1 Issuer	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		D	D			Data Data de la Companya de la Compa
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Common Shares 064149107	Rate Reset Preferred Shares - Series 30 064149636	Rate Reset Preferred Shares - Series 31 064149628	Rate Reset Preferred Shares - Series 32 064149610	Rate Reset Preferred Shares - Series 33 064149594	Rate Reset Preferred Shares - Series 34 064149552
Z Ornace technical (eq COst , ISHV, O. December) received in private procession)	Ontario, Federal Laws Applicable in Ontario,	004143000	00115020	VO-1-2010		
3 Governing law(s) of the instrument Regulatory treatment	U.S.	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1
6 Eliqible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7 Instrument type (types to be specified by jurisdiction)	Common shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares
Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date) Par value of instrument	18,296	128 CAD 154,000,000	92 CAD 111,000,000	232 CAD 279,000,000	108 CAD 130,000,000	350 CAD 350,000,000
	N/A					
10 Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11 Original date of issuance	N/A	12-Apr-10	26-Apr-15	28-Feb-11	2-Feb-16	17-Dec-15
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date 14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes	Yes	Yes
		Optional Call at par on Apr. 26, 2015 and every five years thereafter	Optional Call at par on Apr. 26, 2020 and every five years thereafter	Optional Call at par on Feb. 2, 2016 and every five years thereafter	Optional Call at par on Feb. 2, 2021 and every five years thereafter on a Fixed Rate Share	Optional Call at par on April 26, 2021 and every five years thereafter
15 Optional call date, contingent call dates and redemption amount					1	
16 Subsequent call dates, if applicable			On any other date that is not April 26 after April 26, 2020 at C\$ 25.50		On any other day that is not a Fixed Rate Share Conversion Date (as defined in the Prospectus Supplement) at C\$25.50	
Coupons/dividends						
17 Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Floating	Fixed
	,		,		90 day Treasury Bill Rate + 1.34%, Reset	
18 Coupon rate and any related index	\$0.85/share (quarterly, as at Q3/18)	1.820% (Next reset on Apr/26/2020)	90 day Treasury Bill Rate + 1%, Reset Quarterly	2.063% (Next reset on Feb/2/2021)	Quarterly	5.500% (Next reset on Apr/26/2021)
19 Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of a step up or other incentive to redeem	No	No	No	No	No	No
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Convertible
24 If convertible, conversion trigger (s)						Either of: * the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 34, the Preferred Shares Series 34, the Preferred Shares Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25 If convertible, fully or partially						Fully
					1	
26 If convertible conversion rate						Outstanding Preferred Shares Series 34 and, if issued, each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.
26 If convertible, conversion rate 27 If convertible mandatory or optional conversion						each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) - Conversion Price as defined in the Prospectus Supplement.
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into						each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price
If convertible, mandatory or optional conversion If convertible, specify instrument type conventible into Growertible, specify issuer of instrument type convertible into						each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	No	No	No	No	No	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s)	No No	No No	No .	No No	No .	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia
27	No	No	No	No	No	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	No	No No	No	No	No No	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia
27						each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia No
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Preferred Shares No	No Deeply Subordinated Indebtedness Yes	No Deeply Subordinated Indebtedness Yes	No Deeply Subordinated Indebtedness Yes	No Deeply Subordinated Indebtedness Yes	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia
27	Preferred Shares	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness Yes	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement. Mandatory Common Equity Tier 1 The Bank of Nova Scotia No Deeply Subordinated Indebtedness

Issuer	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	The Bank of Nova Scotia	Scotiabank Capital Trust
	Rate Reset Preferred Shares - Series 36	Rate Reset Preferred Shares - Series 38	Rate Reset Preferred Shares - Series 40	Additional Tier 1 Capital Notes	Scotia BaTS II Series 2006-1
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	064151202	064151111	06415E303	064159KJ4	80928BAC0
Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Ontario, Federal Laws Applicable in Ontario
