

The Bank Of Nova Scotia
Selected Financial Indicators - March 2010

1	Capital Adequacy	
1.1	Capital / risk-adjusted assets	14.936%
1.2	Tier I capital / risk-weighted assets	14.786%
1.3	Tier II capital / risk-weighted assets	0.152%
1.4	Capital / Total assets	10.461%
2	Lending to connected parties	
2.1	Related Party loans / total loans	0.00%
2.2	Related party loans / capital base	0.00%
2.3	Director exposure related party exposure	0.00%
3	Assets composition	
3.1	Business enterprise / total loans	20.477%
3.2	Agriculture / total loans	0.357%
3.3	Mining and quarry / total loans	0.711%
3.4	Manufacturing / total loans	3.678%
3.5	Services / total loans	15.731%
3.6	Households / total loans	15.923%
3.7	Top 20 borrowers / total loans	23.723%
3.8	Top 20 borrowers / capital base	210.477%
4	Asset quality	
4.1	Non performing loans / total loans	14.969%
4.2	Non performing loans / total assets	9.587%
4.3	Non performing net of provisions / capital and reserves	77.480%
4.4	Non performing loans / capital reserves	93.148%
4.5	Provision for loan losses / non performing loans	16.820%
4.6	Total on balance sheet assets / capital and reserves	971.630%
4.7	Gross loans / deposits	74.198%
4.8	Gross loans / total assets	64.043%
4.9	Risk-weighted assets / total assets	55.078%
4.10	Contingent liabilities / total assets	6.284%
4.11	Large exposures / capital base	152.381%
4.12	Reserve for loan losses/gross loans	2.518%
5	Earnings and profitability	
5.1	Return on assets	0.655%
5.2	Return on equity	6.076%
5.3	Net interest income / operating income	26.785%
5.4	Non interest income / operating income	13.880%
5.5	Foreign exchange gain / operating income	6.451%
5.6	Interest expense / interest income	68.899%
5.7	Non-interest income / operating expenses	17.167%
5.8	Personnel expense / operating expenses	6.587%
5.9	Earning assets / average total assets	74.290%
5.10	Non-interest expenses / gross income	21.514%
5.11	Personnel expenses / non-interest expenses	24.754%
5.12	Net operating income / average total assets	1.190%
5.13	Operating expenses / average total assets	5.024%
5.14	Interest rate spread (Prime lending rate -Small savings rate)	11.500%
6	Liquidity	
6.1	Interest expense / average earning assets	4.961%
6.2	Net interest income / average earning assets	2.239%
6.3	Liquid assets / total assets	27.449%
6.4	Liquid assets / total demand and time liabilities	32.045%
6.5	Deposits / total loans	134.774%
6.6	Deposits / total loans & investment	121.068%
6.7	Deposits / total assets	86.313%