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BUILD HOMES FOR FAMILIES

www.scotiabankbrightfuture.com ISSUE 3

WORKING TOGETHER TO MAKE A DIFFERENCE



Message from the President and CEO



ABOVE: Scotiabank President & CEO Rick Waugh meets some of the 500 children and young people who receive care, housing and education at Lima's Puericultorio Pérez Aranibar, a youth shelter supported by Scotiabank Peru.

Scotiabank is very proud that, in over 177 years of providing banking services to customers around the world, we have become an increasingly valued member of the communities where we live and work, through our donations, sponsorships and employee volunteerism.

Building on that reputation, we launched the Scotiabank Bright Future Program across the Caribbean and Latin America almost two years ago. This program helps us focus our charitable activities on enhancing the well-being of children – particularly in the key areas of education, health, the environment and community wellness.

And it's clear that our efforts are making a positive difference. The results can be measured by the thousands of dollars raised and hours volunteered by Scotiabank employees; the mountains of toys collected for children; crates of school supplies to enrich learning for students – and the smiles on countless young faces.

Without a doubt, our employees are the key to the success of the Scotiabank Bright Future Program. They work tirelessly as volunteers who dedicate their time, hard work and ideas to community projects, and as committed fundraisers and donors who show their spirit and pledge their support whenever they hear the call for help.

The following pages describe the variety of unique local and regional programs that Scotiabank and our employees support. These inspiring stories show that, beyond dollars and cents, even the simplest gesture, or a warm smile, can make a lasting impact on a young life, and contribute toward a bright future for our children, our families and our communities.

A handwritten signature in black ink that reads "Rick Waugh".

Rick Waugh
President and Chief Executive Officer





What's inside

On the following pages, you'll find stories about programs supported by the Scotiabank Bright Future Program, grouped by the five themes, our key areas we support. To find stories about a specific country, see the national flag icons on each even-numbered page, or refer to the by-country index on page 36.

Education

We're donating school supplies, grants and scholarships, repairing facilities and inspiring youth goals and ambitions.

Pages 2-11

Health

We're ensuring medical care for young patients, fighting diseases that impact youth and promoting healthy lifestyles and fitness.

Pages 12-19

Wellness

We're providing shelter and support to vulnerable children, and helping youth overcome challenges and fulfill their dreams.

Pages 20-25

Environment

By supporting recycling, conservation and rebuilding programs – and involving youth in hands-on projects – the next generation can inherit a healthier world.

Pages 26-29

Employees

By fundraising and volunteering their time, energy and skills, dedicated Scotiabank employees bring Bright Future to life.

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“ Our team showed tremendous enthusiasm to support the educational system, and employees had a lot of fun working with the children. We are already looking forward to next year. ”

Kayan Lee, Personal Banking Assistant,
Scotiabank Jamaica, who coordinated Read
Across Jamaica Day in Montego Bay.



ABOVE: A visit by Scotiabankers in Mexico’s Yucatán triggers an enthusiastic response from children at the Hogar Maná, a shelter for young victims of violence and poverty where Bank staff teach school lessons and offer food and clothing.

Developing our youth through education



For children around the world, the early years are a time of learning: the basic skills to succeed as adults, absorbing the values needed to contribute to society, and discovering individual strengths and abilities so they can achieve personal satisfaction and happiness.

Since education holds the key for every child’s future, the Scotiabank Bright Future Program supports young people from their pre-school years right through higher education in trade schools, colleges and universities. As described in the following pages, our community involvement ranges from scholarships and school renovation projects to in-class volunteer days and mentoring events beyond the school yard.

ABOVE: Puerto Rican school children inspired Scotiabankers to hit the streets to support Puerto Rico Wants an A/Puerto Rico Quiere A, a campaign organized by the Fundación Comunitaria to petition Congress to improve the public school system. The entire Scotiabank staff dedicated 1,400 hours to collect 20,244 signatures in support of school reform.

Helping pay school fees

For many years, Scotiabank in the Dominican Republic has offered a local scholarship program, giving youth from across the island the chance to fulfill one of the basic rights of childhood, an education. Sponsored by branch management teams who are sensitive to local needs, the Bank granted school funding to approximately 50 children during 2008/2009.

In Belize, Scotiabank employees continued the three-year tradition of distributing educational grants to help low income families pay for primary school fees and books for the upcoming academic year. Scotiabank's Josie Andrews, International Marketing Manager, described the planning process, "We sent out application forms to the schools and then all the staff got together, forming their own little committee, and went through them to make the selection. We do take our responsibility to the children of Belize very seriously and we are very happy to be able to assist these children today."



ABOVE: Staff from the Las Terrenas branch in the Dominican Republic present scholarships to two local children.

Through staff bake sales, raffles and barbeques, employees raised funds to support 65 students across the country, plus two additional grants issued to neighborhood children at the newly opened Spanish Lookout branch.



ABOVE: In Trinidad and Tobago, Scotiabank's Reena Panchorie (left) and librarian Shabana Khan enjoy newly donated library books with children from Santa Flora Government Primary School.

Scotiabank El Salvador helped young people continue their studies by offering scholarships to disadvantaged youth. Through a Bank donation to the Fundación Empresarial para el Desarrollo Educativo, FEPADE in 2008, 10 outstanding students can attain their graduation certificates from the Instituto Nacional de Ilobasco, in Cabañas and continue working towards their academic or career goals.

Meanwhile in Trinidad and Tobago, with just two months until the annual Secondary Schools' Assessment examination, Scotiabank came through with a donation to help students at the Santa Flora Government Primary School prepare for their futures. After the school principal told local bankers that she hoped to raise literacy levels among the 175 students, Scotiabank arrived with new library books and scholarships, in the form of ScotiaYes accounts, for the top ten performing students at the school.





ABOVE: Hungry walk-a-thon participants who helped the Bank raise funds for school books and computers, enjoy breakfast served by Scotiabank Anguilla employees.

Taking 'steps' for learning in Anguilla

To support children at Anguilla's Adrian T. Hazell Primary School, Eva McClean, Scotiabank's Customer Support Officer, organized co-workers to take part in a fundraising walk-a-thon. With a goal of raising money to buy a reading series for the school's language program, staff collected pledges from customers and took part in the early morning walk through the community.

At the end of the event, the 46 walkers – including bankers, customers and students – returned to the Scotiabank branch for a well-deserved breakfast. The hungry athletes successfully raised C\$3,400 for the school and also presented the Ministry of Education with three new computers and printers for use in island schools.



ABOVE: Scotiabank partnered with Urban Renewal Centers in Bahamas to provide children with back to school supplies. Shown from left to right, Anwar Hanchell, student, Centerville Primary School; Charlene Milfort and Ella Lewis of Urban Renewal; Indira Rolle, Scotiabank.



ABOVE: Anya Schnoor, CEO of Scotiabank's Jamaican wealth management arm, Scotia DBG, reads with children who are patients of the Bustamante Children Hospital on Read Across Jamaica Day – an initiative which saw over 250 Bank volunteers visit schools, children's homes and hospitals.

Rewarding young scholars across Jamaica

The Scotiabank Jamaica Foundation continued the annual tradition of presenting scholarships to students across the island in recognition of their outstanding academic results. The recipients included 16 new high school students who received the Grade Six Achievement Test (GSAT) awards, based on their performance on the recent primary school exams. The funds will help these students cover tuition fees, books and other expenses during their high school education.



ABOVE: Children share the giving spirit. A young Costa Rican shows that everyone has something to give, during a friendly game between Scotiabankers and veterans from the Saprissa football club, to raise funds to construct the Pio XII School.



Among this year's award winners: James Robertson and Hye Kyung Moon received the largest awards for academic excellence while students from Cornwall, Middlesex and Surrey will also receive scholarships for achieving the highest marks in those counties. Fifteen other students who earned the highest GSAT grades at their inner-city schools in Kingston also won financial awards for five years.

Costa Rica celebrates Day of the Child, everyday

Employees from many Scotiabank Costa Rica branches joined together to benefit youth on “The Day of the Child” on September 9th. Cartago branch employees organized a party for 100 children at the Asociación Pro Comedor Infantil de Cartago, a centre that feeds children with limited resources, while staff from the Pavas and Rohrmoser branches donated teaching materials to Proyecto Hogar Jesus, Maria y Jose, which aids children in the Finca San Juan area.

Scotiabankers lend support to children year-round, not just during the Day of the Child. For example, employees and family members from the Plaza America branch spent a Sunday – and branch corporate social responsibility representative José Fidel Navas Beita donated his week of holidays – to dig 100 metres of sanitary drainage ditches to redirect dirty river water around La Escuela de Tejarcillos de Alajuelita, a school that serves children from families impacted by drug addiction, crime and prostitution. Our volunteers also cleaned and painted the washroom facilities and provided materials to maintain 10 sinks and 15 toilets.