Regulatory treatment	Smarle, 1 ederal Edwer pphodole in Smarle	Ontario, i odorar zawo rippirodoro in Ontario	Ontario, i odorai zawe i ppiloabio ili ontario	or ornario ana applicable laws of Ganada).	Ontario, i odorar zawo i ppriodoro in Ontario
Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible
Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
Instrument type (types to be specified by jurisdiction)	Preferred shares	Preferred shares	Preferred shares	Other Additional Tier 1	Innovative Tier 1
Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	500	500	300	1,561	750
Par value of instrument	CAD 500,000,000	CAD 500,000,000	CAD 300,000,000	USD 1,250,000,000	CAD 750,000,000
O Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost
1 Original date of issuance	14-Mar-16	16-Sep-16	12-Oct-18	12-Oct-17	28-Sep-06
2 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
3 Original maturity date					· ·
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	Optional Call at par on July 26, 2021 and every five years thereafter	Optional Call at par on January 27, 2022 and every five years thereafter	Optional Call at par on January 27, 2024 and every five years thereafter	Optional Call on any Interest Payment Date as defined in the Prospectus Supplement on or after Oct 12, 2022 at par plus accrued interest	Optional Call on Dec. 31, 2011 and on any distribution date thereafter, at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus
Subsequent call dates, if applicable					On Dec. 31, 2036 at par plus accrued interest
Coupons/dividends					
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.500% (Next reset on Jul/26/2021)	4.850% (Next reset on Jan/27/2022)	4.850% (Next reset on Jan/27/2024)	4.650% until Oct/12/2022 and thereafter at 3- month LIBOR + 2.648%	5.650% (Next reset on Jan/1/2037)
Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
Existence of a step up or other incentive to redeem	No	No	No	No	Yes
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
Convertible or non-convertible If convertible, conversion trigger (s)	Convertible Either of:	Convertible Either of:	Convertible Either of:	Convertible Either of:	Convertible Automatic Exchange due to any of the following:
	cease, no be viable and that, after the conversion of the Preferred Shares Series 37 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or the federal government or any provincial government or without which the Bank would have been determined by the Superintendent to be non-viable.	■ the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 38, the Preferred Shares Series 39 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ■ a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments (including the Preferred Shares Series 44) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ye a federal or provincial government for Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without provincial the superintendent to be non-viable	the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Application for a winding-up Superintendent has taken control of the Bank Superintendent advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% Board of Directors advices that Tier 1 Capital rat less than 5.0% or Total Capital ratio less than 8.0% Superintendent directs Bank to increase capital ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement
5 If convertible, fully or partially	Fully	Fully	Fully	Fully	Fully
6 If convertible, conversion rate	Outstanding Preferred Shares Series 36 and, if issued, each outstanding Preferred Shares Series 37 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) - Conversion Price as defined in the Prospectus Supplement.		each outstanding Preferred Shares Series 41 will be converted into a number of fully-paid Common Shares	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) + Conversion Price as defined in the Prospectus Supplement.	40 Bank Preferred Shares Series T for each \$1,00 of principle on Automatic Exchange
ii convertible, conversion rate	Ind	Mandatory	Mandatory	Mandatory	Mandatory
7 If convertible, mandatory or optional conversion	Mandatory		Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1			
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into		Common Equity Tier 1 The Bank of Nova Scotia	The Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Common Equity Tier 1				Bank of Nova Scotia No
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Common Equity Tier 1				Bank of Nova Scotia No
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Common Equity Tier 1				Bank of Nova Scotia No
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Common Equity Tier 1				Bank of Nova Scotia No
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Common Equity Tier 1 The Bank of Nova Scotia No	The Bank of Nova Scotia No	The Bank of Nova Scotia No	Bank of Nova Scotia No	No
f convertible, mandatory or optional conversion f f convertible, specify instrument type convertible into f f convertible, specify issuer of instrument it converts into Write-down feature f ff write-down, write-down trigger (s) f write-down, permanent or temporary If write-down, permanent or temporary	Common Equity Tier 1				Bank of Nova Scotia No Deply Subordinated Indebtedness Yes

