



Scotiabank Trinidad and Tobago Limited

42nd Annual Meeting of Shareholders

Hyatt Regency Trinidad

Friday 24th February, 2012



Discover what's possible

Ups and downs in our economic and political history



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Changes on the financial services landscape



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Horizon of success



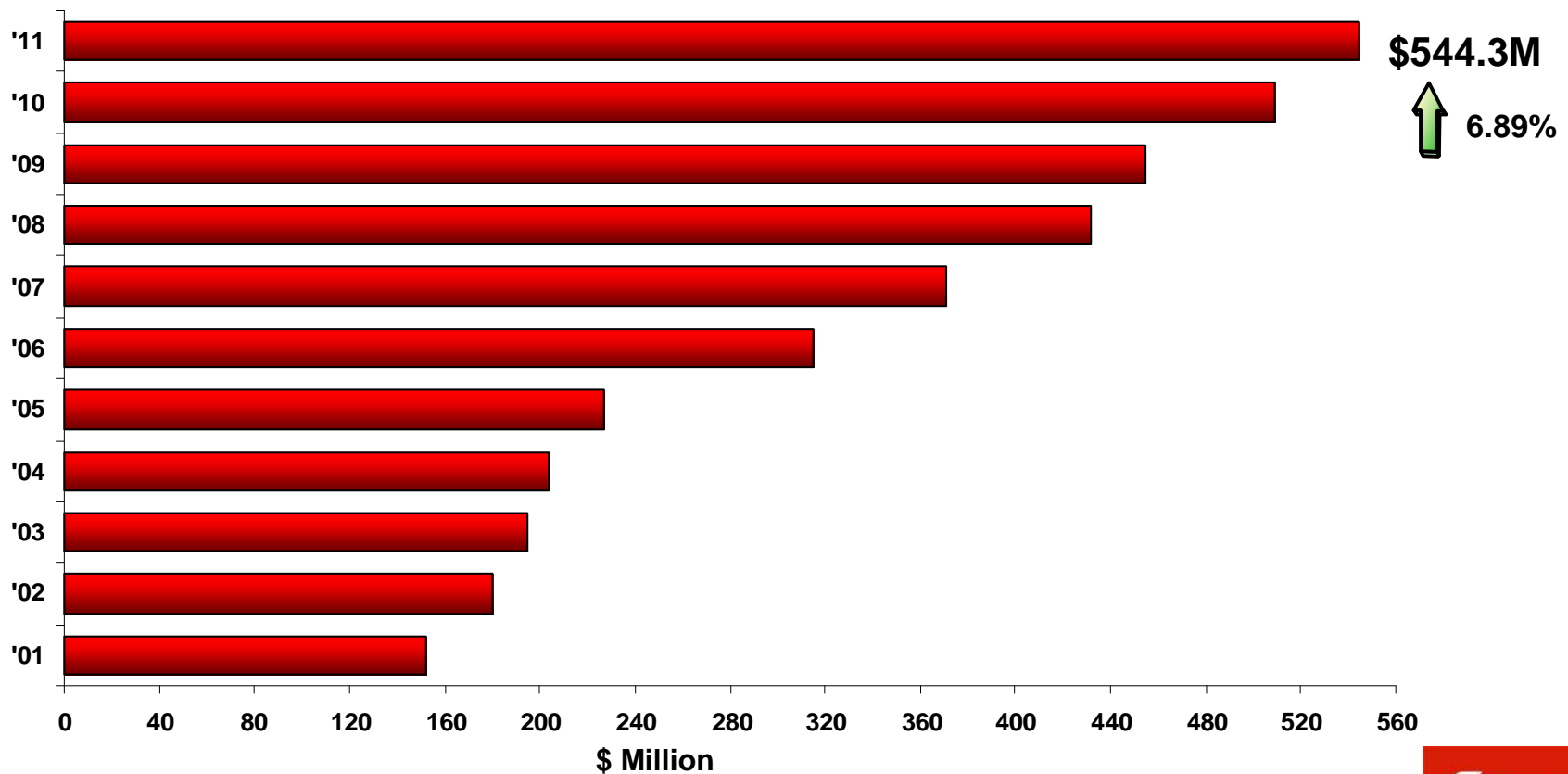
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Financial Performance



More than a Decade of Consistent Earnings

10 year Compounded Annual Growth Rate (CAGR) 13.60 %



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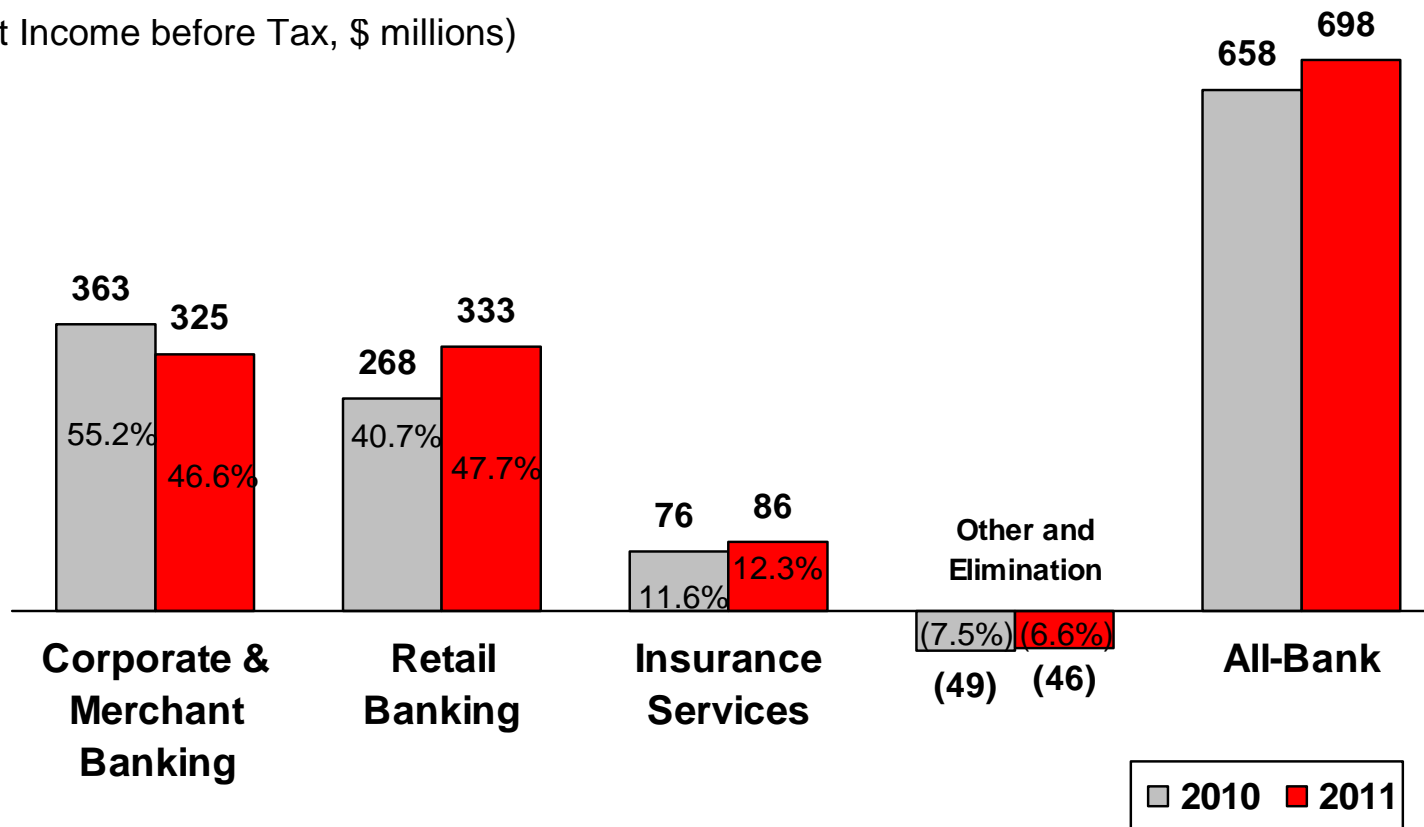