These kinds of experiences leave lasting impressions with our employees, including Scotiabanker Isabel Cascante Ramírez. “It was extremely gratifying to see the children’s happiness when they received each gift so that they can resume their studies. We



ABOVE: Singing children welcomed employees from Costa Rica’s Pavas branch when they delivered school supplies to the Hogar Jesus, Maria y Jose.



ABOVE: Students from San Juan Bosco School in Mexico City anxiously await warm scarves, to fend off the winter chill, and candies from Yolanda Sevillano of Scotia Insurance.

shared very special moments with them,” says Cascante, recalling the day that staff from Plaza Futura and Tamarindo branches distributed school supplies to 58 children at flood damaged Escuela de Barrio Limón in Guanacaste.

Making ‘Back to School’ a happy time

In Chile, employees rallied to gather school supplies for children of limited resources who depend on the María Ayuda Foundation. During their ‘Help me with my schoolbag’/‘Ayúdame con mi mochila’ campaign in March, 2008, more than 800 branch and head office employees collected C\$4,300 in school essentials such as knapsacks, notebooks and pencils. The school supplies were distributed to 192 children at La Casa de la Fran and Villa Santa María El Bosque.

For the fourth year in a row, Scotiabank Dominican Republic has supported a Back to School Program, through which employees from branches and head office departments unite with customers to collect books and school materials for children beginning the new school year. The one and a half month campaign culminated in August when the Bank distributed the children gifts and scholarship grants to 66 area schools across the country.





ABOVE: Scotiabankers in Chile bring school supplies, as well as smiles, games and snacks, to children at María Ayuda homes in Santiago.

And in the U.S. Virgin Islands, officials from All Saints School expressed their gratitude to Scotiabank for donating a high-tech colour laser printer which will be used to prepare progress reports, report cards and transcripts throughout the year.

Scotiabankers in El Salvador helped the Escuela Rural Mixta Caserío El Icacal in La Unión prepare for a new school term with new technology. As part of the 'Return to class' regional campaign, the Bank donated funds to outfit the school with computers that will be used by at least 100 students in grades two through nine. Scotiabank was glad to support this project, created by the Asociación Proyecto Jesús, which strives to give local children better access to schooling and improve their future possibilities.

And in Mazatlán, Mexico, back to school would not have been possible at El Centro de Atención Múltiple No. 23 without the help of local Scotiabank branch staff who donated funds to waterproof the school, and volunteered to clean the building before classes resumed. As a result, the school did not suffer severe leaks during the rainy season, permitting the 125 students, including children with disabilities, to complete their school year.

Teaching children financial lessons for the future

Believing that children need to learn key lessons about money at an early age so they can build a healthy financial future, Scotiabank Costa Rica has sponsored the program "We are counting on a better future!/Contemos con un futuro mejor." Promoted by the Superintendent of Pensions of Costa Rica, the program aims to build a financially responsible culture in the National Educational System.

"The need to learn about saving starts at an early age and that's why it is necessary to work with the children," observed Javier Cascante, Superintendent of Pensions. "We have to teach them to value work, saving and solidarity."

Through this program, students in grades four through six, in all public schools and many private schools, will be taught important money management lessons, approved by the Ministry of Education. Since the start of the program in August 2008, Scotiabank has provided funding to conduct more than 26 workshops to teach the program to 650 instructors. In addition, Scotiabank's support has allowed organizers to distribute more than 66,469 text books, 5,078 teacher's guides and 14,700 learning games to make these lessons effective and entertaining.



ABOVE: In Turks & Caicos, Devon Williams, winner of the Bright Future essay competition, receives a laptop computer from Scotiabank's Velma Smith.



ABOVE: Marilyn Coto, a Scotiabank employee in El Salvador, proudly introduces young minds in La Unión to a new school computer lab, made possible through Scotiabank's donation of computers.

An enthusiastic young response

Demonstrating their keen interest in learning, children responded energetically when Scotiabank employees from the Plaza Escorial Branch in Carolina, Puerto Rico volunteered for Teach Children to Save Day, to show children the value of saving from an early age. Scotiabank was one of two local banks to participate in this American Bankers Association seminar program. Twenty-five Scotiabankers shared their time and received a warm welcome in 12 Puerto Rican communities.



ABOVE: Young students are inspired by role-models like Ana Silvia Escobar de Flores, Scotiabank El Salvador Marketing department, who helped install new computers in a nearby school.



ABOVE: Scotiabank de Puerto Rico volunteer teachers were greeted by a sea of hands, and students eager to participate, during Teach Children to Save Day.

Scotiabankers in Puerto Rico, El Salvador and St Kitts each took time to celebrate Financial Literacy Month in October with numerous community and school events. For example, in St. Kitts & Nevis more than 50 Scotiabankers took to the streets to promote financial literacy on the island. Employees united with staff from other financial institutions,



ABOVE: Scotiabank employees in St. Kitts & Nevis joined a colourful motorcade to inspire youth to take part in financial literacy month.

government, private sector organizations, community groups and media sponsors to promote financial literacy, through a series of public and in-school activities. Among them, Scotiabank Assistant Manager Lillian Fleming spoke to students about the importance of saving and organized a coin drive in seven local primary schools, opening a savings account for each school.

Giving youth a chance

Getting creative to spark young entrepreneurs

Scotiabank Bahamas also found a creative way to teach kids about saving for their future. By partnering with Creative Wealth – an organization that provides financial literacy and entrepreneurship programs to youth and young adults – we sponsored a ‘kids only’ garage sale and financial literacy activity. The purpose of the event was to show children some unique ways that they could earn money and then teach them to save and manage their funds wisely. Prior to the event, participants were urged to clean out their closets and toy boxes in search of items they could sell at the garage sale. Then, the children were encouraged to open savings accounts and deposit the proceeds from the sale.





ABOVE: For two months last fall, Scotiabankers in the Bahamas spent one hour per week participating in a reading mentoring program at the Carmichael Primary School.

In hopes of inspiring future entrepreneurs, Scotiabank in St. Lucia has sponsored the Soufriere Comprehensive Secondary School and its involvement in Junior Achievement (JA) since 1999. Through the JA program, students gain a hands-on business education, in partnership with local business leaders and schools.

During 2008, Simonia Jean, a Soufriere student, was named “Top Junior Achiever of The Year,” by the Chamber of Commerce, earning a bursary for her education and a computer. The Bank is involved in many programs in St. Lucia to encourage students. In addition to various scholarships, Scotiabank recently provided the prizes to young participants in the Ministry of Education National Schools Science Fair, including bank accounts for 30 children with opening balances of \$100.



ABOVE: Trading their banking duties for paint brushes, Scotiabank employees (from left) Ricardo Ortiz, Milvio Medrano, Carlos Rosa and Carlos Soto created a bright new space for a school computer room in San Juan, Puerto Rico.

Creating access to computer skills

Scotiabank and our employees in Puerto Rico are making a lasting difference for current and future students of Abelardo Díaz Alfaro School by creating a computer lab at the public school in the Morcelo area of San Juan.

While 28 employees contributed expert painting and construction skills to improve the computer room, the Bank donated computers and a printer, and installed the Money Smart financial education program, a comprehensive learning curriculum for individuals outside of the financial mainstream developed by the Federal Deposit Insurance Corporation (FDIC). To celebrate the improvements, students and teachers received computer lessons the following week and attended a financial education seminar hosted by Bank employees.

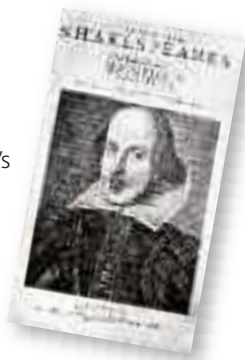
“This project has special meaning to us, since we are not only supporting the development of this community, but we are also giving the children the necessary instruments to raise their education to a level of excellence,” observed Troy Wright, President and CEO of Scotiabank de Puerto Rico.



ABOVE: Scotiabank Guyana’s Country Manager Amanda St. Aubyn (centre) helps students at Diamond Secondary School try out five new computers and printers, donated to their school as part of the Scotiabank Inspiration Lab program.

Broadening horizons

In addition to supporting the basic school curriculum, Scotiabank is helping expose young minds to arts and culture. For example in Barbados, we paid admission costs for 300 secondary students and their teachers from four schools to enjoy a matinee performance of Shakespeare's Macbeth at the Frank Collymore Hall, a production by the Gale Theatre of London and Barbados.



