

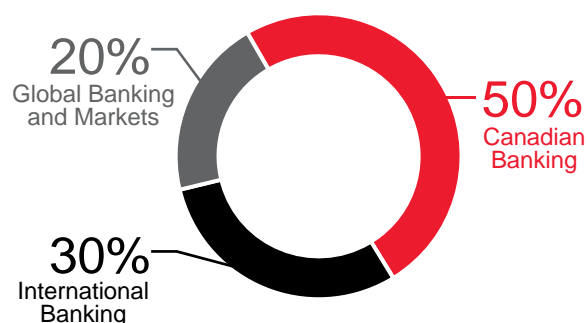
INVESTOR FACT SHEET

Q1 2018

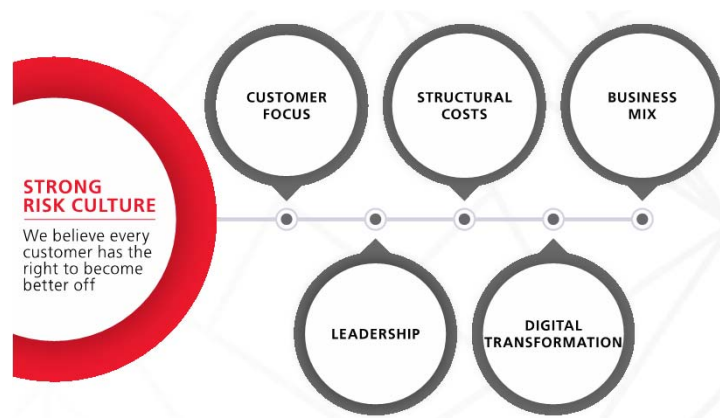
▶ WHO WE ARE

Scotiabank is Canada's international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, and parts of Asia. We are dedicated to helping our 24 million customers become better off through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of more than 89,700 employees and assets of \$923 billion (as at January 31, 2018), Scotiabank trades on the Toronto (TSX: BNS) and New York Exchanges (NYSE: BNS). Scotiabank distributes the Bank's media releases using Marketwired. For more information, please visit www.scotiabank.com and follow us on Twitter @ScotiabankNews.

▶ THREE DIVERSE PLATFORMS¹



▶ KEY STRATEGIC PRIORITIES



▶ OTHER FINANCIAL INFORMATION²

Total Assets	\$923 billion
Net Loans and Acceptances	\$520 billion
Deposits	\$636 billion
Employees	89,755
Branches and Offices	2,996
ABMs	8,076

▶ MEDIUM TERM FINANCIAL OBJECTIVES

		Q1/18
EPS Growth	7%+	18%
Return on Equity	14%+	16.2%
Operating Leverage	Positive	8.4%
Capital Level	Strong Levels	11.2%

▶ SHAREHOLDER INFORMATION

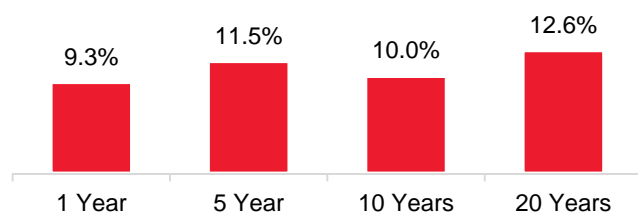
- Share Price (TSX): November 1/17 - January 31/18**

High	\$85.50	Closing Price	\$81.72
Low	\$80.79	52 week high	\$85.50
- Market Capitalization² \$97.9 billion
- Common Shares Outstanding² \$1,199 million

- Upcoming Events**

April 10, 2018	Annual General Meeting
May 29, 2018	Q2 2018 Results
August 28, 2018	Q3 2018 Results
November 27, 2018	Q4 2018 Results
- Dividend Dates⁴: Quarterly dividend of \$0.82 per share, approved by the Board of Directors**

▶ TOTAL SHAREHOLDER RETURN³



RECORD DATE

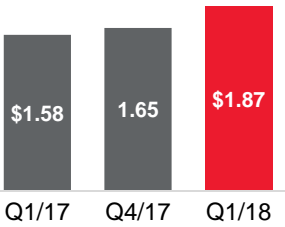
April 3, 2018
July 3, 2018
October 2, 2018

PAYMENT DATE

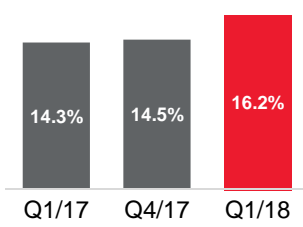
April 26, 2018
July 27, 2018
October 29, 2018

