The Bank Of Nova Scotia - Guyana Branch **Selected Financial Indicators**

1.2 Tier I capital / risk-weighted assets 0.050% 1.3 Tier II capital / risk-weighted assets 0.050% 1.4 Capital / Total assets 12.492% 2 Lending to connected parties 2.1 Related Party loans / total loans 0.399% 2.2 Related Party loans / capital base 1.630% 2.3 Director exposure related party exposure 0.000% 3 Assets composition 3.1 Business enterprise / total loans 24.154% 3.2 Agriculture / total loans 1.865% 3.3 Mining and quarry / total loans 1.865% 3.4 Manufacturing / total loans 17.380% 3.5 Services / total loans 17.380% 3.6 Households / total loans 4.469% 3.7 Top 20 borrowers / capital base 112.651% 4 Asset quality 4.1 Non performing loans / total loans 2.242% 4.2 Non performing loans / total assets 1.051% 4.3 Non performing loans / total assets 1.051% 4.4 Non performing loans / capital reserves 8.516% 4.5 Provision for loan losses / non performing loans 111.891% 4.6 Total on balance sheet assets / capital and reserves 8.106% 4.7 Gross loans / dep			December-23
1.2 Tier I capital / risk-weighted assets 21.065% 1.3 Tier II capital / risk-weighted assets 1.2492% 2 Lending to connected parties 12.492% 2.1 Related Party loans / total loans 0.399% 2.2 Related Party loans / total loans 0.309% 2.3 Director exposure related party exposure 0.000% 3 Assets composition 3.1 Business enterprise / total loans 24.154% 3.2 Agriculture / total loans 1.565% 3.3 Mining and quarry / total loans 1.565% 3.3 Mining and quarry / total loans 1.565% 3.3 Mining and quarry / total loans 4.215% 3.5 Services / total loans 1.7380% 3.6 Households / total loans 1.7380% 3.7 Top 20 borrowers / total loans 1.2651% 4 Asset quality 4.1 Non performing loans / total loans 2.242% 4.1 Non performing loans / total loans 2.242% 4.2 Non performing loans / total loans 2.242% 4.3 Non performing loans / total loans 2.242% 4.4 Asset quality 2.5 Non performing loans / total loans 2.242% 4.5 Provision for loan losses / non performing loans 1.11891% 4.6 Total on balance sheet assets capital and reserves 1.051% 4.6 Total on balance sheet assets / capital and reserves 8.10.61% 4.7 Gross loans / deposits 5.839% 4.8 Gross loans / total assets 4.9 Risk-weighted assets / tota	1	Capital Adequacy	
1.3 Tier	1.1	Capital / risk-adjusted assets	22.564%
1.4 Capital / Total assets	1.2	Tier I capital / risk-weighted assets	21.065%
2 Lending to connected parties 2.1 Related Party loans / total loans 0.399% 2.2 Related Party loans / total loans 0.399% 2.2 Related party loans / capital base 1.630% 2.3 Director exposure related party exposure 0.000% 3.1 Business enterprise / total loans 24.154% 3.2 Agriculture / total loans 1.865% 3.3 Mining and quarry / total loans 1.865% 3.3 Mining and quarry / total loans 4.216% 3.5 Services / total loans 4.216% 3.6 Households / total loans 4.216% 3.8 Top 20 borrowers / total loans 4.469% 3.8 Top 20 borrowers / total loans 20.615% 3.8 Top 20 borrowers / total loans 22.615% 4.1 Non performing loans / total loans 2.242% 4.2 Non performing loans / total assets 4.3 Non performing loans / total assets 1.051% 4.5 Non performing loans / total assets 1.051% 4.5 Non performing loans / total assets 1.051% 4.5 Provision for loan losses / non performing loans 111.891% 4.6 Total on balance sheet assets / capital and reserves 8.166% 4.7 Risk-weighted assets / total assets 4.8 Gross loans / total assets 4.8 Gross loans / total assets 4.9 Risk-weighted assets / tota	1.3	Tier II capital / risk-weighted assets	0.050%
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2.1 Related Party loans / total loans 0.399% 2.2 Related party loans / capital base 1.630% 2.3 Director exposure related party exposure 0.000% 3 Assets composition 24.154% 3.1 Business enterprise / total loans 24.154% 3.2 Agriculture / total loans 1.865% 3.3 Mining and quarry / total loans 0.633% 3.4 Manufacturing / total loans 4.216% 3.5 Services / total loans 17.380% 3.6 Households / total loans 4.469% 3.7 Top 20 borrowers / total loans 20.615% 3.8 Top 20 borrowers / total loans 20.615% 4.1 Non performing loans / total loans 2.242% 4.2 Non performing loans / total loans 2.242% 4.2 Non performing loans / total loans 2.242% 4.3 Non performing loans / total loans 2.242% 4.4 Sore performing loans / total loans 2.1013% 4.5 Provision for loan losses / non performing loans 111.891% 4.5 Provision for loan losses / non performing loans 111.891% 4.6 Total on balance sheet assets / capital and reserves 810.051% 4.7 Gross loans / total assets 48.86% 4.9 Risk-weighted assets / total			
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3.4 Manufacturing / total loans 4.216%			
3.5 Services / total loans			
3.6 Households / total loans 2.0.615%			
3.7 Top 20 borrowers / total loans 20.615%			
