



BUILDING SUSTAINABLE  
**GROWTH**  
International Banking



# Driving Retail Growth

**Claude Norfolk**

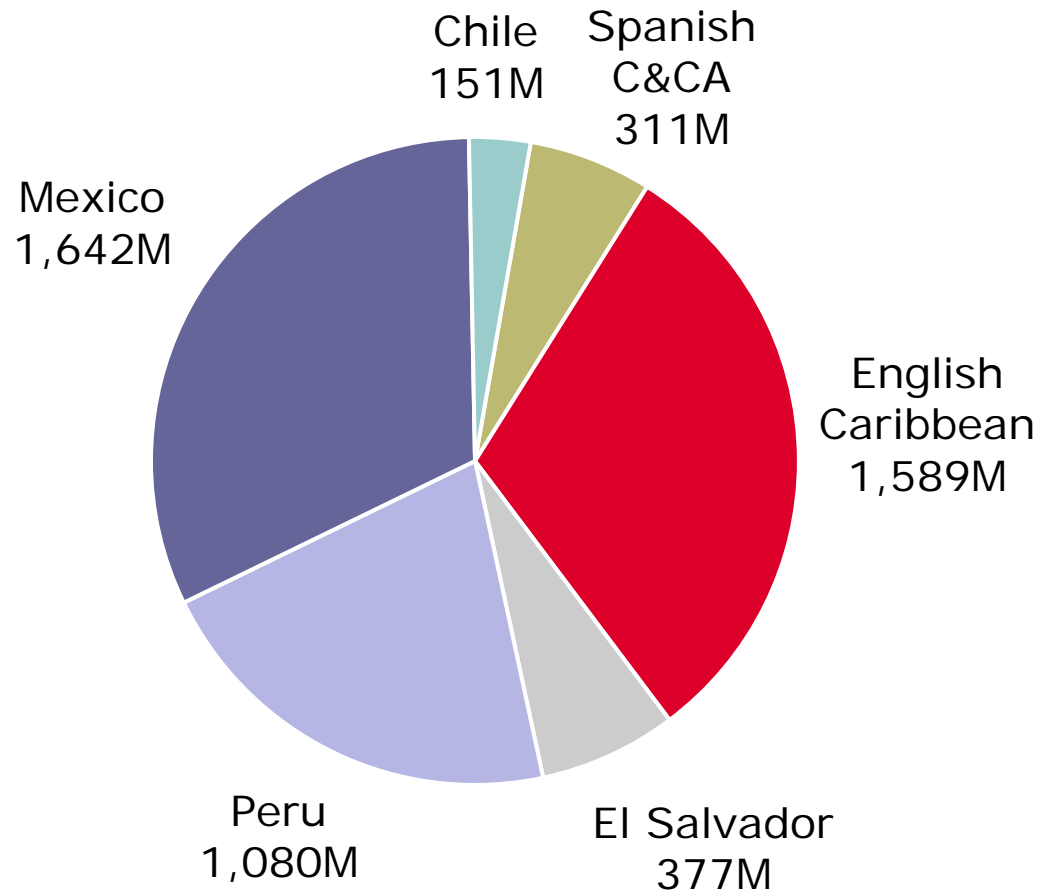
SVP Sales and Service, Products and Marketing