To further St. Lucia students exposure to arts and cultural activities, Scotiabank signed up to help develop the steel band art form through our sponsorship of Panorama, organized by the National Steel Bands Association. As a gold sponsor, Scotiabank helped fund the July 18 event at Beausejour Cricket Stadium, with performances by six steel bands.

Scotiabank Country Manager Chester Hinkson pointed out that the event helps channel the energies of St. Lucia's young people into productive activities: "I was awestruck at the immense talent of the pan players, their discipline, and the tremendous energy that they all brought to their performances."

In Trinidad and Tobago, Scotiabank has stood out in the community since 1978 for providing regular financial assistance to various music groups. With the goal of ensuring that youth can discover the pan movement, the Bank presented funds to more than 25 steel bands at a ceremony for members of many steel orchestras.

We have also been a regular sponsor of Trinidad and Tobago's long-running Music Festival, which includes singing, piano, wind instruments and steel pan performances at the Queen's Hall. First held in 1947, the Festival is recognized for encouraging the local arts, especially among youth. Our sponsorship includes the Scotia Trophy which this year was presented to young Tahirah Osborne, for being the Festival's "Most Promising" competitor.

Helping youth develop trade skills

As part of our relationship with Fundación Samuel, Scotiabank is helping Costa Rican youth develop practical trade skills and employment opportunities. During the year, Scotiabank provided five scholarships for youth to study at the Foundation, which teaches technical training in refrigeration and air conditioning to young people from poor backgrounds, thus helping them become self-sufficient.



ABOVE: At Fundación Samuel in Costa Rica, Scotiabank donated computers and scholarships to help disadvantaged youth develop trade and employment skills.

Also, when Scotiabank upgraded its own office technology, the Bank donated 14 computer monitors to the Foundation. "These computer components were still in good condition so we wanted to donate them to the Foundation for use in its training courses," noted Xinia Valverde, Social Responsibility and Philanthropy Officer with Scotiabank Costa Rica.

Scotiabankers are proud of the positive impact this gift will have: more than 85 per cent of Foundation graduates find permanent specialized jobs with local companies and many of them go on to form their own businesses and create additional jobs for other young people.



Helping youth choose trouble-free lives

Scotiabank in the Bahamas partnered with staff at Her Majesty's Prison to host an Anti-Crime Rally for Bahamian youth, in which first-hand testimonials from prison inmates urge children to make the right decisions in life and to secure a better future. Scotiabank's Michael A. Munnings presented Prison Superintendent Dr. Elliston Rahming with school bags and supplies as giveaways at the event.

Choosing to proactively address the issue of violence in Jamaican schools, 285 Scotiabank staff volunteered to teach conflict resolution lessons during Teachers Day 2008. The volunteers served as substitute teachers with the help of trained counselors from PALS Jamaica, a non-profit foundation dedicated to reducing violence on the island.

For example, 35 volunteers visited Denham Town Primary School to mentor selected students, who they will continue to guide on an individual basis, in order to become successful adolescents. Other Scotiabankers visited their alma mater schools or local institutions to inspire youth and thank the teachers for their years of service.

Molding youthful ideas into entrepreneurial success

A major contribution by Scotiabank Barbados to the University of the West Indies, Cave Hill Campus, will plant 'seeds' that inspire enterprising young minds. Funds will be directed towards the Student Entrepreneurial Empowerment Development (SEED) project.

Skip Bates, Scotiabank's Assistant General Manager in Barbados explains that, "The aim of SEED is to promote entrepreneurship among the student body and to equip students with the skills to establish their own businesses and become self-employed on graduation." SEED founder Pro-Vice Chancellor and Principal Professor Sir Hilary Beckles added that the project can help transform society and create broader participation in local economic growth.

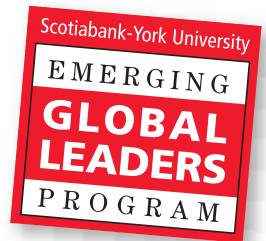


ABOVE: Scotiabank's Jessica Burgos and Enid Picó meet participants from Create de Puerto Rico, a program that uses art to encourage youth to stay in school.

Cross-border exchanges

Believing that we can improve our society by sharing ideas across borders, Scotiabank sponsors the Scotiabank-York University Emerging Global Leaders Program (EGLP), an innovative international learning initiative developed by York University in Toronto, Canada. The program is designed to support student leaders in English-speaking Caribbean islands. Each year, students from 14 Caribbean countries are invited to attend one of two Scotiabank-York University EGLP conferences, which include workshops, team-building activities and presentations by inspiring speakers from a wide range of fields.

In 2008, high school students from Barbados, St. Lucia, St. Vincent, Grenada, Jamaica, Dominica and Trinidad and Tobago attended the event in



ABOVE: A young Costa Rican is keen to grow into a baseball cap he received when Scotiabank made a donation to the Salvation Army of Limón nursery school.



Young Costa Ricans prepare for a new school day, with support from teams of Scotiabankers and families who pitch in behind the scenes, such as employees from the Tibás branch, shown below.



Barbados, while secondary school students from St. Kitts & Nevis, Anguilla, Antigua, BVI, Monserrat, St. Maarten and Turks & Caicos joined the conference in Frigate Bay, St. Kitts. Scotiabank paid participation fees, meals and board for all student delegates.

“Young people who believe they can make a change in their community will benefit our society as a whole, and the EGLP gives these motivated youth a kick-start,” explained Olga Mussington, St. Maarten’s program organizer, who coordinated the participation of 14 local students, nominated by their schools based on individual academic and community achievements.

This same principle lies behind a recent Scotiabank donation to establish the Scotiabank Mexico Corporate Social Responsibility Fund at the University of Alberta (U of A) in Canada. Endowment awards will support and enhance the teaching and research experience of some of North America’s best young minds – both Canadian and Mexican undergraduate and graduate students – in the University’s Faculty of Agriculture, Life & Environmental Sciences.

The program will create opportunities for students to take part in learning and research both at the U of A and in Mexico, by offering access to programs and resources within the University’s Agricultural, Food and Nutritional Science; Renewable Resources; Rural Economy and Human Ecology faculties.

Supporting higher education for youth

And Scotiabank extends our educational support to benefit young adults through funding for colleges and universities across our global network. For example, officials from University of St. Martin (USM) were overwhelmed by a donation from Scotiabank in St. Maarten. The pledge helped kick-off a USM fundraising campaign so that the institution can expand its facilities, including classrooms, labs and library, as well as securing and maintaining program accreditation. Local leaders point out that USM can play a crucial role in helping St. Maarten succeed in educating the country’s future leaders.



“ Every day in the world there are many latent, underserved needs, and we have to learn to be more sensitive and offer support to those who need it most. ”

Humberto Murguía, Director, Centre and North Regions, Mexico, after Scotiabankers delivered dolls to 200 young patients at the Civic Hospital in Guadalajara.



ABOVE: Costa Rican Scotiabankers helped bring a healthy smile to a child from Hogarcito de Santiago de San Ramón during a day of recreation at the shelter.

Strengthening the health of our children



ABOVE: Scotiabankers march to raise funds to help children with muscular dystrophy in Puerto Rico.

Since good health is one of our most basic, fundamental needs, the Scotiabank Bright Future Program supports a wide range of children’s health initiatives. These include programs that treat and care for young patients, as well as preventative health and fitness campaigns designed to encourage healthy lifestyles and keep our children well for their entire lives.

The examples on the following pages show the many different ways that Scotiabank is improving children’s health.



Creating a healthy oasis

In Jamaica, Scotiabank has been a regular supporter of the Bustamante Hospital for Children, a vital island institution that treats over 100,000 patients each year.

In fact, it was during the annual Christmas Treat and Reading Day at the hospital when Scotiabank volunteers came up with a way to enhance conditions for the young patients. The team developed a plan to improve the hospital's garden and park, which needed refurbishment since it was first planted in 1997.

Following the project kick-off on May 23, a team of designers, landscapers and a cadre of volunteers, including a large contingent of staff from Scotia Jamaica Life Insurance, visited the park on a weekly basis to plant flowers, prune, paint murals and help construct arbors. Five months later, the group unveiled a beautiful, green oasis where children, parents and hospital staff can walk, rest and relax.



ABOVE: Huaraz Branch Manager José Sánchez shares a moment with children from Chontayoc, Peru, during an event with AGUALIMPIA, an organization the Bank has supported since 2007.

Teaching the importance of clean water

Peruvian youth in the isolated Independencia district of the Andes received life-saving lessons in hygiene and clean water use, thanks to a visit by 20 Scotiabank employees from Huaraz, Ancash. Helping representatives from the non-profit group ONG AGUALIMPIA, Scotiabank volunteers, parents and community leaders spent the day teaching approximately 150 children from the Centro Poblado de Chontayoc.

