

**December-
10**

1 Capital Adequacy	
1.1 Capital / risk-adjusted assets	12.103%
1.2 Tier I capital / risk-weighted assets	13.280%
1.3 Tier II capital / risk-weighted assets	0.161%
1.4 Capital / Total assets	10.612%
2 Lending to connected parties	
2.1 Related Party loans / total loans	0.000%
2.2 Related party loans / capital base	0.000%
2.3 Director exposure related party exposure	0.000%
3 Assets composition	
3.1 Business enterprise / total loans	21.249%
3.2 Agriculture / total loans	1.759%
3.3 Mining and quarry / total loans	1.940%
3.4 Manufacturing / total loans	7.420%
3.5 Services / total loans	10.130%
3.6 Households / total loans	14.751%
3.7 Top 20 borrowers / total loans	19.090%
3.8 Top 20 borrowers / capital base	225.030%
4 Asset quality	
4.1 Non performing loans / total loans	14.000%
4.2 Non performing loans / total assets	8.559%
4.3 Non performing net of provisions / capital and reserves	68.327%
4.4 Non performing loans / capital reserves	81.814%
4.5 Provision for loan losses / non performing loans	16.485%
4.6 Total on balance sheet assets / capital and reserves	955.837%
4.7 Gross loans / deposits	71.192%
4.8 Gross loans / total assets	61.140%
4.9 Risk-weighted assets / total assets	47.738%
4.10 Contingent liabilities / total assets	2.909%
4.1 Large exposures / capital base	159.230%
4.1 Reserve for loan losses/gross loans	2.308%
5 Earnings and profitability	
5.1 Return on assets	0.816%
5.2 Return on equity	7.257%
5.3 Net interest income / operating income	24.224%

5.4	Non interest income / operating income	13.577%
5.5	Operating expenses / operating income	77.076%
5.6	Foreign exchange gain / operating income	6.706%
5.7	Interest expense / interest income	71.970%
5.8	Non-interest income / operating expenses	17.616%
5.9	Personnel expense / operating expenses	5.819%
5.10	Earning assets / average total assets	71.727%
5.11	Non-interest expenses / gross income	14.877%
5.12	Personnel expenses / non-interest expenses	30.149%
5.13	Net operating income / average total assets	1.484%
5.14	Operating expenses / average total assets	4.991%
5.15	Interest rate spread (Prime lending rate - Small savings rate)	11.500%
6 Liquidity		
6.1	Interest expense / average earning assets	5.666%
6.2	Net interest income / average earning assets	2.207%
6.3	Liquid assets / total assets	30.008%
6.4	Liquid assets / total demand and time liabilities	35.635%
6.5	Deposits / total loans	140.464%
6.6	Deposits / total loans & investment	127.844%
6.7	Deposits / total assets	85.880%

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 not applicable to 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.