



# Scotiabank

## International Banking

Kim McKenzie

# Four Key Strategic Initiatives



Driving sustained, profitable growth



Sales & Service



Complementary  
Businesses



Efficiency  
Platform



Acquisitions

# Agenda

- Status today
- Our approach
- Key initiatives

# 'World-Class' Operating Platform



More than  
40  
Countries

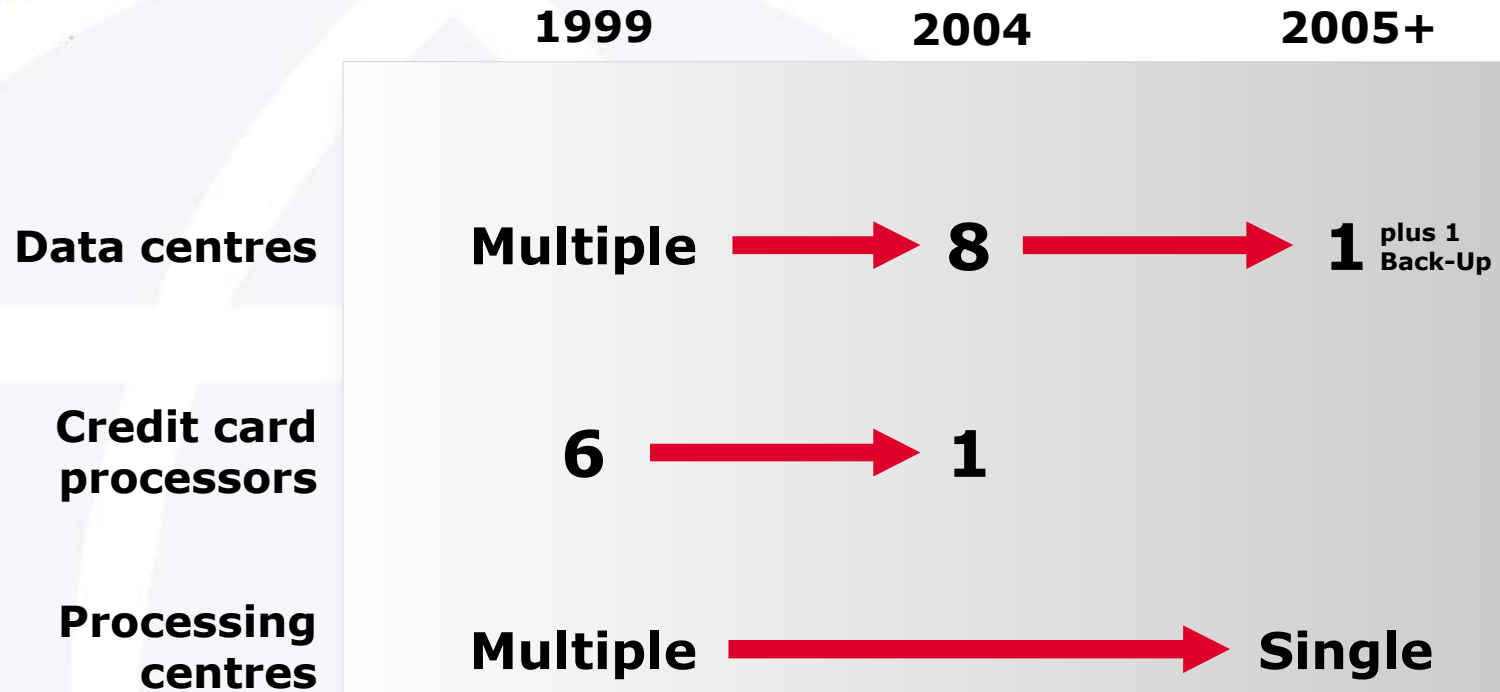
- Personal
- Commercial
- Corporate
- Wholesale
- Trade Finance

