

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,549,734.14	1,622,712.17	1,596,060.87	1,805,059.73	2,088,953.21	1,909,357.65	2,217,579.75	2,247,618.40	2,350,709.54
ACTIVOS LIQUIDOS	252,387.84	233,220.16	206,937.98	175,739.21	317,759.16	257,452.20	356,849.05	291,814.06	340,218.02
TOTAL DE PRESTAMOS	1,251,941.36	1,338,381.76	1,341,266.24	1,569,359.92	1,710,980.43	1,573,436.51	1,778,007.60	1,885,263.87	1,939,975.28
LOCALES	1,231,545.46	1,312,502.97	1,308,597.70	1,544,443.76	1,714,858.97	1,568,952.57	1,772,997.48	1,886,488.49	1,918,878.37
EXTRANJEROS	20,395.90	25,878.80	32,668.54	24,916.16	(3,878.53)	4,483.94	5,010.12	(1,224.63)	21,096.91
TOTAL DE INVERSIONES	9,215.47	9,210.64	11,859.95	11,775.45	11,769.91	26,251.19	27,522.54	28,173.11	27,006.69
TOTAL DE DEPOSITOS	1,495,237.19	1,563,104.36	1,537,955.62	1,731,472.45	2,008,974.14	1,809,933.99	2,097,486.19	2,130,580.38	2,253,348.54
LOCALES	906,681.53	952,089.16	846,573.10	852,537.64	1,017,693.78	1,069,975.64	1,083,835.88	1,106,609.75	1,159,563.97
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	810,580.15	843,685.21	787,101.29	776,602.19	771,300.34	818,985.40	792,004.87	848,485.47	897,998.38
DEPOSITOS DE BANCOS	96,101.39	108,403.95	59,471.82	75,935.45	246,393.44	250,990.24	291,831.02	258,124.28	261,565.59
EXTRANJEROS	588,555.65	611,015.20	691,382.52	878,934.81	991,280.35	739,958.35	1,013,650.30	1,023,970.63	1,093,784.57
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	101,359.26	127,229.19	124,050.95	122,540.55	157,729.28	150,399.27	170,119.92	137,572.28	138,104.03
DEPOSITOS DE BANCOS	487,196.39	483,786.02	567,331.56	756,394.27	833,551.07	589,559.08	843,530.39	886,398.35	955,680.53
PATRIMONIO TOTAL	16,529.79	16,906.70	17,325.87	16,135.35	14,855.28	32,152.97	43,976.52	54,842.08	32,389.19
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,358,052.77	1,489,984.64	1,571,883.81	1,673,846.83	1,819,343.67	1,766,034.91	1,906,820.31	2,026,339.06	2,219,831.38
ACTIVOS GENERADORES DE INGRESOS	1,152,789.72	1,213,363.37	1,279,452.09	1,408,238.50	1,491,953.59	1,473,640.05	1,579,328.17	1,747,286.17	1,844,866.16
TOTAL DE PRESTAMOS	1,140,059.72	1,207,044.45	1,268,924.71	1,397,736.78	1,481,460.90	1,455,909.13	1,559,636.92	1,727,311.89	1,825,477.86
TOTAL DE INVERSIONES	12,730.00	6,318.92	10,527.39	10,501.73	10,492.69	17,730.91	19,691.25	19,974.28	19,388.30
PATRIMONIO TOTAL	16,014.01	16,956.05	17,090.48	16,291.68	15,692.53	24,529.84	30,651.20	35,488.71	23,622.24
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	69,725.45	18,167.20	36,661.36	56,038.83	75,868.33	23,071.35	44,702.45	67,650.38	91,095.75
EGRESOS DE OPERACIONES	18,454.32	4,341.09	8,189.08	13,021.01	17,623.57	5,443.96	10,574.50	15,962.34	21,352.98
INGRESO NETO DE INTERESES	51,271.13	13,826.10	28,472.28	43,017.82	58,244.76	17,627.39	34,127.95	51,688.04	69,742.78

