

THE BANK OF NOVA SCOTIA
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,828,826.82	2,963,550.08	2,981,620.22	2,993,488.83	3,175,880.87	3,216,554.02	3,305,336.34	3,329,335.88	3,236,728.24
ACTIVOS LIQUIDOS	351,267.12	406,021.42	479,608.68	387,369.15	397,381.29	396,649.96	434,614.80	451,156.07	446,593.47
TOTAL DE PRESTAMOS	2,348,109.38	2,430,162.54	2,388,067.86	2,488,719.94	2,659,162.04	2,706,514.35	2,757,463.85	2,762,198.73	2,680,677.57
LOCALES	2,339,284.09	2,423,082.38	2,385,317.78	2,482,291.68	2,653,442.14	2,701,176.70	2,751,823.04	2,749,933.78	2,680,677.57
EXTRANJEROS	8,825.29	7,080.16	2,750.09	6,428.26	5,719.90	5,337.65	5,640.81	12,264.95	0.00
TOTAL DE INVERSIONES	71,291.50	74,606.14	53,490.40	53,462.39	51,219.59	51,039.70	54,606.72	59,272.02	57,030.13
TOTAL DE DEPOSITOS	2,687,391.01	2,824,928.45	2,830,660.35	2,828,704.56	3,025,732.11	3,067,673.26	3,139,440.54	3,168,454.13	3,112,946.01
LOCALES	1,373,966.54	1,477,799.73	1,641,873.93	1,455,222.69	1,526,437.55	1,534,957.36	1,630,637.75	1,658,176.65	1,522,366.55
DEPOSITOS DE OFICIALES	95,254.71	93,504.71	104,504.71	93,504.71	143,504.71	148,504.71	148,504.71	148,504.71	116,474.71
DEPOSITOS DE PARTICULARES	1,040,664.78	1,119,083.64	1,160,301.29	1,112,623.40	1,120,049.09	1,214,099.40	1,238,217.46	1,285,222.77	1,102,837.12
DEPOSITOS DE BANCOS	238,047.05	265,211.38	377,067.94	249,094.58	262,883.75	172,353.24	243,915.58	224,449.17	303,054.72
EXTRANJEROS	1,313,424.48	1,347,128.73	1,188,786.42	1,373,481.87	1,499,294.56	1,532,715.91	1,508,802.80	1,510,277.48	1,590,579.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	149,562.85	150,889.39	149,942.10	147,399.85	105,198.78	144,249.13	120,537.26	121,021.20	251,138.16
DEPOSITOS DE BANCOS	1,163,861.62	1,196,239.34	1,038,844.31	1,226,082.02	1,394,095.78	1,388,466.78	1,388,265.54	1,389,256.29	1,339,441.31
PATRIMONIO TOTAL	73,002.63	80,385.88	88,026.59	97,414.98	77,164.64	85,637.66	93,119.98	97,072.87	65,915.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,784,999.26	2,935,872.29	2,843,306.84	2,905,539.49	3,002,353.85	3,090,052.05	3,143,478.28	3,161,412.36	3,206,304.56
ACTIVOS GENERADORES DE INGRESOS	2,340,552.48	2,483,908.45	2,357,163.39	2,437,631.11	2,564,891.26	2,631,161.37	2,626,814.41	2,681,826.54	2,724,044.67
TOTAL DE PRESTAMOS	2,274,038.60	2,416,144.13	2,297,526.73	2,377,259.78	2,503,635.71	2,568,338.45	2,572,765.85	2,625,459.34	2,669,919.81
TOTAL DE INVERSIONES	66,513.88	67,764.32	59,636.66	60,371.33	61,255.55	62,822.92	54,048.56	56,367.21	54,124.86
PATRIMONIO TOTAL	55,605.99	64,623.05	82,263.50	90,526.41	75,083.64	83,011.77	90,573.28	97,243.93	71,539.84
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	116,346.29	26,963.78	55,629.30	84,829.45	116,559.85	32,544.11	66,424.32	101,944.57	137,040.89
EGRESOS DE OPERACIONES	36,995.06	9,041.87	18,680.06	29,198.32	40,561.36	12,419.86	26,169.58	40,827.45	55,227.34

ACTIVOS (%)	3.20	1.90	10.23	6.24	12.27	8.54	10.86	11.22	1.92
PRESTAMOS (%)	6.73	1.17	8.20	9.84	13.25	11.37	15.47	10.99	0.81
LOCALES (%)	6.71	1.35	8.57	10.29	13.43	11.48	15.37	10.78	1.03
EXTRANJEROS (%)	12.02	(37.73)	(72.37)	(57.25)	(35.19)	(24.61)	105.11	90.80	(100.00)
DEPOSITOS (%)	2.49	1.30	10.15	5.24	12.59	8.59	10.91	12.01	2.88
LOCALES (%)	(4.45)	0.84	21.87	4.58	11.10	3.87	(0.68)	13.95	(0.27)
EXTRANJEROS (%)	10.93	1.81	(2.77)	5.95	14.15	13.78	26.92	9.96	6.09
PATRIMONIO (%)	91.06	64.52	15.07	16.47	5.70	6.53	5.79	(0.35)	(14.58)
UTILIDAD NETA (%)	47.08	(38.16)	(29.17)	(48.03)	(29.22)	28.84	12.20	(15.68)	(23.28)
CLASIFICACION PRESTAMOS									
NORMAL	2,218,543.69	2,278,236.35	2,293,236.72	2,410,546.80	2,491,422.04	2,499,699.17	2,382,094.59	2,424,909.79	2,414,458.92
MENCION ESPECIAL	55,084.90	76,510.19	39,639.20	17,362.75	72,864.73	118,544.04	237,417.72	188,920.91	156,189.15
SUBNORMAL	35,461.50	41,883.62	17,135.42	20,643.68	54,310.51	51,000.22	88,063.17	98,469.55	86,027.24
DUDOSO	34,719.50	30,142.83	34,701.69	25,074.42	26,542.71	22,214.58	34,465.21	32,844.41	39,342.00
IRRECUPERABLE	8,466.59	6,983.87	7,280.95	19,134.64	18,167.86	19,786.66	21,040.14	26,181.68	13,522.90
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	3.98	3.99	4.26	4.51	4.46	4.76	4.78	5.00	5.02
AL POR MENOR	6.09	6.13	5.88	5.88	5.85	5.92	5.84	5.59	5.59
CONSUMO									
VIVIENDA HIPOTECARIA	5.27	5.23	5.20	5.25	5.25	5.24	5.16	5.14	5.28
PRESTAMO PERSONAL AUTO	7.08	7.02	7.03	7.11	7.09	7.04	6.98	6.94	6.89
PRESTAMO PERSONAL	5.44	6.38	6.42	6.45	6.63	6.81	6.37	6.51	6.57
TARJETA DE CREDITO	15.29	15.34	15.50	15.64	15.70	15.78	15.82	15.84	15.80
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.34	2.34	2.33	2.32	2.35	2.37	2.38	2.34	2.37
PERSONA JURIDICA	2.23	2.29	2.39	2.41	2.35	2.42	2.39	2.47	2.59