Multiple  
Languages

Multiple  
Currencies

**A Single Global Platform**

# Driving Efficiency



Revenue  
continues  
to grow



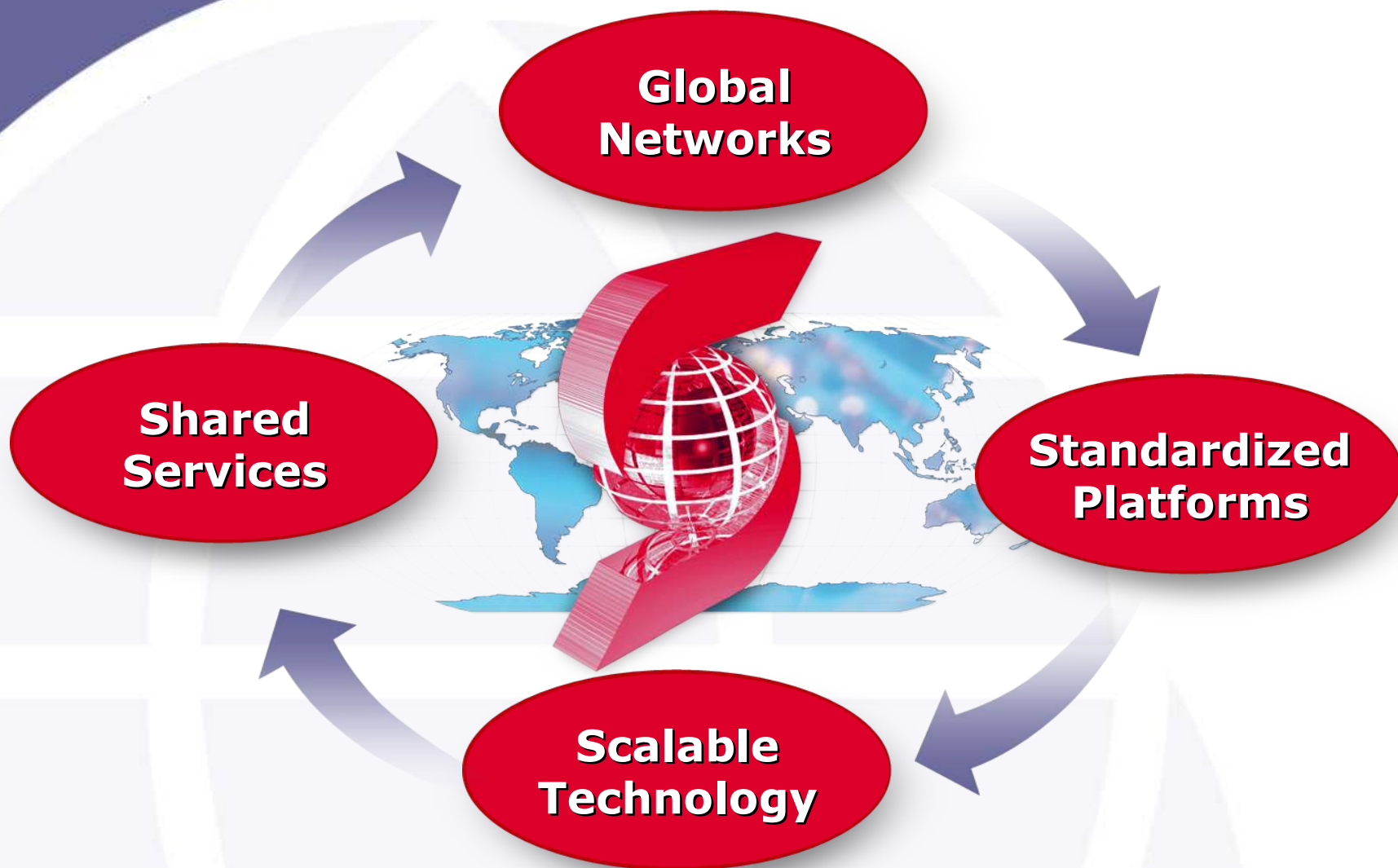
Costs  
continue  
to go down



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# Our Approach





# Our Approach: Global Networks



- Maximize capacity, flexibility and reliability
- Better connect customers across countries
- Deliver more sophisticated functionality
- Pre-requisite for leveraging other systems within our Domestic Banking Group and Scotia Capital





# Our Approach: Standardized Platforms

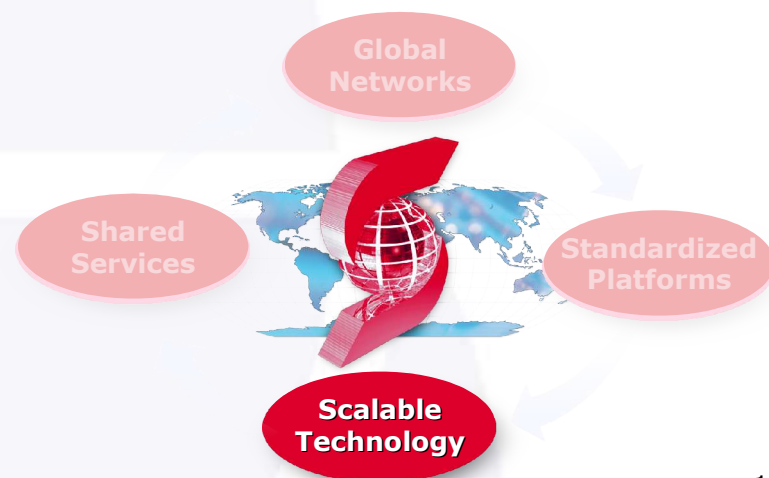


- Build once, deploy widely
- Standard systems:
  - Core banking system
  - Internet banking
  - Telephone banking
  - ABMs
  - Credit cards