1 Issuer	Scotiabank Tier 1 Trust	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
	Scotia BaTS III Series 2009-1	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	80928FAA5	GB000767771	064149AW7	064149P27	064151AR4	064151GC1
		Ontario, Federal Laws Applicable in Ontario,				
3 Governing law(s) of the instrument Regulatory treatment	Ontario, Federal Laws Applicable in Ontario	U.S.	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario
4 Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2
6 Eliqible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7 Instrument type (types to be specified by jurisdiction)	Innovative Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8 Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	650	130	258	1,747	1,220	738
9 Par value of instrument	CAD 650,000,000	USD 99,000,000	CAD 250,000,000	CAD 1,750,000,000	CAD 1,250,000,000	CAD 750,000,000
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	7-May-09	21-Aug-86	20-Jun-95	18-Oct-12	30-Mar-15	8-Dec-15
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	30-Jun-08	21-Aug-85	20-Jun-25	18-Oct-24	30-Mar-27	8-Dec-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional Call on or after Jun. 30, 2014 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus, or at par if redeemed on any Interest Reset Date	Optional Call at par on any Interest Payment Date on or after Aug. 21, 1991 as defined in the Prospectus	Optional Call, on or after Jun. 20, 2000 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	Optional call on or after Oct. 18, 2017 and prior to Oct. 18, 2019 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	Optional Call on or after March 30,2022 at par plus accrued interest	Optional call on or after December 8, 2020 at par plus accrued interest
. 16 Subsequent call dates, # applicable	On Jun. 30, 2019 at par plus accrued interest			In whole at par plus accrued interest on or after Oct. 18, 2019; or in part at par plus acrrued interest on any Interest Payment Date as defined in the Prospectus Supplement after Oct. 18, 2019		
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	7.802% (Next reset on Jun/30/2019)	6 Month LIBOR+0.125%	8.900%	3.036% until Oct.18, 2019 and thereafter at 90- days BA rate + 1.14%	2.580% until Mar.30, 2022 and thereafter at 90- days BA +1.19%	3.367% until Dec.8, 2020 and thereafter at 90- days BA + 2.19%
19 Existence of a dividend stopper	Yes	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes	No	No
22 Noncumulative or cumulative 23 Convertible or non-convertible	Cumulative Convertible	Cumulative Non-convertible	Cumulative	Cumulative	Cumulative	Cumulative Convertible
24 If convertible, conversion trigger (s)	Automatic Exchange due to any of the following: 1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital	TOUT-COTTVET BUTE	Non-convertible	Non-convertible	Convertible Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25 If convertible, fully or partially	Fully				Fully	Fully
26 If convertible, conversion rate	40 Bank Preferred Shares Series R for each \$1,000 of principle on Automatic Exchange				Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27 If convertible, mandatory or optional conversion	Mandatory				Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Additional Tier 1				Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	Bank of Nova Scotia				Bank of Nova Scotia	Bank of Nova Scotia
30 Write-down feature	No	No	No	No	No	No
31 If write-down, write-down trigger (s)						
32 If write-down, full or partial			1			
33 If write-down, permanent or temporary						
34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deeply Subordinated Indebtedness	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes	No.	No.
37 If yes, specify non-compliant features		Not NVCC Compliant	Not NVCC Compliant	Incentive to Redeem, Not NVCC Compliant		<u> </u>
/ / / / / / /			5 oomplant			

1	Issuer	Bank of Nova Scotia	Bank of Nova Scotia
		Dank of Nova Cooka	Dain of Hova Gooda
		Subordinated Debentures	Subordinated Debentures
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	064159HB5	06415ELY9
		The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province	
3	Governing law(s) of the instrument	of Ontario and applicable laws of Canada).	Ontario, Federal Laws Applicable in Ontario
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,642	1,757
9	Par value of instrument	USD 1,250,000,000	CAD 1,750,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16-Dec-15	18-Jan-19
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16-Dec-25	18-Jan-29
14	Issuer call subject to prior supervisory approval		
15	Optional call date, contingent call dates and redemption amount		Optional call on or after January 18, 2024 at par plus accrued interest
16	Subsequent call dates, if applicable		
-10	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.500%	3.89% until Jan 18, 2024 and thereafter at 90- days BA + 1.58%
19		No	No
20		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No .
