

THE BANK OF NOVA SCOTIA
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,113,928.70	1,129,897.03	1,134,387.18	1,139,733.64	1,166,371.39	1,357,257.12	1,547,706.75	1,542,633.94	1,549,734.14
ACTIVOS LIQUIDOS	93,955.85	62,722.35	85,963.17	105,955.89	100,658.48	250,695.33	288,296.09	263,427.78	252,387.84
TOTAL DE PRESTAMOS	978,441.92	1,020,716.52	1,010,850.36	987,536.53	1,028,178.08	1,075,707.14	1,196,583.17	1,226,113.63	1,251,941.36
LOCALES	946,204.75	988,153.84	992,648.07	961,448.11	995,451.24	1,056,593.26	1,172,835.29	1,203,150.06	1,231,545.46
EXTRANJEROS	32,237.17	32,562.68	18,202.29	26,088.43	32,726.84	19,113.88	23,747.88	22,963.57	20,395.90
TOTAL DE INVERSIONES	14,476.31	18,184.89	16,769.14	17,335.20	16,244.53	3,427.20	9,194.82	9,228.00	9,215.47
TOTAL DE DEPOSITOS	1,059,016.39	1,026,248.77	1,080,680.64	1,076,640.62	1,080,964.44	1,301,547.38	1,476,598.08	1,482,515.08	1,495,237.19
LOCALES	358,525.02	376,831.18	438,641.05	476,810.63	530,339.43	761,300.21	960,544.63	960,348.16	906,681.53
DEPOSITOS DE OFICIALES	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	0.00	0.00
DEPOSITOS DE PARTICULARES	327,484.05	349,006.27	402,573.35	410,459.14	431,788.69	639,944.54	704,713.52	746,482.11	810,580.15
DEPOSITOS DE BANCOS	26,040.98	22,824.91	31,067.70	61,351.48	93,550.74	116,355.67	250,831.10	213,866.04	96,101.39
EXTRANJEROS	700,491.36	649,417.59	642,039.59	599,829.99	550,625.01	540,247.17	516,053.45	522,166.92	588,555.65
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	19,531.31	26,430.99	33,005.78	49,920.42	61,036.33	59,153.82	92,643.57	71,993.44	101,359.26
DEPOSITOS DE BANCOS	680,960.06	622,986.60	609,033.81	549,909.57	489,588.68	481,093.35	423,409.89	450,173.49	487,196.39
PATRIMONIO TOTAL	13,373.44	14,007.22	15,396.95	15,888.49	15,498.23	17,005.41	16,855.09	16,448.02	16,529.79
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	898,960.51	945,927.19	1,047,634.75	1,089,814.50	1,140,150.05	1,243,577.08	1,341,046.96	1,341,183.79	1,358,052.77
ACTIVOS GENERADORES DE INGRESOS	802,204.52	869,411.74	921,971.45	981,849.32	1,018,670.42	1,059,017.87	1,116,698.74	1,120,106.68	1,152,789.72
TOTAL DE PRESTAMOS	790,231.21	851,425.95	911,055.09	969,644.59	1,003,310.00	1,048,211.83	1,103,716.76	1,106,825.08	1,140,059.72
TOTAL DE INVERSIONES	11,973.31	17,985.79	10,916.36	12,204.72	15,360.42	10,806.04	12,981.98	13,281.60	12,730.00
PATRIMONIO TOTAL	12,782.44	13,281.92	14,240.45	13,901.76	14,435.83	15,506.31	16,126.02	16,168.26	16,014.01
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,576.37	13,684.18	28,226.72	44,520.41	59,060.89	15,921.56	33,718.29	51,622.71	69,725.45
EGRESOS DE OPERACIONES	27,037.68	5,520.49	10,121.97	14,466.04	18,611.45	4,000.71	8,768.49	13,732.93	18,454.32
INGRESO NETO DE INTERESES	20,538.69	8,163.69	18,104.75	30,054.38	40,449.44	11,920.86	24,949.80	37,889.78	51,271.13