Success

- ✓ **Scotiabank -** 12% increase in earnings
81% contribution to group profit
- ✓ **ScotiaLife -** 23% increase in earnings
15% contribution to group profit

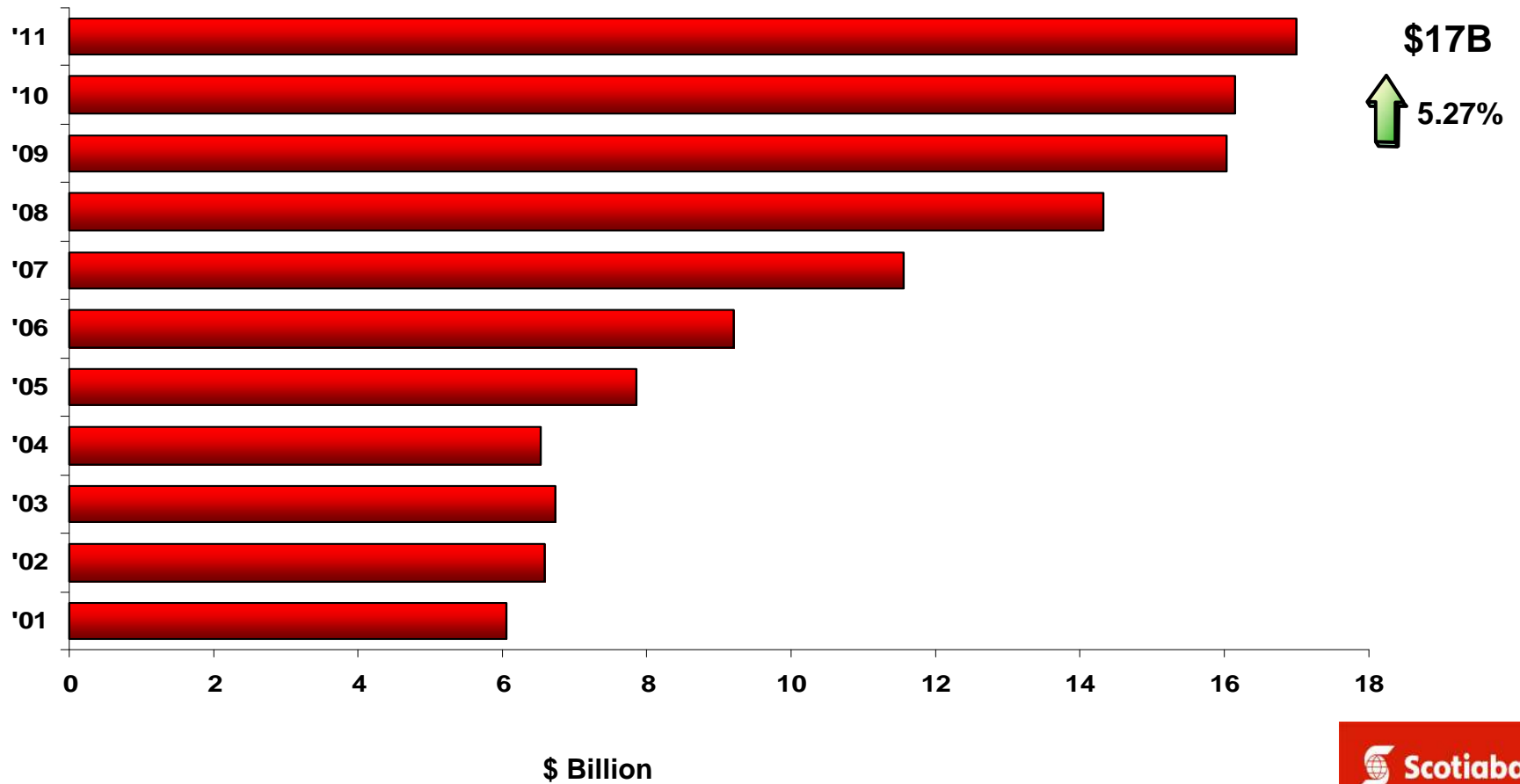
Earnings from All Business Lines

(Net Income before Tax, \$ millions)



