



# Stockbrokers' Meeting 2010

Scotiabank's Hospitality Suite  
Queen's Park Oval  
Monday 13 December 2010

 OneTeam**OneGoal**

 Scotiabank

# Agenda

**Welcome, Opening Remarks  
and Introduction of Team**

**Mr. Richard P. Young**  
*Managing Director*  
*Scotiabank Trinidad and Tobago Limited*

**Financials**

**Mr. Adrian Lezama**  
*Assistant General Manager, Finance*  
*Scotiabank Trinidad and Tobago Limited*

**Performance Review**

**Mr. Richard P. Young**

**Questions**

**Closing Remarks**

**Mr. Richard P. Young**

**Refreshments**

 **OneTeamOneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 **Scotiabank**



**Mr. Richard P. Young**  
*Managing Director*  
*Scotiabank Trinidad and*  
*Tobago Limited*

# Stockbrokers' Meeting 2010

**Scotiabank's Hospitality Suite**  
**Queen's Park Oval**  
**Monday 13 December 2010**

 **OneTeamOneGoal**





**Financials –**  
**Mr. Adrian Lezama**  
*Assistant General Manager*  
*Finance*  
*Scotiabank Trinidad and*  
*Tobago Limited*

## **Stockbrokers' Meeting 2010**

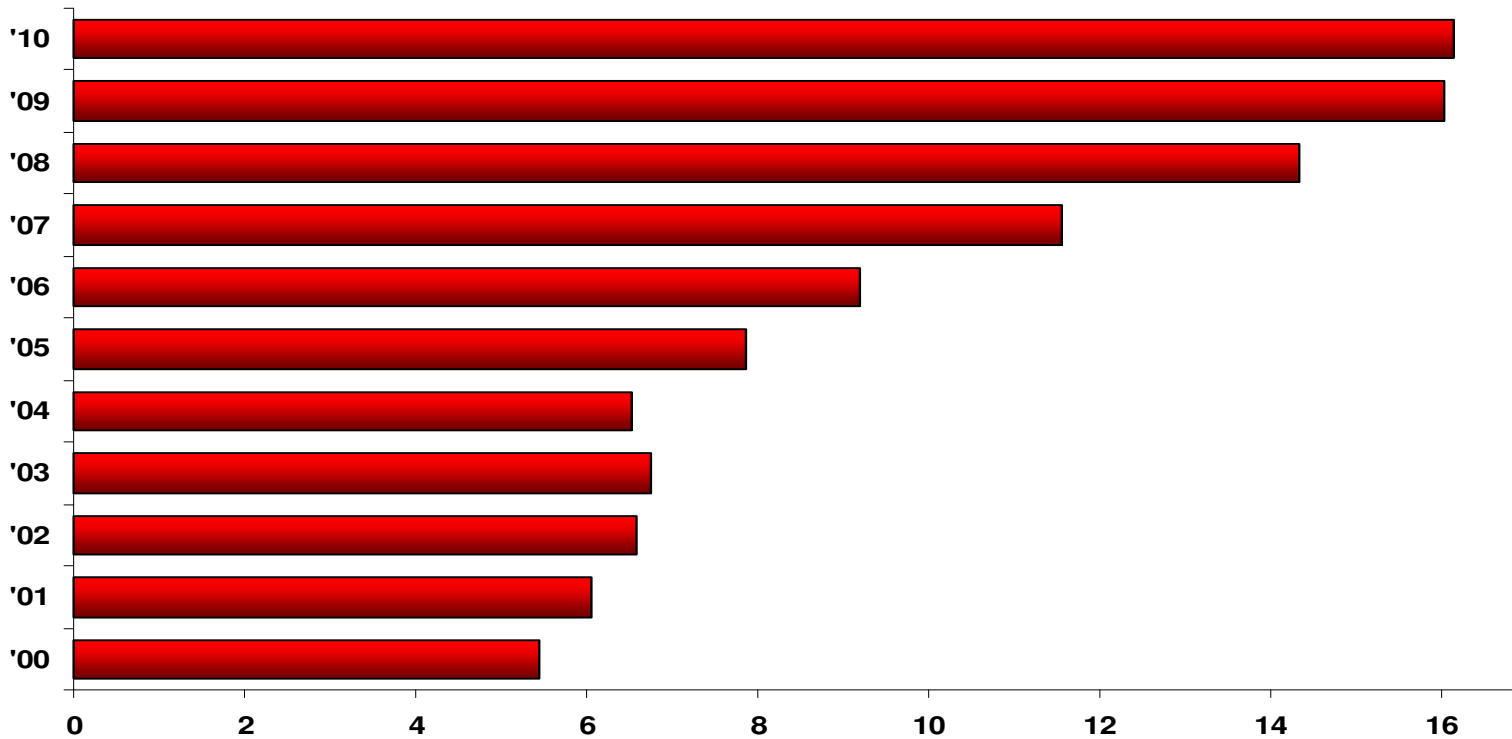
**Scotiabank's Hospitality Suite**  
**Queen's Park Oval**  
**Monday 13 December 2010**