# Agenda

- Proven track record
- New segments
- Winning with a customer focus



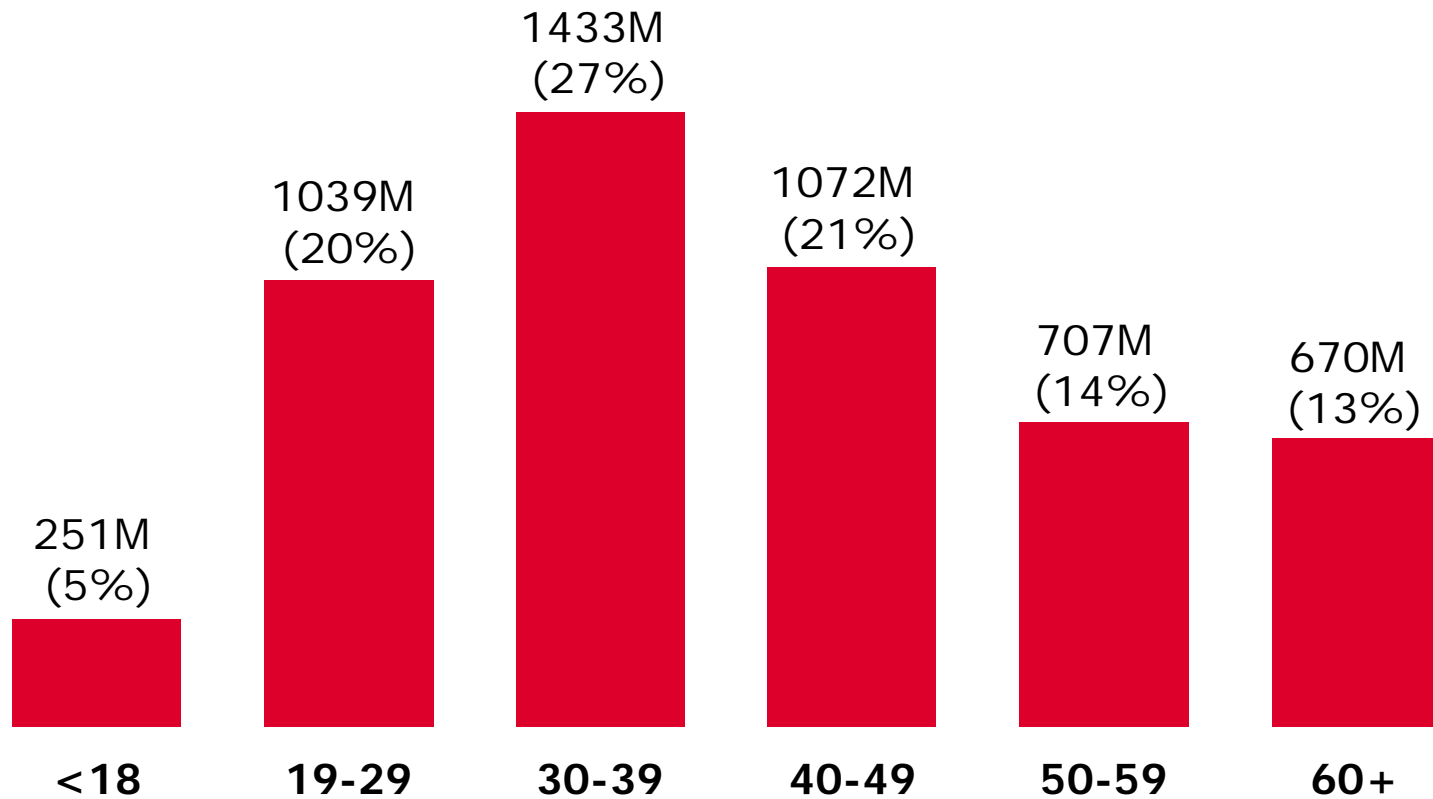
# Strong Customer Base



**5.2 million customers**

# Acquire, Deepen and Retain

## 5.2 Million Customers





Create  
Capacity

Sales  
Tools

Training &  
Coaching

Sales  
Discipline

Product  
Solutions

Right  
Metrics

**Results**

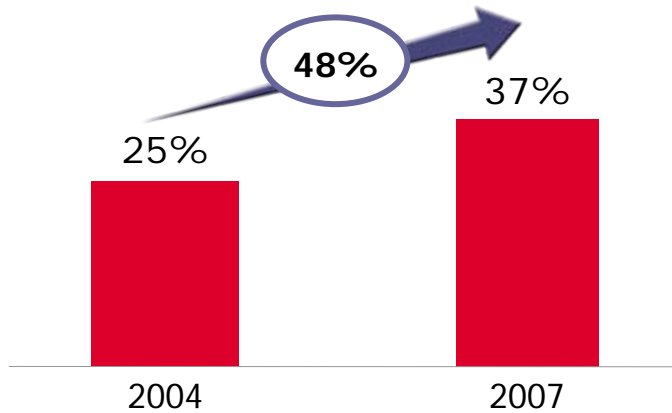