Strong Balance Sheet

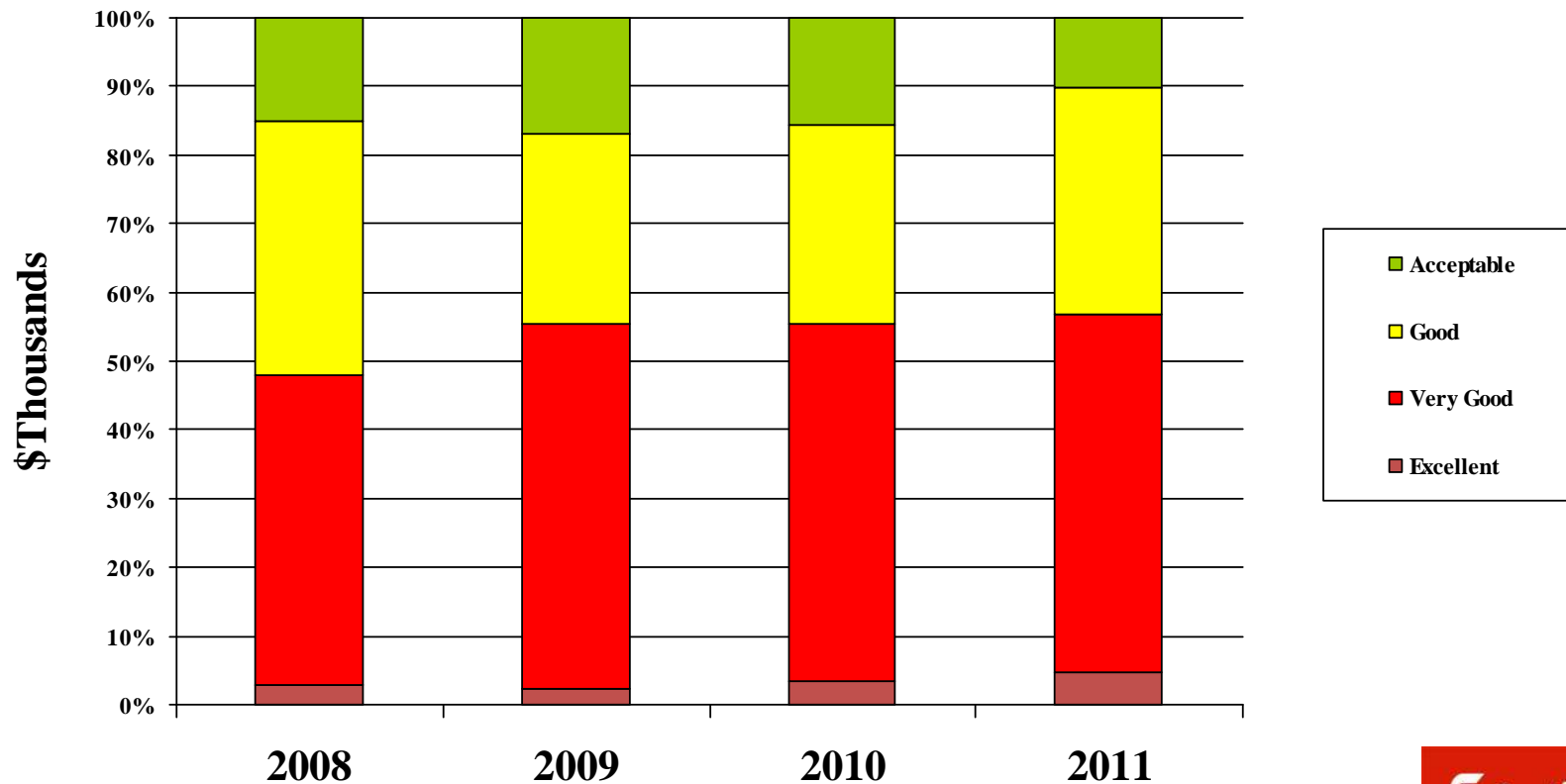
10 Year CAGR 10.87%



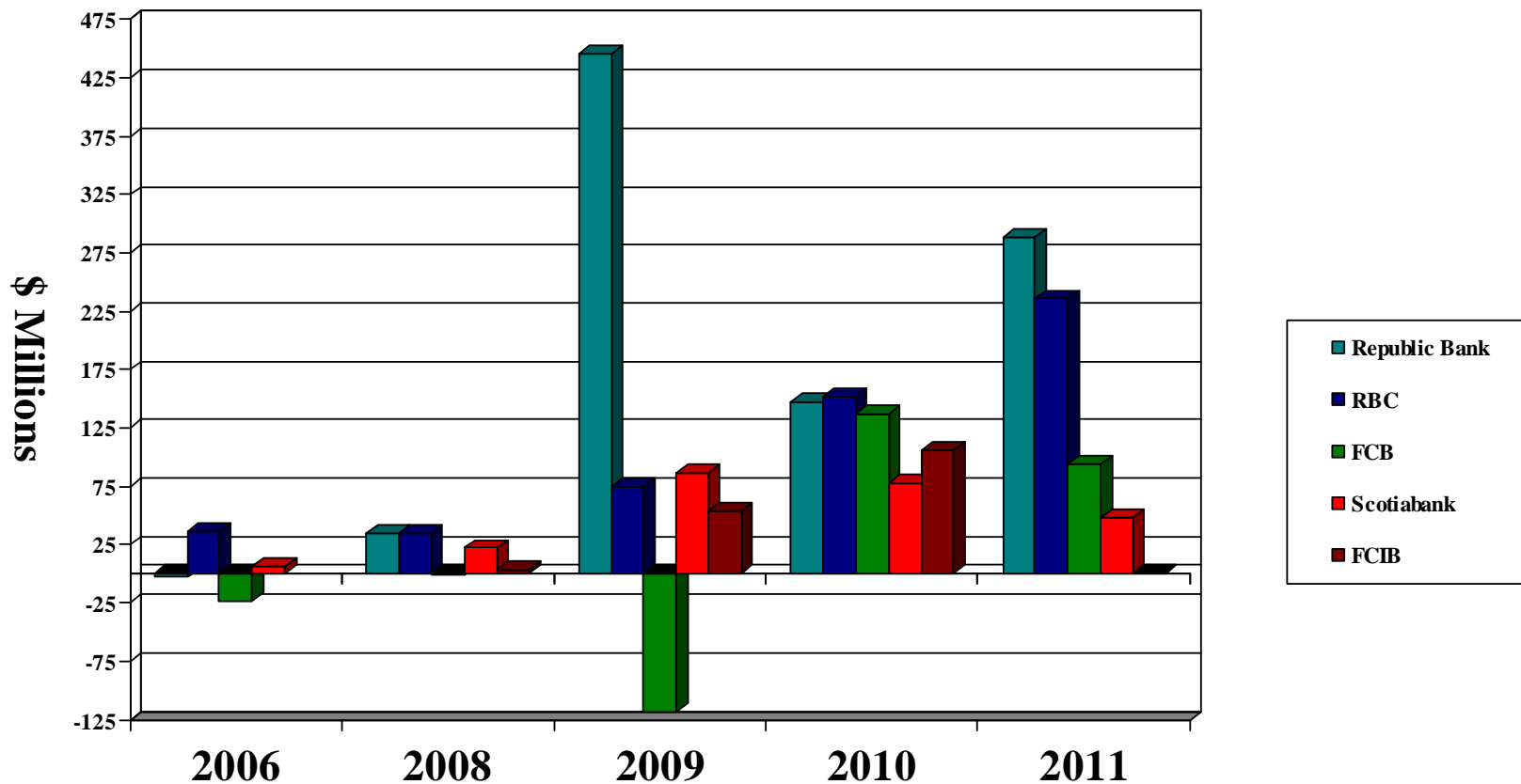
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The Overall Credit Quality of Financial Assets is Good

