

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,088,953.21	1,909,357.65	2,217,579.75	2,247,618.40	2,350,709.54	2,272,673.43	2,518,927.41	0.00	0.00
ACTIVOS LIQUIDOS	317,759.16	257,452.20	356,849.05	291,814.06	340,218.02	250,667.22	353,195.95	0.00	0.00
TOTAL DE PRESTAMOS	1,710,980.43	1,573,436.51	1,778,007.60	1,885,263.87	1,939,975.28	1,948,202.12	2,088,099.69	0.00	0.00
LOCALES	1,714,858.97	1,568,952.57	1,772,997.48	1,886,488.49	1,918,878.37	1,915,112.03	2,073,877.43	0.00	0.00
EXTRANJEROS	(3,878.53)	4,483.94	5,010.12	(1,224.63)	21,096.91	33,090.09	14,222.26	0.00	0.00
TOTAL DE INVERSIONES	11,769.91	26,251.19	27,522.54	28,173.11	27,006.69	25,729.02	27,729.24	0.00	0.00
TOTAL DE DEPOSITOS	2,008,974.14	1,809,933.99	2,097,486.19	2,130,580.38	2,253,348.54	2,103,597.91	2,400,120.37	0.00	0.00
LOCALES	1,017,693.78	1,069,975.64	1,083,835.88	1,106,609.75	1,159,563.97	1,175,943.49	1,306,937.10	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	0.00
DEPOSITOS DE PARTICULARES	771,300.34	818,985.40	792,004.87	848,485.47	897,998.38	930,504.31	986,528.72	0.00	0.00
DEPOSITOS DE BANCOS	246,393.44	250,990.24	291,831.02	258,124.28	261,565.59	245,439.18	318,408.38	0.00	0.00
EXTRANJEROS	991,280.35	739,958.35	1,013,650.30	1,023,970.63	1,093,784.57	927,654.43	1,093,183.27	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	157,729.28	150,399.27	170,119.92	137,572.28	138,104.03	114,040.16	116,036.31	0.00	0.00
DEPOSITOS DE BANCOS	833,551.07	589,559.08	843,530.39	886,398.35	955,680.53	813,614.26	977,146.97	0.00	0.00
PATRIMONIO TOTAL	14,855.28	32,152.97	43,976.52	54,842.08	32,389.19	46,958.01	50,188.31	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,819,343.67	1,766,034.91	1,906,820.31	2,026,339.06	2,219,831.38	2,091,015.54	2,368,253.58	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,491,953.59	1,473,640.05	1,579,328.17	1,747,286.17	1,844,866.16	1,786,809.41	1,960,679.54	0.00	0.00
TOTAL DE PRESTAMOS	1,481,460.90	1,455,909.13	1,559,636.92	1,727,311.89	1,825,477.86	1,760,819.31	1,933,053.65	0.00	0.00
TOTAL DE INVERSIONES	10,492.69	17,730.91	19,691.25	19,974.28	19,388.30	25,990.10	27,625.89	0.00	0.00
PATRIMONIO TOTAL	15,692.53	24,529.84	30,651.20	35,488.71	23,622.24	39,555.49	47,082.42	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	75,868.33	23,071.35	44,702.45	67,650.38	91,095.75	23,513.48	48,745.61	0.00	0.00
EGRESOS DE OPERACIONES	17,623.57	5,443.96	10,574.50	15,962.34	21,352.98	5,326.13	11,229.85	0.00	0.00
INGRESO NETO DE INTERESES	58,244.76	17,627.39	34,127.95	51,688.04	69,742.78	18,187.35	37,515.76	0.00	0.00

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OTROS INGRESOS	14,886.74	4,663.97	11,903.25	16,343.12	21,493.57	5,933.23	10,314.93	0.00	0.00
INGRESO DE OPERACIONES	73,131.50	22,291.37	46,031.20	68,031.16	91,236.35	24,120.58	47,830.69	0.00	0.00
EGRESOS GENERALES	36,668.38	6,554.86	16,242.70	26,072.43	38,546.21	10,138.80	29,592.70	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	36,463.12	15,736.50	29,788.50	41,958.73	52,690.13	13,981.78	18,237.99	0.00	0.00
UTILIDAD DEL PERIODO	33,166.41	17,065.43	28,888.98	39,721.36	45,251.85	14,552.22	17,832.30	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	20,778.35	17,279.01	18,799.81	17,313.98	13,770.06	16,576.22	18,245.55	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	17,282.63	15,922.21	17,980.28	19,027.42	20,239.85	19,678.76	21,091.94	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.21	1.10	1.06	0.92	0.71	0.85	0.87	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	83.18	92.15	95.64	109.90	146.98	118.72	115.60	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.04	1.01	1.01	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	0.71	1.68	1.98	2.44	1.38	2.07	1.99	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	0.86	2.01	2.44	2.87	1.65	2.38	2.37	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	0.87	2.04	2.47	2.91	1.67	2.41	2.40	0.00	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 (%)	15.82	14.22	17.01	13.70	15.10	11.92	14.72	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.21	13.48	16.09	12.98	14.47	11.03	14.02	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	16.40	15.67	18.33	15.02	16.30	13.14	15.87	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.22	4.63	3.66	3.03	2.45	3.26	1.82	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.82	3.87	3.03	2.61	2.04	2.78	1.51	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	211.35	278.28	188.50	149.24	191.56	147.16	75.75	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.09	6.26	5.66	5.16	4.94	5.26	4.97	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.18	1.48	1.34	1.22	1.16	1.19	1.15	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.90	4.78	4.32	3.94	3.78	4.07	3.83	0.00	0.00

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ZONA LIBRE	3.76	3.91	4.60	5.29	4.82	4.59	4.67	0.00	0.00
RESTO DEL PAIS	7.33	6.74	6.18	6.13	6.37	6.68	6.15	0.00	0.00
AL POR MENOR	7.20	7.03	7.57	7.35	6.71	7.03	7.37	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.14	6.20	6.16	6.02	6.03	6.11	6.02	0.00	0.00
PRESTAMO PERSONAL AUTO	7.84	7.81	7.82	7.59	7.51	7.51	7.44	0.00	0.00
PRESTAMO PERSONAL	7.90	7.53	7.56	7.69	7.38	7.31	7.88	0.00	0.00
TARJETA DE CREDITO	16.34	15.78	14.70	13.73	15.71	15.75	13.26	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.64	2.70	2.80	2.38	2.50	2.57	2.72	0.00	0.00
PERSONA JURIDICA	2.41	2.27	2.35	2.47	1.75	2.09	2.48	0.00	0.00