

THE BANK OF NOVA SCOTIA
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,175,880.87	3,216,554.02	3,305,336.34	3,329,335.88	3,236,728.24	3,316,248.83	3,790,804.93	3,675,656.02	0.00
ACTIVOS LIQUIDOS	397,381.29	396,649.96	434,614.80	451,156.07	446,593.47	390,398.99	448,135.39	448,603.80	0.00
TOTAL DE PRESTAMOS	2,659,162.04	2,706,514.35	2,757,463.85	2,762,198.73	2,680,677.57	2,816,061.86	3,120,167.46	3,089,289.33	0.00
LOCALES	2,653,442.14	2,701,176.70	2,751,823.04	2,749,933.78	2,680,677.57	2,816,061.86	3,120,167.46	3,089,289.33	0.00
EXTRANJEROS	5,719.90	5,337.65	5,640.81	12,264.95	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	51,219.59	51,039.70	54,606.72	59,272.02	57,030.13	49,664.62	46,975.69	43,254.08	0.00
TOTAL DE DEPOSITOS	3,025,732.11	3,067,673.26	3,139,440.54	3,168,454.13	3,112,946.01	3,195,269.31	3,498,230.46	3,476,074.36	0.00
LOCALES	1,526,437.55	1,534,957.36	1,630,637.75	1,658,176.65	1,522,366.55	1,509,992.34	1,820,060.55	1,637,736.04	0.00
DEPOSITOS DE OFICIALES	143,504.71	148,504.71	148,504.71	148,504.71	116,474.71	106,474.71	106,474.71	101,474.71	0.00
DEPOSITOS DE PARTICULARES	1,120,049.09	1,214,099.40	1,238,217.46	1,285,222.77	1,102,837.12	1,169,451.76	1,461,223.99	1,438,940.78	0.00
DEPOSITOS DE BANCOS	262,883.75	172,353.24	243,915.58	224,449.17	303,054.72	234,065.87	252,361.85	97,320.56	0.00
EXTRANJEROS	1,499,294.56	1,532,715.91	1,508,802.80	1,510,277.48	1,590,579.46	1,685,276.96	1,678,169.91	1,838,338.31	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	105,198.78	144,249.13	120,537.26	121,021.20	251,138.16	248,521.30	305,750.30	261,775.17	0.00
DEPOSITOS DE BANCOS	1,394,095.78	1,388,466.78	1,388,265.54	1,389,256.29	1,339,441.31	1,436,755.67	1,372,419.61	1,576,563.14	0.00
PATRIMONIO TOTAL	77,164.64	85,637.66	93,119.98	97,072.87	65,915.04	68,807.28	72,620.66	71,462.47	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,002,353.85	3,090,052.05	3,143,478.28	3,161,412.36	3,206,304.56	3,266,401.43	3,548,070.64	3,502,495.95	0.00
ACTIVOS GENERADORES DE INGRESOS	2,564,891.26	2,631,161.37	2,626,814.41	2,681,826.54	2,724,044.67	2,811,640.27	2,989,606.86	2,977,007.08	0.00
TOTAL DE PRESTAMOS	2,503,635.71	2,568,338.45	2,572,765.85	2,625,459.34	2,669,919.81	2,761,288.11	2,938,815.65	2,925,744.03	0.00
TOTAL DE INVERSIONES	61,255.55	62,822.92	54,048.56	56,367.21	54,124.86	50,352.16	50,791.21	51,263.05	0.00
PATRIMONIO TOTAL	75,083.64	83,011.77	90,573.28	97,243.93	71,539.84	77,222.47	82,870.32	84,267.67	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	116,559.85	32,544.11	66,424.32	101,944.57	137,040.89	35,075.92	77,362.74	127,541.63	0.00
EGRESOS DE OPERACIONES	40,561.36	12,419.86	26,169.58	40,827.45	55,227.34	15,245.84	32,214.11	50,041.23	0.00
INGRESO NETO DE INTERESES	75,998.49	20,124.25	40,254.74	61,117.12	81,813.56	19,830.08	45,148.63	77,500.40	0.00
OTROS INGRESOS	13,839.34	3,940.20	7,484.02	10,845.37	15,049.32	3,919.05	10,328.63	21,609.86	0.00