 **OneTeamOneGoal**



# Strong Balance Sheet

10 Year CAGR 11.48%



\* Total Assets

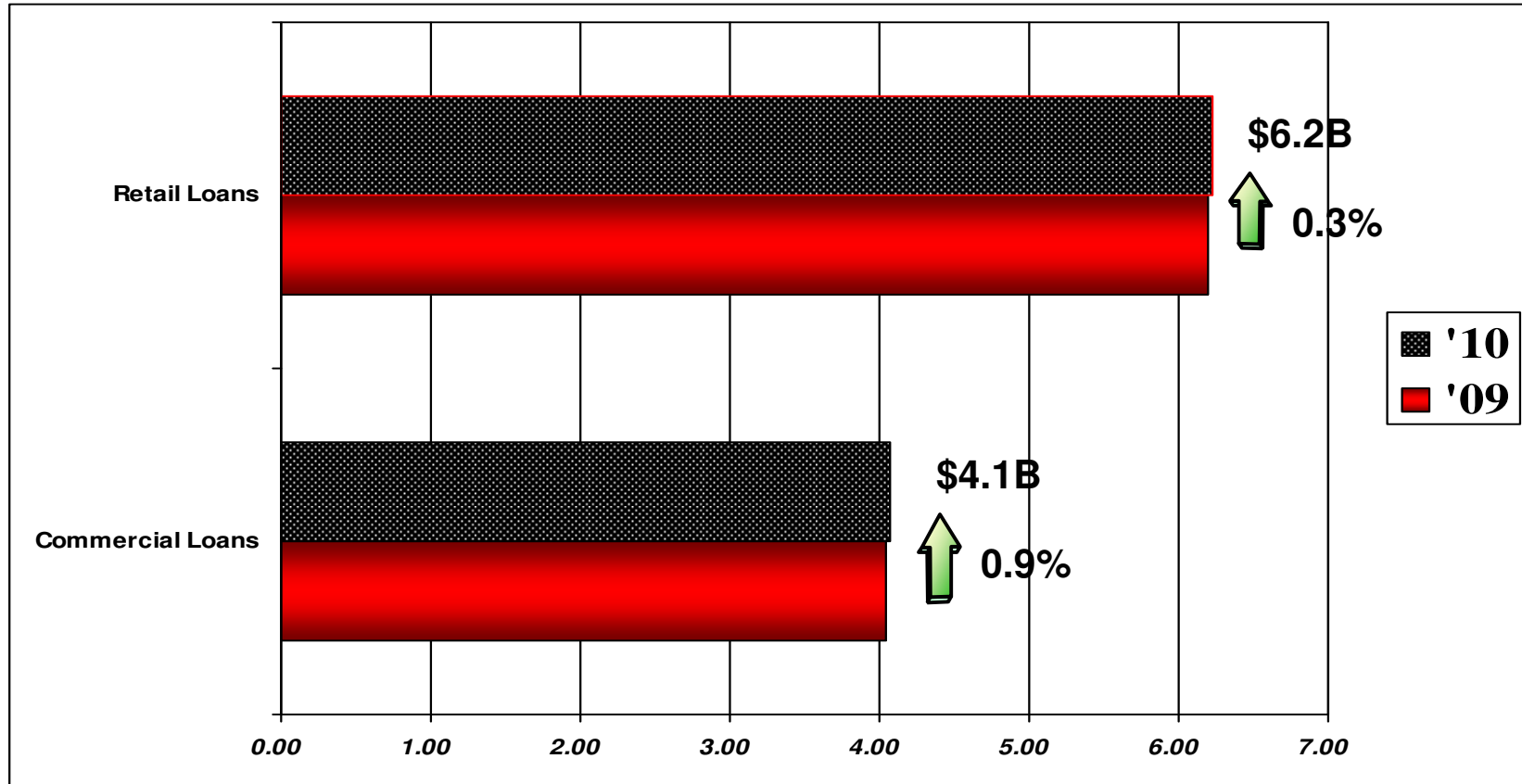
\$'Billion

 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



# Loan Growth



 OneTeamOneGoal

