

THE BANK OF NOVA SCOTIA
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017		2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	3,236,728.24	3,316,248.83	3,790,804.93	3,675,656.02	3,738,429.03	3,618,258.80	3,458,343.64	3,739,318.14	3,630,863.57	
ACTIVOS LIQUIDOS	446,593.47	390,398.99	448,135.39	448,603.80	464,407.59	342,316.90	343,522.05	433,889.19	393,920.52	
TOTAL DE PRESTAMOS	2,680,677.57	2,816,061.86	3,120,167.46	3,089,289.33	3,105,511.11	3,088,204.30	2,913,132.26	3,109,598.16	2,963,778.47	
LOCALES	2,680,677.57	2,816,061.86	3,120,167.46	3,089,289.33	3,105,511.11	3,088,204.30	2,913,132.26	3,109,598.16	2,963,778.47	
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL DE INVERSIONES	57,030.13	49,664.62	46,975.69	43,254.08	83,384.45	98,750.33	108,852.63	105,708.47	161,122.03	
TOTAL DE DEPOSITOS	3,112,946.01	3,195,269.31	3,498,230.46	3,476,074.36	3,590,577.08	3,480,502.11	3,319,764.92	3,549,128.64	3,401,437.28	
LOCALES	1,522,366.55	1,509,992.34	1,820,060.55	1,637,736.04	1,797,705.79	1,742,136.77	1,761,790.09	1,975,619.78	1,845,397.48	
DEPOSITOS DE OFICIALES	116,474.71	106,474.71	106,474.71	101,474.71	101,474.71	86,474.71	86,474.71	86,474.71	86,474.71	
DEPOSITOS DE PARTICULARES	1,102,837.12	1,169,451.76	1,461,223.99	1,438,940.78	1,499,576.82	1,488,530.15	1,521,445.88	1,507,714.02	1,460,556.74	
DEPOSITOS DE BANCOS	303,054.72	234,065.87	252,361.85	97,320.56	196,654.26	167,131.92	153,869.51	381,431.05	298,366.03	
EXTRANJEROS	1,590,579.46	1,685,276.96	1,678,169.91	1,838,338.31	1,792,871.29	1,738,365.34	1,557,974.83	1,573,508.86	1,556,039.80	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	251,138.16	248,521.30	305,750.30	261,775.17	267,900.59	263,192.19	253,736.84	245,329.17	227,164.79	
DEPOSITOS DE BANCOS	1,339,441.31	1,436,755.67	1,372,419.61	1,576,563.14	1,524,970.70	1,475,173.15	1,304,237.99	1,328,179.69	1,328,875.01	
PATRIMONIO TOTAL	65,915.04	68,807.28	72,620.66	71,462.47	61,440.56	63,607.42	64,447.84	114,058.29	111,821.42	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	3,206,304.56	3,266,401.43	3,548,070.64	3,502,495.95	3,487,578.64	3,467,253.81	3,624,574.28	3,707,487.08	3,684,646.30	
ACTIVOS GENERADORES DE INGRESOS	2,724,044.67	2,811,640.27	2,989,606.86	2,977,007.08	2,963,301.63	3,026,340.56	3,094,564.02	3,173,925.02	3,156,898.03	
TOTAL DE PRESTAMOS	2,669,919.81	2,761,288.11	2,938,815.65	2,925,744.03	2,893,094.34	2,952,133.08	3,016,649.86	3,099,443.74	3,034,644.79	
TOTAL DE INVERSIONES	54,124.86	50,352.16	50,791.21	51,263.05	70,207.29	74,207.48	77,914.16	74,481.28	122,253.24	
PATRIMONIO TOTAL	71,539.84	77,222.47	82,870.32	84,267.67	63,677.80	66,207.35	68,534.25	92,760.38	86,630.99	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	137,040.89	35,075.92	77,362.74	127,541.63	179,573.10	51,748.02	102,940.28	155,014.92	208,031.75	
EGRESOS DE OPERACIONES	55,227.34	15,245.84	32,214.11	50,041.23	69,518.48	21,743.89	43,505.28	65,751.06	87,839.16	
INGRESO NETO DE INTERESES	81,813.56	19,830.08	45,148.63	77,500.40	110,054.62	30,004.13	59,434.99	89,263.86	120,192.59	
OTROS INGRESOS	15,049.32	3,919.05	10,328.63	21,609.86	34,296.90	11,145.83	20,649.59	35,071.08	44,471.59	
INGRESO DE OPERACIONES	96,862.88	23,749.13	55,477.26	99,110.26	144,351.52	41,149.96	80,084.58	124,334.93	164,664.18	
EGRESOS GENERALES	61,983.91	16,310.53	34,349.98	56,887.11	93,296.54	25,058.06	52,432.79	79,612.63	109,059.71	
UTILIDAD ANTES DE PROVISIONES	34,878.96	7,438.60	21,127.28	42,223.16	51,054.97	16,091.90	27,651.79	44,722.31	55,604.47	
UTILIDAD DEL PERIODO	23,710.29	2,892.24	6,705.61	5,547.43	(2,837.32)	737.71	1,270.50	1,777.77	(3,784.17)	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	24,253.70	38,831.40	73,075.70	77,895.30	74,010.53	74,704.33	84,333.53	68,754.82	76,710.17	
TOTAL PROVISIONES PARA PRESTAMOS	28,862.68	32,674.56	76,777.31	79,331.25	81,473.77	82,788.81	82,274.81	76,618.58	82,675.91	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.90	1.38	2.34	2.52	2.38	2.42	2.89	2.21	2.59	