## Value Proposition

- *Providing service that is convenient and accessible*
- *One-stop shopping*

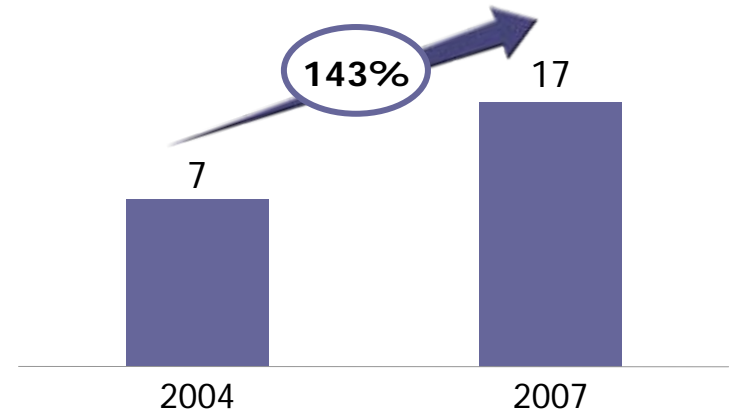
# Creating Capacity...

Weekly Averages

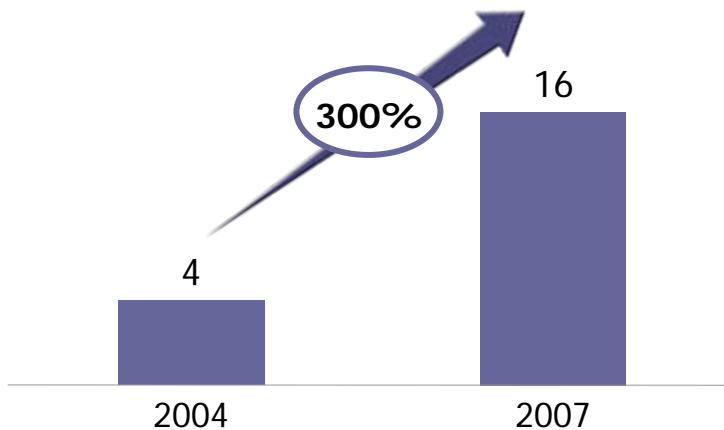
## % of Time Spent Selling / Sales Officer



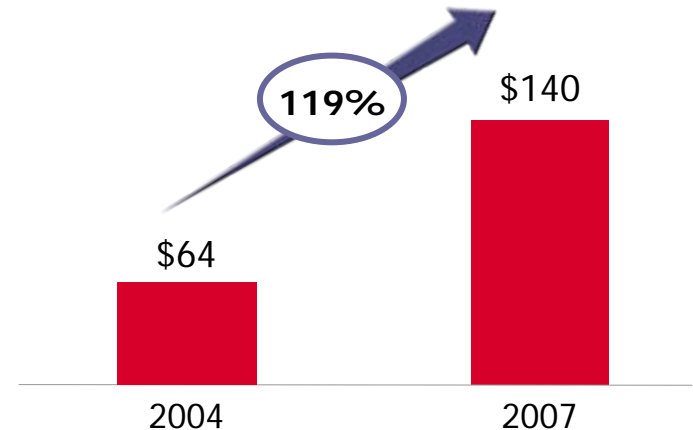
## Appointments / Sales Officer



## Unit Sales / Sales Officer



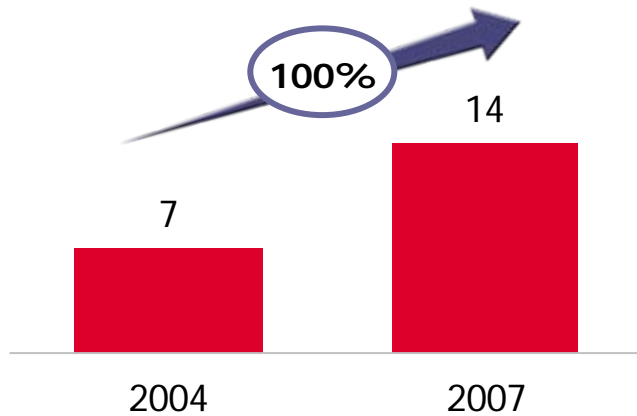
## Total Sales / Sales Officer (C\$ Thousand)