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Convertible	Cumulative Convertible
24	If convertible, conversion trigger (s)	Either of: • the Superintendent publicly announces that the Superintendent publicly announces that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially	Fully	Fully
26	If convertible, conversion rate	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) - Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Bank of Nova Scotia	Bank of Nova Scotia
30	Write-down feature If write-down, write-down trigger (s)	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial		
33	If write-down, rull or partial If write-down, permanent or temporary		
34	If temporary write-down, description of write-down mechanism		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features		



Disclosure Template for Main Features of TLAC Debt Instruments

1 Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2 Unique identifier (ISIN)	US064159MJ26	XS1937716022	CA06415EKH76	CA06415EKJ33	CA06415EMH58	US064159MZ67	US064159NF94	XS1935312618
					Province of Ontario and Laws of	Debt securities governed by New	Debt securities governed by New	
2 Commission legals of the instrument	Debt securities governed by New York Law	Description of Optonia and Laws of County				best securities governed by ivew		
3 Governing law(s) of the instrument	Debt securities governed by New York Law	Province or Ontario and Laws or Canada	Province of Untario and Laws of Canada	Province of Ontario and Laws of Canada	Canada	York Law	York Law	Province of Ontario and Laws of Canada
Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by								
Ba foreign law)	Contractual	Contractual	NA	NA .	NA.	Contractual	Contractual	Contractual
Regulatory treatment								
regulatory treatment								
4 Transitional Basel III rules								
5 Post-transitional Basel III rules								
6 Eligible at solo/group/group&solo	Group&Solo	Group&Solo	group & solo	group & solo	group & solo	group & solo	group & solo	group & solo
7 Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	545	752	E.	2	ac ac	22	13	102
			3	3	23	33		
9 Par value of instrument	USD 415,000,000.00	EUR 500,000,000.00	CAD 5,626,000	USD 2,008,000	CAD 25,000,000	USD 25,000,000	USD 10,000,000	USD 80,000,000
			Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
10 Accounting classification	Liability-amortised cost	Liability-amortised cost						
To Accounting classification		Liability-amortised cost						
11 Original date of issuance	29-Jan-19	18-Jan-19	14-Dec-18	14-Dec-18	24-Jan-19	31-Dec-18	31-Jan-19	24-Jan-19
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12 Original maturity data			14-Dec-21	14-Dec-21	24-Jan-24	30-Jun-20	31-Jan-31	24-Jan-49
13 Original maturity date	25-Jan-21	18-Jan-2	14-DEC-21	14°DEC*21	24-301-24	30-3411-20	21-101-21	Erribires
14 Issuer call subject to prior supervisory approval	No	No	No	No	Yes	Yes	Yes	Yes
					24-Jan-20 CAD 25.000.000	30-Dec-19 USD 25.000.000	31-Jan-22 USD 10.000.000	24-Jan-24 USD 102.589.654.40
						Tax Redemption: USD 25,000,000	Tax Redemption: USD 10,000,000	Tax Redemption: Amortized Face Value
						plus accrued and unpaid interest	plus accrued and unpaid interest	TLAC Disqualifcation Event: Amortized
