



# Scotiabank

## English Caribbean

Pat Minicucci

# Agenda

- Status today
- Growth initiatives

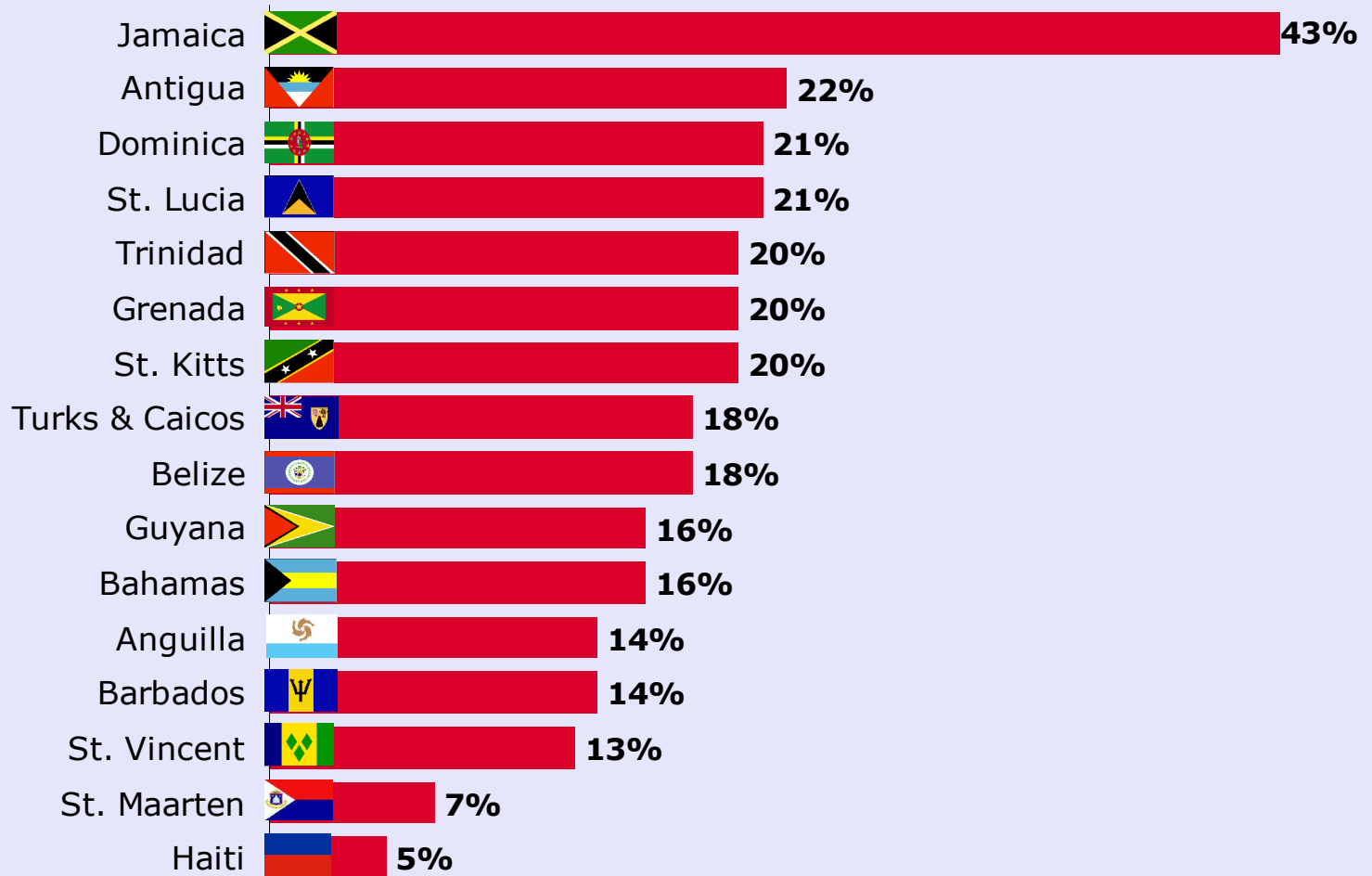
# Exceptionally Strong, Profitable Position in the English Caribbean



- 19 Countries
- 150 branches & offices
- 350 ABMs
- 4,500 employees



# Market Share (2003)



# Key Strengths



- 5 Year Average ROE of over 30%
- Strong local leadership
- 115 year history
- Strong brand

# Local Commitment



- Perceived as a local bank
- Great service
- Community

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# Leading Bank in the Region