\$12,654.3M \$14,228.4M \$13,516.0M \$14,235.4M

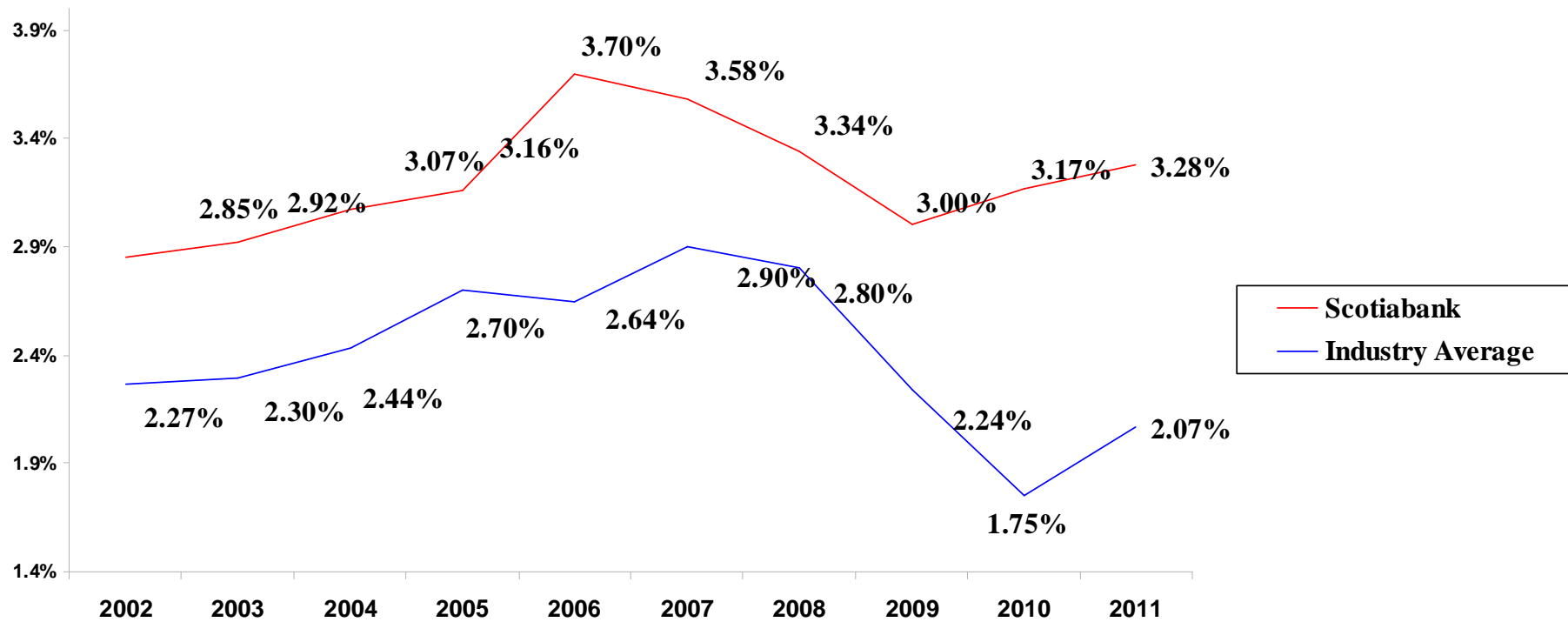


Industry Loan Loss Statistics



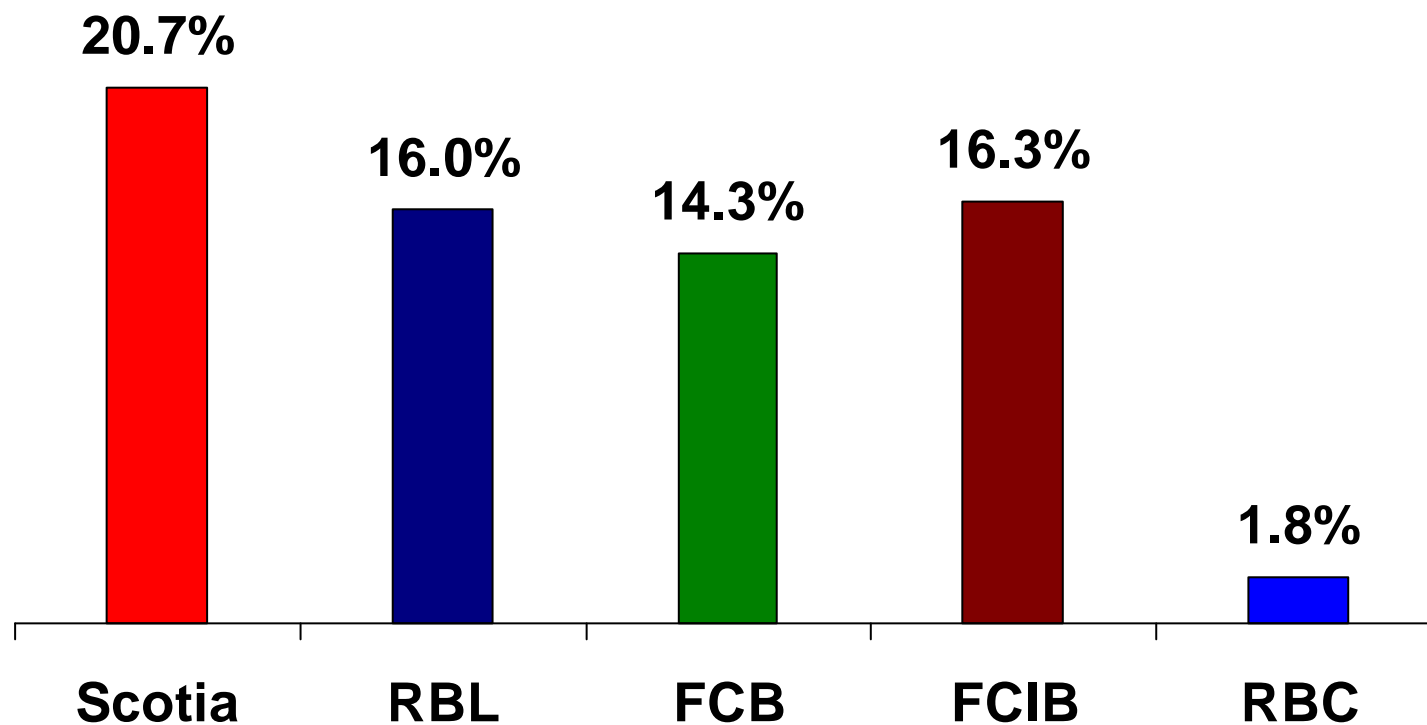
Performance Ratios

Return on Assets

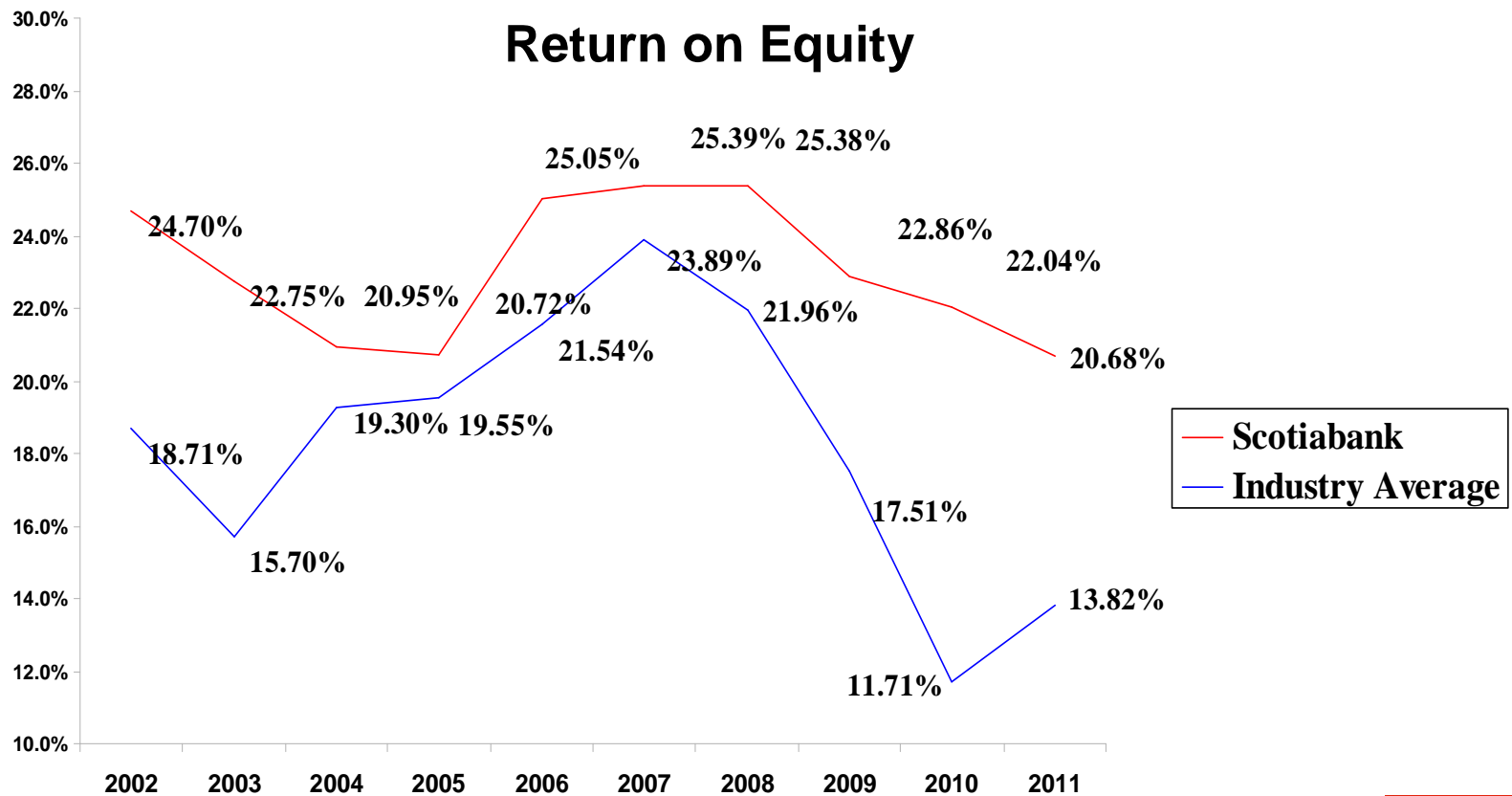


Scotiabank – Top Tier ROE

2011

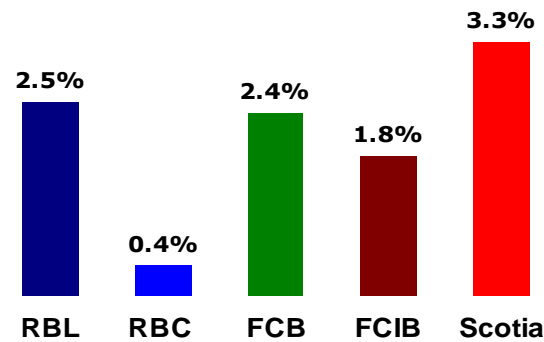