						TLAC Disqualifcation Event: USD	TLAC Disqualifcation Event: USD	Face Value
						25,000,000 plus accrued and	10,000,000 plus accrued and	
						unpaid interest	unpaid interest	
and the second s								
15 Optional call date/, contingent call dates and redemption amount					!			
	1	1		1	24-Jul-20	43920	30-Apr-22	24-Jan-25
	1	1		1	24-Jan-21	1	31-Jul-22	24-Jan-26
					24-Jul-21		31-Oct-22	24-Jan-27
					24-Jan-22		31-Jan-23	24-Jan-28
					24-Jul-22		30-Apr-23	24-Jan-29
					24-Jan-23		31-Jul-23	24-Jan-30
					24-Jul-23		31-Oct-23	24-Jan-31
							31-Jan-24	24-Jan-32
							30-Apr-24	24-Jan-33
							30-Apr-24	
							31-Jul-24	24-Jan-34
							31-Oct-24	24-Jan-35
							31-Jan-25	24-Jan-36
							30-Apr-25	24-Jan-36
							31-Jul-25	24-Jan-37
Subsequent cail dates, if applicable								
Subsequent call dates, if applicable							31-Oct-25	24-Jan-38
Subsequent cail dates, if applicable							31-Oct-25 31-Jan-26	24-Jan-38 24-Jan-39
Subsequent call dates, if applicable							31-Oct-25 31-Jan-26	24-Jan-38 24-Jan-39
subsequent can dates, if applicable							31-Jan-26 30-Apr-26	24-Jan-38 24-Jan-39 24-Jan-40
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41
Subsequent cail dates, if applicable							31-Jan-26 30-Apr-26	24-Jan-38 24-Jan-39 24-Jan-40
Subsequent cair gases, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41
Subsequent cail dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jan-27	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41 24-Jan-42 24-Jan-43
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jan-27 30-Apr-27	24-Jan-38 24-Jan-40 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-44
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jan-27 30-Apr-27 31-Jul-27	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-44 24-Jan-45
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jan-27 30-Apr-27 31-Jul-27	24-Jan-38 24-Jan-40 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-44
Subsequent can gases, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jan-27 30-Apr-27 31-Jul-27 31-Jul-27	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-44 24-Jan-45 24-Jan-46
Subsequent cair gases, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Jul-26 31-Jan-27 30-Apr-27 31-Jul-27 31-Jul-27 31-Jul-27	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Jul-27 30-Apr-27 31-Jul-27 31-Jul-27 31-Jul-27 31-Jul-28 30-Apr-28	24-Jan-38 24-Jan-39 24-Jan-40 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-44 24-Jan-45 24-Jan-46
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Jul-27 31-Jan-27 30-Apr-27 31-Jul-27 31-Jul-28 30-Apr-28 31-Jul-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Jul-27 31-Jan-27 30-Apr-27 31-Jul-27 31-Jul-28 30-Apr-28 31-Jul-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jul-27 30-Apr-27 31-Jul-27 31-Jul-27 31-Jul-28 31-Oct-27 31-Jul-28 31-Oct-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
Subsequent cair dates, if applicable							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Jul-27 31-Jan-27 30-Apr-27 31-Jul-27 31-Jul-28 30-Apr-28 31-Jul-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
16							31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jul-27 30-Apr-27 31-Jul-27 31-Jul-27 31-Jul-28 31-Oct-27 31-Jul-28 31-Oct-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
16 Couponsidividends	South						31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-jan-38 24-jan-40 24-jan-41 24-jan-41 24-jan-42 24-jan-43 24-jan-45 24-jan-65 24-jan-65 24-jan-65