▶ Q1/18 FINANCIAL HIGHLIGHTS

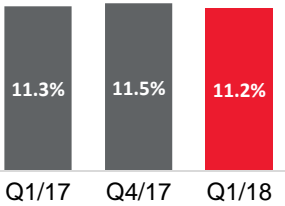
Adjusted Earnings per Share - Diluted



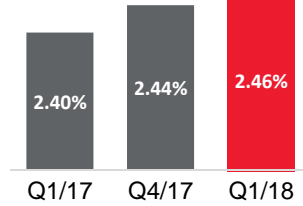
Adjusted Return on Equity⁴



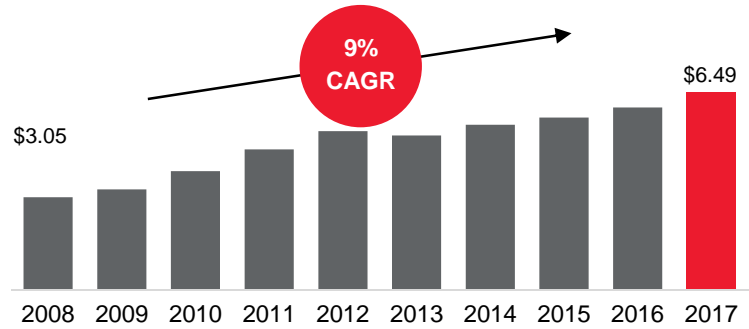
CET1 Capital Ratio⁵



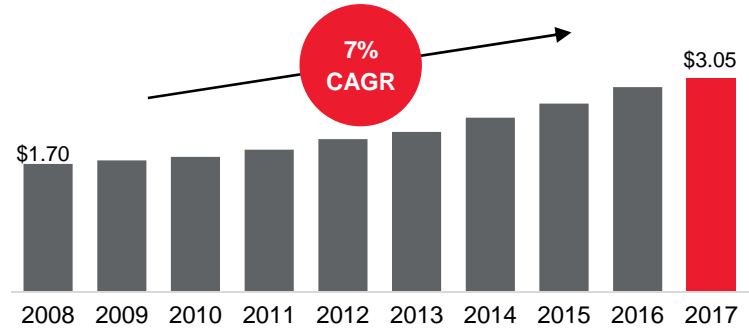
Core Banking Margin



▶ ANNUAL DILUTED EPS GROWTH⁶

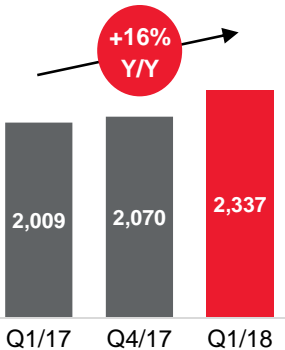


▶ ANNUAL DIVIDEND GROWTH

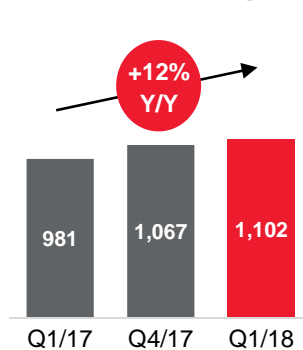


▶ Q1/18 NET INCOME GROWTH⁷

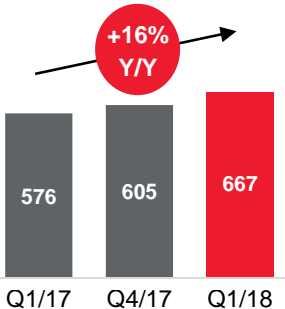
All-Bank



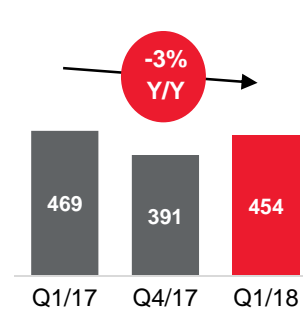
Canadian Banking



International Banking



Global Banking and Markets



▶ SENIOR DEBT CREDIT RATINGS⁸

Agency	Rating	Outlook
DBRS	AA	Negative
Fitch	AA-	Stable
Moody's	A1	Negative
S&P	A+	Stable

▶ CONTACT INFORMATION

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¹ Excludes Other segment

² As at January 31, 2018

³ The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at January 31, 2018. Source: Bloomberg

⁴ Non-cash basis

⁵ Reflects all-in approach

⁶ Excludes notable items

⁷ Core net income attributable to equity holders of the Bank

⁸ As at January 31, 2018