

The Bank Of Nova Scotia
Selected Financial Indicators - September 2009

1	Capital Adequacy	
1.1	Capital / risk-adjusted assets	12.005%
1.2	Tier I capital / risk-weighted assets	11.847%
1.3	Tier II capital / risk-weighted assets	0.158%
1.4	Capital / Total assets	10.577%
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	21.278%
3.2	Agriculture / total loans	0.376%
3.3	Mining and quarry / total loans	0.423%
3.4	Manufacturing / total loans	4.354%
3.5	Services / total loans	16.128%
3.6	Households / total loans	10.553%
3.7	Top 20 borrowers / total loans	20.735%
3.8	Top 20 borrowers / capital base	220.784%
4	Asset quality	
4.1	Non performing loans / total loans	18.751%
4.2	Non performing loans / total assets	12.130%
4.3	Non performing net of provisions / capital and reserves	102.559%
4.4	Non performing loans / capital reserves	116.365%
4.5	Provision for loan losses / non performing loans	11.864%
4.6	Total on balance sheet assets / capital and reserves	959.281%
4.7	Gross loans / deposits	74.946%
4.8	Gross loans / total assets	64.692%
4.9	Risk-weighted assets / total assets	57.025%
4.10	Contigent liabilities / total assets	2.332%
4.11	Large exposures / capital base	154.011%
4.12	Reserve for loan losses/gross loans	2.225%
5	Earnings and profitability	
5.1	Return on assets	2.437%
5.2	Return on equity	24.038%
5.3	Net interest income / operating income	37.651%
5.4	Non interest income / operating income	13.558%
	Non-interest income / operating income	
5.5	Operating expences / operating income	64.204%
5.6	Foreign exchange gain / operating income	6.031%
5.7	Interest expense / interest income	56.443%
5.8	Non-interest income / operating expenses	21.117%
5.9	Personnel expense / operating expenses	6.829%
5.10	Earning assets / average total assets	74.225%
5.11	Non-interest expenses / gross income	15.414%
5.12	Personnel expenses / non-interest expenses	28.445%
5.13	Net operating income / average total assets	2.437%
5.14	Operating expenses / average total assets	4.372%
5.15	Operating expenses / total income	64.204%
5.15	Interest rate spread (Prime lending rate - Small savings rate)	11.500%
6	Liquidity	
6.1	Interest expense / average earning assets	4.498%
6.2	Net interest income / average earning assets	3.471%
6.3	Liquid assets / total assets	26.713%
6.4	Liquid assets / total demand and time liabilities	31.630%
6.5	Deposits / total loans	133.430%
6.6	Deposits / total loans & investment	119.453%
6.7	Deposits / total assets	86.318%