Bank of Nova Scotia Jamaica Limited 1997

FINANCIAL AND OTHER HIGHLIGHTS

	1997	1996
Financial Position (\$ Millions)		
Total Assets Earning Assets	54,931	42,227
- Loans - Investments & Others Deposits Stockholders' Equity	27,350 17,132 42,226 4,942	21,984 13,188 31,168 4,089
Earnings & Dividends (\$ Millions)	
Gross Operating Revenue Profit before Taxation Profit after Taxation Dividends paid and proposed	8,961 2,262 1,585 732	8,947 2,475 1,661 659
Financial Ratios		
Earnings per stock unit Dividends per stock unit Dividend Payout Ratio: - Return on equity at year end Return on assets at year end	\$1.08 \$0.50 46% 32% 2.9%	\$1.14* \$0.45* 40% 41% 3.9%
Other Statistics		
Number of stock units (ordinary shares) Stock price at year end Number of Stockholders Number of staff Number of offices	1,463,616,00 \$9.80 7,948 1,666 51	731,808,000 \$7.45 10,379 1,617 50
* Adjusted for Bonus Issue		