

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

		December-19
1	Capital Adequacy	
1.1	Capital / risk-adjusted assets	26.925%
1.2	Tier I capital / risk-weighted assets	26.717%
1.3	Tier II capital / risk-weighted assets	0.044%
1.4	Capital / Total assets	16.890%
2	Lending to connected parties	
2.1	Related Party loans / total loans	0.980%
2.2	Related party loans / capital base	4.423%
2.3	Director exposure related party exposure	0.000%
3	Assets composition	
3.1	Business enterprise / total loans	27.620%
3.2	Agriculture / total loans	0.352%
3.3	Mining and quarry / total loans	2.138%
3.4	Manufacturing / total loans	7.904%
3.5	Services / total loans	17.226%
3.6	Households / total loans	10.572%
3.7	Top 20 borrowers / total loans	16.533%
3.8	Top 20 borrowers / capital base	86.552%
4	Asset quality	
4.1	Non performing loans / total loans	11.317%
4.2	Non performing loans / total assets	6.638%
4.3	Non performing net of provisions / capital and reserves	29.462%
4.4	Non performing loans / capital reserves	40.001%
4.5	Provision for loan losses / non performing loans	26.348%
4.6	Total on balance sheet assets / capital and reserves	602.591%
4.7	Gross loans / deposits	77.895%
4.8	Gross loans / total assets	58.654%
4.9	Risk-weighted assets / total assets	46.358%
4.10	Contingent liabilities / total assets	0.000%
4.11	Large exposures / capital base	40.775%
4.12	Reserve for loan losses/gross loans	2.982%
5	Earnings and profitability	
5.1	Return on assets	1.317%
5.2	Return on equity	7.661%
5.3	Net interest income / operating income	66.296%
5.4	Non interest income / operating income	30.817%
5.5	Operating expenses / operating income	47.440%
5.6	Foreign exchange gain / operating income	13.434%
5.7	Interest expense / interest income	4.172%
5.8	Non-interest income / operating expenses	64.960%
5.9	Personnel expense / operating expenses	24.376%
5.10	Earning assets / average total assets	67.506%
5.11	Non-interest expenses / gross income	44.554%
5.12	Personnel expenses / non-interest expenses	25.955%
5.13	Net operating income / average total assets	2.195%
5.14	Operating expenses / average total assets	1.981%
5.15	Interest rate spread (Prime lending rate - Small savings rate)	7.500%
6	Liquidity	
6.1	Interest expense / average earning assets	0.172%
6.2	Net interest income / average earning assets	3.947%
6.3	Liquid assets / total assets	34.056%
6.4	Liquid assets / total demand and time liabilities	45.347%
6.5	Deposits / total loans	128.378%
6.6	Deposits / total loans & investment	117.813%
6.7	Deposits / total assets	75.299%

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 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 requirements and all ratios are computed on levels of Capital maintained only in 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.