The Bank Of Nova Scotia - Guyana Branch Selected Financial Indicators

1.2 Tier I capital / risk-weighted assets 20.017 1.3 Tier II capital / risk-weighted assets 0.053 1.4 Capital / Total assets 14.689 2 Lending to connected parties 2.1 Related Party loans / total loans 0.010 2.2 Related Party loans / capital base 0.039 2.3 Director exposure related party exposure 0.000 3. Assets composition 3.1 Business enterprise / total loans 29.424 3.2 Agriculture / total loans 1.170 3.3 Mining and quarry / total loans 1.170 3.4 Manufacturing / total loans 0.926 3.5 Services / total loans 23.294 3.6 Households / total loans 23.294 3.7 Top 20 borrowers / total loans 20.0543 3.8 Top 20 borrowers / capital base 108.005 4 Asset quality 4.1 Non performing loans / total assets 2.308 4.2 Non performing loans / total assets 2.308 4.3 Non performing loans / total assets 2.308 4.4 Non performing loans / total assets 2.308 4.5 Torosio loans 640,025 4.6 Total on balance sheet assets / capital and reserves 16.021 4.7 Gross loans / deposits 67.969 4.8 Gross loans / deposits 67.969 4.9 Risk-weighted assets / total assets 63.693 4.9 Risk-weighted assets / total assets 63.693 4.9 Risk-weighted assets / total assets 63.693 4.10 Resur on assets 63.693 5.2 Return on assets 63.693 5.3 Net interest income / operating income 59.881 5.1 Return on equity 4.737 5.3 Net interest income / operating income 59.881 5.1 Non-interest expenses / operating income 59.881 5.1 Derating expenses / operating income 59.881 5.1 Derating expenses / operating income 4.2503 5.2 Return on equity 5.1 Return on equi			March-23
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5.6 Foreign exchange gain / operating income 21.903° 5.7 Interest expense / interest income 4.799° 5.8 Non-interest income / operating expenses 87.289° 5.9 Personnel expense / operating expenses 27.885° 5.10 Earning assets / average total assets 70.922° 5.11 Non-interest expenses / gross income 39.484° 5.12 Personnel expenses / non-interest expenses 30.017° 5.13 Net operating income / average total assets 1.154° 5.14 Operating expenses / average total assets 0.853° 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500° 6 Liquidity 6.1 Interest expense / average earning assets 0.085° 6.2 Net interest income / average earning assets 1.685° 6.3 Liquid assets / total assets 35.970° 6.4 Liquid assets / total demand and time liabilities 44.697° 6.5 Deposits / total loans 147.125° 6.6 Deposits / total loans & investment 114.375°			
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5.10 Earning assets / average total assets 70.922° 5.11 Non-interest expenses / gross income 39.484° 5.12 Personnel expenses / non-interest expenses 30.017° 5.13 Net operating income / average total assets 1.154° 5.14 Operating expenses / average total assets 0.853° 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500° 6 Liquidity 0.085° 6.1 Interest expense / average earning assets 0.085° 6.2 Net interest income / average earning assets 1.685° 6.3 Liquid assets / total assets 35.970° 6.4 Liquid assets / total demand and time liabilities 44.697° 6.5 Deposits / total loans 147.125° 6.6 Deposits / total loans & investment 114.375°			87.289%
5.11 Non-interest expenses / gross income 39.484* 5.12 Personnel expenses / non-interest expenses 30.017* 5.13 Net operating income / average total assets 1.154* 5.14 Operating expenses / average total assets 0.853* 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500* 6 Liquidity 0.085* 6.1 Interest expense / average earning assets 0.085* 6.2 Net interest income / average earning assets 1.685* 6.3 Liquid assets / total assets 35.970* 6.4 Liquid assets / total demand and time liabilities 44.697* 6.5 Deposits / total loans 147.125* 6.6 Deposits / total loans & investment 114.375*			27.885%
5.12 Personnel expenses / non-interest expenses 30.017* 5.13 Net operating income / average total assets 1.154* 5.14 Operating expenses / average total assets 0.853* 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500* 6 Liquidity 0.085* 6.1 Interest expense / average earning assets 0.085* 6.2 Net interest income / average earning assets 1.685* 6.3 Liquid assets / total assets 35.970* 6.4 Liquid assets / total demand and time liabilities 44.697* 6.5 Deposits / total loans 147.125* 6.6 Deposits / total loans & investment 114.375*			70.922%