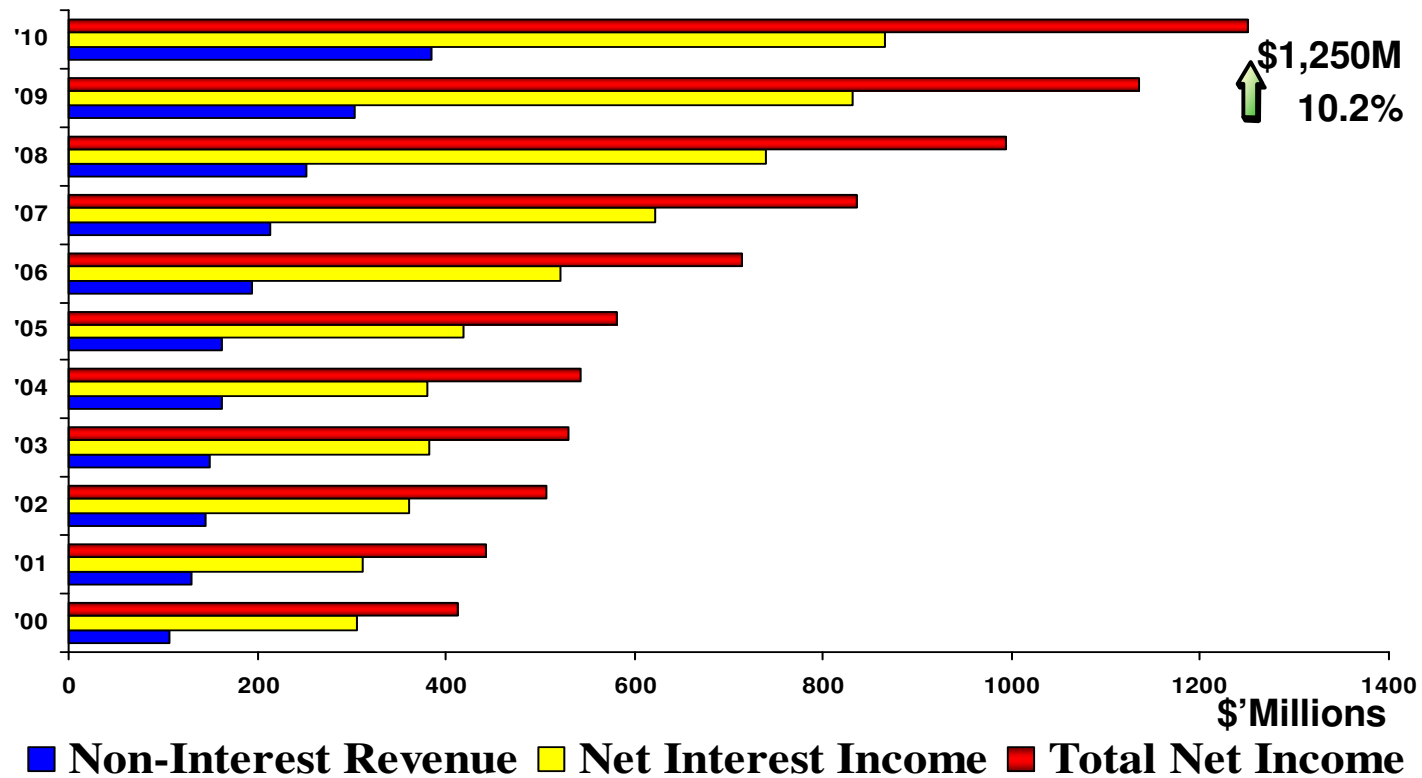
\$'Billion



Stockbroker's Meeting, Monday 13 December 2010

# Net Interest and Non-Interest Revenue

10 Year CAGR 11.72%



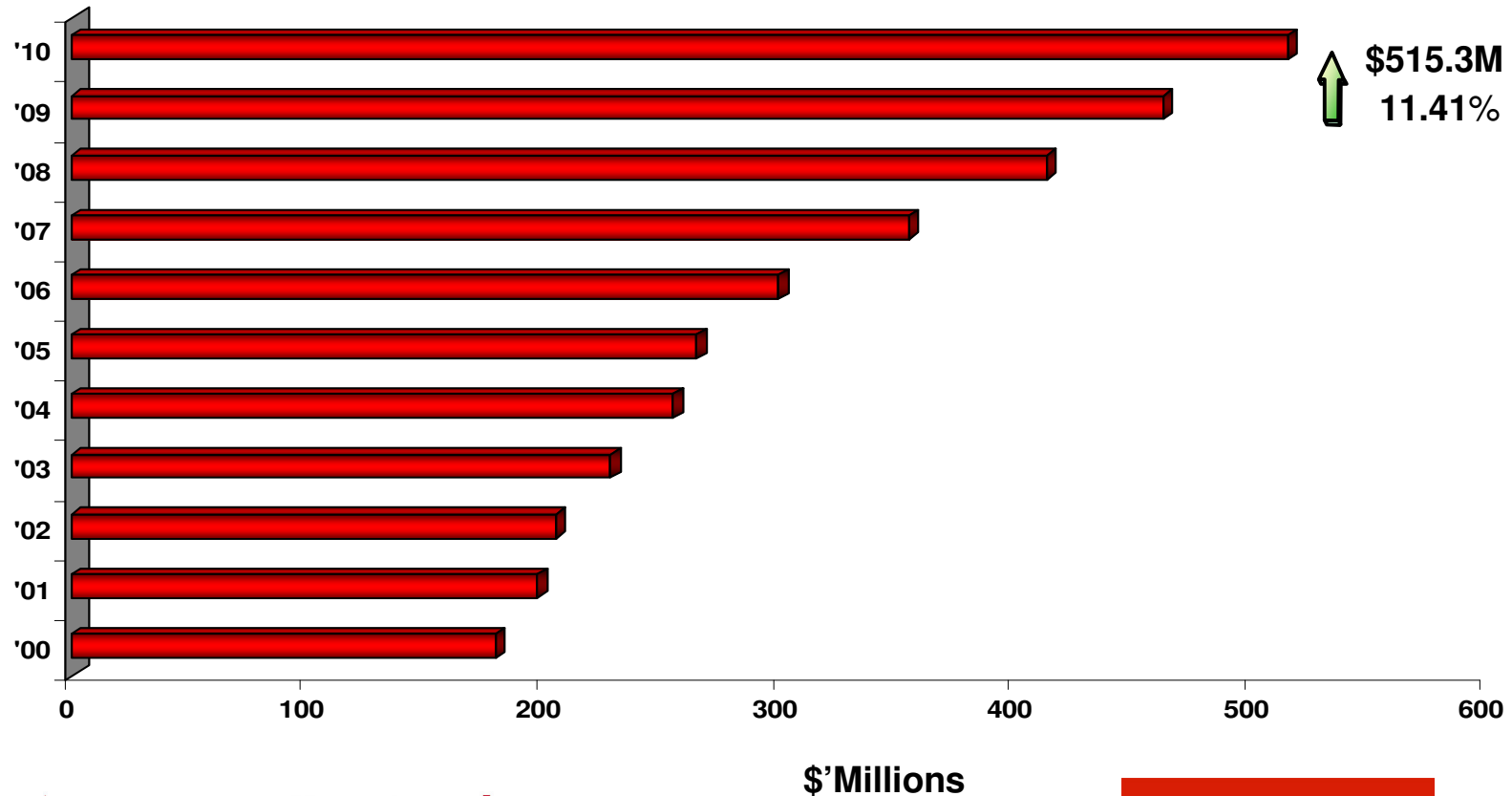
OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



