

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	2,088,953.21
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	317,759.16
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	1,710,980.43
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	1,714,858.97
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	(3,878.53)
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	11,769.91
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	2,008,974.14
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	1,017,693.78
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	771,300.34
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	246,393.44
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	991,280.35
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	157,729.28
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	833,551.07
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	14,855.28
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	1,819,343.67
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	1,491,953.59
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	1,481,460.90
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	10,492.69
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	15,692.53
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	75,868.33
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	17,623.57
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	58,244.76

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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	14,886.74
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	73,131.50
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	36,668.38
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	36,463.12
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	33,166.41
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	20,778.35
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	17,282.63
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.31	2.13	2.18	1.29	1.28	1.24	1.61	1.72	1.21
PROVISIONES / PRESTAMOS VENCIDOS (%)	8.67	8.53	11.65	26.99	34.01	34.32	26.27	24.85	83.18
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.20	0.18	0.25	0.35	0.43	0.43	0.42	0.43	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	1.33	1.25	1.09	1.07	1.07	1.04	1.09	0.89	0.71
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.48	1.58	1.40	1.33	1.31	1.25	1.28	1.02	0.86
PATRIMONIO / PRESTAMOS TOTALES (%)	1.51	1.58	1.41	1.34	1.32	1.26	1.29	1.03	0.87
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	15.82
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.63	18.47	18.63	17.08	16.29	14.37	12.97	9.74	15.21
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	10.81	19.52	20.15	18.39	17.50	15.51	14.23	10.83	16.40
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	3.65	3.13	3.22	3.00	2.94	2.94	2.59	2.22
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.36	3.11	2.60	2.69	2.54	2.39	2.39	2.18	1.82
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	107.54	249.14	216.58	222.84	215.62	210.09	220.08	223.85	211.35
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.80	6.01	6.04	6.14	6.05	5.99	5.73	5.31	5.09
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	1.51	1.57	1.63	1.60	1.43	1.28	1.23	1.18
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.97	4.50	4.47	4.51	4.45	4.56	4.45	4.07	3.90



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ZONA LIBRE	5.15	5.14	5.41	4.86	4.50	4.27	5.13	4.00	3.76
RESTO DEL PAIS	7.27	7.92	7.76	7.42	7.57	7.79	7.45	7.37	7.33
AL POR MENOR	6.35	6.53	5.01	6.22	5.80	6.95	7.33	7.07	7.20
CONSUMO									
VIVIENDA HIPOTECARIA	6.28	6.31	6.35	6.37	6.35	6.37	6.15	6.20	6.14
PRESTAMO PERSONAL AUTO	7.80	7.86	7.91	7.96	8.04	7.89	7.81	7.72	7.84
PRESTAMO PERSONAL	8.28	8.96	7.71	7.76	7.78	7.86	7.66	7.81	7.90
TARJETA DE CREDITO	9.85	10.02	10.40	11.65	9.78	12.67	16.88	16.93	16.34
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.80	2.66	2.45	2.69	2.63	2.72	2.56	2.65	2.64
PERSONA JURIDICA	2.83	2.72	2.43	2.80	2.67	2.69	2.37	2.09	2.41