# ...to Grow

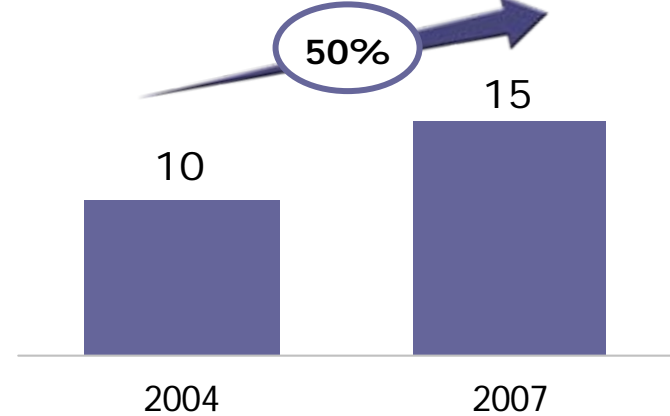
## Retail Lending

C\$ Billion Average Balance



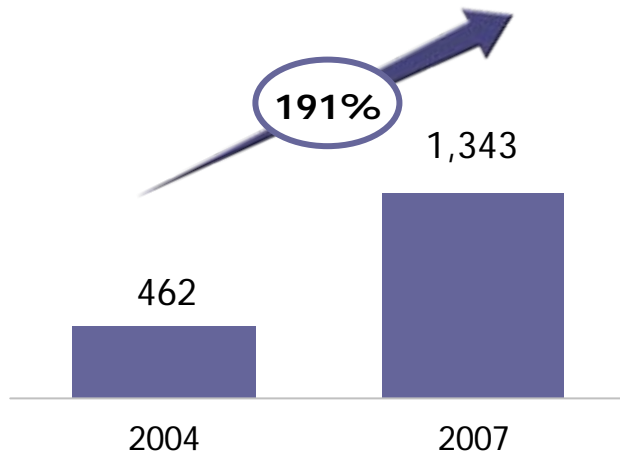
## Retail Deposits

C\$ Billion Average Balance