# Total Expenses before Loan Losses

10 Year CAGR 11.11%

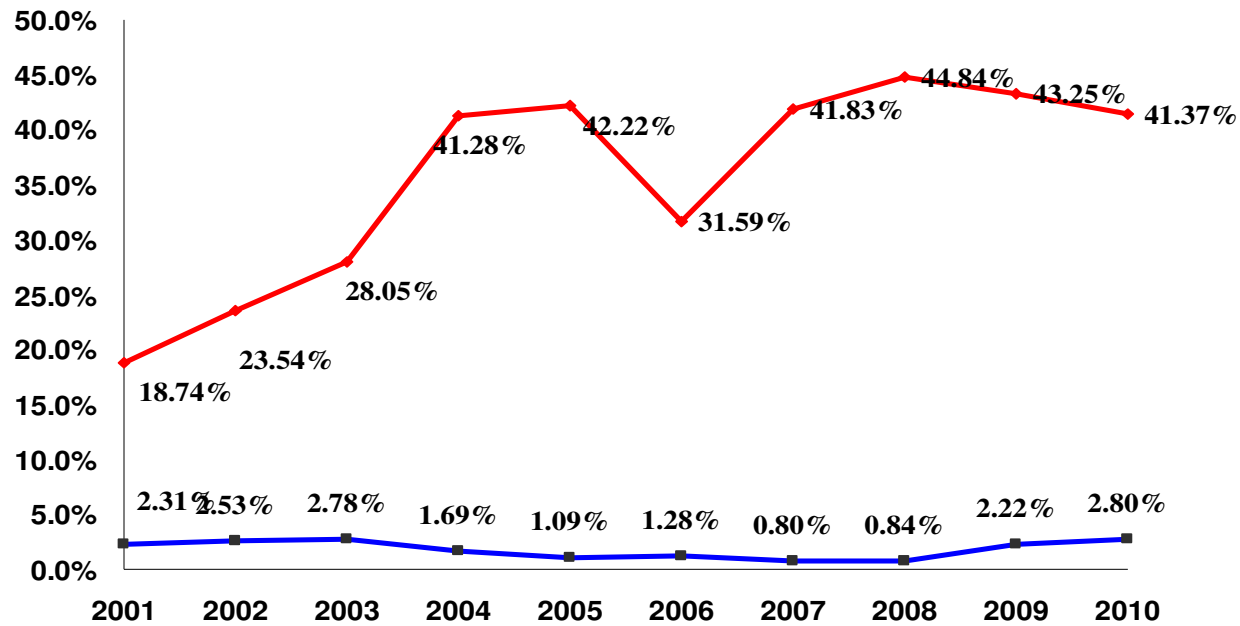


 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010

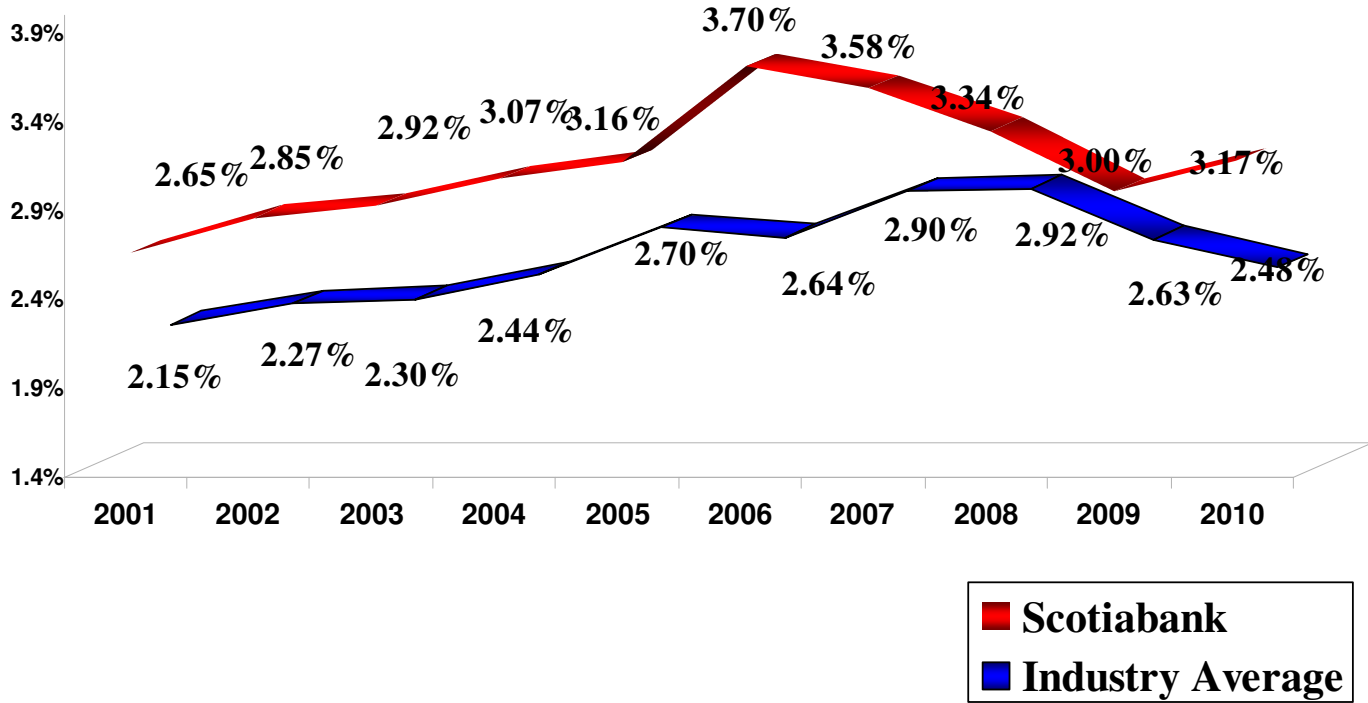