AGUALIMPIA helps local governments in rural areas develop clean water sources, and educates youth and adults about save water use and conservation. These lessons are especially important in the high Chontayoc area since this mountainous region faces a shortage of potable water and adequate sanitation.

With the slogan 'clean water makes me happy'/'El agua limpia me hace feliz', the volunteers delivered a presentation and gave each child a knapsack filled with personal hygiene items for home and school.



RIGHT: Scotiabanker Máximo Arroyo Manrique teaches crucial hand washing techniques.



Protecting children from HIV/AIDS

Many of Scotiabank's health activities in the Caribbean and Central America are focused on preventing the spread of HIV/AIDS and caring for those afflicted. This issue is an urgent concern: studies show that the Caribbean remains one of the hardest hit regions in the world by the AIDS epidemic – second only to Sub-Saharan Africa in terms of HIV prevalence. Inevitably, children are among the victims, either by contracting the disease directly or as members of families who suffer its impact.

Since 2005, Scotiabank has supported an employee-led campaign to raise awareness, help fund agencies that assist HIV/AIDS patients and also reduce discrimination against afflicted members of the community and workforce.

Each year, the number and variety of Scotiabank activities in this area grows, including year-round projects or awareness events to mark United Nations' World AIDS Day on December 1.



ABOVE: Students from Centro Escolar el Progreso use books donated by Scotiabank El Salvador to learn about non-discrimination against persons with HIV/AIDS.

Fresh approaches tackle the disease

Scotiabank's In Fo' Life program was held in 13 secondary schools in Barbados to raise HIV/AIDS awareness among children aged 11-18, through dramatic programs performed by actors, educators and persons affected by HIV/AIDS. The island's Independence Square branch also collected staff donations for the AIDS Society of Barbados, to purchase school supplies for children orphaned by the disease.

Scotiabank employees in St. Maarten donned red t-shirts each Friday to promote the Bank's third annual Stronger Together Red Ribbon Campaign. From September to December, staff encouraged the public to make donations and receive a paper red ribbon to sign and post on their branch's 'Wall of Strength.' Primary and secondary school students across the island also participated eagerly in these events.



ABOVE: St. Maarten employees present the proceeds from their Stronger Together Red Ribbon Campaign, in support of the St. Maarten AIDS Foundation.

The campaign culminated in a Radiothon, in which radio announcers from local stations broadcast live from the Bank and urged listeners to make a pledge. At least 60 persons visited the branch for confidential free HIV testing. By the final hour, Scotiabank collected more than C\$59,600 – including a C\$12,300 donation from the Bank – that will help the St. Maarten AIDS Foundation assist persons living with HIV/AIDS and support the Girl Power programme, a series of workshops that teach self-esteem, empowerment and self-values to young girls.



ABOVE: Scotiabank Guyana employees made a colourful fashion display at the annual fundraising dinner and dance for UNICEF and children affected by HIV/AIDS.

To help protect young people, The Turks & Caicos AIDS Awareness Foundation recently opened their flagship project, the Edward C. Gartland Youth Centre, with support from Scotiabank. We donated funds to furnish the centre, which aims to attract at least 375 youth from Providenciales to join its youth leadership activities. In addition, we pledged additional funds to the program as part of the launch of the new Scotiabank VISA Debit Card. The Bank will contribute a dollar for each new card issued, with the first \$5,000 going to support the centre’s daily operations.

For the second consecutive year, Scotiabank Guyana received the Award for Business Excellence on HIV/AIDS in the Workplace from the Guyana Business Coalition on HIV/AIDS for leadership on the issue. The Bank hosts an annual dinner, theatre and dance event, which last year raised funds for UNICEF, and helped four non-governmental organizations deliver programs to children affected by HIV/AIDS. In addition, once a month throughout the year, all branch employees wear special t-shirts and display awareness materials to promote HIV/AIDS testing and prevention.

In August, employees from Scotiabank El Salvador decided to volunteer with the FUNDASIDA program “Empowerment of children with HIV/Empoderamiento de niños con VIH.” In addition to a donation by Scotiabank to the project, 25 Scotiabankers received special training and then taught 62 seminars for

2,085 children in 79 schools, to raise awareness of, and teach non-discrimination against persons infected with the disease.

Speaking up on the issue

Scotiabank Jamaica rolled-out the second year of the Speak Up! Speak Out! Education Programme, which includes a youth debating competition among 190 public and private primary schools, as well as student and parent seminars to change attitudes and promote healthy lifestyles. A new partnership with the Jamaica Cultural Development Commission is also allowing Scotiabank to reach more youth through literary and performing arts events.

The debating events definitely triggered open discourse on this health issue among the young participants. For example, students from Corinaldi Avenue Primary School in Montego Bay won the grand final debate for persuasively arguing that, “Owners of television stations and producers of sexually explicit programs should be responsible for anti-social behaviours of young viewers.”

In front of an audience of 1,200 students at the final debate, members of the first, second and third placed debating teams each received cash prizes, trophies, computers and printers for their schools.



ABOVE: Scotiabank El Salvador employees teach students the program “Empowerment of Children with HIV.”

Encouraging testing and awareness

Scotiabank also collaborated with the Caribbean Broadcast Media Partnership on HIV/AIDS and the Barbados Ministry of Health to orchestrate a regional HIV testing pilot program on June 27. Through this initiative, the Bank hosted on-site HIV testing clinics at local branches where members of the public could receive private, voluntary HIV testing and counseling, conducted by trained personnel from the Ministry of Health.

An extensive promotion and advertising campaign lead up to the one-day testing blitz in Anguilla, Antigua and Barbuda, Barbados, Dominica, St. Lucia, St. Kitts & Nevis, St. Maarten and Jamaica. In St. Kitts, Country Manager Dimitrios Adamopoulos helped kick off the public health project, addressing the crowd on the importance of participating in AIDS testing and warned of the severe economic impact that HIV/AIDS can cause the region's economy.

And young people are at particular risk, since persons aged 15-24 are a difficult group to reach and motivate to change behaviors, noted Dr. Patrick Martin, Chief Medical Officer for St. Kitts & Nevis.

Stephen Cozier, former Managing Director for Scotiabank Caribbean East, added that, "Given our regional footprint, Scotiabank considers it vital to change mindsets regarding HIV/AIDS-related stigma and discrimination and also support the critical area of testing, to reduce infection rates."



ABOVE: In Mexico City, Scotiabankers Manuel Torres Tirado and Eloisa Martínez Villamares offer physical therapy and comfort to youth with Down Syndrome and other conditions at the Instituto Tlazochitl.



ABOVE: With the help of Dr. Marion Bullock-DuCasse, Senior Medical Officer, Ministry of Health (far left), Bruce Bowen, Scotiabank Jamaica's President and CEO (far right), introduces the National Primary Schools HIV/AIDS Debating Competition 2008/2009 to students.

Encouraging physical activity among youth

Using physical education and sport as a vehicle to teach critical life skills such as conflict resolution, problem solving and personal and social responsibility, the Scotiabank Salud Escolar Integral program is supporting children's mental health and strengthening El Salvador's social and economic development.

With financial support from Scotiabank, over the past four years educators from Brock University of Canada, and Pedagógica University of El Salvador have helped El Salvador's Ministry of Education redesign the national physical health and education curriculum to promote holistic child development. The program includes countless children's activities and an annual Unity Games, in which 1,000 children take part in friendly sporting competitions and games. The project includes the development of a physical education degree program and a master trainer program at Pedagógica University.

"We believe strongly that this program can be an important part of the solution to address El Salvador's social challenges pertaining to children and youth," says Dr. John Corlett, Dean of Applied Health Sciences at Brock University.



LEFT: Team-spirited Kiddy Cricket participants show their thanks to Scotiabank for almost a decade of support in Trinidad and Tobago and across the Caribbean.



ABOVE: Scotiabankers visited the La Divina Providencia school in San Salvador to take part in healthy play, games and dance activities as part of the Scotiabank El Salvador Salud Escolar Integral program



Sports to bring families together

Scotiabankers in Monterrey, Mexico support the idea of using sports to promote the family unit. Bank staff volunteered at the children's race, Carrera de la Salud Infantil ACFE, an event with activities for children age two through 12. Scotiabank volunteers assisted both with event logistics at the Estadio Tecnologico and by providing symbolic gifts to inspire the young athletes.

Scotiabank promotes Kiddy Cricket

Outdoor play, physical recreation and sports are a universal tradition of childhood. These seemingly carefree activities also lay the groundwork for a child's development, helping grow strong bodies and minds, and hopefully encouraging active lifestyles into adulthood. With this in mind, Scotiabank is especially proud of our long-time support of Kiddy Cricket in the Caribbean.