INGRESO DE OPERACIONES	89,837.83	24,064.45	47,738.76	71,962.49	96,862.88	23,749.13	55,477.26	99,110.26	0.00
EGRESOS GENERALES	57,947.79	15,324.80	30,402.75	46,621.45	61,983.91	16,310.53	34,349.98	56,887.11	0.00
UTILIDAD ANTES DE PROVISIONES	31,890.04	8,739.65	17,336.01	25,341.03	34,878.96	7,438.60	21,127.28	42,223.16	0.00
UTILIDAD DEL PERIODO	30,904.91	8,475.19	15,953.15	19,906.05	23,710.29	2,892.24	6,705.61	5,547.43	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	29,743.55	36,066.38	36,944.44	40,627.72	24,253.70	38,831.40	73,075.70	77,895.30	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,145.82	4,730.32	5,616.98	9,127.61	28,862.68	32,674.56	76,777.31	79,331.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.12	1.33	1.34	1.47	0.90	1.38	2.34	2.52	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	13.94	13.12	15.20	22.47	119.00	84.14	105.07	101.84	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.16	0.17	0.20	0.33	1.08	1.16	2.46	2.57	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	2.43	2.66	2.82	2.92	2.04	2.07	1.92	1.94	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	2.85	3.11	3.31	3.44	2.41	2.40	2.29	2.28	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	2.90	3.16	3.38	3.51	2.46	2.44	2.33	2.31	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 (%)	13.13	12.93	13.84	14.24	14.35	12.22	12.81	12.91	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.51	12.33	13.15	13.55	13.80	11.77	11.82	12.20	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	14.83	14.59	15.58	16.11	16.18	13.77	14.15	14.15	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.20	1.29	1.21	0.99	0.87	0.41	0.45	0.25	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	1.10	1.02	0.84	0.74	0.35	0.38	0.21	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	41.16	40.84	35.23	27.29	33.14	14.98	16.18	8.78	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.54	4.95	5.06	5.07	5.03	4.99	5.18	5.71	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.58	1.89	1.99	2.03	2.03	2.17	2.16	2.24	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.96	3.06	3.06	3.04	3.00	2.82	3.02	3.47	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.50	63.68	63.69	64.79	63.99	68.68	61.92	57.40	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.54	0.60	0.57	0.54	0.55	0.56	0.69	0.97	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	418.00	403.00	443.00	447.00	447.00	445.00	999.00	908.00	0.00
NUMERO DE SUCURSALES	17.00	18.00	18.00	18.00	17.00	17.00	21.00	21.00	0.00
PRESTAMOS / EMPLEADOS	6,361.63	6,715.92	6,224.52	6,179.42	5,997.04	6,328.23	3,123.29	3,402.30	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,238.59	7,612.09	7,086.77	7,088.26	6,964.09	7,180.38	3,501.73	3,828.28	0.00
UTILIDAD NETA / EMPLEADOS	73.94	21.03	36.01	44.53	53.04	6.50	6.71	6.11	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.27	8.54	10.86	11.22	1.92	3.10	14.69	10.40	0.00
PRESTAMOS (%)	13.25	11.37	15.47	10.99	0.81	4.05	13.15	11.84	0.00
LOCALES (%)	13.43	11.48	15.37	10.78	1.03	4.25	13.39	12.34	0.00
EXTRANJEROS (%)	(35.19)	(24.61)	105.11	90.80	(100.00)	(100.00)	(100.00)	(100.00)	0.00
DEPOSITOS (%)	12.59	8.59	10.91	12.01	2.88	4.16	11.43	9.71	0.00

LOCALES (%)	11.10	3.87	(0.68)	13.95	(0.27)	(1.63)	11.62	(1.23)	0.00
EXTRANJEROS (%)	14.15	13.78	26.92	9.96	6.09	9.95	11.23	21.72	0.00
PATRIMONIO (%)	5.70	6.53	5.79	(0.35)	(14.58)	(19.65)	(22.01)	(26.38)	0.00
UTILIDAD NETA (%)	(29.22)	28.84	12.20	(15.68)	(23.28)	(65.87)	(57.97)	(72.13)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,491,422.04	2,499,699.17	2,382,094.59	2,424,909.79	2,414,458.92	2,561,730.25	2,851,582.25	2,819,412.50	0.00
MENCION ESPECIAL	72,864.73	118,544.04	237,417.72	188,920.91	156,189.15	147,320.99	176,085.29	178,037.00	0.00
SUBNORMAL	54,310.51	51,000.22	88,063.17	98,469.55	86,027.24	87,334.69	84,132.71	83,753.08	0.00
DUDOSO	26,542.71	22,214.58	34,465.21	32,844.41	39,342.00	36,833.39	57,086.58	45,958.49	0.00
IRRECUPERABLE	18,167.86	19,786.66	21,040.14	26,181.68	13,522.90	15,517.11	28,057.94	41,459.51	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.46	4.76	4.78	5.00	5.02	4.98	5.25	5.56	0.00
AL POR MENOR	5.85	5.92	5.84	5.59	5.59	6.20	6.67	6.70	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.25	5.24	5.16	5.14	5.28	5.25	5.28	5.33	0.00
PRESTAMO PERSONAL AUTO	7.09	7.04	6.98	6.94	6.89	6.87	6.88	7.00	0.00
PRESTAMO PERSONAL	6.63	6.81	6.37	6.51	6.57	6.60	9.70	9.73	0.00
TARJETA DE CREDITO	15.70	15.78	15.82	15.84	15.80	15.71	21.52	21.39	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.35	2.37	2.38	2.34	2.37	2.40	2.46	2.50	0.00
PERSONA JURIDICA	2.35	2.42	2.39	2.47	2.59	2.58	2.55	2.62	0.00