Performance Ratios

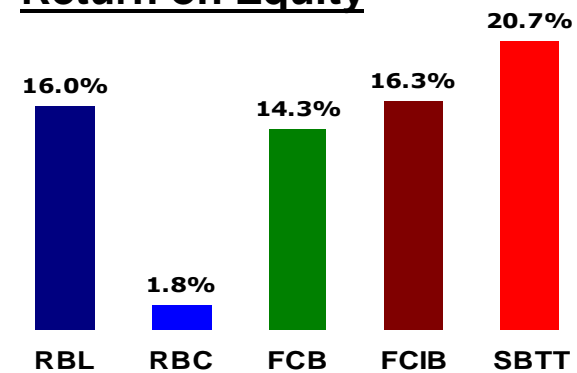


Industry's Performance Measures

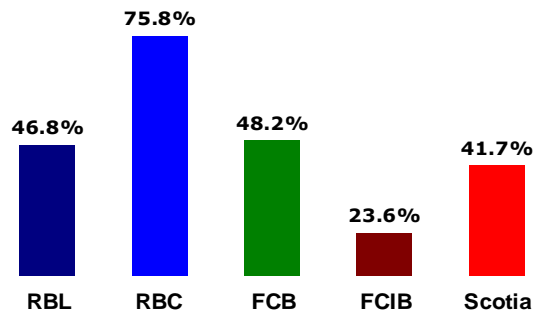
Return on Assets



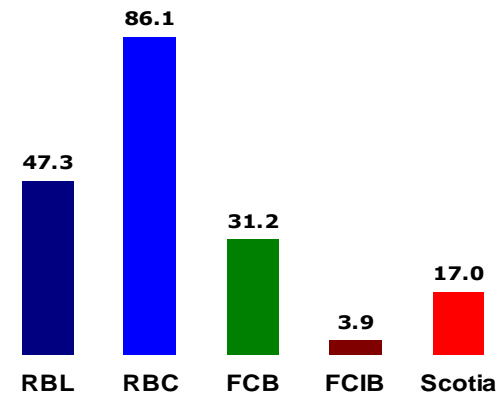
Return on Equity



Productivity Ratio

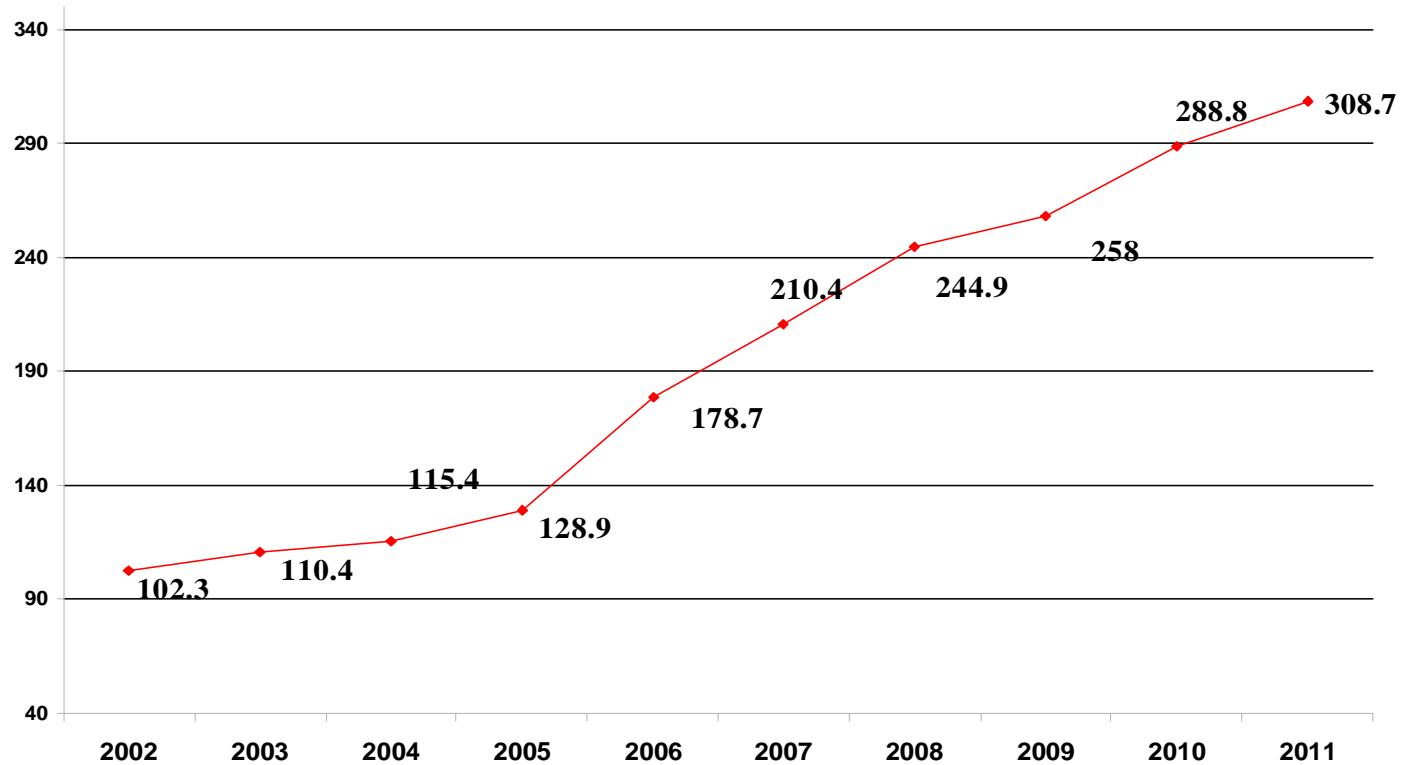


Total Assets (\$ Billions)



