

SCOTIABANK PERÚ, S.A.A. SUCURSAL PANAMÁ
ESTADÍSTICAS 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	697,775.19	259,043.56	241,565.55	226,121.37	247,169.34	223,512.24	200,884.90	196,393.37	194,860.38
ACTIVOS LIQUIDOS	65,228.94	18,611.65	115,489.42	97,127.98	110,940.68	167,062.21	167,991.99	164,689.24	163,817.82
TOTAL DE PRESTAMOS	629,274.06	238,302.56	122,357.80	102,473.90	129,948.30	55,216.19	31,972.70	30,827.17	30,061.39
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	629,274.06	238,302.56	122,357.80	102,473.90	129,948.30	55,216.19	31,972.70	30,827.17	30,061.39
TOTAL DE INVERSIONES	0.00	0.00	2,459.02	24,722.59	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	183,198.72	169,004.44	216,775.72	209,773.48	229,470.45	209,954.42	195,148.04	190,434.90	189,096.48
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	183,198.72	169,004.44	216,775.72	209,773.48	229,470.45	209,954.42	195,148.04	190,434.90	189,096.48
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	183,198.72	169,004.44	216,775.72	209,773.48	229,470.45	209,954.42	195,148.04	190,434.90	189,096.48
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	5,271.82	10,106.52	9,840.76	10,401.48	11,643.19	12,511.53	4,594.76	4,738.92	4,991.82
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	467,353.77	239,924.81	213,210.24	355,261.32	472,472.27	241,277.90	221,225.22	211,257.37	221,014.86
ACTIVOS GENERADORES DE INGRESOS	419,868.72	224,711.32	149,470.94	283,049.06	379,611.18	146,759.37	78,394.76	79,011.83	80,004.85
TOTAL DE PRESTAMOS	419,868.72	224,711.32	148,241.43	270,687.76	379,611.18	146,759.37	77,165.25	66,650.54	80,004.85
TOTAL DE INVERSIONES	0.00	0.00	1,229.51	12,361.30	0.00	0.00	1,229.51	12,361.30	0.00
PATRIMONIO TOTAL	5,348.70	7,070.72	7,578.65	7,286.95	8,457.51	11,309.02	7,217.76	7,570.20	8,317.51
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,024.65	2,757.41	3,945.05	5,204.33	6,983.93	623.70	1,662.57	2,263.10	3,074.11
EGRESOS DE OPERACIONES	4,408.63	1,465.49	1,922.39	2,433.53	2,889.87	478.65	987.77	1,503.10	1,984.15
INGRESO NETO DE INTERESES	6,616.02	1,291.92	2,022.66	2,770.80	4,094.06	145.06	674.81	760.01	1,089.97

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OTROS INGRESOS	422.48	10.53	23.38	(247.31)	41.03	84.54	300.63	312.73	323.29
INGRESO DE OPERACIONES	7,038.50	1,302.45	2,046.04	2,523.48	4,135.08	229.60	975.44	1,072.74	1,413.26
EGRESOS GENERALES	344.93	120.27	216.47	331.56	441.20	124.30	326.22	279.35	392.02
UTILIDAD ANTES DE PROVISIONES	6,693.57	1,182.18	1,829.56	2,191.92	3,693.88	105.30	649.22	793.38	1,021.24
UTILIDAD DEL PERIODO	2,271.82	5,003.58	6,840.76	7,401.48	8,643.19	868.34	1,594.76	1,738.92	1,991.82
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	54.00	54.00	80.30	150.30	150.30	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	5,959.81	2,307.29	1,117.49	919.13	1,179.38	416.35	153.54	153.54	128.50
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.02	0.04	0.08	0.12	0.27	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	4,272.76	2,069.43	1,144.64	784.69	277.01	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.95	0.97	0.91	0.90	0.91	0.75	0.48	0.50	0.43
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	0.76	3.90	4.07	4.60	4.71	5.60	2.29	2.41	2.56
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	0.84	4.24	7.88	8.18	8.96	22.66	14.37	15.37	16.61
PATRIMONIO / PRESTAMOS TOTALES (%)	0.84	4.24	8.04	10.15	8.96	22.66	14.37	15.37	16.61
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 (%)	35.61	11.01	53.28	46.30	48.35	79.57	86.08	86.48	86.63
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.35	7.18	47.81	42.95	44.88	74.74	83.63	83.86	84.07
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	35.61	11.01	54.41	58.09	48.35	79.57	86.08	86.48	86.63
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.54	8.91	9.15	3.49	2.28	2.37	4.07	2.93	2.49
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.49	8.34	6.42	2.78	1.83	1.44	1.44	1.10	0.90
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	42.47	283.06	180.53	135.43	102.20	30.71	44.19	30.63	23.95
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	4.91	5.28	2.45	1.84	1.70	4.24	3.82	3.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.05	2.61	2.57	1.15	0.76	1.30	2.52	2.54	2.48
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.58	2.30	2.71	1.31	1.08	0.40	1.72	1.28	1.36

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	4.90	9.23	10.58	13.14	10.67	54.14	33.44	26.04	27.74
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.10	0.02	0.03	(0.12)	0.01	0.23	0.77	0.53	0.40
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	3.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	209,758.02	59,575.64	30,589.45	25,618.48	32,487.08	13,804.05	7,993.18	7,706.79	7,515.35
DEPOSITOS TOTALES / EMPLEADOS	61,066.24	42,251.11	54,193.93	52,443.37	57,367.61	52,488.61	48,787.01	47,608.72	47,274.12
UTILIDAD NETA / EMPLEADOS	757.27	1,250.89	1,710.19	1,850.37	2,160.80	217.08	398.69	434.73	497.96
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	194.50	17.32	30.68	(53.32)	(64.58)	(13.72)	(16.84)	(13.15)	(21.16)
PRESTAMOS (%)	198.99	12.88	(29.73)	(76.65)	(79.35)	(76.83)	(73.87)	(69.92)	(76.87)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	198.99	12.88	(29.73)	(76.65)	(79.35)	(76.83)	(73.87)	(69.92)	(76.87)
DEPOSITOS (%)	(19.91)	(21.18)	22.28	18.53	25.26	24.23	(9.98)	(9.22)	(17.59)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(19.91)	(21.18)	22.28	18.53	25.26	24.23	(9.98)	(9.22)	(17.59)
PATRIMONIO (%)	(2.83)	150.48	85.10	149.29	120.86	23.80	(53.31)	(54.44)	(57.13)
UTILIDAD NETA (%)	(6.34)	383.48	195.30	531.30	280.45	(82.65)	(76.69)	(76.51)	(76.96)
CLASIFICACION PRESTAMOS									
NORMAL	635,119.28	240,555.85	123,296.99	103,242.74	130,519.38	55,552.24	32,121.72	30,980.71	30,189.89
MENCION ESPECIAL	50.00	0.00	98.00	60.00	0.00	0.00	4.52	0.00	0.00
SUBNORMAL	64.59	0.00	0.00	10.00	430.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	54.00	80.30	80.30	178.30	80.30	0.00	0.00	0.00