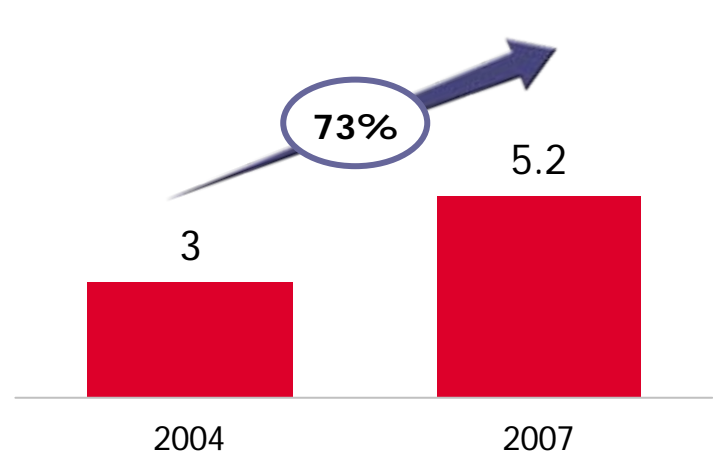
## Credit Cards

C\$ Million Average Balance



## Customers

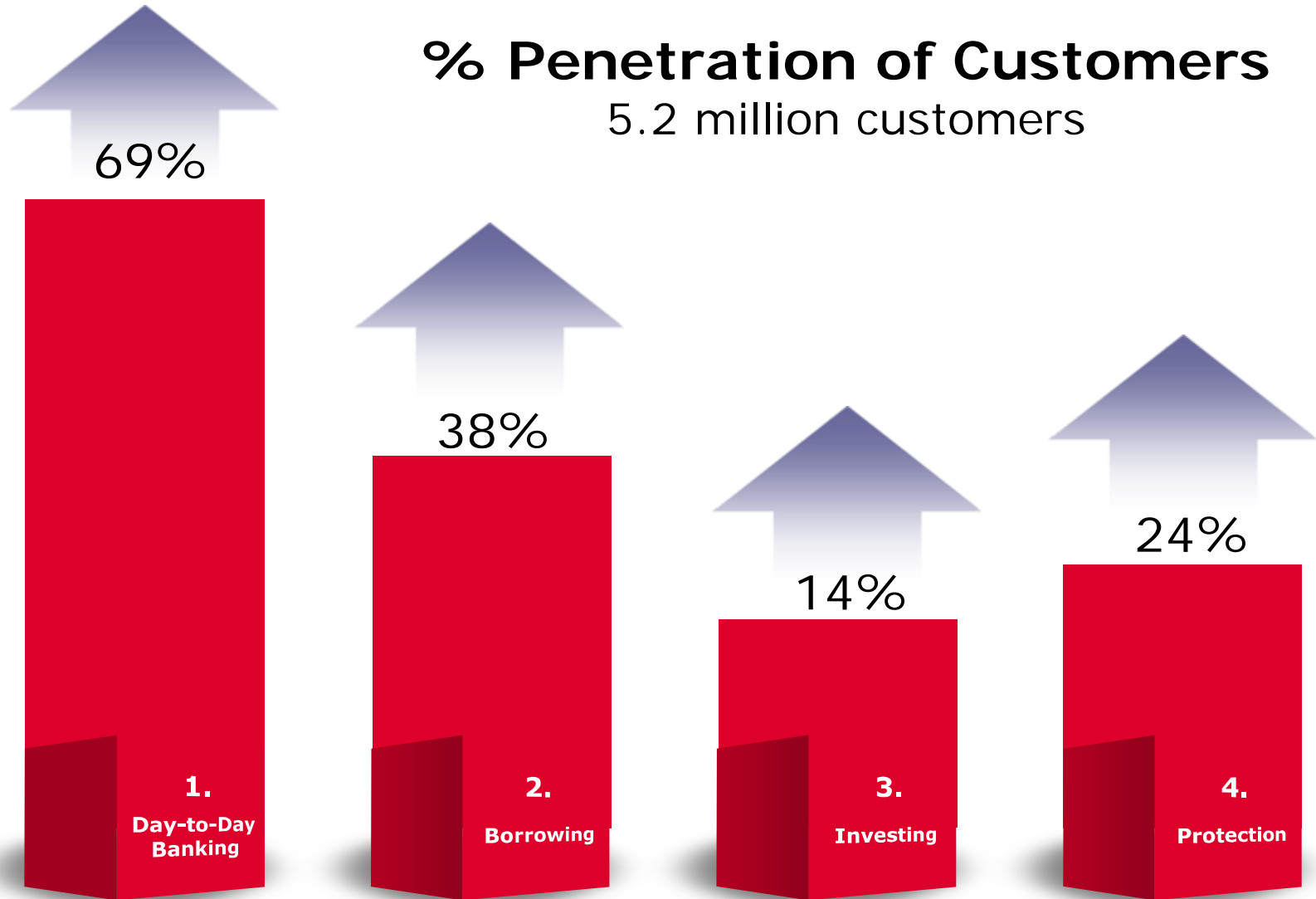
(Million)