PROVISIONES / PRESTAMOS VENCIDOS (%)	119.00	84.14	105.07	101.84	110.08	110.82	97.56	111.44	107.78	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.08	1.16	2.46	2.57	2.62	2.68	2.82	2.46	2.79	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	2.04	2.07	1.92	1.94	1.64	1.76	1.86	3.05	3.08	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	2.41	2.40	2.29	2.28	1.93	2.00	2.13	3.55	3.58
PATRIMONIO / PRESTAMOS TOTALES (%)	2.46	2.44	2.33	2.31	1.98	2.06	2.21	3.67	3.77
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 (%)	14.35	12.22	12.81	12.91	12.93	9.84	10.35	12.23	11.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.80	11.77	11.82	12.20	12.42	9.46	9.93	11.60	10.85
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	16.18	13.77	14.15	14.15	15.26	12.67	13.63	15.20	16.32
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.87	0.41	0.45	0.25	(0.10)	0.10	0.08	0.07	(0.12)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.74	0.35	0.38	0.21	(0.08)	0.09	0.07	0.06	(0.10)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	33.14	14.98	16.18	8.78	(4.46)	4.46	3.71	2.56	(4.37)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.03	4.99	5.18	5.71	6.06	6.84	6.65	6.51	6.59
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.03	2.17	2.16	2.24	2.35	2.87	2.81	2.76	2.78
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	2.82	3.02	3.47	3.71	3.97	3.84	3.75	3.81
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	63.99	68.68	61.92	57.40	64.63	60.89	65.47	64.03	66.23
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.55	0.56	0.69	0.97	1.16	1.47	1.33	1.47	1.41
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	447.00	445.00	999.00	908.00	847.00	863.00	862.00	859.00	910.00
NUMERO DE SUCURSALES	17.00	17.00	21.00	21.00	18.00	18.00	18.00	17.00	17.00
PRESTAMOS / EMPLEADOS	5,997.04	6,328.23	3,123.29	3,402.30	3,666.48	3,578.45	3,379.50	3,620.02	3,256.90
DEPOSITOS TOTALES / EMPLEADOS	6,964.09	7,180.38	3,501.73	3,828.28	4,239.17	4,033.03	3,851.24	4,131.70	3,737.84
UTILIDAD NETA / EMPLEADOS	53.04	6.50	6.71	6.11	(3.35)	0.85	1.47	2.07	(4.16)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.92	3.10	14.69	10.40	15.50	9.11	(8.77)	1.73	(2.88)
PRESTAMOS (%)	0.81	4.05	13.15	11.84	15.85	9.66	(6.64)	0.66	(4.56)
LOCALES (%)	1.03	4.25	13.39	12.34	15.85	9.66	(6.64)	0.66	(4.56)
EXTRANJEROS (%)	(100.00)	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	2.88	4.16	11.43	9.71	15.34	8.93	(5.10)	2.10	(5.27)
LOCALES (%)	(0.27)	(1.63)	11.62	(1.23)	18.09	15.37	(3.20)	20.63	2.65
EXTRANJEROS (%)	6.09	9.95	11.23	21.72	12.72	3.15	(7.16)	(14.41)	(13.21)
PATRIMONIO (%)	(14.58)	(19.65)	(22.01)	(26.38)	(6.79)	(7.56)	(11.25)	59.61	82.00
UTILIDAD NETA (%)	(23.28)	(65.87)	(57.97)	(72.13)	(111.97)	(74.49)	(81.05)	(67.95)	33.37
CLASIFICACION PRESTAMOS									
NORMAL	2,414,458.92	2,561,730.25	2,851,582.25	2,819,412.50	2,827,165.97	2,902,963.50	2,725,698.81	2,934,453.41	2,794,170.16
MENCION ESPECIAL	156,189.15	147,320.99	176,085.29	178,037.00	192,260.76	92,735.36	98,411.12	97,677.70	94,875.20
SUBNORMAL	86,027.24	87,334.69	84,132.71	83,753.08	78,048.01	81,595.74	84,513.39	75,805.19	76,049.58
DUDOSO	39,342.00	36,833.39	57,086.58	45,958.49	30,441.24	26,109.92	21,981.41	39,113.83	43,365.57
IRRECUPERABLE	13,522.90	15,517.11	28,057.94	41,459.51	59,068.90	67,588.60	64,802.34	39,166.61	37,993.87
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.02	4.98	5.25	5.56	5.91	5.48	5.34	5.36	5.54
AL POR MENOR	5.59	6.20	6.67	6.70	6.78	6.68	6.34	6.04	6.31
CONSUMO									
VIVIENDA HIPOTECARIA	5.28	5.25	5.28	5.33	5.56	5.70	5.84	5.81	5.80
PRESTAMO PERSONAL AUTO	6.89	6.87	6.88	7.00	7.00	6.99	6.98	6.95	6.90
PRESTAMO PERSONAL	6.57	6.60	9.70	9.73	9.75	9.77	9.68	13.29	14.21
TARJETA DE CREDITO	15.80	15.71	21.52	21.39	21.34	21.59	21.53	21.46	21.40
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.37	2.40	2.46	2.50	2.59	2.72	2.87	3.00	3.06
PERSONA JURIDICA	2.59	2.58	2.55	2.62	2.81	3.03	3.17	3.26	3.33