The Bank Of Nova Scotia
Selected Fianancial Indicators

		March-09	June-09
1	**Capital Adequacy**		
1.1	Capital / risk-adjusted assets	13.61%	13.42%
1.2	Tier I capital / risk-weighted assets	13.09%	12.91%
1.3	Tier II capital / risk-weighted assets	0.52%	0.00%
1.4	Capital / Total assets	11.27%	8.15%
2	**Lending to connected parties**		
2.1	Related Party loans / total loans	1.04%	0.99%
2.2	Related party loans / capital base	8.64%	8.47%
2.3	Director exposure related party exposure	0.00%	0.00%
3	**Assets composition**		
3.1	Business enterprise / total loans	40.83%	21.60%
3.2	Agriculture / total loans	-0.32%	0.54%
3.3	Mining and quarry / total loans	1.74%	0.36%
3.4	Manufacturing / total loans	0.73%	8.63%
3.5	Services / total loans	20.67%	12.08%
3.6	Households / total loans	18.01%	17.60%
4	**Asset quality**		
4.1	Non performing loans / total loans	19.90%	15.13%
4.2	Non performing loans / total assets	12.86%	9.87%
4.3	Non performing net of provisions / capital and reserves	102.32%	105.11%
4.4	Non performing loans / capital reserves	102.04%	104.34%
4.5	Provision for loan losses / non performing loans	11.70%	14.41%
4.6	Total on balance sheet assets / capital and reserves	793.24%	1057.08%
4.7	Gross loans / deposits	78.39%	74.48%
4.8	Gross loans / total assets	64.65%	65.22%
4.9	Risk-weighted assets / total assets	97.44%	97.55%
4.10	Contigent liabilities / total assets	1.63%	1.57%
4.11	Reserve for loan losses/gross loans	2.33%	2.18%
5	**Earnings and profitability**		
5.1	Return on assets	0.61%	1.02%
5.2	Return on equity	6.12%	10.54%
5.3	Net interest income / operating income	30.74%	25.22%
5.4	Non interest income / operating income	12.57%	13.07%
5.5	Operating expences / operating income	82.76%	73.45%
5.6	Foreign exchange gain / operating income	5.71%	5.56%
5.7	Interest expense / interest income	64.84%	70.99%
5.8	Non-interest income / operating expenses	15.19%	17.80%
5.9	Personnel expense / operating expenses	6.42%	6.69%
5.10	Earning assets / average total assets	84.41%	85.00%
5.11	Non-interest expenses / gross income	26.06%	11.74%
5.12	Personnel expenses / non-interest expenses	20.38%	41.85%
5.13	Net operating income / average total assets	1.12%	1.86%
5.14	Operating expenses / average total assets	5.36%	5.14%
5.15	Operating expenses / total income	82.76%	73.45%
6	**Liquidity**		
6.1	Interest expense / average earning assets	4.48%	5.22%
6.2	Net interest income / average earning assets	2.43%	2.13%
6.3	Liquid assets / total assets	17.98%	18.48%
6.4	Liquid assets / total demand and time liabilities	70.10%	63.74%
6.5	Deposits / total loans	127.56%	134.26%
6.6	Deposits / total loans & investment	112.88%	119.38%
6.7	Deposits / total assets	82.47%	87.57%