# Our Approach: Scalable Technology

- Key technology partners
- Hardware:
  - Blades
- Multi-tier architecture



# Our Approach: Shared Services



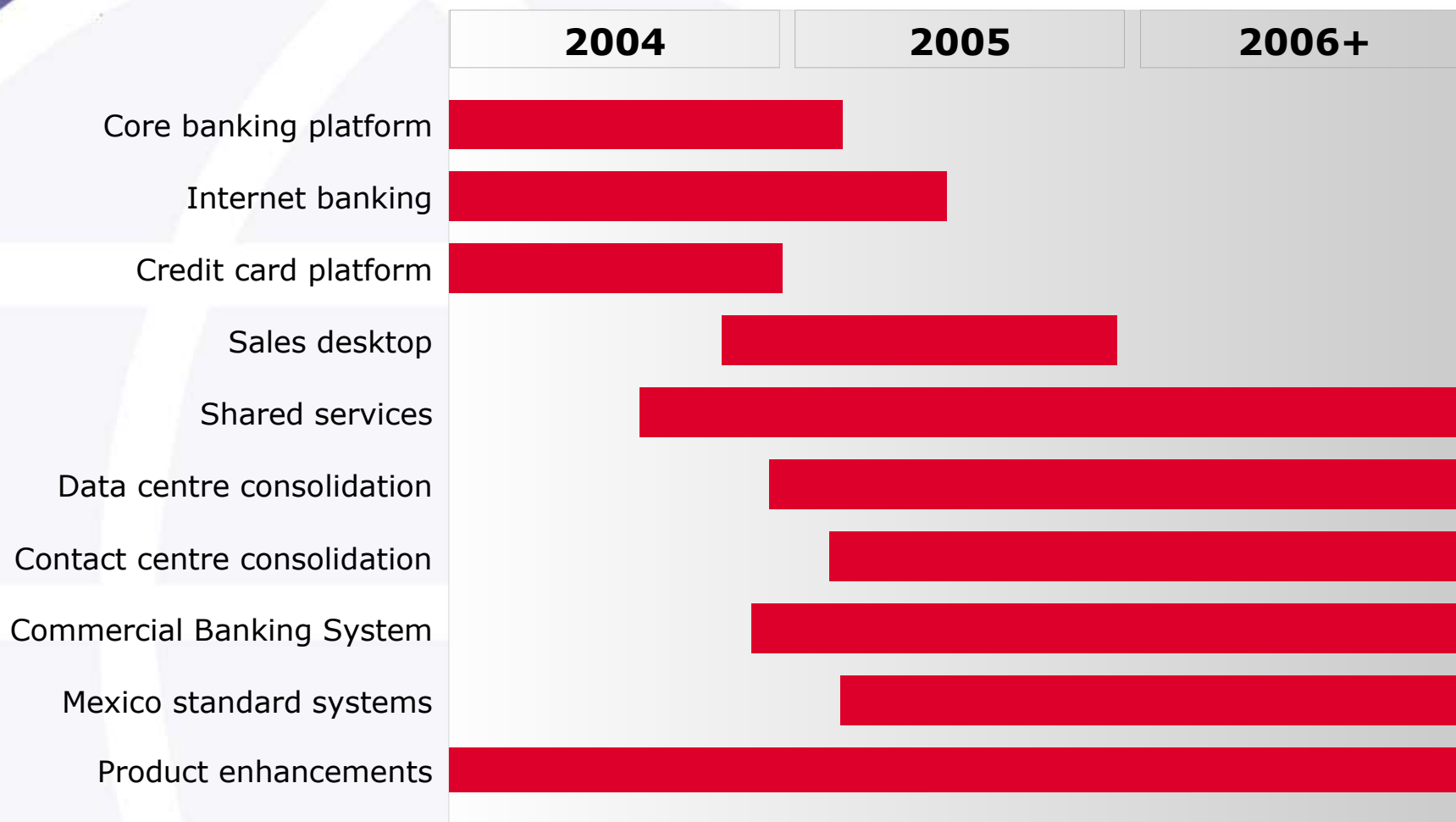
- Non-sales support functions
  - Settlement and accounting
  - Loan underwriting centres
  - Credit card processing
  - Contact centres
- Data Centres



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# Efficiency Platform Program



# Summary



- Leverage best practices
- Drive efficiency
- Increase sales capacity
- Support acquisitions