	7.83	6.88	7.94	7.86	8.00	7.93	7.84
Prestamo Personal	6.70	7.90	6.82	7.07	7.96	8.04	8.17	8.08	8.20
Tarjeta de Crédito	0.00	0.00	0.00	0.00	10.00	9.00	10.00	10.00	10.00
TASA DE INTERES PASIVA									
Persona Natural	4.48	3.22	2.61	2.73	2.76	2.76	2.79	2.75	2.73
Persona Juridica	4.65	2.98	2.26	2.82	2.77	2.67	2.79	2.68	2.51