

Bank of Nova Scotia Jamaica Limited 2000

10 Year Statistical Review

\$'000	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Total assets	88,428,743	77,719,597	65,615,624	54,926,384	42,226,573	34,748,354	22,813,280	15,331,459	10,963,381	6,697,895
Performing loans and Repos	29,484,121	26,840,579	26,243,300	26,629,417	21,651,723	14,965,219	7,830,556	5,768,285	3,249,469	2,956,379
Non-performing loans	1,217,056	1,324,321	1,237,930	720,465	332,679	146,295	113,777	64,871	82,626	122,493
Investments & other earning assets	40,562,899	37,752,936	27,552,470	17,132,218	13,188,100	11,813,004	9,008,001	6,283,140	4,990,148	2,261,075
Deposits	60,384,105	54,537,781	46,222,803	41,677,670	31,167,986	28,001,099	16,985,146	11,769,003	9,023,286	5,303,147
Securities sold under repurchase agreement	8,701,050	8,016,576	6,072,443	4,257,049	2,647,531	663,645	-	-	-	-
Stockholders' equity	8,353,262	6,996,243	5,916,542	4,942,448	4,089,024	3,050,731	2,297,955	981,014	667,284	414,687
Profit before tax	3,484,976	2,946,473	2,577,282	2,262,128	2,475,282	2,149,544	1,923,145	766,879	678,909	272,012
Net profit after tax	2,557,184	2,031,051	1,764,447	1,584,559	1,661,395	1,291,564	1,300,774	522,942	413,711	188,391
Dividends paid, gross	1,200,165	951,350	790,353	731,808	658,628	548,856	489,092	219,542	170,755	90,256
Unappropriated profits at year-end	1,038,755	635,886	338,959	201,223	510,917	269,161	171,472	91,738	262,157	188,049
Number of stock units at year-end	1,463,616	1,463,616	1,463,616	1,463,616	731,808	731,808	731,808	243,936	243,936	121,968

FINANCIAL RATIOS

Earnings per stock unit	1.75	1.39	1.21	1.08	1.14	0.88	0.89	0.36	0.28	0.13
Price Earnings Ratio (%)	7.38	4.83	5.56	9.05	6.56	7.71	6.16	8.63	6.19	11.65
Dividends paid per stock unit (\$) *	0.82	0.65	0.54	0.50	0.45	0.38	0.33	0.15	0.12	0.06
Dividend yield (%)	6.35	9.70	8.06	5.10	6.04	5.51	6.10	4.86	6.67	4.11
Dividend Payout Ratio	46.93	46.84	44.79	46.18	39.64	42.50	37.60	41.98	41.27	47.91
Return on average equity pre-tax (%)	44.05	44.00	46.32	50.09	69.34	80.38	117.30	93.05	125.49	74.40
Return on average equity after tax (%)	32.32	30.33	31.71	35.09	46.54	48.29	79.34	63.45	76.47	51.53
Return on assets at year-end (%)	2.89	2.61	2.69	2.88	3.93	3.72	5.70	3.41	3.77	2.81

OTHER DATA

Stock price at year-end (\$)	12.92	6.70	6.70	9.80	7.45	6.80	5.48	3.08	1.75	1.50
Price change from last year (%)	92.84	0	-31.63	31.54	9.56	24.20	77.57	79.19	16.67	111.76

JSE Index at year-end	29,776	21,124	20,050	18,147	15,323	15,667	13,854	15,551	16,746	6,809
Change in JSE Index from last year (%)	40.96	5.36	10.49	18.43	-2.2	13.09	-10.91	-7.14	145.94	188.64
Number of staff	1,691	1,757	1,874	1,666	1,617	1,591	1,584	1,508	1,502	1,420
Number of offices	50	49	50	51	50	50	49	47	47	47
Number of stockholders	9,040	8,912	8,073	7,948	10,379	8,200	7,015	6,022	4,907	4,730
Exchange rate J\$1=US\$	0.0224	0.0250	0.0271	0.0278	0.0285	0.0260	0.0302	0.0350	0.0450	0.0540
Inflation rate year-over-year (%)	8.30	6.44	7.14	9.98	22.76	18.72	32.63	24.84	60.08	66.67

DIVIDEND PAID QUARTERLY*

Quarter 1	182,952	182,952	146,361	146,361	109,771	109,771	60,984	48,787	24,394	17,076
Quarter 2	182,952	182,952	146,362	146,362	109,771	109,771	73,181	48,787	30,492	18,295
Quarter 3	292,723	182,952	146,362	182,952	109,771	109,771	91,476	48,787	30,492	19,515
Quarter 4	<u>541,538</u>	<u>402,494</u>	<u>351,268</u>	<u>256,133</u>	<u>329,314</u>	<u>219,542</u>	<u>263,451</u>	<u>73,181</u>	<u>85,377</u>	<u>35,370</u>
TOTAL	1,200,165	951,350	790,353	731,808	658,628	548,856	489,092	219,542	170,755	90,256

* Based on 1,463,616,000 stock units outstanding as at October 31, 2000.