Earnings per Share

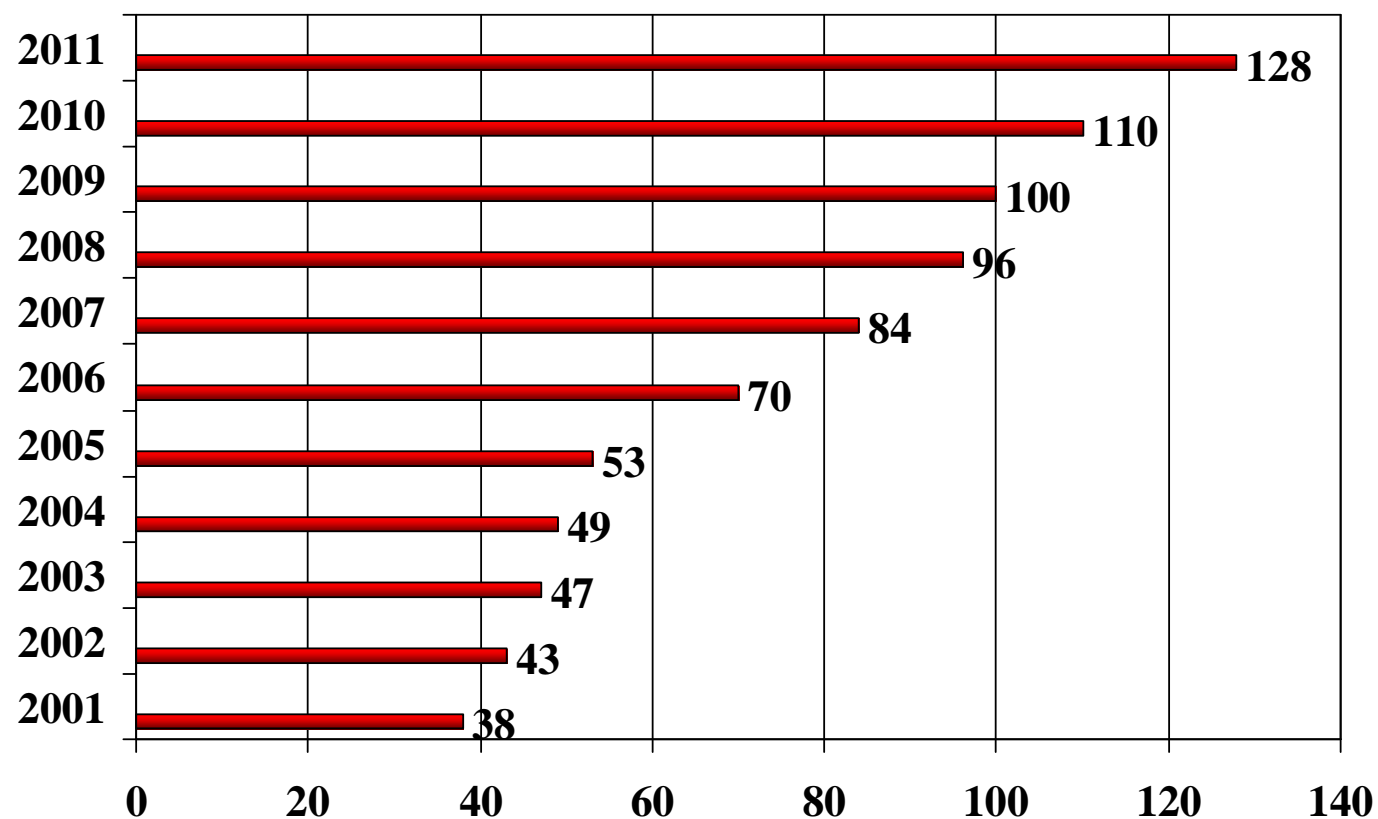
Cents



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Consistent Dividend Growth

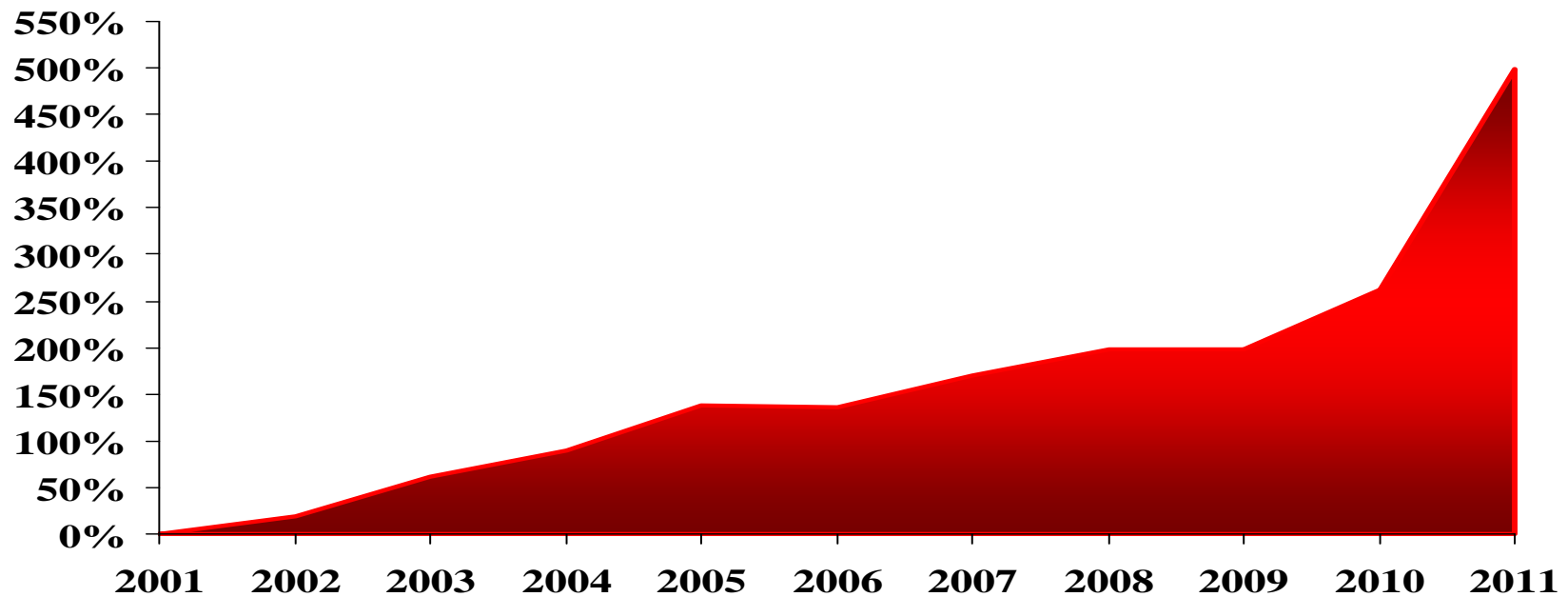
10 Year CAGR 12.91%



Return to Shareholders

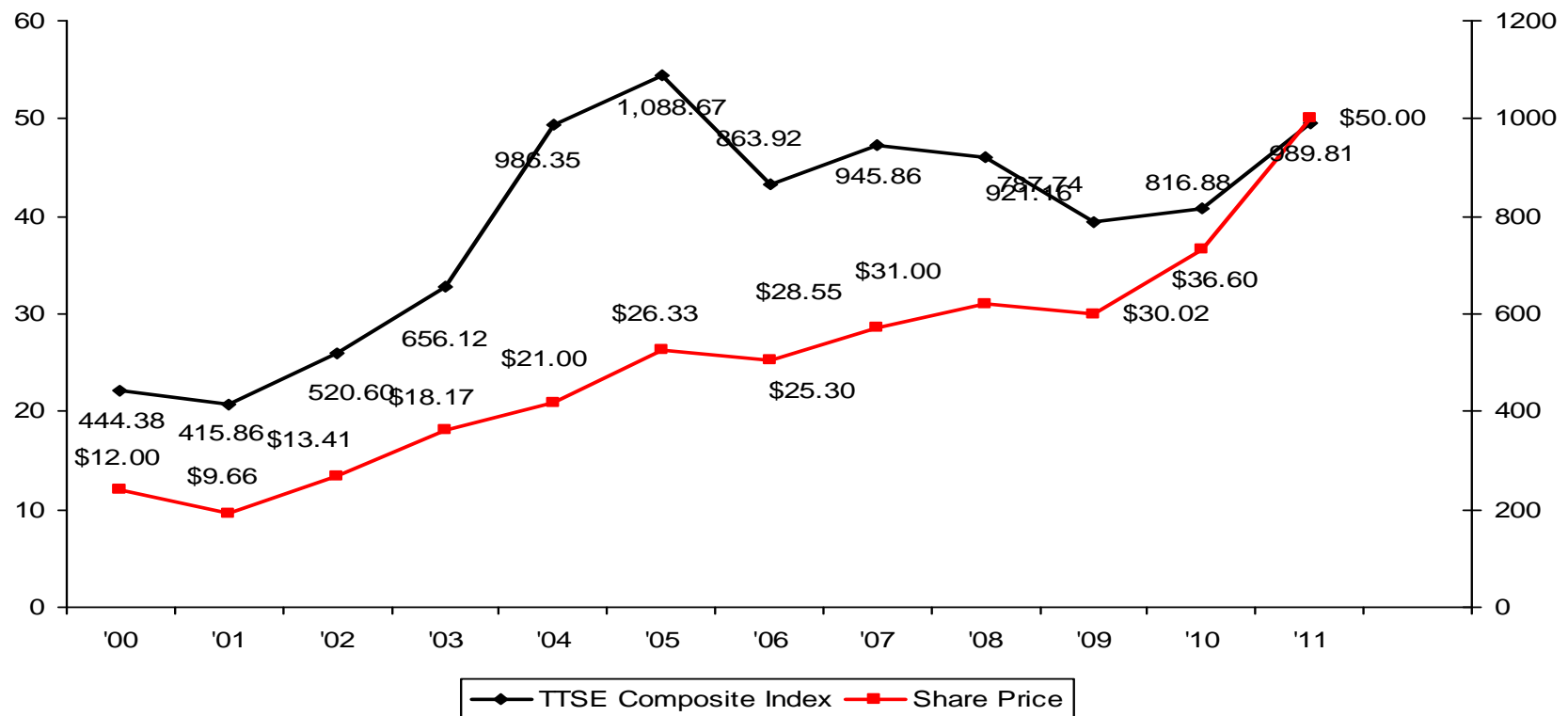
Share price appreciation plus dividends received

10 year CAGR 19.67%



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Scotiabank's Share Price Trend



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Scotiabank's Market Capitalisation



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Productivity Ratio

.52% decrease



Centres of Excellence



**Processing
Support Centre**



**Caribbean South
Collections Unit**



**Lending
Services Unit**



Customer

Delivering Our Service Promise

Discover what's possible



Our Customer Value Proposition

We are committed to building a lasting relationship with you by providing practical advice and solutions that are right for you to help you reach your goals.