# Big Cross-Sell Opportunity Remains

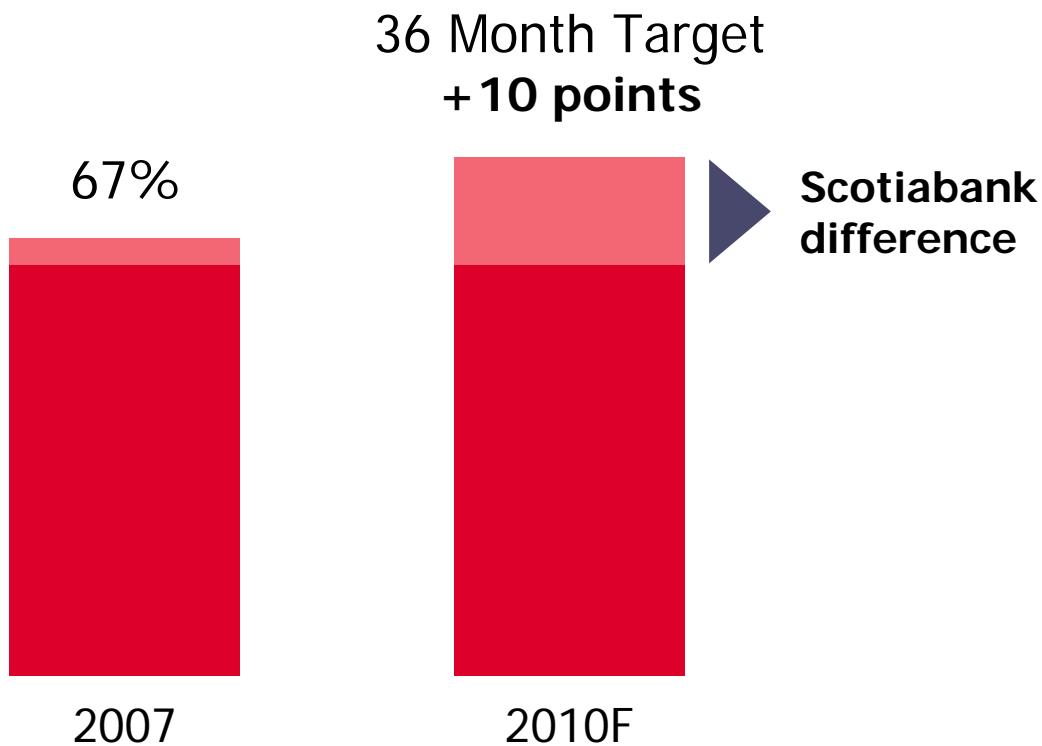
## % Penetration of Customers

5.2 million customers



# Committed to a Superior Customer Experience

## Customer Satisfaction and Loyalty



# Agenda

- Proven track record

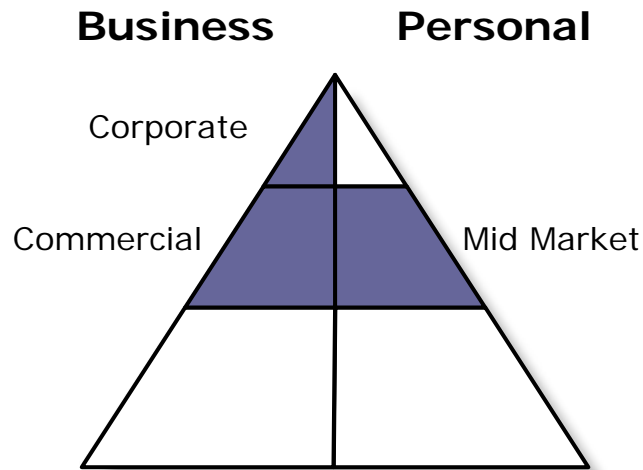
- New segments

- Winning with a customer focus

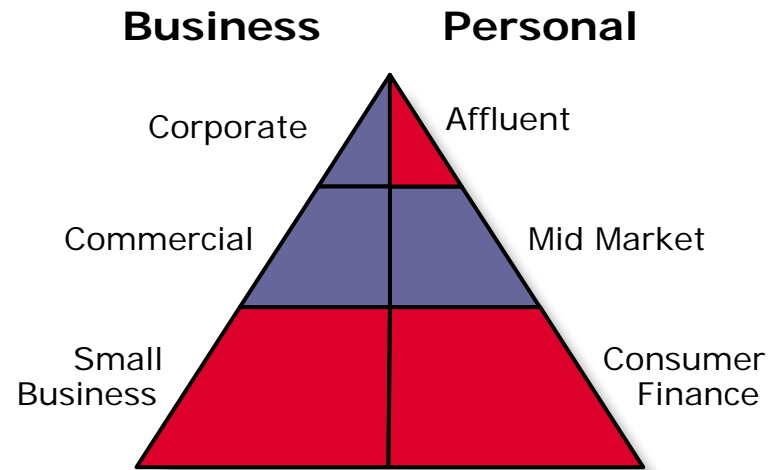


# Entering New Market Segments

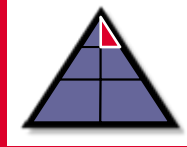
## Traditional



## New



- Access to millions of new prospective customers



## Juan and Maria Rodriguez, Mexico

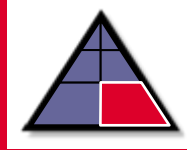


## Banking Needs and Perceptions

- Looking for full service and strong, solid investment advice
- Likely to be loyal
- Value privacy and confidentiality

## Value Proposition

*Work with the client to provide advice, global expertise and tailored solutions, while developing a strong, professional relationship.*



## Alfredo & Hazel Cruz, Peru

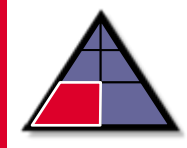


## Banking Needs and Perceptions

- Quick and easy access to small loans for consumer purchases
- Prefer mini-branches in large retail chains (ABM/POS networks)
- Need a payment they can afford

## Value Proposition

*Credit offer that meets personal needs which is fast, easy and within your means, and is delivered by courteous and friendly staff in convenient locations.*



