

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

|                                 | 2009         | 2010         |              |               |              | 2011         |              |               |              |
|---------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 1,166,371.39 | 1,357,257.12 | 1,547,706.75 | 1,542,633.94  | 1,549,734.14 | 1,622,712.17 | 1,596,060.87 | 1,805,059.73  | 0.00         |
| ACTIVOS LIQUIDOS                | 100,658.48   | 250,695.33   | 288,296.09   | 263,427.78    | 252,387.84   | 233,220.16   | 206,937.98   | 175,739.21    | 0.00         |
| TOTAL DE PRESTAMOS              | 1,028,178.08 | 1,075,707.14 | 1,196,583.17 | 1,226,113.63  | 1,251,941.36 | 1,338,381.76 | 1,341,266.24 | 1,569,359.92  | 0.00         |
| LOCALES                         | 995,451.24   | 1,056,593.26 | 1,172,835.29 | 1,203,150.06  | 1,231,545.46 | 1,312,502.97 | 1,308,597.70 | 1,544,443.76  | 0.00         |
| EXTRANJEROS                     | 32,726.84    | 19,113.88    | 23,747.88    | 22,963.57     | 20,395.90    | 25,878.80    | 32,668.54    | 24,916.16     | 0.00         |
| TOTAL DE INVERSIONES            | 16,244.53    | 3,427.20     | 9,194.82     | 9,228.00      | 9,215.47     | 9,210.64     | 11,859.95    | 11,775.45     | 0.00         |
| TOTAL DE DEPOSITOS              | 1,080,964.44 | 1,301,547.38 | 1,476,598.08 | 1,482,515.08  | 1,495,237.19 | 1,563,104.36 | 1,537,955.62 | 1,731,472.45  | 0.00         |
| LOCALES                         | 530,339.43   | 761,300.21   | 960,544.63   | 960,348.16    | 906,681.53   | 952,089.16   | 846,573.10   | 852,537.64    | 0.00         |
| DEPOSITOS DE OFICIALES          | 5,000.00     | 5,000.00     | 5,000.00     | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 431,788.69   | 639,944.54   | 704,713.52   | 746,482.11    | 810,580.15   | 843,685.21   | 787,101.29   | 776,602.19    | 0.00         |
| DEPOSITOS DE BANCOS             | 93,550.74    | 116,355.67   | 250,831.10   | 213,866.04    | 96,101.39    | 108,403.95   | 59,471.82    | 75,935.45     | 0.00         |
| EXTRANJEROS                     | 550,625.01   | 540,247.17   | 516,053.45   | 522,166.92    | 588,555.65   | 611,015.20   | 691,382.52   | 878,934.81    | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 61,036.33    | 59,153.82    | 92,643.57    | 71,993.44     | 101,359.26   | 127,229.19   | 124,050.95   | 122,540.55    | 0.00         |
| DEPOSITOS DE BANCOS             | 489,588.68   | 481,093.35   | 423,409.89   | 450,173.49    | 487,196.39   | 483,786.02   | 567,331.56   | 756,394.27    | 0.00         |
| PATRIMONIO TOTAL                | 15,498.23    | 17,005.41    | 16,855.09    | 16,448.02     | 16,529.79    | 16,906.70    | 17,325.87    | 16,135.35     | 0.00         |
| PROMEDIO (12 MESES)             |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 1,140,150.05 | 1,243,577.08 | 1,341,046.96 | 1,341,183.79  | 1,358,052.77 | 1,489,984.64 | 1,571,883.81 | 1,673,846.83  | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 1,018,670.42 | 1,059,017.87 | 1,116,698.74 | 1,120,106.68  | 1,152,789.72 | 1,213,363.37 | 1,279,452.09 | 1,408,238.50  | 0.00         |
| TOTAL DE PRESTAMOS              | 1,003,310.00 | 1,048,211.83 | 1,103,716.76 | 1,106,825.08  | 1,140,059.72 | 1,207,044.45 | 1,268,924.71 | 1,397,736.78  | 0.00         |
| TOTAL DE INVERSIONES            | 15,360.42    | 10,806.04    | 12,981.98    | 13,281.60     | 12,730.00    | 6,318.92     | 10,527.39    | 10,501.73     | 0.00         |
| PATRIMONIO TOTAL                | 14,435.83    | 15,506.31    | 16,126.02    | 16,168.26     | 16,014.01    | 16,956.05    | 17,090.48    | 16,291.68     | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |              |              |               |              |              |              |               |              |
| INGRESOS POR INTERESES          | 59,060.89    | 15,921.56    | 33,718.29    | 51,622.71     | 69,725.45    | 18,167.20    | 36,661.36    | 56,038.83     | 0.00         |
| EGRESOS DE OPERACIONES          | 18,611.45    | 4,000.71     | 8,768.49     | 13,732.93     | 18,454.32    | 4,341.09     | 8,189.08     | 13,021.01     | 0.00         |
| INGRESO NETO DE INTERESES       | 40,449.44    | 11,920.86    | 24,949.80    | 37,889.78     | 51,271.13    | 13,826.10    | 28,472.28    | 43,017.82     | 0.00         |

