



ESTADO DE RESULTADO
The Bank of Nova Scotia
ENERO - DICIEMBRE 2003
(En Balboas)

| Descripción | Enero | Febrero | Marzo | Trimestre I | Abril | Mayo | Junio | Trimestre II | Julio | Agosto | Septiembre | Trimestre III | Octubre | Noviembre | Diciembre | Trimestre IV | Acumulado Anual |
|-------------------------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|-----------------|
| Ingresos Por Intereses | 1,563,139.93 | 1,333,774.87 | 1,534,050.24 | 4,430,965.04 | 1,394,660.37 | 1,408,383.99 | 1,371,827.68 | 4,174,872.04 | 1,449,103.91 | 1,350,393.92 | 1,343,485.92 | 4,142,983.75 | 1,380,980.52 | 1,322,874.30 | 1,364,540.14 | 4,068,394.96 | 16,817,215.79 |
| Préstamos | 1,246,554.88 | 1,091,773.08 | 1,216,272.41 | 3,554,600.37 | 1,144,172.12 | 1,175,381.92 | 1,138,839.07 | 3,458,393.11 | 1,179,694.33 | 1,101,829.25 | 1,037,424.45 | 3,318,948.03 | 1,107,772.90 | 1,052,234.41 | 1,088,518.43 | 3,248,525.74 | 13,580,467.25 |
| Depósitos | 13,228.16 | 11,722.44 | 12,628.27 | 37,578.87 | 1,886.09 | 1,382.31 | 1,255.39 | 4,523.79 | 1,314.21 | 906.14 | 1,117.16 | 3,337.51 | 924.53 | 1,115.03 | 824.73 | 2,864.29 | 48,304.46 |
| Inversiones | 145,138.36 | 230,279.35 | 305,149.56 | 680,567.27 | 248,602.16 | 231,619.76 | 231,733.22 | 711,955.14 | 0.00 | 247,658.53 | 304,944.31 | 552,602.84 | 272,283.09 | 269,524.86 | 275,196.98 | 817,004.93 | 2,762,130.18 |
| Arrendamiento Financiero | 158,218.53 | 0.00 | 0.00 | 158,218.53 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 158,218.53 |
| Otros Ingresos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 268,095.37 | 0.00 | 0.00 | 268,095.37 | 0.00 | 0.00 | 0.00 | 0.00 | 268,095.37 |
| Egresos de Operaciones | 578,920.49 | 583,822.77 | 580,072.55 | 1,742,815.81 | 478,872.48 | 523,083.17 | 509,302.43 | 1,511,258.08 | 443,307.76 | 500,767.30 | 425,271.66 | 1,369,346.72 | 379,703.59 | 428,508.58 | 437,059.62 | 1,245,271.79 | 5,868,692.40 |
| Intereses Pagados | 578,920.49 | 583,822.77 | 580,072.55 | 1,742,815.81 | 478,872.48 | 523,083.17 | 509,302.43 | 1,511,258.08 | 443,307.76 | 500,767.30 | 425,271.66 | 1,369,346.72 | 379,703.59 | 428,508.58 | 437,059.62 | 1,245,271.79 | 5,868,692.40 |
| Comisiones | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Ingreso Neto de Intereses | 984,219.44 | 749,952.10 | 953,977.69 | 2,688,149.23 | 915,787.89 | 885,300.82 | 862,525.25 | 2,663,613.96 | 1,005,796.15 | 849,626.62 | 918,214.26 | 2,773,637.03 | 1,001,276.93 | 894,365.72 | 927,480.52 | 2,823,123.17 | 10,948,523.39 |
| Otros Ingresos | 81,090.62 | 105,688.71 | 84,974.64 | 271,753.97 | 12,678,291.16 | 201,916.49 | 114,984.37 | 12,995,192.02 | 266,430.01 | 48,035.06 | 92,188.54 | 406,653.61 | 16,709.68 | 64,164.52 | 137,471.52 | 218,345.72 | 13,891,945.32 |
