

BANK OF NOVA SCOTIA JAMAICA LIMITED

TEN YEAR STATISTICAL REVIEW

\$'000	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986
Total Assets	34,748,354	22,813,280	15,331,459	10,963,381	6,697,895	5,014,689	4,331,961	3,813,225	2,903,765	2,265,582
Loans	15,111,514	7,810,476	5,833,156	3,332,095	3,078,872	2,629,724	2,067,656	1,465,846	1,271,477	988,088
Investments & other Earning Assets	11,813,004	9,008,001	6,283,140	4,990,148	2,261,075	1,079,637	1,182,978	1,466,837	928,137	705,233
Deposits	28,001,099	16,985,146	11,769,003	9,023,286	5,303,147	3,877,829	3,528,868	3,068,286	2,431,017	1,939,208
Stockholders' Equity	3,050,731	2,297,955	981,014	667,284	414,687	316,552	243,016	183,474	146,234	117,759
Profit before Tax	2,149,544	1,923,145	766,879	678,909	272,012	190,354	182,255	130,805	93,039	71,977
Net Profit after Tax	1,291,564	1,300,774	522,942	413,711	188,391	132,082	114,021	72,204	54,901	34,326
Dividends*	548,855	489,092	219,542	170,755	90,256	58,546	54,479	34,964	26,426	13,400
Unappropriated profits at year end	269,161	171,472	91,738	262,157	188,049	108,201	90,461	44,772	17,332	25,499
Number of Stock Units at year end	731,808	731,808	243,936	243,936	121,968	121,968	81,312	81,312	81,312	50,820

FINANCIAL RATIOS

Earnings per stock unit**	1.76	1.78	0.71	0.57	0.26	0.18	0.16	0.10	0.08	0.05
Dividends paid per stock unit**	0.75	0.67	0.30	0.23	0.12	0.08	0.07	0.05	0.04	0.02
Dividend payout ratio	42.50%	37.60%	41.98%	41.27%	47.91%	44.33%	47.78%	48.42%	48.13%	39.04%
Return on Equity at year end	42.33%	56.61%	53.31%	62.00%	45.43%	41.73%	46.92%	39.35%	37.54%	29.15%
Return on assets at year end	3.72%	5.70%	3.41%	3.77%	2.81%	2.63%	2.63%	1.89%	1.89%	1.52%

OTHER DATA

Number of staff	1,591	1,584	1,508	1,502	1,420	1,391	1,351	1,356	1,316	1,331
Number of Offices	50	49	47	47	47	47	47	47	47	47
Number of Stockholders	8,200	7,015	6,022	4,907	4,730	4,650	4,529	4,500	4,938	4,523
Stock price at year end***	\$13.60	\$10.95	\$18.50	\$21.00	\$18.00	\$8.50	\$7.00	\$6.75	\$6.85	\$6.70
Exchange rate J\$1=US\$	0.026	0.030	0.035	0.045	0.054	0.125	0.162	0.182	0.182	0.182

***DIVIDEND PAID QUARTERLY \$'000**

Quarter 1	109,771	60,984	48,787	24,394	17,076	14,636	10,571	8,131	6,098	2,681
Quarter 2	109,771	73,181	48,787	30,492	18,295	14,636	10,571	8,131	6,098	2,681
Quarter 3	109,771	91,476	48,787	30,492	19,515	14,636	18,701	8,131	6,098	3,575
Quarter 4	219,542	263,451	73,181	85,377	35,370	14,638	14,636	10,571	8,132	4,463
Total	548,855	489,092	219,542	170,755	90,256	58,546	54,479	34,964	26,426	13,400

*Based on 731,808,000 stock units outstanding as at October 31, 1995

***Stock prices have not been adjusted for bonus issues