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5.6 Foreign exchange gain / operating income 28.017% 5.7 Interest expense / interest income 5.354% 5.8 Non-interest income / operating expenses 82.118% 5.9 Personnel expense / operating expenses 24.795% 5.10 Earning assets / average total assets 62.902% 5.11 Non-interest expenses / gross income 46.260% 5.12 Personnel expenses / non-interest expenses 26.499% 5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 1.013% 6.2 Net interest income / average earning assets 0.103% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%	5.4	Non interest income / operating income	40.599%
5.7 Interest expense / interest income 5.354% 5.8 Non-interest income / operating expenses 82.118% 5.9 Personnel expense / operating expenses 24.795% 5.10 Earning assets / average total assets 62.902% 5.11 Non-interest expenses / gross income 46.260% 5.12 Personnel expenses / non-interest expenses 26.499% 5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 0.103% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			49.440%
5.8 Non-interest income / operating expenses 82.118% 5.9 Personnel expense / operating expenses 24.795% 5.10 Earning assets / average total assets 62.902% 5.11 Non-interest expenses / gross income 46.260% 5.12 Personnel expenses / non-interest expenses 26.499% 5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 0.103% 6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 38.348% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			28.017%
5.9 Personnel expense / operating expenses 24.795% 5.10 Earning assets / average total assets 62.902% 5.11 Non-interest expenses / gross income 46.260% 5.12 Personnel expenses / non-interest expenses 26.499% 5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 0.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 1.829% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			5.354%
5.10 Earning assets / average total assets 62.902% 5.11 Non-interest expenses / gross income 46.260% 5.12 Personnel expenses / non-interest expenses 26.499% 5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 0.103% 6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 1.829% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			82.118%
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5.13 Net operating income / average total assets 1.021% 5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 1.829% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			46.260%
5.14 Operating expenses / average total assets 0.999% 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 0.103% 6.2 Net interest expense / average earning assets 0.103% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			26.499%
5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500% 6 Liquidity 6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 1.829% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			1.021%
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6.1 Interest expense / average earning assets 0.103% 6.2 Net interest income / average earning assets 1.829% 6.3 Liquid assets / total assets 38.348% 6.4 Liquid assets / total demand and time liabilities 44.659% 6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%	Ļ	1:	
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6.3 Liquid assets / total assets 6.4 Liquid assets / total demand and time liabilities 6.5 Deposits / total loans 6.6 Deposits / total loans & investment 6.6 Deposits / total loans & investment 6.7 Deposits / total loans			
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6.5 Deposits / total loans 169.954% 6.6 Deposits / total loans & investment 131.676%			
6.6 Deposits / total loans & investment 131.676%			
0.7 popusis / tutal assets 79.004%			
	0.7	Poposito / total assets	19.00470

Please read the following notes as part of your review of Scotiabank Guyana Branch Financial Indicators as they will aid the interpretation of Scotiabank's performance as compared to other commercial Banks operating in Guyana.

- Scotiabank is one of North America's leading financial institutions and Canada's
- most international bank, operating in some 50 countries around the world.

 * The operations of Scotiabank in Guyana are considered a "branch "of Scotiabank which is headquartered in Canada and which provides the Guyana operations with full
- * Capital for the Guyana operation is established to satisfy local regulatory requirements and all ratios are computed on levels of Capital maintained only in
- * Related Party ratios are only applicable in relation to senior officers of Scotiabank Guyana in view of the definition of Related Parties Related Parties include directors, senior officers and shareholders with 20% or more shares who are accorded lending facilities as stipulated under Section 14 of the Financial Institution Act 1995.