| Comisiones | 60,137.66 | 104,787.20 | 84,227.80 | 249,152.66 | 51,672.59 | 77,848.96 | 101,419.49 | 230,941.04 | 141,486.12 | 50,105.87 | 91,752.91 | 283,344.90 | 5,876.97 | 64,661.56 | 134,172.37 | 204,710.90 | 968,149.50 |
| Operaciones con Divisas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividendos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 20,952.96 | 901.51 | 746.84 | 22,601.31 | 12,626,618.57 | 124,067.53 | 13,564.88 | 12,764,250.98 | 124,943.89 | -2,070.81 | 435.63 | 123,308.71 | 10,832.71 | -497.04 | 3,299.15 | 13,634.82 | 12,923,795.82 |
| Ingresos de Operaciones | 1,065,310.06 | 855,640.81 | 1,038,952.33 | 2,959,903.20 | 13,594,079.05 | 1,087,217.31 | 977,509.62 | 15,658,805.98 | 1,272,226.16 | 897,661.68 | 1,010,402.80 | 3,180,290.64 | 1,017,986.61 | 958,530.24 | 1,064,952.04 | 3,041,468.89 | 24,840,468.71 |
| Egresos Generales | 503,467.06 | 58,961.73 | 506,426.35 | 1,068,855.14 | 614,467.64 | -92,644.87 | 320,398.30 | 842,221.07 | 825,477.24 | -208,292.49 | 312,470.52 | 929,655.27 | 554,054.62 | 80,991.51 | 498,606.08 | 1,133,652.21 | 3,974,383.69 |
| Gastos Administrativos | 351,035.45 | 10,755.55 | 378,629.88 | 740,420.88 | 443,865.30 | -113,956.70 | 176,942.25 | 506,850.85 | 621,485.74 | -236,790.86 | 162,050.99 | 546,745.87 | 351,967.42 | 35,125.64 | 335,584.90 | 722,677.96 | 2,516,695.56 |
| Gastos Generales | 92,794.52 | 39,298.52 | 114,027.27 | 246,120.31 | 112,320.31 | 5,863.46 | 133,248.31 | 251,432.08 | 132,527.12 | 18,976.32 | 129,279.44 | 280,782.88 | 103,752.51 | 29,703.64 | 146,044.11 | 279,500.26 | 1,057,835.53 |
| Gastos de Depreciación | 44,279.54 | 0.00 | 0.00 | 44,279.54 | 44,726.73 | 0.00 | 0.00 | 44,726.73 | 49,797.50 | 0.00 | 0.00 | 49,797.50 | 51,009.06 | 0.00 | 0.00 | 51,009.06 | 189,812.83 |
| Otros Gastos | 15,357.55 | 8,907.66 | 13,769.20 | 38,034.41 | 13,555.30 | 15,448.37 | 10,207.74 | 39,211.41 | 21,666.88 | 9,522.05 | 21,140.09 | 52,329.02 | 47,325.63 | 16,162.23 | 16,977.07 | 80,464.93 | 210,039.77 |
| Utilidad antes de Provisiones | 561,843.00 | 796,679.08 | 532,525.98 | 1,891,048.06 | 12,979,611.41 | 1,179,862.18 | 657,111.32 | 14,816,584.91 | 446,748.92 | 1,105,954.17 | 697,932.28 | 2,250,635.37 | 463,931.99 | 877,538.73 | 566,345.96 | 1,907,816.68 | 20,866,085.02 |
| Provisiones por Cuentas Malas | 0.00 | 0.00 | 0.00 | 0.00 | 3,376,925.78 | 138,482.26 | 5,372.59 | 3,520,780.63 | 51,049.00 | 440.00 | -13,913.35 | 37,575.65 | -23,149.63 | 0.00 | 623.74 | -22,525.89 | 3,535,830.39 |
| Utilidad del Periodo | 561,843.00 | 796,679.08 | 532,525.98 | 1,891,048.06 | 9,602,685.63 | 1,041,379.92 | 651,738.73 | 11,295,804.28 | 395,699.92 | 1,105,514.17 | 711,845.63 | 2,213,059.72 | 487,081.62 | 877,538.73 | 565,722.22 | 1,930,342.57 | 17,330,254.63 |