

Our commitment to creating value for both society and Scotiabank

CUSTOMERS

Our Commitment

Scotiabank is committed to helping every customer become better off. Building a better future depends on the success of our customers. By offering the right products and services, we aim to increase access to financial services and education to our customers around the world.

Our Priorities

In an increasingly connected world, individuals and businesses have more banking tools and financial resources at their disposal than ever. However, billions of people are still without a bank account or lack the financial knowledge necessary for success. As Canada's international bank, our size and experience uniquely positions us to respond to these challenges in substantial ways. By focusing on our priorities – Access to Finance and Financial Knowledge – we address the issues where we believe we can make the biggest difference, improving the well-being of our customers and communities.



Better Future, Better Off

Through our commitments to customers, employees, communities, the environment, and corporate governance, we aim to promote economic growth and social impact wherever we operate, while maintaining the trust of our diverse stakeholders.

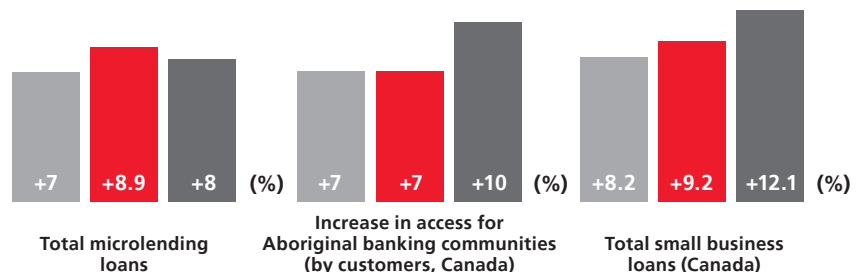
Our Progress

KEY PERFORMANCE INDICATORS

FINANCIAL KNOWLEDGE



ACCESS TO FINANCE



● 2017 Target ● 2017 Performance ● 2018 Target

Our Impact

We are following through on our commitment to customers by increasing access to financial services and enhancing their financial knowledge. To learn more about our commitments, visit scotiabank.com/csr.

We have 27 Aboriginal Banking Centres across Canada, including four on-reserve branches.

We were **awarded the "Gold standing"** from the Canadian Council for Aboriginal Business for **providing access to finance for Aboriginal communities**.



In 2017, we increased our microlending loans across the International Bank by 9.2%.

50.4% of microlending goes to **women-owned businesses**



We reached **660,000** children and **6,000** teachers in Canada by sponsoring the "Talk With Our Kids About Money" initiative.

To promote financial knowledge, **we extended the financial literacy portal** we offer to small businesses in Mexico, to Chile, Peru, Costa Rica and Colombia.



We have become Canada's first major bank to enable **small businesses to open an account online in as few as 15 minutes**

Scotiabank volunteers introduced **JA's "Road to Success" financial literacy program** in their communities in Latin America. The program reached more than **11,860 students** across **210 schools** in **16 countries** in 2017.

32 small business owners graduated from our entrepreneur-focused Scotiabank Vision Achiever Program in Trinidad and Tobago, with the top graduate winning \$25,000 to invest in their business.

2017