

Bank of Nova Scotia Jamaica Limited 1999

Financial & Other Highlights

| | 2000 | 1999 |
|---------------------------------------|--------|--------|
| Financial Position (\$ Millions) | | |
| Total Assets | 88,429 | 77,720 |
| Earning Assets | | |
| - Performing Loans, net of provisions | 29,484 | 26,841 |
| - Investments & Others | 22,462 | 23,055 |
| Deposits | 60,384 | 54,578 |
| Stockholders' Equity | 8,353 | 6,996 |
| Earnings & Dividends (\$ Millions) | | |
| Gross operating revenue | 14,685 | 12,751 |
| Profit before taxation | 3,485 | 2,946 |
| Profit after taxation | 2,557 | 2,031 |
| Dividends paid and proposed | 1,200 | 951 |
| Financial Ratios | | |
| Earnings per stock unit | 1.75 | 1.39 |
| Dividends per stock unit | 0.82 | 0.65 |
| Dividend payout ratio (%) | 46.93 | 46.84 |
| Return on average equity after tax | 32.32 | 30.33 |
| Return on assets at year-end | 2.89 | 2.61 |
| Net Interest Margin (%) | 7.41 | 7.32 |
| Risk based Capital Adequacy Ratio | 26.28 | 27.29* |
| Other Statistics | | |
| Number of stock units | | |

| | | |
|-------------------------|---------------|---------------|
| (ordinary shares) | 1,463,616,000 | 1,463,616,000 |
| Stock price at year-end | 12.92 | 6.70 |
| Number of stockholders | 9,040 | 8,912 |
| Number of staff | 1,691 | 1,757 |
| Number of offices | 50 | 49 |