It all started back in 1998 when Scotiabank recognized the importance of the sport of cricket to the region's heritage and pride – and the potential to engage children in this West Indies tradition. Scotiabank eagerly enlisted as a sponsor of the West Indies Cricket Board (WICB), and has held the title of Official Bank of West Indies Cricket for more than 10 years. The WICB and Scotiabank

soon began discussing ways to help children enjoy the healthy physical aspects of cricket, which could enable youth to develop personally, improve their self-confidence and build community spirit.

With the official launch of the Scotiabank Kiddy Cricket Program in 2000, the program now celebrates almost 10 years of youth and leadership activities across the Caribbean islands.

Under the leadership of WICB, the Bank and a legion of volunteers, teachers and coaches, the program introduces primary school children to the sport, while also teaching them positive values and good sportsmanship. Participating schools receive equipment and training for teachers to coach the basics of the game, as well as many special events and chances to attend professional cricket matches.



RIGHT: Young Reina Victoria Bermudez Montano of Trinidad shows off her school's brand new Kiddy Cricket gear.

Scotiabank Kiddy Cricket also includes the Clarence Goes to School program, which helps instructors teach subjects such as math, science and English with the help of cricket-related examples and the popular program mascot Clarence the Crab.

Since Kiddy Cricket was first piloted in St. Lucia, it has grown tremendously – both on the island and around the Caribbean. Scotiabank’s local program coordinator, Delia Charlemagne, keeps very busy distributing cricket equipment, program supplies and learning materials to the 48 St. Lucia schools registered in the program, including 96 teacher coaches, two Scotiabank coaches and over 1,200 student participants.

Across the Caribbean, over 780 schools have participated in the program, including 4,000 teachers and more than 300 Scotiabank coaches. Among the many thousands of children who have learned to play the sport are some 54,480 children in Jamaica, 1,000 youth in St. Kitts and Nevis and 695 students in the British Virgin Islands.

By integrating cricket into the school system, Scotiabank is fostering interest among children in a sport that is very much a part of island communities and history.



ABOVE: Children in Trinidad and Tobago are excited to learn the cricket basics and test their new bats.



ABOVE: Children in USVI mix ABCs and cricket fun with Kiddy Cricket mascot Clarence the Crab.

“Think you can bat, bowl and catch?”

That was the challenge issued to young fans as part of the Digicel Scotiabank Cricket Experience which visited nine islands in 2008, including Trinidad, Antigua, St. Vincent and Grenada. The family-friendly program invited cricket enthusiasts to test their cricket skills and knowledge at special challenge events and games in the days prior to international cricket matches.

For example, crowds of cricket lovers in Georgetown, Guyana took part in games and competitions, including throwing speed contests. One young fan enjoyed a memorable birthday by bowling to West Indies Captain Chris Gayle, who offered her birthday wishes.

Thrilled by the youth response he witnessed that day, Chris Gayle added, “I was happy to be among the kids, you could see the joy on their faces. This is something that has never happened before in the Caribbean and it was good to be a part of it.”



ABOVE: A Scotiabank Kiddy Cricket team in St. Kitts is ready to hit the field.



LEFT: Scotiabank Kiddy Cricket builds health, confidence and pride among Trinidadian youth.

Putting youth in motion

Leading up to the 2008 Summer Olympics, Scotiabank in the Bahamas sponsored two of the largest national track and field meets in Bahamian history, helping the island's most promising athletes qualify for the Beijing games, while inspiring all youth to follow their athletic dreams.

In conjunction with the Bahamas Association of Athletics Associations, Scotiabank Bahamas supported both the Junior Nationals event – a crucial trial event for the International World Junior Championships in Poland – and the Scotiabank Beijing Olympic Trails. Both events brought together top senior athletes, rising junior stars and throngs of fans at the Thomas A. Robinson Track and Field Stadium.

Scotiabank also supports the sporting dreams of younger athletes. For example, Scotiabank & Trust (Cayman) Ltd. made a financial contribution to help the Cayman Islands Little League create a children's playground at the club's Field of Dreams softball park. The Bank has been a supporter of the local little league since its inception.



ABOVE: Young Antony Martínez (centre), his brother Kevin and cousin Maria celebrate the gift of a new wheelchair donated by Scotiabank Costa Rica employees.



ABOVE: More than 30 employees shared their musical talents with children during a day of healthy activities and games at El Centro de Renovación in Loiza, Puerto Rico.



“ There is much work needed to help our less advantaged communities, but anything we can do at Scotiabank is invaluable towards giving these families a better future. ”

Leonardo Guadarrama Fernández, Senior Engineer of Systems, who joined 21 Scotiabank Mexico co-workers to build homes in Mexico City for the Roof for My Country program.



ABOVE: Scotiabankers in Costa Rica make a difference by offering balloons, treats and face-painting at a party for 180 children at the Comedor Infantil Triángulo de la Solidaridad.

Improving wellness of children in need



ABOVE: Scotiabank Peru's Comando S campaign meant that children from 138 institutions received Christmas gifts, including shiny new bicycles.

Scotiabank contributes to children's overall wellness, by supporting causes that protect children from harm, offer shelter, food and clothing, or programs that give hope to young people whose needs often go unseen. Our employees spread wellness by helping children with scarce resources celebrate holidays or enjoy activities, and show these youth that they are valued.

Creating smiles across Mexico

“To give is better than to receive’ is a common phrase, but it is very true,” remarked Sergio Guillermo González, Manager of the Altabrisa branch in Mérida, Mexico, after helping Scotiabank's Southern Territory region complete a children's gift campaign. “It is often less about the

pizza or toys we donate, but more about giving our time, smiles and conversation with these children, who are so happy with anything we bring.”

The regional team definitely created thousands of smiles by collecting 4,885 toys that were distributed to 44 institutions – ranging from shelters and schools to a Pediatric Cancer Hospital – in communities across Veracruz, Tabasco, Chiapas, Oaxaca and the Yucatan Peninsula.

This spirit extended across all of Mexico, as Bank employees took part in an annual December toy collection to help children enjoy The Day of the Kings/El dia de Reyes. Every territory chose different charitable institutions to ensure that as many children as possible received a toy, a snack, some chocolate and a smile.

Teaching children road safety in Jamaica

With a growing number of children hurt in traffic accidents each year, Scotiabank Jamaica reaffirmed its leadership on the issue by sponsoring a revitalized children’s road safety program, in partnership with the Jamaica Constabulary Force.

Named ‘Street Smart, Street Safe,’ the program is designed to appeal to youngsters using song, music videos, posters, and a friendly road safety mascot. The initiative, which was first launched in



Jamaican youngsters at Half-Way Tree learn the ‘Street Smart, Street Safe’ dance routine with the help of Scotiabank and safety program mascot Tia.



2002, provides crossing wardens with coats, caps and signs to help them protect school zones. Traffic Division officers from the Jamaica Constabulary Force will visit schools to teach six to 12-year-olds life-saving road safety signals and tips.

The presenters will travel from school to school in a new Street Smart, Street Safe truck donated by the Bank, allowing them to deliver displays and demonstration props to each event, plus posters, exercise books and book marks to reinforce the message through out the school year.

Staff fundraising for community needs

Scotiabankers in El Salvador raise funds for charitable causes year-round, such as a two-month campaign last fall called Becaton Mano Amiga. Each branch or Bank department received the name of a child for whom they collected funds from friends, customers and suppliers. The proceeds were used to create scholarships for the students at Centro Mano Amiga San Antonio, in San Luis La Herradura, Zacatecoluca. By the end of the campaign, employees had collected C\$33,598 to benefit 46 children, plus an additional C\$11,882 raised through the Team Scotia Community Program.



LEFT: Costa Rican youth enjoy some of the 1,500 teddy bears donated by Scotiabank and its employees and customers at a massive holiday party for underprivileged youth at the National Stadium.

Showing the value of Solidarity

Scotiabankers in Peru decided to unite around the value of Solidarity to help children during the Christmas season. Through the program 'Uniting around Comando S (Solidarity)'/ 'Únete al Comando S (Solidaridad),' every branch across the country, as well as administrative offices, placed collection barrels onsite so that staff, customers and the public could deposit toys for children in need. Each branch chose a local institution that cares for impoverished youth, and Scotiabank contributed additional funds to top up each location's results.

By the end of the campaign, more than 300 bags of toys were collected, plus thousands of dollars to buy additional holiday gifts. In total the Comando S campaign proceeds were distributed to boys and girls in 128 Peruvian shelters, schools and other institutions.

The campaign also allowed children and their families to get involved in the cause by registering their good deeds online so they could become part of Comando S. More than 200 children signed up to experience the magic of helping others.



