

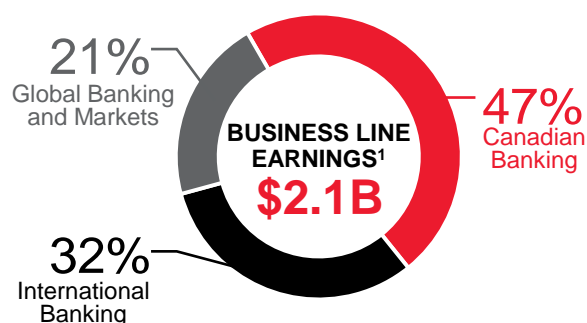
INVESTOR FACT SHEET

Q2 2018

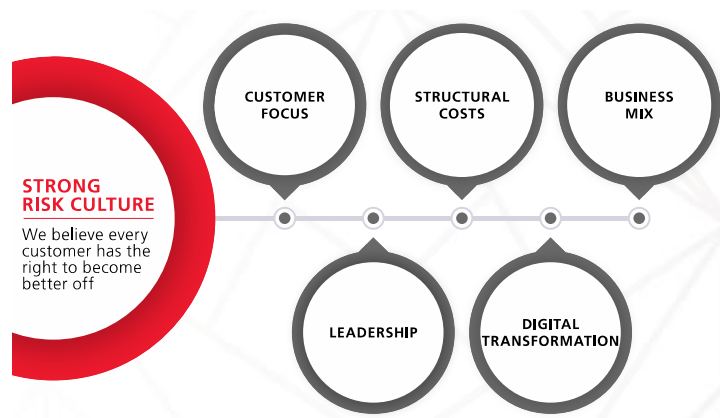
▶ WHO WE ARE

Scotiabank is Canada's international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, Europe and Asia-Pacific. 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 89,000 employees and assets of over \$926 billion (as at April 30, 2018), Scotiabank trades on the Toronto (TSX: BNS) and New York Exchanges (NYSE: BNS). For more information, please visit www.scotiabank.com and follow us on Twitter @Scotiabank.

▶ THREE DIVERSE PLATFORMS¹



▶ KEY STRATEGIC PRIORITIES



▶ OTHER FINANCIAL INFORMATION²

Total Assets	\$926 billion
Net Loans and Acceptances	\$535 billion
Deposits	\$641 billion
Employees	>89,000
Branches and Offices	2,983
ABMs	8,115

▶ MEDIUM TERM FINANCIAL OBJECTIVES

	2018 YTD ²	
EPS Growth	7%+	12%
Return on Equity	14%+	15.5%
Operating Leverage	Positive	3.3% ³
Capital Level	Strong Levels	12.0%

▶ SHAREHOLDER INFORMATION

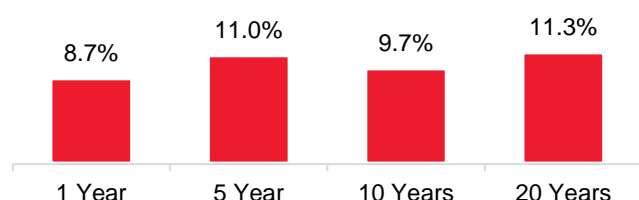
- Share Price (TSX): February 1/18 – April 30/18**

High	\$82.70	Closing Price	\$78.92
Low	\$75.20	52 week high	\$85.50
Market Capitalization ²	\$95 billion	Common Shares Outstanding ²	1,199 million

- Upcoming Events**

August 28, 2018	Q3 2018 Results
November 27, 2018	Q4 2018 Results
February 26, 2019	Q1 2019 Results
May 28, 2019	Q2 2019 Results
- Dividend Dates⁴: Quarterly dividend of \$0.82 per share, approved by the Board of Directors**

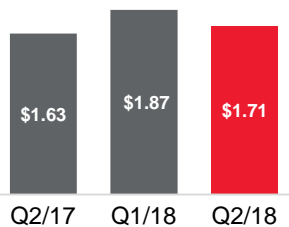
▶ TOTAL SHAREHOLDER RETURN⁴



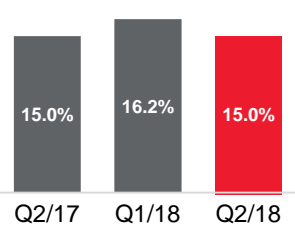
RECORD DATE	PAYMENT DATE
July 3, 2018	July 27, 2018
October 2, 2018	October 29, 2018
January 2, 2019	January 29, 2019
April 2, 2019	April 26, 2019