# Credit Quality



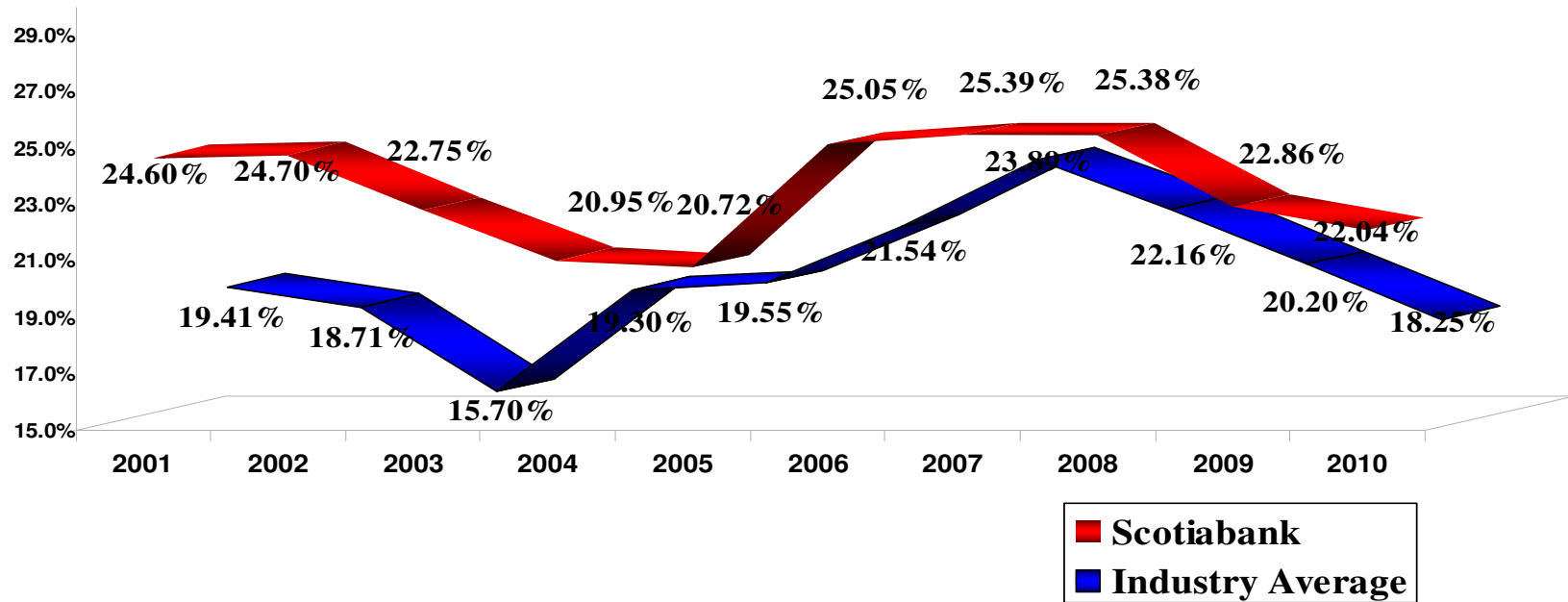
# Performance Ratios

## Return on Assets



# Performance Ratios

## Return on Equity



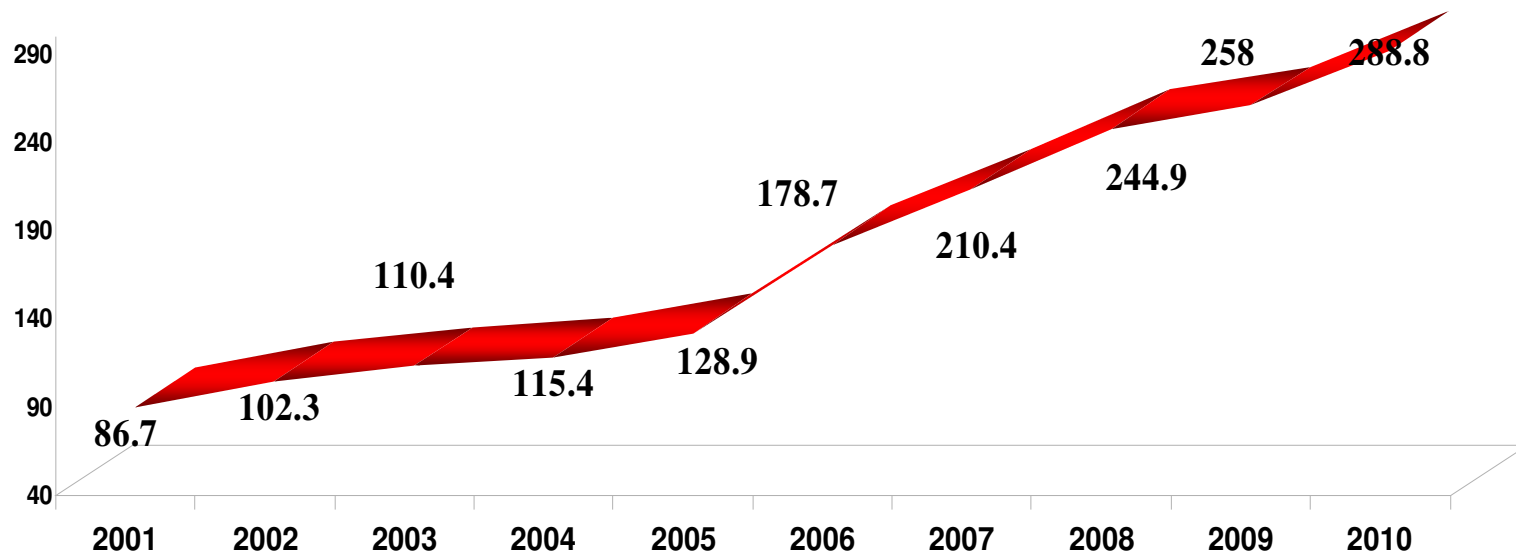
 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