16	Floating	Floating	Floating	Floating	Fixed	Fixed	31-Oct-25 31-Jan-26 30-Apr-26 31-Jul-26 31-Oct-26 31-Jul-27 30-Apr-27 31-Jul-27 31-Jul-27 31-Jul-28 31-Oct-27 31-Jul-28 31-Oct-28	24 Jan 38 24 Jan 39 24 Jan 40 24 Jan 41 24 Jan 42 24 Jan 42 24 Jan 43 24 Jan 45 24 Jan 45 24 Jan 45
16 Couponsidividends	Floating	Floating	Floating	Floating	Yr1: 2.80%	Fixed	31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-Jan-38 24-Jan-49 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-45 24-Jan-45 24-Jan-46 24-Jan-46
16 Couponsidividends	Floating	Floating	Floating	Floating	Yr1: 2.80%	Fixed	31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-Jan-38 24-Jan-49 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-45 24-Jan-45 24-Jan-46 24-Jan-46
16 Couponsidividends	Floating	Floating	Floating	Floating	Yr1: 2.80% Yr2: 3.20%	Fixed	31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-jan-38 24-jan-90 24-jan-40 24-jan-41 24-jan-42 24-jan-43 24-jan-45 24-jan-45 24-jan-45 24-jan-46
16 Couponsidividends	Floating	Floating		Floating	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55%		31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-jan-38 24-jan-90 24-jan-40 24-jan-41 24-jan-42 24-jan-43 24-jan-45 24-jan-45 24-jan-45 24-jan-46
16 Couponsidividends 77 Fixed or floating dividend/coupon			CDOR 3M + 0.55%, subject to cap of		Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90%	Yr1: 2.75%	33-04:25 31-jan-26 30-Ags-76 31-jui-26 31-04:26 33-04:26 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:28 33-04:28 33-04:28	24-jan-38 24-jan-90 24-jan-40 24-jan-41 24-jan-42 24-jan-43 24-jan-45 24-jan-45 24-jan-45 24-jan-46
16. Cosponsétividends 77. Fixed or floating dividendicoupon 18. Coupon rate and any related index	Floating USD Libor 3M +42bps	Floating EUR Libor 3M +40bps			Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90%		31-0ct-25 31-jan-26 30-Apr-26 31-out-26 31-out-26 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-27 31-out-28 31-out-28 31-out-28 31-out-28	24-Jan-38 24-Jan-49 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-45 24-Jan-45 24-Jan-46 24-Jan-46
16. Cosponsétividends 77. Fixed or floating dividendicoupon 18. Coupon rate and any related index			CDOR 3M + 0.55%, subject to cap of	Libor 3M + 0.60%, subject to cap of 4.50%	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55%	Yr1: 2.75%	33-04:25 31-jan-26 30-Ags-76 31-jui-26 31-04:26 33-04:26 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:28 33-04:28 33-04:28	24-Jan-38 24-Jan-49 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-45 24-Jan-45 24-Jan-46 24-Jan-46
16 Coupons/dividends 77 Fixed or Boating dividend/coupon 18. Coupon rate and any related index 19 Existence of a dividend stopper	USD Libor 3M +42bps No	EUR Libor 3M +40bps No	CDOR 3M + 0.55%, subject to cap of 4.50%	Libor 3M + 0.60%, subject to cap of 4.50% No	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No	Yr1: 2.75% Yr2: 3.50% No	31-0c-t25 31-jan-26 30-Ag-r-6 31-jui-26 31-0c-t36 31-jui-26 31-0c-t36 31-jui-27 30-Ag-r-7 31-jui-27 30-Ag-r-7 31-jui-27 31-oc-t27 31-jui-28 30-Ag-r-28 31-jui-28 31-oc-t28 31-jui-28 51-jui-28 51-jui-28 51-jui-28 51-jui-28	24-ian-38 24-ian-40 24-ian-41 24-ian-42 24-ian-42 24-ian-43 24-ian-43 24-ian-45 24-ian-46 24-ian-46 24-ian-46 0 No