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OTROS INGRESOS	10,813.81	4,770.53	8,276.40	11,708.88	15,003.76	3,710.24	8,064.55	12,858.01	17,518.21
INGRESO DE OPERACIONES	31,352.50	12,934.22	26,381.15	41,763.26	55,453.19	15,631.09	33,014.35	50,747.79	68,789.34
EGRESOS GENERALES	21,904.48	7,358.21	13,489.96	19,919.95	37,941.19	6,079.48	14,583.51	21,571.58	30,914.86
UTILIDAD ANTES DE PROVISIONES	9,448.02	5,576.00	12,891.19	21,843.31	17,512.01	9,551.61	18,430.85	29,176.21	37,874.49
UTILIDAD DEL PERIODO	9,251.10	5,511.01	12,475.05	21,392.32	15,524.34	9,658.18	17,462.56	27,022.21	34,528.65
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,016.19	3,896.66	8,999.72	25,160.41	23,709.57	22,945.87	26,028.51	15,785.28	15,977.01
TOTAL PROVISIONES PARA PRESTAMOS	65.03	123.09	466.66	512.99	2,055.19	1,957.39	3,032.67	4,260.83	5,434.09
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.41	0.38	0.89	2.55	2.31	2.13	2.18	1.29	1.28
PROVISIONES / PRESTAMOS VENCIDOS (%)	1.62	3.16	5.19	2.04	8.67	8.53	11.65	26.99	34.01
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.01	0.01	0.05	0.05	0.20	0.18	0.25	0.35	0.43
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	1.20	1.24	1.36	1.39	1.33	1.25	1.09	1.07	1.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.35	1.35	1.50	1.58	1.48	1.58	1.40	1.33	1.31
PATRIMONIO / PRESTAMOS TOTALES (%)	1.37	1.37	1.52	1.61	1.51	1.58	1.41	1.34	1.32
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.87	6.11	7.95	9.84	9.31	19.26	19.52	17.77	16.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.43	5.55	7.58	9.30	8.63	18.47	18.63	17.08	16.29
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	10.24	7.88	9.51	11.45	10.81	19.52	20.15	18.39	17.50
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.15	2.54	2.71	2.91	1.52	3.65	3.13	3.22	3.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	2.33	2.38	2.62	1.36	3.11	2.60	2.69	2.54
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	72.37	165.97	175.21	205.18	107.54	249.14	216.58	222.84	215.62
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.93	6.30	6.12	6.05	5.80	6.01	6.04	6.14	6.05
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.37	2.54	2.20	1.96	1.83	1.51	1.57	1.63	1.60
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.56	3.76	3.93	4.08	3.97	4.50	4.47	4.51	4.45

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ZONA LIBRE	4.93	4.98	5.82	5.44	5.15	5.14	5.41	4.86	4.50
RESTO DEL PAIS	5.66	6.82	7.01	6.63	7.27	7.92	7.76	7.42	7.57
AL POR MENOR	4.53	5.36	5.42	5.83	6.35	6.53	5.01	6.22	5.80
CONSUMO									
VIVIENDA HIPOTECARIA	6.38	6.44	6.37	6.31	6.28	6.31	6.35	6.37	6.35
PRESTAMO PERSONAL AUTO	7.73	7.65	7.83	7.82	7.80	7.86	7.91	7.96	8.04
PRESTAMO PERSONAL	8.01	8.03	8.01	8.07	8.28	8.96	7.71	7.76	7.78
TARJETA DE CREDITO	9.50	9.46	9.96	10.02	9.85	10.02	10.40	11.65	9.78
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.24	3.36	2.70	2.64	2.80	2.66	2.45	2.69	2.63
PERSONA JURIDICA	3.00	2.97	3.10	2.65	2.83	2.72	2.43	2.80	2.67