▶ Q2/18 FINANCIAL HIGHLIGHTS

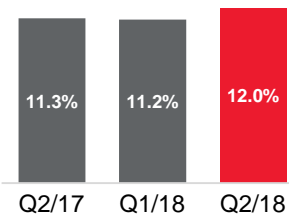
Adjusted Earnings per Share – Diluted⁵



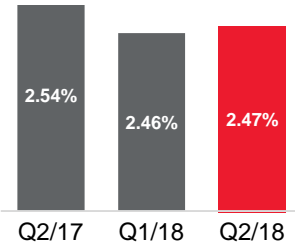
Adjusted Return on Equity⁵



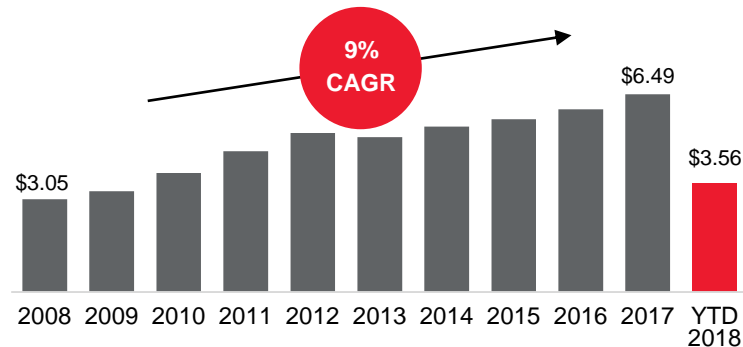
CET1 Capital Ratio⁶



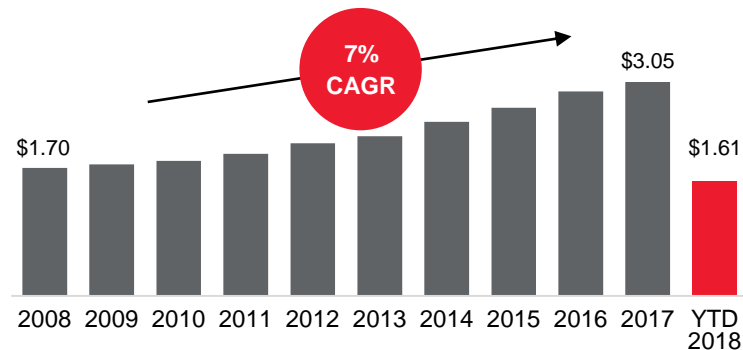
Core Banking Margin



▶ ANNUAL DILUTED EPS GROWTH⁷

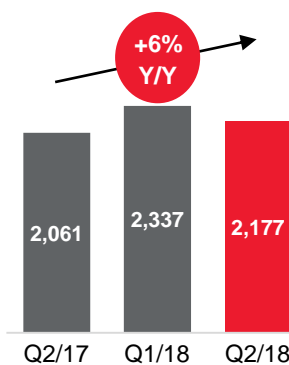


▶ ANNUAL DIVIDEND GROWTH

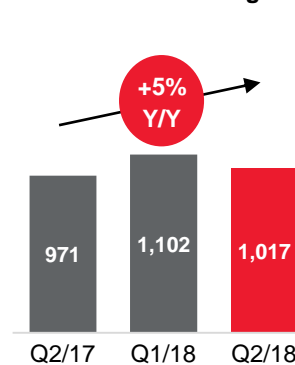


▶ Q2/18 NET INCOME GROWTH⁸

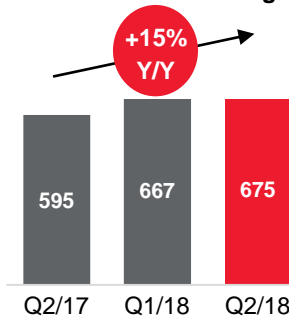
All-Bank



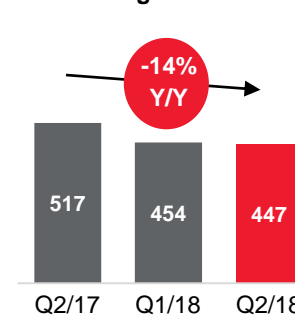
Canadian Banking



International Banking⁹



Global Banking and Markets



▶ SENIOR DEBT CREDIT RATINGS²

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

▶ CONTACT INFORMATION

Investor Relations

Adam Borgatti Lemar Persaud Judy Lai
 416-866-5042 416-866-6124 416-775-0485
 investor.relations@scotiabank.com

Transfer Agent

Computer Trust Co. of Canada
 T: 1-877-982-8767
 F: 1-888-453-0330
 service@computershare.com

¹ Excludes Other segment

² As at April 30, 2018

³ Excludes the employee benefits re-measurement credit of \$150 million after-tax (\$203 million pre-tax) and \$0.12 per share reported in Q1/18

⁴ The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at April 30, 2018. Source: Bloomberg

⁵ Excludes amortization of intangibles (net of taxes)

⁶ Reflects all-in approach

⁷ Excludes notable items

⁸ Core net income attributable to equity holders of the Bank

⁹ Y/Y growth rates (%) on a constant dollars basis; net income on a reported basis