# Earnings per Share

Cents



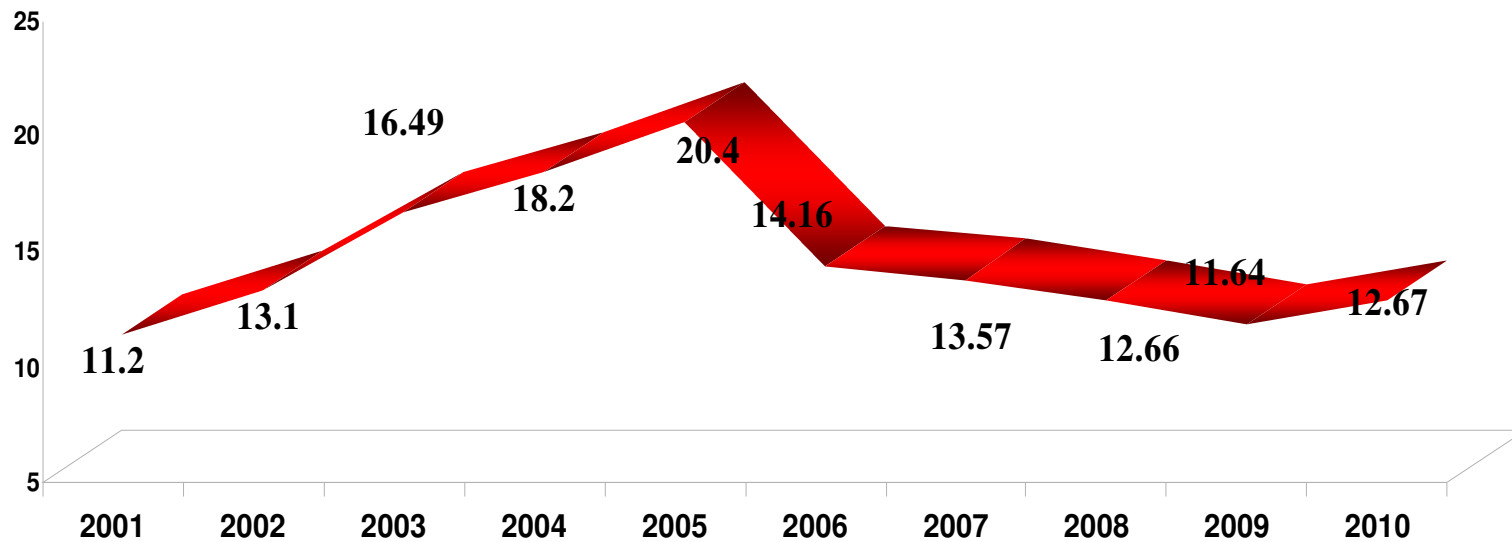
 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010

 Scotiabank

# Price to Earnings Ratio

Cents



 OneTeamOneGoal

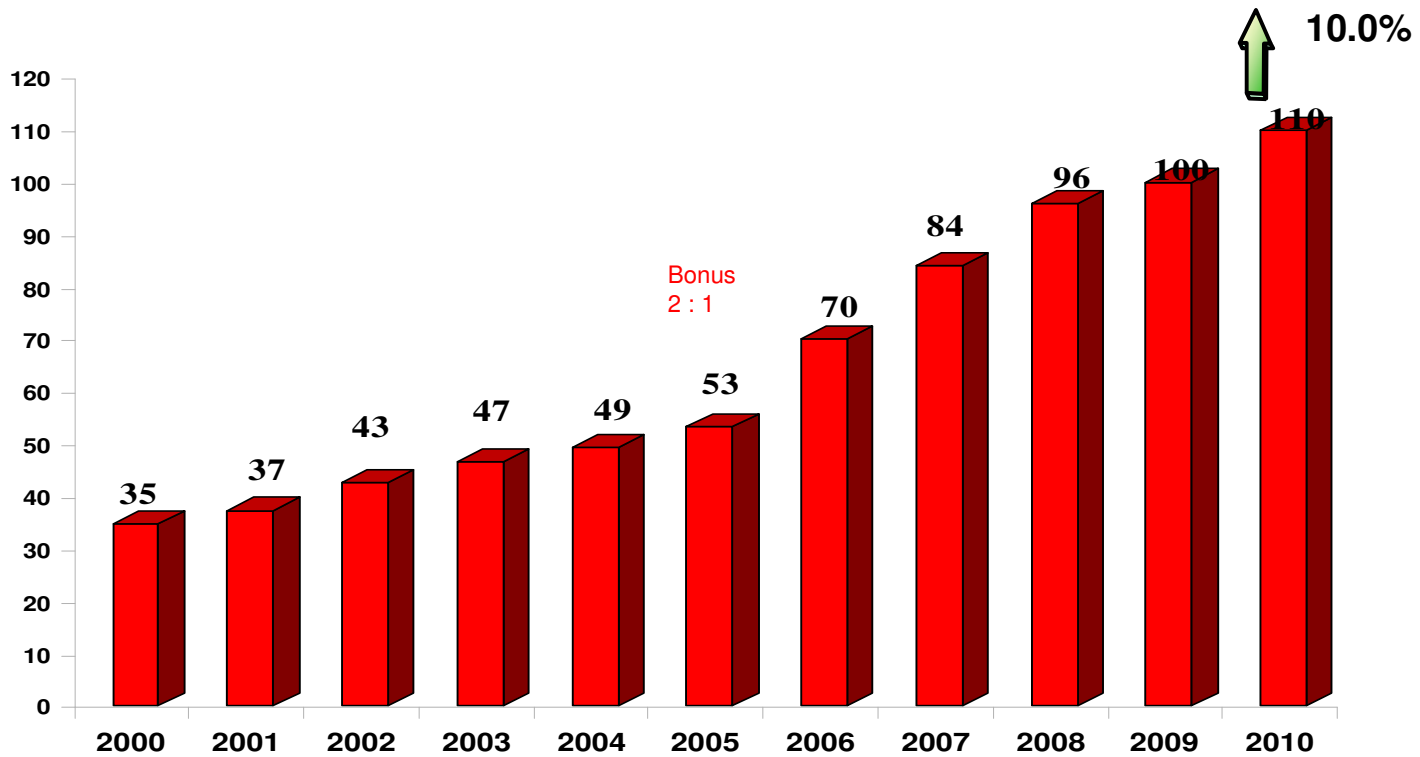
Stockbroker's Meeting, Monday 13 December 2010