Cosponsétividends 7 Fixed or floating dividendicoupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partial (identificationary or mandatory)	USD Libor 3M +42bps No	EUR Libor 3M +40bps	CDOR 3M + 0.55%, subject to cap of	Libor 3M + 0.60%, subject to cap of 4.50%	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90%	Yr1: 2.75%	33-04:25 31-jan-26 30-Ags-76 31-jui-26 31-04:26 33-04:26 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:27 33-04:28 33-04:28 33-04:28	24-Jan-38 24-Jan-49 24-Jan-41 24-Jan-41 24-Jan-42 24-Jan-43 24-Jan-45 24-Jan-45 24-Jan-46 24-Jan-46
Couponsidividends Fixed or Boating dividendicoupon B. Coupon rate and any related index Existence of a dividend stopper Existence of a dividend stopper Lity discretionary, partially discretionary or mandatory Existence of a dividend stopper Existence of a dividend stopper Existence of a dividend stopper	USD Libor 3M +42bps No	EUR Libor 3M +40bps No	CDOR 3M + 0.55%, subject to cap of 4.50%	Libor 3M + 0.60%, subject to cap of 4.50% No	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No	Yr1: 2.75% Yr2: 3.50% No	31-0c-t25 31-jan-26 30-Ag-r-6 31-jui-26 31-0c-t36 31-jui-26 31-0c-t36 31-jui-27 30-Ag-r-7 31-jui-27 30-Ag-r-7 31-jui-27 31-oc-t27 31-jui-28 30-Ag-r-28 31-jui-28 31-oc-t28 31-jui-28 51-jui-28 51-jui-28 51-jui-28 51-jui-28	24-ian-38 24-ian-40 24-ian-41 24-ian-41 24-ian-42 24-ian-42 24-ian-43 24-ian-45 24-ian-46 24-ian-46 24-ian-46 0 No
Couponsidividends Fixed or Boating dividendicoupon B. Coupon rate and any related index Existence of a dividend stopper Existence of a dividend stopper Lity discretionary, partially discretionary or mandatory Existence of a dividend stopper Existence of a dividend stopper Existence of a dividend stopper	USD Libor 3M +42bps No	EUR Libor 3M +40bps No	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory	Libor 3M + 0.60%, subject to cap of 4.50% No Mandstory No	Vr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No	Yr1: 2.75% Yr2: 3.50% No Mandatory No	31-0c-t25 31-jan-26 30-Ag-r6 31-jui-26 31-oc-t26 31-oc-t26 31-oc-t27 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28	24-ian-38 24-ian-40 24-ian-41 24-ian-41 24-ian-42 24-ian-42 24-ian-43 24-ian-45 24-ian-46 24-ian-46 24-ian-46 0 No Mandatory No
Couponsidividends 7 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, parially discretionary or mandatory 21 Existence of step up or other incentive to redeem 21 Noncommitted or cumulative	USD Libor 3M +42bps No Mandatory No Cumulative	EUR Libor 3M +40bps No Mandatory No Cumulative	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory No Cumulative	Libor 3M + 0.60%, subject to cap of 4.50% No Mandatory No Cumulative	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No Cumulative	Yr1: 2.75% Yr2: 3.50% No Mandatory No Cumulative	13-0c-t25 13-jan-26 30-Age-26 31-ju-26 31-oc-t26 31-oc-t26 31-oc-t27 30-Age-27 31-oc-t27 31-oc-t27 31-oc-t28 31-ju-27 31-oc-t28 31-ju-23 31-ju-23 31-ju-23 31-ju-23 31-ju-29 Freed 0.04 No Mandatory No Cumulative	2-4 Jan - 38 2-4 Jan - 39 2-4 Jan - 40 2-4 Jan - 40 2-4 Jan - 41 2-4 Jan - 41 2-4 Jan - 42 2-4 Jan - 43 2-4 Jan - 43 2-4 Jan - 43 2-4 Jan - 45 2-4 Jan - 46 2-4 Jan - 46 0 No No Mandatory No Cumulative
Couponsidividends Couponsidividends Fixed or floating dividend/coupon B. Coupon rate and any related index D. Existence of a dividend stepper D. Existence or a dispuper or their inconvive to redeem D. Soncarnulative or cumulative D. Conventible or non-conventible	USD Libor 3M +42bps No Mandatory No	EUR Libor 3M +40bps No Mandatory No	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory	Libor 3M + 0.60%, subject to cap of 4.50% No Mandstory No	Vr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No	Yr1: 2.75% Yr2: 3.50% No Mandatory No	31-0c-t25 31-jan-26 30-Ag-r6 31-jui-26 31-oc-t26 31-oc-t26 31-oc-t27 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28 31-oc-t28	2-4 Jan - 38 2-4 Jan - 39 2-4 Jan - 40 2-4 Jan - 41 2-4 Jan - 41 2-4 Jan - 42 2-4 Jan - 43 2-4 Jan - 44 2-4 Jan - 45 2-4 Jan - 45 2-4 Jan - 46 2-4 Jan - 46 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