ABOVE: Taking time to remember: Scotiabank Jamaica helped fund construction of a monument in Kingston to commemorate children who died under violent and tragic circumstances, inscribed with the names of young victims.



ABOVE: Local boys and girls from Grants Town in the Bahamas enjoyed a summer of basketball, support and friendship thanks to local sports stars and Scotiabankers.

Helping youth confront challenges

In Barbados, the Scotiabank Bright Future Program is helping youth with special needs overcome their challenges. A donation to the Challenor Creative Arts and Training Centre will help the facility continue to provide education, social interaction and a safe haven for close to 60 mentally and physically challenged young people. Centre staff teach practical skills such as woodworking, sewing and food preparation.

Focused on helping youth overcome the obstacles they face, Scotiabank Bahamas is lending a hand to inner city kids who do not have access to healthy activities, sports and mentors. The Bank sponsored the annual Southern Recreational Grounds Summer Youth Camp for the children of Grants Town. Developed 16 years ago by former athletes who grew up around the 'Government Grounds,' the camp offers five days a week of basketball drills, friendship and pep talks by local sporting heroes.

"This is our way to try and stop crime and better the mindset of our young people," explains program founder Perry Pratt. "These are good kids, but they need nurturing and love. They need discipline and a helping hand and I am thankful that Scotiabank is supporting the camp."

Scotiabank representatives also attended a session to talk with the youth, serve a pizza lunch and deliver backpacks full of school supplies to each enthusiastic participant.



ABOVE: Scotiabank staff from the Plaza Santa Rosa branch in Liberia, Costa Rica, organized a day of games, songs and dancing for children in the town's central park.



BELOW: Yasby González from Scotiabank de Puerto Rico shares a warm moment with a young attendee at a Hogar del Niño Christmas celebration.

Giving hope and shelter to the most vulnerable

Employees at Scotiabank Peru banded together to improve the living conditions of children at Puericultorio Augusto Pérez Aranibar, a non-profit shelter for abandoned youth. With the support of a Bank donation to pay for repairs and tools, more than 50 employees painted and repaired the Miquel Echenique pavilion, which houses 185 girls.

In Chile, Scotiabank and its employees have maintained a seven-year affiliation with the María Ayuda Foundation/Fundación María Ayuda, a national not-for-profit organization that provides poverty relief, shelter and education to abused women and their children. In the past year, the Bank made a significant financial contribution to help operate the Foundation's two centres in Santiago.

Employees also continued the tradition of volunteering for the cause, by fundraising and sharing time with the children. During the annual employee fundraiser, 760 employees raised more than C\$6,885 for the Foundation.



ABOVE AND RIGHT: Scotiabankers from the GTB Region in Mexico City make frequent visits to La Casa Cuna de la Paz, a shelter for 80 orphans and abandoned children. Besides hosting parties with Scotiabank's Canadian moose mascot, Bank staff donate clothes and toys and help repair the facility.



ABOVE AND RIGHT: Scotiabankers in Chile deliver a merry Christmas to children at the Hogar Nuestra señora de la Esperanza, one of the Maria Ayuda centres in Iquique.

Soon after, by bringing together approximately 4,000 staff from the newly merged Scotiabank Sud Americano and Banco del Desarrollo, they collected large quantities of soap, detergent and other bath necessities for use in the many María Ayuda homes. The combined efforts by both Bank teams helped surpass donation targets from the previous year.

Wrapping up the year with the annual Christmas campaign, almost 900 employees collected gifts of toys and clothes for the 20 María Ayuda centres across Chile. More than 80 employees delivered gifts to a total of 620 children distributed to all orphanages and centres in the country. As well volunteers from the Scotiabank Call Centre brought gifts and smiles to 70 children at the Casa de la Fran, one of the Maria Ayuda centres in Santiago.



Making young dreams a reality

It was hard to tell who enjoyed the moment more: young Karla Marie, a Make-a-Wish Foundation recipient, or the crowd of Puerto Rican Scotiabankers, who gathered to present the five-year-old patient with tickets to Walt Disney World in Florida.

From the smiles in the room, it was clear that everyone was delighted with Scotiabank's donation to Make-a-Wish Foundation of Puerto Rico, a non-profit organization that makes wishes come true for children between two and 18 years of age with life threatening illnesses.



ABOVE: Warm-hearted Scotiabank employees in Puerto Rico dressed as the three wise men to deliver a dream trip to Disney World to young Make-a-Wish Foundation participant, Karla Marie.

Without a doubt, Karla Marie was able to forget about hospitals, doctors and treatments while our bankers helped kick off her dream family vacation to the Magic Kingdom theme park. The donation was made possible when local Scotiabankers won first place in the Bank's Bright Future Philanthropy Awards, for most funds raised by an employee team. For the prize, Scotiabank made a donation on behalf of the employees to Make-a-Wish Foundation.



ABOVE: Scotiabankers and community members in Dominican Republic proudly support young violinist Giselle Sánchez.

Scotiabank Dominican Republic gave a talented young violinist the chance of a lifetime, by sponsoring Traveling Notes, a group that improves access to musical training for the country's young people. Through this program, 14-year-old Giselle Sánchez was able to participate in the Festival of Music last June in Lima, Peru.

Travelling Notes organizes music festivals in many countries to help youth between age 11 and 19 develop their musical skills as well as their cultural and social conscience. As part of the 2008 event, Giselle was among six young people from Dominican Republic who travelled to Peru to perform, study and take part in visits to historical sites and charitable organizations.

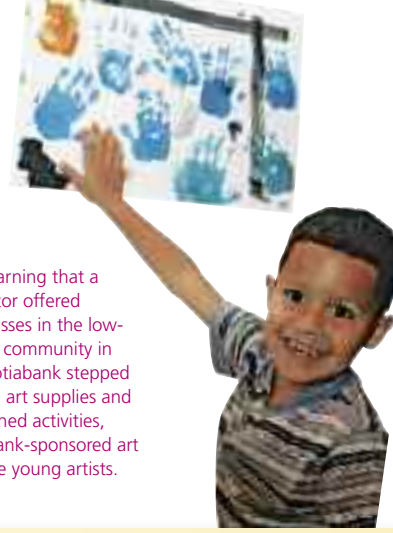


ABOVE: Last May, Scotiabank employees in Antigua hosted a charity walk dubbed "Walking for the Sunshine Home for Girls," raising more than C\$2,800 for this Salvation Army shelter for troubled and abused girls.

BELOW: As the proud winner of a Scotiabank El Salvador national drawing contest, fourth-grader Alejandro José Figueroa Oliva displays his work.



RIGHT: After learning that a local art instructor offered children's art classes in the low-income La Perla community in Puerto Rico, Scotiabank stepped forward to fund art supplies and employees planned activities, including this Bank-sponsored art exhibition by the young artists.



Day of the child a bright future



What do you dream of?

Scotiabank representatives in El Salvador invited children to share their ideas for 'a bright future' as part of a national drawing contest to mark the Day of the Child. First prize winner Alejandro José Figueroa Oliva, a fourth grade student from Complejo Educativo Católico San Francisco in San Salvador, described how, "We can brighten the future of children by giving education to youth of scarce resources who cannot receive education because of their economic conditions. We can give them books, balls to play with and build them a school."

Boosting society's capacity to help

On top of providing immediate support and relief to children in need, we also make contributions that strengthen the underlying social services infrastructure and the capacity of agencies to help youth for years to come. For example, Scotiabank has made a significant donation to Whole Child International in El Salvador.

This non-profit group is devoted to improving the lives of orphaned, abused and neglected children who live in institutions. Focused on ensuring a child's psychological needs are met, they help restructure existing orphanages and train

administrators and care-giving staff to satisfy each child's developmental needs. Since it was founded four years ago, Whole Child has provided assistance to children's homes in Nicaragua. Now, with Scotiabank's support, the non-profit group is sharing its expertise at three large children's institutions in San Salvador.

The work is just beginning

Scotiabankers are proud of these accomplishments and we recognize that there remains much to do. Observes Yolanda Mezquita Pfennig, a Business Management Executive/Ejecutivo Coordinación Negocios in Mérida, Mexico, "Now it will depend on each one of us to give more, and with the Bank supporting the principles of social responsibility, we can continue working with these children and making a difference."



“Through our new RECYCLE program, we’ll increase recycling and reduce deforestation, so that future generations can enjoy a more pure, pollution-free environment.”

Carlos Lomeli
Vice-President, Scotiabank El Salvador



ABOVE: Proud of her workmanship, a Peruvian girl takes part in a garden planting project by The Association for Children and their Environment (ANIA)/ La Asociación para la Niñez y su Ambiente (ANIA), a group Scotiabank Peru has sponsored since 2005.