 Scotiabank

# Consistent Dividend Growth

Cents

10 Year CAGR 12.24%



 OneTeamOneGoal

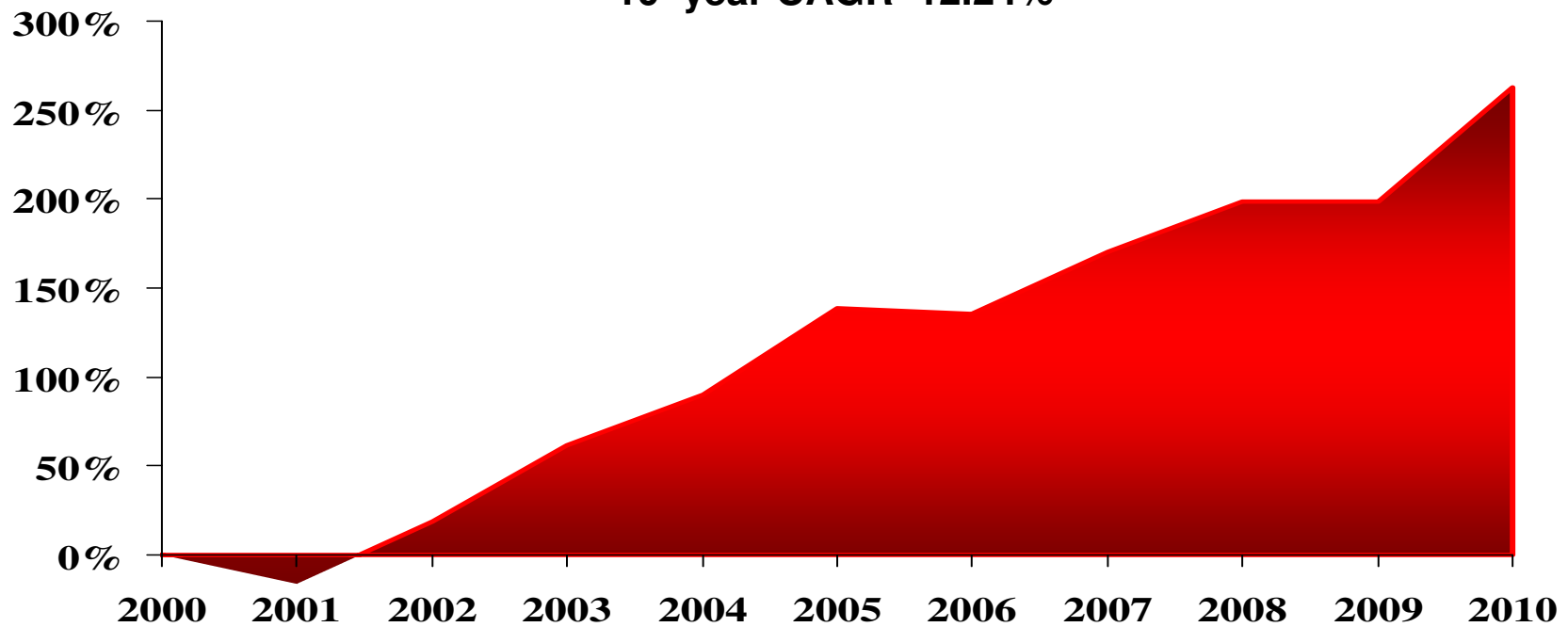
Stockbroker's Meeting, Monday 13 December 2010

 Scotiabank

# Return to Shareholders

Share price appreciation plus dividends received

**10 year CAGR 12.24%**



 **OneTeamOneGoal**

Stockbroker's Meeting, Monday 13 December 2010





# Stockbrokers' Meeting 2010

Scotiabank's Hospitality Suite  
Queen's Park Oval  
Monday 13 December 2010

 OneTeam**OneGoal**

 Scotiabank

## Core Purpose

**To be the best at helping  
customers become financially  
better off by providing relevant  
solutions to their unique needs.**

 OneTeam**OneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 **Scotiabank**

## Core Values

- ✓ **Integrity**
- ✓ **Respect**
- ✓ **Insight**
- ✓ **Commitment**
- ✓ **Spirit**

# The Scotia Way

**Customer comes first**

---

**Team is everything**

---

**We empower our people**

---

**Proud to serve our  
Communities**

 **OneTeamOneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 **Scotiabank**

## Our Overall Strategy

- ✓ **Revenue Growth**
- ✓ **Capital Management**
- ✓ **Leadership**
- ✓ **Prudent Risk Management**
- ✓ **Cost Containment**

