



SCOTIABANK Domestic Banking

Driving Sustainable Growth

October 19, 2005

 Scotiabank Group™



Leveraging Our Strengths

Scotiabank Leadership

High customer loyalty and satisfaction

- Sales and service excellence
- Highly motivated employees
- Culture of teamwork
- Strength in execution
- Focus on customer needs



Core Strengths

- Retail credit management
- Database analytics
- Cost management
- Online banking
- Call centres



Strong Integrated Platform

2004 Total Revenue