5.13 Net operating income / average total assets 1.154* 5.14 Operating expenses / average total assets 0.853* 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500* 6 Liquidity 0.085* 6.1 Interest expense / average earning assets 0.085* 6.2 Net interest income / average earning assets 1.685* 6.3 Liquid assets / total assets 35.970* 6.4 Liquid assets / total demand and time liabilities 44.697* 6.5 Deposits / total loans 147.125* 6.6 Deposits / total loans & investment 114.375*			39.484%
5.14 Operating expenses / average total assets 0.853* 5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500* 6 Liquidity 0.085* 6.1 Interest expense / average earning assets 0.085* 6.2 Net interest income / average earning assets 1.685* 6.3 Liquid assets / total assets 35.970* 6.4 Liquid assets / total demand and time liabilities 44.697* 6.5 Deposits / total loans 147.125* 6.6 Deposits / total loans & investment 114.375*	5.12	Personnel expenses / non-interest expenses	30.017%
5.15 Interest rate spread (Prime lending rate - Small savings rate) 7.500° 6 Liquidity 0.085° 6.1 Interest expense / average earning assets 0.085° 6.2 Net interest income / average earning assets 1.685° 6.3 Liquid assets / total assets 35.970° 6.4 Liquid assets / total demand and time liabilities 44.69° 6.5 Deposits / total loans 147.125° 6.6 Deposits / total loans & investment 114.375°	5.13	Net operating income / average total assets	1.154%
6 Liquidity 6.1 Interest expense / average earning assets 0.085' 6.2 Net interest income / average earning assets 1.685' 6.3 Liquid assets / total assets 35.970' 6.4 Liquid assets / total demand and time liabilities 44.697' 6.5 Deposits / total loans 147.125' 6.6 Deposits / total loans & investment 114.375'			0.853%
6.1 Interest expense / average earning assets 0.085' 6.2 Net interest income / average earning assets 1.685' 6.3 Liquid assets / total assets 35.970' 6.4 Liquid assets / total demand and time liabilities 44.697' 6.5 Deposits / total loans 147.125' 6.6 Deposits / total loans & investment 114.375'	5.15	Interest rate spread (Prime lending rate - Small savings rate)	7.500%
6.1 Interest expense / average earning assets 0.085' 6.2 Net interest income / average earning assets 1.685' 6.3 Liquid assets / total assets 35.970' 6.4 Liquid assets / total demand and time liabilities 44.697' 6.5 Deposits / total loans 147.125' 6.6 Deposits / total loans & investment 114.375'			
6.1 Interest expense / average earning assets 0.085' 6.2 Net interest income / average earning assets 1.685' 6.3 Liquid assets / total assets 35.970' 6.4 Liquid assets / total demand and time liabilities 44.697' 6.5 Deposits / total loans 147.125' 6.6 Deposits / total loans & investment 114.375'	6	Liquidity	
6.2 Net interest income / average earning assets 1.685 6.3 Liquid assets / total assets 35.970 6.4 Liquid assets / total demand and time liabilities 44.697 6.5 Deposits / total loans 147.125 6.6 Deposits / total loans & investment 114.375			0.085%
6.3 Liquid assets / total assets 35.970' 6.4 Liquid assets / total demand and time liabilities 44.697' 6.5 Deposits / total loans 147.125' 6.6 Deposits / total loans & investment 114.375'			1.685%
6.4 Liquid assets / total demand and time liabilities 44.697 6.5 Deposits / total loans 147.125 6.6 Deposits / total loans & investment 114.375			35.970%
6.5 Deposits / total loans 147.125° 6.6 Deposits / total loans & investment 114.375°			44.697%
6.6 Deposits / total loans & investment 114.375			147.125%
			114.375%
			78.996%

Notes:

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
- * 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 financial and other related support.

 * Capital for the Guyana operation is established to satisfy local regulatory
- * Capital for the Guyana operation is established to satisfy local regulatory requirements and all ratios are computed on levels of Capital maintained only in Guyana.
- Guyana.

 * 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.