The Bank Of Nova Scotia **Selected Financial Indicators**

1.2 Tier Lapital / risk-weighted assets 0.000% 1.4 Capital / Total assets 0.000% 1.4 Capital / Total assets 18.408% 2 Lending to connected parties 2.1 Related Party loans / total loans 1.328% 2.2 Related Party loans / total loans 1.328% 2.3 Director exposure related party exposure 0.000% 3 Assets composition 3.1 Business enterprise / total loans 0.479% 3.2 Agriculture / total loans 0.479% 3.3 Mining and quarry / total loans 0.479% 3.4 Manufacturing / total loans 0.479% 3.5 Services / total loans 13.121% 3.6 Households / total loans 13.121% 3.7 Top 20 borrowers / capital base 66.437% 4 Asset quality 4.1 Non performing loans / total loans 8.708% 4.2 Non performing loans / total assets 5.448% 4.3 reserves 4.4 Non performing loans / total assets 5.448% 4.5 Provision for loan losses / non performing loans / 21.493% 4.5 Provision for loan losses / non performing loans 551.807% 4.6 Total on balance sheet assets / capital and reserves 4.9 Risk-weighted assets / total assets 62.562% 4.9 Risk-weighted assets / total assets 62.562% 4.10 Contingent liabilities / total assets 0.000% 5.11 Return on assets 0.934% 1.2 Reserve for loan losses/gross loans 2.482% 5.12 Return on equity 4.792% 5.3 Net interest income / operating income 33.223% 5.5 0.000 33.223% 5.1 1.000 0.0			June-17
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2.3 Director exposure related party exposure 0.000%	2.1	Related party loans / capital base	
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3.7 Top 20 borrowers / total loans 12.356%			16.376%
Asset quality	3.6	Households / total loans	13.121%
Asset quality	3.7	Top 20 borrowers / total loans	12.356%
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6.5 Deposits / total loans 122.383% 6.6 Deposits / total loans & investment 97.807%	6.4	Liquid assets / total demand and time liabilities	26.789%
6.6 Deposits / total loans & investment 97.807%			122.383%
			97.807%

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

^{*} Scottabank 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 Scottabank in Guyana are considered a "branch "of Scottabank which is headquartered in Canada and which provides the Guyana operations with full financial and other related support.

^{*} 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.