

THE BANK OF NOVA SCOTIA (PANAMÁ), S.A.
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 | 0.00 | 0.00 | 0.00 | 0.00 | 29,490.02 | 27,496.55 | 24,610.84 | 29,757.51 | 25,936.71 |
| ACTIVOS LIQUIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 830.97 | 850.27 | 461.70 | 1,575.72 | 1,973.27 |
| TOTAL DE PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 15,809.02 | 13,606.77 | 11,295.60 | 11,011.53 | 6,609.93 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (115.00) | (68.00) |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 0.00 | 15,809.02 | 13,606.77 | 11,295.60 | 11,126.53 | 6,677.93 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 0.00 | 0.00 | 0.00 | 0.00 | 15,042.82 | 13,781.24 | 11,448.54 | 12,306.82 | 9,167.10 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,172.21 | 2,489.99 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,172.21 | 1,489.99 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,000.00 |
| EXTRANJEROS | 0.00 | 0.00 | 0.00 | 0.00 | 15,042.82 | 13,781.24 | 11,448.54 | 11,134.61 | 6,677.11 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.06 | 0.06 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 15,042.82 | 13,781.24 | 11,448.52 | 11,134.55 | 6,677.06 |
| PATRIMONIO TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 14,000.06 | 13,284.02 | 12,830.66 | 17,098.21 | 16,101.05 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 0.00 | 0.00 | 0.00 | 0.00 | 14,745.01 | 13,748.28 | 12,305.42 | 14,878.76 | 27,713.36 |
| ACTIVOS GENERADORES DE INGRESOS | 0.00 | 0.00 | 0.00 | 0.00 | 7,904.51 | 6,803.38 | 5,647.80 | 5,505.76 | 11,209.48 |
| TOTAL DE PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 7,904.51 | 6,803.38 | 5,647.80 | 5,505.76 | 11,209.48 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 7,000.03 | 6,642.01 | 6,415.33 | 8,549.10 | 15,050.55 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 0.00 | 0.00 | 0.00 | 0.00 | 100.50 | 103.14 | 218.09 | 326.63 | 442.00 |
| EGRESOS DE OPERACIONES | 0.00 | 0.00 | 0.00 | 0.00 | 27.49 | 70.63 | 163.77 | 267.08 | 354.38 |
| INGRESO NETO DE INTERESES | 0.00 | 0.00 | 0.00 | 0.00 | 73.01 | 32.51 | 54.31 | 59.55 | 87.63 |

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| OTROS INGRESOS | 0.00 | 0.00 | 0.00 | 0.00 | 263.24 | 464.28 | 1,111.92 | 1,749.59 | 2,306.06 |
| INGRESO DE OPERACIONES | 0.00 | 0.00 | 0.00 | 0.00 | 336.25 | 496.79 | 1,166.23 | 1,809.14 | 2,393.68 |
| EGRESOS GENERALES | 0.00 | 0.00 | 0.00 | 0.00 | 1,047.73 | 1,235.01 | 2,380.32 | 3,236.67 | 4,865.38 |
| UTILIDAD ANTES DE PROVISIONES | 0.00 | 0.00 | 0.00 | 0.00 | (711.47) | (738.22) | (1,214.08) | (1,427.54) | (2,471.70) |
| UTILIDAD DEL PERIODO | 0.00 | 0.00 | 0.00 | 0.00 | (875.72) | (716.03) | (1,169.40) | (1,382.85) | (2,380.01) |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 871.83 | 400.53 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 159.69 | 137.50 | 115.00 | 115.00 | 68.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.41 | 3.55 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15.77 | 28.71 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 1.01 | 1.01 | 1.02 | 1.04 | 1.03 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 47.47 | 48.31 | 52.13 | 57.46 | 62.08 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 88.56 | 97.63 | 113.59 | 155.28 | 243.59 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 88.56 | 97.63 | 113.59 | 155.28 | 243.59 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 48.78 | 49.77 | 53.03 | 60.57 | 67.06 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 5.52 | 6.17 | 4.03 | 12.80 | 21.53 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 2.82 | 3.09 | 1.88 | 5.30 | 7.61 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 5.52 | 6.17 | 4.03 | 12.80 | 21.53 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | 0.00 | 0.00 | 0.00 | (11.08) | (42.10) | (41.41) | (33.49) | (21.23) |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.00 | 0.00 | 0.00 | 0.00 | (5.94) | (20.83) | (19.01) | (12.39) | (8.59) |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 0.00 | 0.00 | 0.00 | 0.00 | (12.51) | (43.12) | (36.46) | (21.57) | (15.81) |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | 0.00 | 0.00 | 0.00 | 1.27 | 6.06 | 7.72 | 7.91 | 3.94 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 4.15 | 5.80 | 6.47 | 3.16 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.92 | 1.91 | 1.92 | 1.44 | 0.78 |