## Carly Telpner, Bahamas



## Banking Needs and Perceptions

- Need creative financial solutions to help grow my business
- Appreciate having someone at the bank who understands small business banking needs
- Rate is important but secondary

## Value Proposition

*Work with the customer to drive growth in their business, by providing professional advice and a range of relevant, simplified, financial solutions to meet their unique needs.*

# Agenda

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# Five Keys to Supporting a Customer Focus

## Value Proposition
























# Key #1: Delivery / Channels









## Growing Segment Specific Touchpoints

	Branches & Offices	Non-branch Sales Force	In-store Kiosk	Direct Mail	Contact Centres	Internet & Electronic
Mid Market	✓	✓		✓	✓	✓
Affluent	✓	✓		✓	✓	✓
Consumer Finance		✓	✓	✓		✓
Small Business	✓	✓		✓		✓
Total	1,100+	3,000+	700	3MM	32MM Calls	31 Countries 2,300+ ABMs

# Key #2: Product Solutions Traditional Product Offering

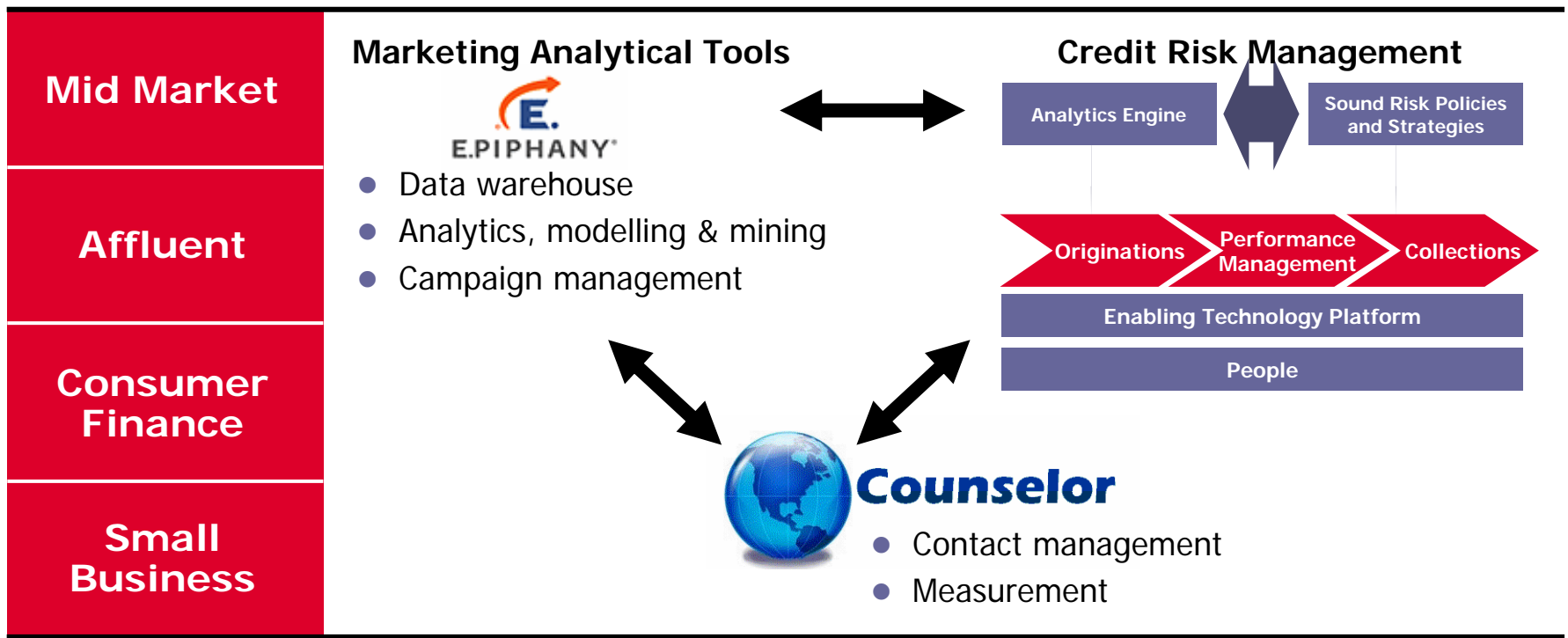
	Deposits	Loans	Credit Cards	Insurance	Mutual Funds	Private Banking	Offshore	Retail Brokerage
Mid Market								
Affluent								
Consumer Finance								
Small Business								