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	17,518.21	5,088.36	8,048.51	10,928.97	14,886.74	4,663.97	11,903.25	16,343.12	21,493.57
INGRESO DE OPERACIONES	68,789.34	18,914.46	36,520.78	53,946.79	73,131.50	22,291.37	46,031.20	68,031.16	91,236.35
EGRESOS GENERALES	30,914.86	9,758.31	17,105.98	25,008.46	36,668.38	6,554.86	16,242.70	26,072.43	38,546.21
UTILIDAD ANTES DE PROVISIONES	37,874.49	9,156.15	19,414.81	28,938.33	36,463.12	15,736.50	29,788.50	41,958.73	52,690.13
UTILIDAD DEL PERIODO	34,528.65	8,905.74	18,806.77	27,351.69	33,166.41	17,065.43	28,888.98	39,721.36	45,251.85
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	15,977.01	16,613.01	21,659.59	27,062.20	20,778.35	17,279.01	18,799.81	17,313.98	13,770.06
TOTAL PROVISIONES PARA PRESTAMOS	5,434.09	5,701.68	5,690.21	6,725.01	17,282.63	15,922.21	17,980.28	19,027.42	20,239.85
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.28	1.24	1.61	1.72	1.21	1.10	1.06	0.92	0.71
PROVISIONES / PRESTAMOS VENCIDOS (%)	34.01	34.32	26.27	24.85	83.18	92.15	95.64	109.90	146.98
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.43	0.43	0.42	0.43	1.01	1.01	1.01	1.01	1.04
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	1.07	1.04	1.09	0.89	0.71	1.68	1.98	2.44	1.38
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	1.31	1.25	1.28	1.02	0.86	2.01	2.44	2.87	1.65
PATRIMONIO / PRESTAMOS TOTALES (%)	1.32	1.26	1.29	1.03	0.87	2.04	2.47	2.91	1.67
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 (%)	16.88	14.92	13.46	10.15	15.82	14.22	17.01	13.70	15.10
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.29	14.37	12.97	9.74	15.21	13.48	16.09	12.98	14.47
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	17.50	15.51	14.23	10.83	16.40	15.67	18.33	15.02	16.30
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	2.94	2.94	2.59	2.22	4.63	3.66	3.03	2.45
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.54	2.39	2.39	2.18	1.82	3.87	3.03	2.61	2.04
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	215.62	210.09	220.08	223.85	211.35	278.28	188.50	149.24	191.56
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.05	5.99	5.73	5.31	5.09	6.26	5.66	5.16	4.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.60	1.43	1.28	1.23	1.18	1.48	1.34	1.22	1.16
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.45	4.56	4.45	4.07	3.90	4.78	4.32	3.94	3.78

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	4.50	4.27	5.13	4.00	3.76	3.91	4.60	5.29	4.82
RESTO DEL PAIS	7.57	7.79	7.45	7.37	7.33	6.74	6.18	6.13	6.37
AL POR MENOR	5.80	6.95	7.33	7.07	7.20	7.03	7.57	7.35	6.71
CONSUMO									
VIVIENDA HIPOTECARIA	6.35	6.37	6.15	6.20	6.14	6.20	6.16	6.02	6.03
PRESTAMO PERSONAL AUTO	8.04	7.89	7.81	7.72	7.84	7.81	7.82	7.59	7.51
PRESTAMO PERSONAL	7.78	7.86	7.66	7.81	7.90	7.53	7.56	7.69	7.38
TARJETA DE CREDITO	9.78	12.67	16.88	16.93	16.34	15.78	14.70	13.73	15.71
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.63	2.72	2.56	2.65	2.64	2.70	2.80	2.38	2.50
PERSONA JURIDICA	2.67	2.69	2.37	2.09	2.41	2.27	2.35	2.47	1.75