Our Service Promise

I am proud to be a Scotiabanker and I...

- 1 Make every customer feel welcome.**
Proactively acknowledge every customer with a warm and friendly greeting.
- 2 Take the time to understand and anticipate customer needs.**
Listen attentively and ask thoughtful questions that will help you uncover customer needs.
- 3 Provide advice and solutions that are right for each customer.**
Proactively provide advice and solutions that help my customer become financially better off.
- 4 Follow-through and keep my promises.**
Focus on 'doing it right the first time'. If something goes wrong take personal ownership of a customer's concerns.
- 5 Sincerely thank every customer, every time.**
A customer honours us by choosing Scotiabank and we are privileged to serve them.



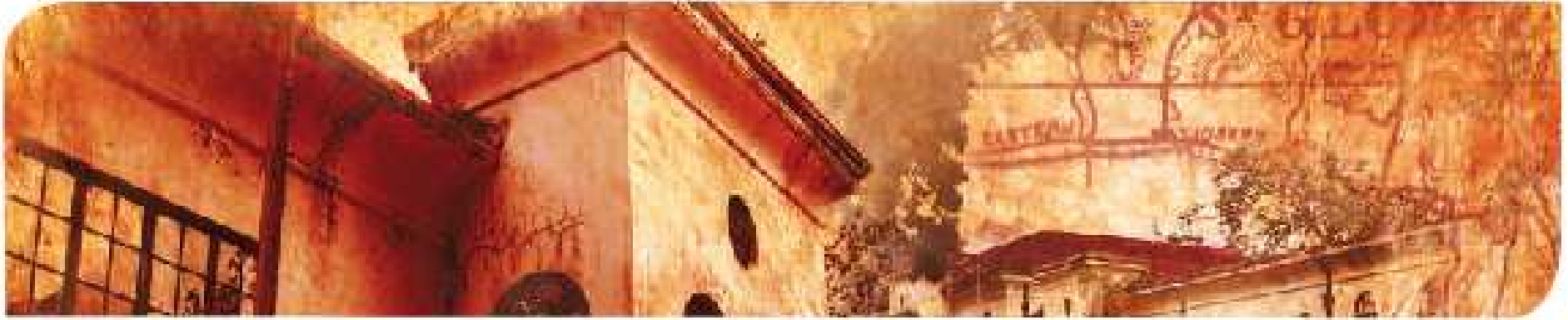


People

Over 80%



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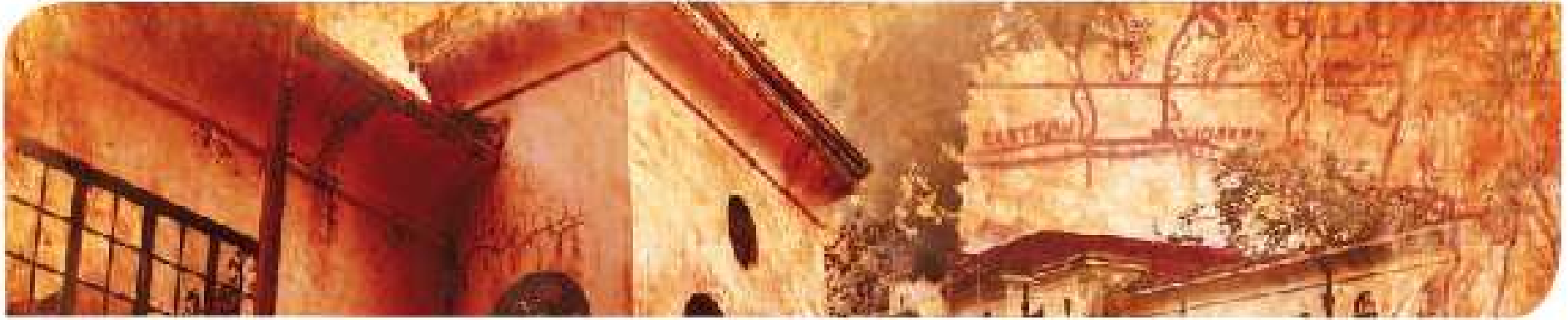


Discover what's possible

Daniel J. Fitzwilliam



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Corporate Social Responsibility



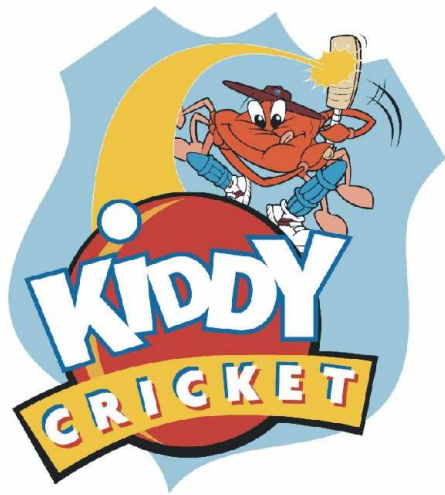
Scotiabank
TRINIDAD & TOBAGO
FOUNDATION

There when you need us



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Corporate Social Responsibility



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Corporate Social Responsibility



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Corporate Social Responsibility



More than
16,000
women
screened





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Recognition



**Champion Employers
in Country**



**Top 10
Companies for Females**



Scotiabank's Five-Point Strategy

1 Sustainable & Profitable Revenue Growth

2 Capital & Balance Sheet Management

Scotiabank's core purpose is:

To be the best at **helping customers** become financially **better off** by providing **practical advice** and **relevant solutions**.

5 Efficiency & Expense Management

3 Leadership

4 Prudent Risk Management & Appetite





Q1 2012 Highlights

- **Total Assets \$16.6B**
- **Profits after Tax up 6.1% to \$141.6MM**
- **EPS: 80.3 cents**
- **Dividend - 32 cents**
- **Strong Capital Ratio – 31.96%**
- **Adequate Cash Reserves \$1.2B**



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