Restoring the environment for the next generation



ABOVE: Members of Scotiabank’s employee club in Dominican Republic helped plant more than 1,200 young trees to reforest Loma Quita Espuela, in San Francisco de Macón’s.

The Scotiabank Bright Future Program lends support to environmental causes, especially ones that encourage volunteer participation by youth or families, or programs that raise awareness of issues that affect our natural environment.

By supporting these initiatives, we are helping improve the immediate quality of life for all members of society, including cleaner, healthier surroundings for children. We are also contributing to the preservation of our ecosystem for the next generation, who will continue the task of caring for the earth.

Restoring our native ecosystems

Big hands and small hands joined together to aid our planet, all part of Scotiabank Mexico's annual reforestation project. Building on the success of the first event held in 2007, our 2008 event achieved impressive results at the Mexico City site, and added two additional cities. All this hauling, digging and planting means some natural, long-term benefits for children, who will inherit our planet.

More than 650 Scotiabank employees, family members and friends gathered at Remedios National Park in Naucalpan, Mexico to plant 5,000 trees, five times the number of trees planted last year at Mexico City's Ecological Park. To ensure lasting success, event organizers chose to plant a hearty, resistant native tree species and applied silos or 'solid rain,' a Mexican technology that allows tree roots to store water and stay hydrated during dry seasons.

Scotiabank also worked with Naturalia, a non-governmental organization that promotes biodiversity and whose members will monitor the growing trees to ensure their long-term survival.

Scotiabankers are proud of the lasting impact of their seven hours of teamwork: it is estimated that, by the year 2038, the 5,000 planted trees will produce daily oxygen for 50,000 people and filter 2,350,000 litres of water each year. Also, inspired



by the Mexico City event, 277 employees and family members in Guadalajara and 94 employees in Aguascalientes kicked off their own first ever reforestation events.

Other parts of the Scotiabank network also gave time to restore the landscape for the future. For example, a brigade from the Bank's employee club in Dominican Republic, including staff from the branches and support groups, pitched in to plant more than 1,200 pine trees in the Loma Quita Espuela community in the San Francisco de Macoris province. The event was organized by Helados BON and the Foundation Loma Quita Espuela, to promote reforestation in the Cibao region.

Meanwhile, close to 100 Scotiabank Guyana employees took the time to plant 514 trees during the month of May to help beautify sites and diminish climate change, while Scotiabankers in Jamaica joined International Clean Up Day on September 5th to restore Montego Bay Marine Park Beach and St. Catherine Hellshire Beach.

THIS PAGE: Employees, family and friends enjoyed Scotiabank Mexico's annual reforestation event, planting thousands of seedlings in Mexico City, Guadalajara and Aguascalientes.



“As a responsible corporation, it is important to take part in Earth Hour/la Hora del Planeta. We are committed to improving our environmental presence, and helping clients and employees do the same, year-round.”

Carlos González-Taboada, CEO and Vice-President, Scotiabank Peru, recalling Scotiabank Peru's participation in world-wide Earth Hour event to turn-off lights.



Park preservation in Costa Rica

Scotiabank Costa Rica continued providing financial support to the multi-year reforestation project to restore native trees, plants and wildlife to San José's 72-hectare landmark, Parque Metropolitano La Sabana. Scotiabank has granted funding to the National Biodiversity Institute (INBio) so that their experts can collaborate with other organizations to renew this neglected urban woodland. By replacing non-native trees with indigenous species from Costa Rica's Central Valley, La Sabana will eventually welcome back birds, butterflies and other wildlife, and revitalize a unique city park that has been enjoyed by generations of Costa Rican families.

Scotiabank Costa Rica has also pioneered a bank-wide recycling program, through which we help both the planet and children. After collecting recyclable materials at Bank locations, the materials are resold and a percentage of the proceeds are donated to children from the Comedor Infantil, operated by the Asociacion del Obras del Espiritu Santo.

Help for our Planet in El Salvador

Scotiabank El Salvador recently signed up to "Help Our Planet/Ayuda a Nuestro Planeta," a new program that includes recycling of plastic, paper, aluminum and glass gathered by Bank employees. In March 2009, recycling bins were placed in Scotiabank El Salvador offices, branches and subsidiaries, and employees received biodegradable plastic bags to bring recyclables from home. Proceeds from the resale of these materials will fund tree plantings and also purchase wood-conserving stoves for underprivileged families, to reduce demand for firewood that leads to deforestation.

Sharing ideas with youth

In St. Maarten, Scotiabank sponsored the 2008 EcoFest at the Belair Community Centre. Organized by the Island Vision Foundation, the multi-day event featured scientific discussions, public displays and an awards ceremony for local environmental leaders, including a prize for the outstanding school that contributed to environmental stewardship.

Children's art paints a clear picture

With the dual purpose of encouraging children to think about our planet, and to inspire adults to act responsibly, Scotiabank Mexico organized an environmental art contest among children of Bank employees. Based on the theme, "Ideas to save the planet – together against climate change," Scotiabank hosted art and environmental workshops for children in five cities and received 364 colourful submissions from young artists.

Many of the artists also submitted sincere eco-tips, such as "Plant a tree, don't cut a tree," and "I hope my father turns off the tv when he is not watching it."

The top 25 art works were published in Scotiabank Mexico's 2009 calendar to inspire both young and old to care for our environment every day.



ABOVE: Volunteers perform delicate work to restore San José's La Sabana park.



ABOVE: Young artists supplied environmental art work for Scotiabank Mexico's calendar, including Arturo Chávez Márquez of Morelia (upper left), and Aarón Mendoza Ramos of Mexico City.



ABOVE: Scotiabankers banded together to deliver food and relief supplies by truck after isolated Costa Rican towns were cut off by tropical storm Alma.



ABOVE: Scotiabank employees in Haiti helped aid workers distribute clothes and rations to displaced families.

“It’s in times of adversity that we know our true friends, and Scotiabank is always there to help vulnerable persons. Today, on behalf of those families who benefit from the Bank’s most recent donation, I thank Scotiabank, a genuine friend of the Haitian people.”

Dr. Michaele A. Gedeon, President of the National Haitian Red Cross Society, following the Bank’s donation on October 16, 2008.



Helping recover from natural disasters

An unfortunate side effect of our natural surroundings is the destruction that results from severe weather and environmental conditions. These events cause suffering to local populations, especially underprivileged families and children, and Scotiabank delivers aid in any form we can, as shown by the following examples.

With an unusually early start to the annual hurricane season, Scotiabankers quickly joined together to provide relief to stricken communities. With the formation of tropical storm Alma in late May, Scotiabankers in Costa Rica raised funds for communities hit hard by the rare Pacific Coast storm. Employees from the Pérez Zeledón Centro branch raised funds and distributed 100 packages of food supplies for families in La Piedra and Alaska de Rivas, as well as other affected areas around San Isidro.

In the aftermath of destructive hurricanes and tropical storms that ravaged the Caribbean, Scotiabank made various donations to the Red Cross network in the region. These funds supported relief delivery to survivors of hurricane Ike in the Turks and Caicos Islands, where upwards of 80 per cent of the population suffered major damages to their homes. They also assisted the 800,000 Haitian storm victims who weathered tropical storm Fay and hurricane Gustav. Employees, friends and family from Scotiabank in Haiti also travelled to affected communities to distribute urgently needed food and provisions, gathered with the help of customers, aiding more than 200 affected families.

The storm season continued its fury when hurricane Paloma left its mark in November. Fortunately Scotiabank & Trust (Cayman) Ltd. employees proved their strength and stamina by forming clean-up crews in Cayman Brac.

Approximately 35 employees helped families in Northeast Bay, Watering Place and West End clean their homes and yards of debris.

“It was amazing to me to see our staff work non-stop and not be afraid of anything they were faced with on this day. The people of the Brac were so appreciative and kind to us and they touched all our hearts,” recalls Mahesh Nagendram, a Scotiabank Manager of Finance & Administration.

LEFT: Scotiabank employees in the Cayman Islands formed clean-up crews to help area residents recover from hurricane Paloma.



ABOVE: When two Panamanian provinces were devastated by heavy rains – leaving 77,000 persons homeless – Scotiabankers and customers collected supplies for shelters and made a donation to the Red Cross to both support the recovery and improve emergency preparedness within the country.



“ The satisfaction I feel after a day of helping others is so rewarding – seeing the smile of a child who is sick or needs caring, love or protection is wonderful. It fills me with great joy and I am thankful to have the chance to play my part. ”

Doris Díaz, Wealth Management Assistant at Scotiabank Peru.



THIS PAGE: In Mexico City, Magda Marquez Oliver serves food and hugs during children’s events at La Casa del Maná centre for underprivileged families.