# Key #3: Advertising & Brand Strong Core Brand

<p><b>Mid Market</b></p>	 <p>Life. Money. Balance Both</p>	 <p>Vida y Dinero en Equilibrio</p>	 <p>Por Ti. Para Ti</p>
<p><b>Affluent</b></p>			 
<p><b>Consumer Finance</b></p>			
<p><b>Small Business</b></p>	<p>Small Business Banking</p> 		

Utilizing segment specific sub-brands

# Key #4: Operational Support Leveraging Data...



...to action our 5.2 million customers

# Key #4: Operational Support Investing in Technology

## Major Goals

**1. Improve process**

**2. Reduce costs**

**3. Control risk**

**4. Enable growth**

## Examples of Initiatives

- Counselor: Rollout to Small Business & Wealth specialists
- Internet Banking: New global platform
- Quick App & expansion of auto loan, credit card processing centres
- Interactive application processing: Automated adjudication
- MIS: Customer level profitability
- ScotiaPro core banking platform



# Key #5: Organization & People

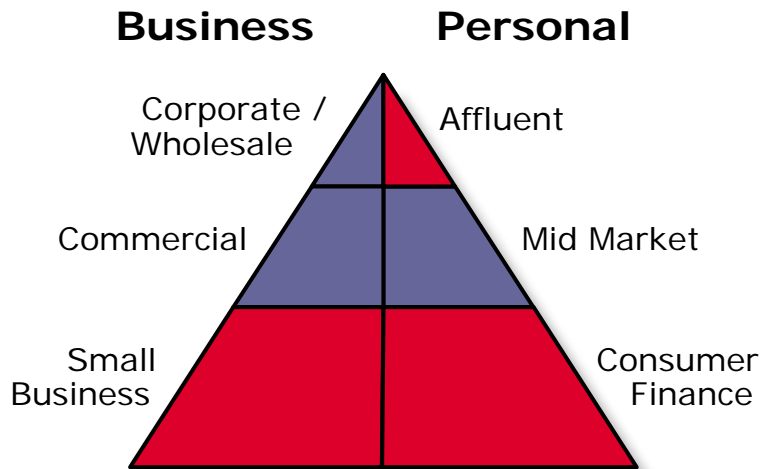
## Value from the Entire Network

- From hub and spoke to network approach
- Strong governance and oversight
- Commitment to empowerment and innovation
- Lateral teams
- Sharing best practices



# A Winning Formula

## Segment Focus



## Value Proposition



**= Powerful model  
for growth**



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