	<b>Scotiabank</b>	<b>Republic Bank</b> (Group)	<b>RBTT</b> (Group)	<b>FCIB</b>
<b>Countries</b>	19	7	12	15
<b>Branches</b>	150	110	74	22
<b>ABMs</b>	350	165	170	52
<b>Employees</b>	4500	3000	2700	1035
<b>Total Assets (C\$Bn)<sup>1</sup></b>	\$16	\$6	\$7	\$2
<b>Net Income (C\$MM)<sup>1</sup></b>	\$253	\$129	\$169	\$31

<sup>1</sup> Caribbean and Central America

# Unique Position



**Indigenous  
Banks**



**Caribbean**

**Emergence of  
Small Regional  
Banks**



**Withdrawal of  
International  
Banks**

Scotiabank: Positioned like no other bank

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# Four Key Strategic Initiatives



Driving sustained, profitable growth



Sales & Service



Complementary  
Businesses



Efficiency  
Platform

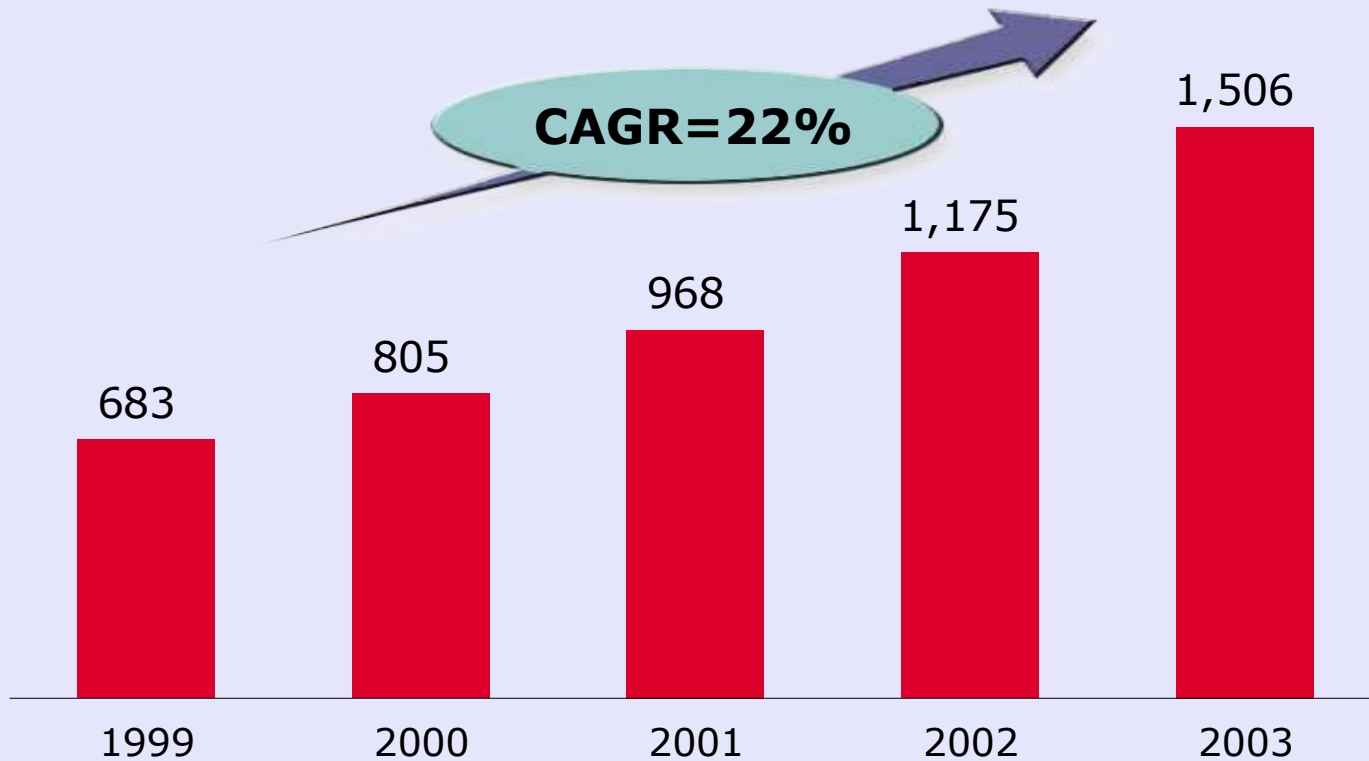


Acquisitions

# Success in Mortgage Growth

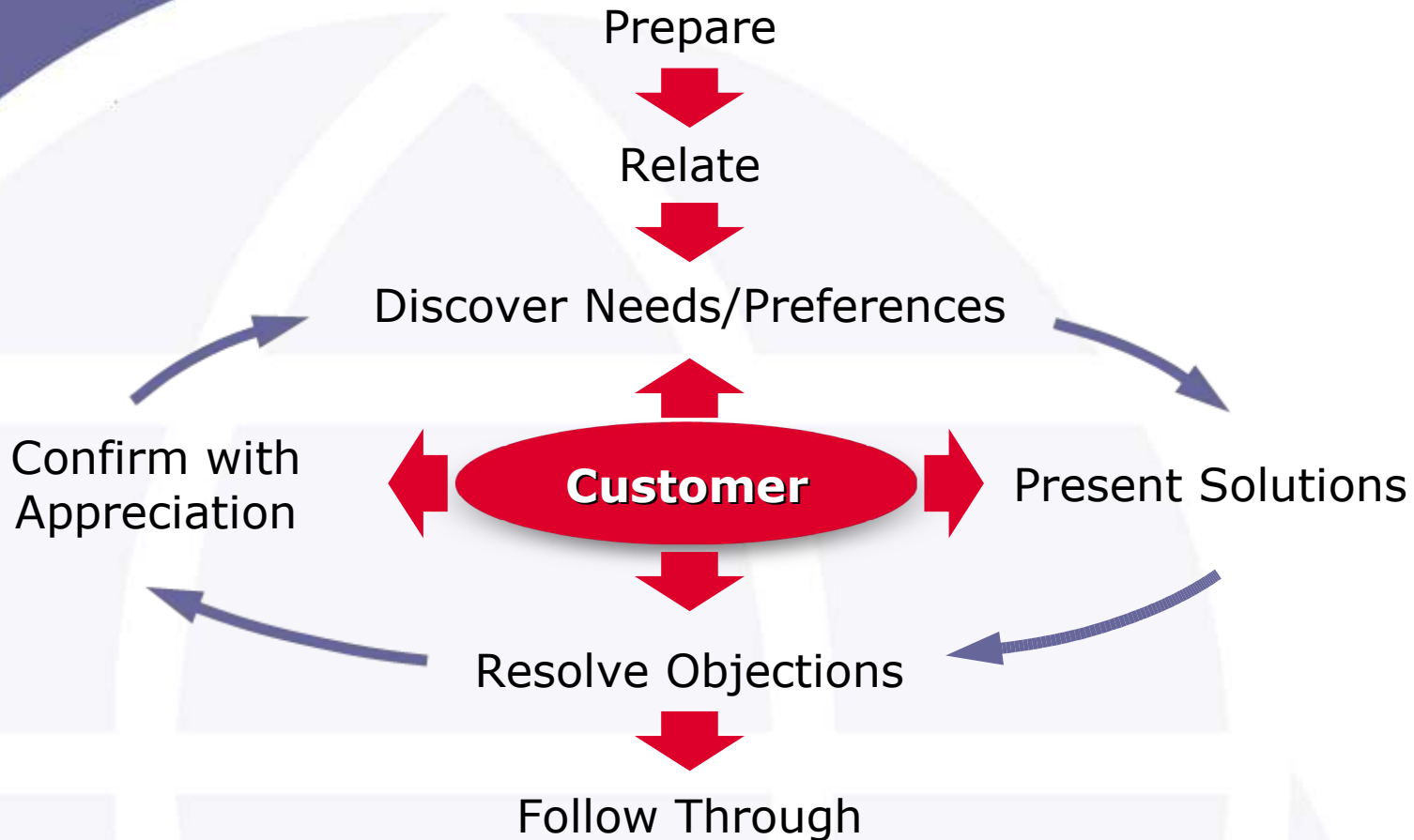


## Mortgage Volumes Outstanding (\$MM)



English Caribbean, restated in constant exchange rates

# Consistent Customer Experience



# Activities, Measurement & Coaching



## **Daily**

- Kick-off
- Situational coaching

## **Weekly**

- Sales & Service Meetings
- One on one coaching
- Recognition calls
- Individual Touch-base

## **Monthly**

- Group touch-base

# Regional Priorities

The right customers  
through  
“anchor products”

+

Adapt and tailor the  
Canadian model

+

Strengthen the sales  
and service  
management culture



**Accelerated  
organic growth**

# People are the Key