Couponsidividends Faset or floating dividend/coupon 18. Coupon rate and any related index 19. Existence of a dividend stopper 20. Fully discretionary, partially discretionary or mandatory 21. Existence of step up or other incentive to redeem 22. Noncumulative or cumulative or companies or	USD Libor 3M +42bps No Mandatory No Cumulative	EUR Libor 3M +40bps No Mandatory No Cumulative	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory No Cumulative	Libor 3M + 0.60%, subject to cap of 4.50% No Mandatory No Cumulative	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No Cumulative	Yr1: 2.75% Yr2: 3.50% No Mandatory No Cumulative	13-0c-t25 13-jan-26 30-Age-26 31-ju-26 31-oc-t26 31-oc-t26 31-oc-t27 30-Age-27 31-oc-t27 31-oc-t27 31-oc-t28 31-ju-27 31-oc-t28 31-ju-23 31-ju-23 31-ju-23 31-ju-23 31-ju-29 Freed 0.04 No Mandatory No Cumulative	2-4 Jan - 38 2-4 Jan - 39 2-4 Jan - 40 2-4 Jan - 40 2-4 Jan - 41 2-4 Jan - 41 2-4 Jan - 42 2-4 Jan - 43 2-4 Jan - 43 2-4 Jan - 43 2-4 Jan - 45 2-4 Jan - 46 2-4 Jan - 46 0 No No Mandatory No Cumulative
Couponsidividends Faset or floating dividend/coupon 18. Coupon rate and any related index 19. Existence of a dividend stopper 20. Fully discretionary, partially discretionary or mandatory 21. Existence of step up or other incentive to redeem 22. Noncumulative or cumulative or companies or	USD Libor 3M +42bps No Mandatory No Cumulative	EUR Libor 3M +40bps No Mandatory No Cumulative	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory No Cumulative	Libor 3M + 0.60%, subject to cap of 4.50% No Mandatory No Cumulative	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No Cumulative	Yr1: 2.75% Yr2: 3.50% No Mandatory No Cumulative	13-0c-t25 13-jan-26 30-Age-26 31-ju-26 31-oc-t26 31-oc-t26 31-oc-t27 30-Age-27 31-oc-t27 31-oc-t27 31-oc-t28 31-ju-27 31-oc-t28 31-ju-23 31-ju-23 31-ju-23 31-ju-23 31-ju-29 Freed 0.04 No Mandatory No Cumulative	24-ian-38 24-ian-40 24-ian-41 24-ian-41 24-ian-42 24-ian-43 24-ian-43 24-ian-45 24-ian-46 24-ian-65 24-ian-66 0 No No Mandatory No Cumulative
Couponsidividends Faset or floating dividend/coupon 18. Coupon rate and any related index 19. Existence of a dividend stopper 20. Fully discretionary, partially discretionary or mandatory 21. Existence of step up or other incentive to redeem 22. Noncumulative or cumulative or companies or	USD Libor 3M +42bps No Mandatory No Cumulative	EUR Libor 3M +40bps No Mandatory No Cumulative	CDOR 3M + 0.55%, subject to cap of 4.50% No Mandatory No Cumulative	Libor 3M + 0.60%, subject to cap of 4.50% No Mandatory No Cumulative	Yr1: 2.80% Yr2: 3.20% Yr3: 3.55% Yr4: 3.90% Yr5: 4.25% No Mandatory No Cumulative	Yr1: 2.75% Yr2: 3.50% No Mandatory No Cumulative	13-0c-t25 13-jan-26 30-Age-26 31-ju-26 31-oc-t26 31-oc-t26 31-oc-t27 30-Age-27 31-oc-t27 31-oc-t27 31-oc-t28 31-ju-27 31-oc-t28 31-ju-23 31-ju-23 31-ju-23 31-ju-23 31-ju-29 Freed 0.04 No Mandatory No Cumulative	24-ian-38 24-ian-40 24-ian-41 24-ian-41 24-ian-42 24-ian-43 24-ian-43 24-ian-45 24-ian-46 24-ian-65 24-ian-66 0 No No Mandatory No Cumulative
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