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| OTROS INGRESOS  | 15,003.76    | 3,710.24    | 8,064.55     | 12,858.01     | 17,518.21    | 5,088.36    | 8,048.51     | 10,928.97     | 0.00         |
| INGRESO DE OPERACIONES  | 55,453.19    | 15,631.09   | 33,014.35    | 50,747.79     | 68,789.34    | 18,914.46   | 36,520.78    | 53,946.79     | 0.00         |
| EGRESOS GENERALES   | 37,941.19    | 6,079.48    | 14,583.51    | 21,571.58     | 30,914.86    | 9,758.31    | 17,105.98    | 25,008.46     | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 17,512.01    | 9,551.61    | 18,430.85    | 29,176.21     | 37,874.49    | 9,156.15    | 19,414.81    | 28,938.33     | 0.00         |
| UTILIDAD DEL PERIODO  | 15,524.34    | 9,658.18    | 17,462.56    | 27,022.21     | 34,528.65    | 8,905.74    | 18,806.77    | 27,351.69     | 0.00         |
| CALIDAD DE ACTIVOS  |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 23,709.57    | 22,945.87   | 26,028.51    | 15,785.28     | 15,977.01    | 16,613.01   | 21,659.59    | 27,062.20     | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 2,055.19     | 1,957.39    | 3,032.67     | 4,260.83      | 5,434.09     | 5,701.68    | 5,690.21     | 6,725.01      | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 2.31         | 2.13        | 2.18         | 1.29          | 1.28         | 1.24        | 1.61         | 1.72          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 8.67         | 8.53        | 11.65        | 26.99         | 34.01        | 34.32       | 26.27        | 24.85         | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.20         | 0.18        | 0.25         | 0.35          | 0.43         | 0.43        | 0.42         | 0.43          | 0.00         |
| RAZONES DE CAPITAL  |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 1.33         | 1.25        | 1.09         | 1.07          | 1.07         | 1.04        | 1.09         | 0.89          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 1.48         | 1.58        | 1.40         | 1.33          | 1.31         | 1.25        | 1.28         | 1.02          | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 1.51         | 1.58        | 1.41         | 1.34          | 1.32         | 1.26        | 1.29         | 1.03          | 0.00         |
| 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 (%)                               | 9.31         | 19.26       | 19.52        | 17.77         | 16.88        | 14.92       | 13.46        | 10.15         | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 8.63         | 18.47       | 18.63        | 17.08         | 16.29        | 14.37       | 12.97        | 9.74          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 10.81        | 19.52       | 20.15        | 18.39         | 17.50        | 15.51       | 14.23        | 10.83         | 0.00         |
| RENTABILIDAD  |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.52         | 3.65        | 3.13         | 3.22          | 3.00         | 2.94        | 2.94         | 2.59          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 1.36         | 3.11        | 2.60         | 2.69          | 2.54         | 2.39        | 2.39         | 2.18          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 107.54       | 249.14      | 216.58       | 222.84        | 215.62       | 210.09      | 220.08       | 223.85        | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.80         | 6.01        | 6.04         | 6.14          | 6.05         | 5.99        | 5.73         | 5.31          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 1.83         | 1.51        | 1.57         | 1.63          | 1.60         | 1.43        | 1.28         | 1.23          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 3.97         | 4.50        | 4.47         | 4.51          | 4.45         | 4.56        | 4.45         | 4.07          | 0.00         |



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| ZONA LIBRE             | 5.15         | 5.14        | 5.41         | 4.86          | 4.50         | 4.27        | 5.13         | 4.00          | 0.00         |
| RESTO DEL PAIS         | 7.27         | 7.92        | 7.76         | 7.42          | 7.57         | 7.79        | 7.45         | 7.37          | 0.00         |
| AL POR MENOR           | 6.35         | 6.53        | 5.01         | 6.22          | 5.80         | 6.95        | 7.33         | 7.07          | 0.00         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 6.28         | 6.31        | 6.35         | 6.37          | 6.35         | 6.37        | 6.15         | 6.20          | 0.00         |
| PRESTAMO PERSONAL AUTO | 7.80         | 7.86        | 7.91         | 7.96          | 8.04         | 7.89        | 7.81         | 7.72          | 0.00         |
| PRESTAMO PERSONAL      | 8.28         | 8.96        | 7.71         | 7.76          | 7.78         | 7.86        | 7.66         | 7.81          | 0.00         |
| TARJETA DE CREDITO     | 9.85         | 10.02       | 10.40        | 11.65         | 9.78         | 12.67       | 16.88        | 16.93         | 0.00         |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 2.80         | 2.66        | 2.45         | 2.69          | 2.63         | 2.72        | 2.56         | 2.65          | 0.00         |
| PERSONA JURIDICA       | 2.83         | 2.72        | 2.43         | 2.80          | 2.67         | 2.69        | 2.37         | 2.09          | 0.00         |