Our employees bring Bright Future to life



When Scotiabank first launched the Bright Future Program, we knew that it was important to recognize the community spirit and hands-on involvement of employees such as Doris Díaz.

That’s why important components of the Scotiabank Bright Future Program are two employee community initiatives that help our staff members volunteer, fund-raise and contribute their energy, spirit and leadership to causes that matter to them, their customers and their local communities.

Through the Team Scotia Community Program, Scotiabank matches funds raised by two or more employees for community-based organizations. And the Scotia Employee Volunteer Program provides a donation to qualifying organizations in which a Bank employee has volunteered more than 50 hours of service during the past year.

These two programs are designed both to applaud our employees’ hard work and to help multiply their positive impact in the community.

Shining the spotlight on our volunteers

It didn't take long for the Scotiabank Bright Future Program to take off and, in the past year, we've heard inspiring stories of community work completed by individual employees.

Among the outstanding individuals, Doris Díaz, a Wealth Management Assistant at Scotiabank Peru, volunteers each Saturday morning at the Instituto Nacional de Salud del Niño in Lima, Peru. As a volunteer at the children's hospital, Doris handles many tasks: serving up to 400 breakfasts to children and their parents, distributing diapers and medicines to the poorest families, supervising the kids' play area and helping worried parents with medical paperwork, while offering spiritual support.

Doris always wanted to volunteer, but didn't know where to start until she heard about the great need at the children's hospital. Now Doris happily juggles work, family and volunteer duties, and she urges others to do the same, "If we could all share this work it would be marvelous, because we could greatly reduce the poverty, need and sickness."



ABOVE: Employees from USVI kept up their spirits during the 24-hour Relay for Life cancer fundraiser.

In Mexico City, Scotiabanker Magda Marquez Oliver shares this volunteer philosophy. The Manager of Collections devotes her time to La Casa del Maná, a non-profit organization that provides food, medicine and clothing to persons of limited resources, including children and adolescents.

During her weekends and vacation days, Magda collects the items and shares them with families at the centre, organizes special holiday events and visits hospital patients in need. She also enlisted her mother as a volunteer, as well as her son, Fabio, to teach him the joy of helping others.



LEFT: During a day of volunteering, employees from the Venezuela Branch in the Dominican Republic added their artistic touch while applying a fresh coat of paint to the Padre Joseph Mejac preschool.



Dare yourself ... cross the line ... and participate now!

This bold slogan helped inspire Scotiabank El Salvador employees to rally around the Bank's 2008 campaign for A Roof for My Country initiative/Un Techo para mi País, a program, which Scotiabank has supported since 2005.

During the past year, Scotiabank made a significant donation to this program to construct homes for families of limited means. And Scotiabank employees shared their equal enthusiasm for the cause. Through a three-month, summertime fund-raising campaign, more than 1,800 employees

from the Bank and its subsidiaries gathered more than C\$148,500 from generous donors to bolster El Salvador's highly successful volunteer home-building program.

Then, our dedicated employees rolled up their sleeves to put their muscles behind the cause, volunteering their time to construct 30 new homes in 2008. For several weekends, teams of 40 employees, family and friends met at the Scotiabank office at 7 a.m., travelled by bus to a rural project site, shared a breakfast of pupusas and hot chocolate, and began working alongside members of the families who would become the owners of each new home.

By the end of each weekend, everyone was tired but satisfied to see the results they had achieved. Over the past four years, Scotiabankers have played a remarkable, hands-on role on 132 of the 1,440 house building projects completed by A Roof for my Country.



THIS PAGE: Over two days in October, Scotiabankers helped a family in Tepecoyo, El Salvador realize the dream of a solid new home as part of the A Roof for My Country program.

Many hands doing their part

There are countless stories of groups of Scotiabank employees banding together for a community need, or country-wide teams working in support of a shared national cause. In Jamaica alone, employees contributed an incredible 4,000 volunteer hours, conducting hospital visits and beach clean-ups, or serving as teacher’s aids or cricket coaches.

Last June, 60 Scotiabank staff in USVI, formed teams and marched down to the Charlotte Amalie High School track to support the USVI Relay for Life. Our staff laced up their sneakers, camped out and paced around a track for 24 hours to help a good cause. Inspired by the theme ‘Celebrate, Remember, Fight Back,’ the volunteers raised funds for the American Cancer Society, and its research, education and support programs for cancer victims and their families. To participate, each Scotiabanker was required to raise at least C\$126 for the privilege of racing around the clock.

Meanwhile, 53 employees from Scotiabank Dominican Republic’s Corporate & Commercial Banking/Credit Risk group participated in a week-long event to sell raffle tickets in support of the Escuela Albergue Santa Rosa de Lima, a local school and orphanage. With the support of matching funds from our Team Scotia Community Program, they raised over C\$4,760 to help the shelter buy school supplies, uniforms and sports equipment.



ABOVE: Scotiabank Costa Rica employees from the branches, head office departments and the call centre handled logistics for a massive holiday party for children served by Asociación de Obras del Espíritu Santo.



ABOVE: At Scotiabank St. Lucia, branch employees rallied behind co-worker Julinna Florent by fundraising to help the Castries customer support clerk obtain a new standing wheelchair, improving her mobility and independence.

Words to inspire

“ There is so much to do and so many ways to help. By volunteering you can learn so much and make our world a better place. With the help of Scotiabank, we can all work together to make a difference. ”

Concludes Magda Marquez Oliver in Mexico City



ABOVE: This image of Scotiabank Costa Rica's donation to the Asociacion del Obras del Espiritu Santo, resulting from the Bank's recycling program, garnered top prize in our Bright Future Philanthropy Awards.

Recognizing our outstanding volunteers

To recognize the incredible role that employees play in our community through the Scotiabank Bright Future Program, we created the **Scotiabank Bright Future Philanthropy Awards**.

These awards recognize Scotiabankers who have volunteered their time, fundraised and have made a positive impact in their communities. The awards include diverse categories, ranging from most volunteer hours donated to best community activity photos. In fact, many of the images published in this magazine were submitted by talented employee photographers.

Upon choosing our award winners, Scotiabank made donations on behalf of these award recipients to the charities of their choice, helping their good deeds go even further.



ABOVE: Staff from Scotiabank Puerto Rico volunteered during the February radio marathon to raise funds for St. Jude Children's Hospital, answering donor calls to raise approximately C\$127,000.



ABOVE: Employees from Scotiabank Dominican Republic share their community spirit with girls at a local school event.

“ After a long work day, it's a pleasure to project my skills to these children, and share their joys, dreams and challenges. Helping others lets me give thanks, maintain balance in my life and truly feeds my soul. ”

Maria de los Angeles Ugalde, Personal Banking Officer, Pérez Zeledón Centro branch, Costa Rica, who coordinates activities for Girl Guides and Boy Scouts.



ABOVE: Employees at Scotiabank Peru go all out to bring laughter and smiles to the faces of children in their communities.



ABOVE: During a telethon for children's health, Scotiabank Puerto Rico employees fielded donor calls. Clockwise from upper left: Rosa Rivera, Sheila Ramos, Gelin Gil and José Campos.



ABOVE: Scotiabankers banded together to deliver food and relief supplies by truck after isolated Costa Rican towns were cut off by tropical storm Alma.



ABOVE: Face to face with the future: Chilean employees join young members of the community to launch the Scotiabank Bright Future Program in Santiago.

“ Thank you to all our employees who have been an active part of the Scotiabank Bright Future Program. Your generosity and commitment to the children in our communities reminds us all of the difference we can make through our individual performance. ”

Rob Pitfield, Executive Vice President, International Banking.

Congratulations to our 2008 Philanthropy Award winners, including:



Scotiabank Bright Future Champion Award:

presented to Xinia Valverde of Costa Rica and Michael Munnings of the Bahamas for generating the most program excitement and employee participation.

Scotiabank Bright Future Country Award: presented to Costa Rica and St. Maarten for launching the program with the most participants, community impact and goodwill.

Most Employee Volunteer Hours:

1st place:
Magda Marquez Oliver,
La Casa de Mana, Mexico;

2nd place:
Maria de los Angeles Ugalde Castro,
Guías y Scouts de Costa Rica, Costa Rica;

3rd place:
Doris Díaz Medina, Asociación de Voluntarios del Instituto del Salud del Niño, Peru.

Most Donations Raised:


1st place:
Puerto Rico, Make-A-Wish Foundation;


2nd place:
El Salvador, Fundacion CIDECO;


3rd place:
Costa Rica, Asociacion Empresarial para el Desarrollo.




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WORKING TOGETHER TO MAKE A DIFFERENCE

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9640792 (07/09)