# Strategic Initiatives



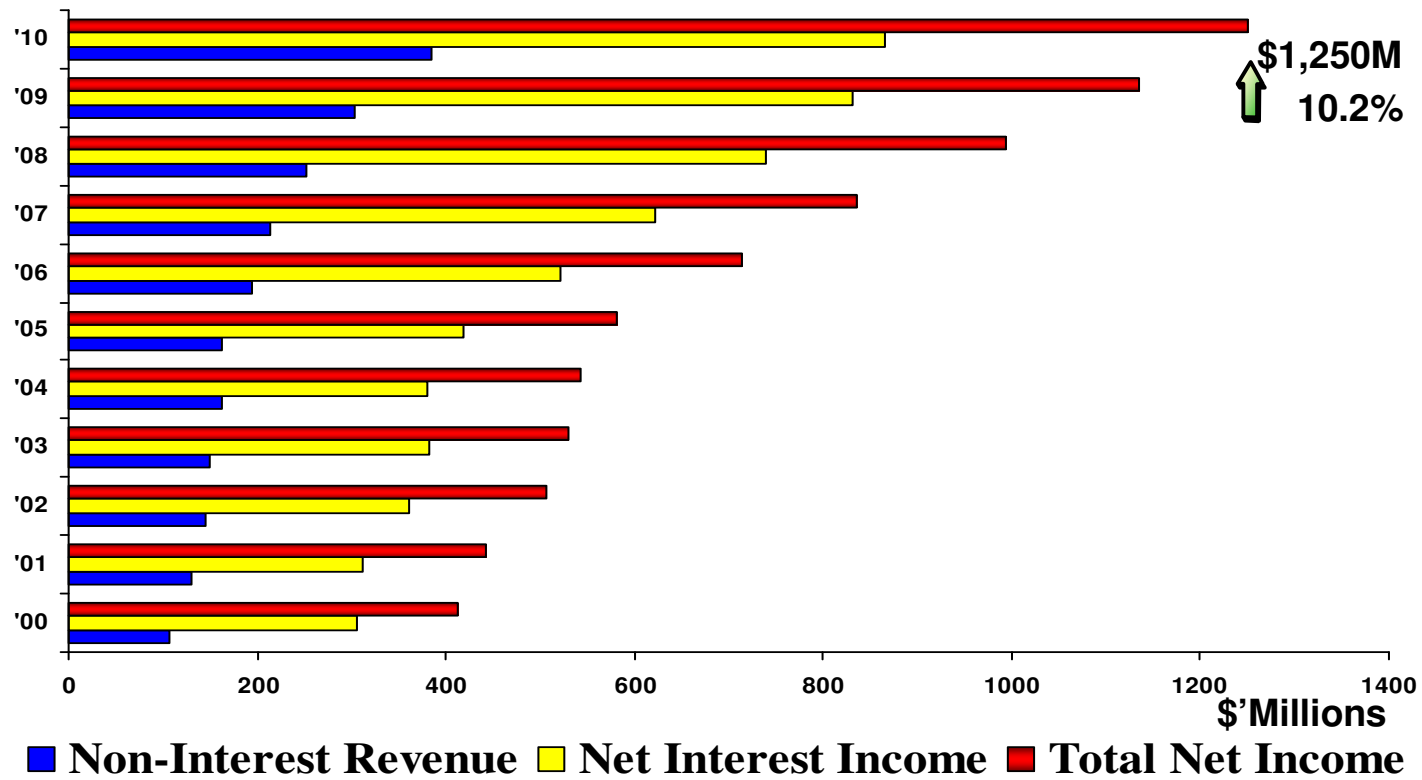
 **OneTeamOneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 **Scotiabank**

# Revenue Growth

10 Year CAGR 11.72%



 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



## Complementary Business

***Strong contributions by:***

- ✓ **ScotiaLife Trinidad and Tobago Limited**
- ✓ **Scotiast Trust and Merchant Bank  
Trinidad and Tobago Limited**

 **OneTeamOneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 **Scotiabank**

# Capital Management

## Return on Assets

<b>Scotiabank</b>	<b>3.17%</b>
<b>Industry</b>	<b>2.48%</b>

## Return on Equity

<b>Scotiabank</b>	<b>22.04%</b>
<b>Industry</b>	<b>18.25%</b>

## Capital Adequacy Ratio

<b>Scotiabank</b>	<b>27.42%</b>
<b>Minimum Regulatory</b>	<b>8.00%</b>

## Leadership – Core priority and key success factor

### Employee Development in various forms:

- ✓ Suite of training programmes – on-line & classroom (82% in 2010)
- ✓ Fundamentals of Coaching Excellence
- ✓ Mentorship Programme
- ✓ Employee Development Plans for 100% of staff
- ✓ Scotiabank Women's Network
- ✓ Launch of Regional Caribbean Associate Trainee Programme

# Communication - Town Hall

Employee Engagement ← Growth → Minimize Turnover

Goal Alignment

Sharing the Vision

Strategy Sharing

Emotional Bonding

Staying Connected to Staff

Open Two-Way Communication

One Team One Goal

 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010

 Scotiabank

# Our External Reputation

## ONLY BANK TO RECEIVE THESE AWARDS:

- ✓ 2010 Bank of the Year – The Banker (also in 2008)
- ✓ 2010 Best Emerging Bank Award – Global Finance
- ✓ 2010 Best Internet Bank Award – Global Finance
- ✓ 2010 Champion Employer of the Year Award (also in 2008)
- ✓ 2009 Winner National Safety Awards
- ✓ 2009 Team Finalist – Corporate Social Responsibility – Recognizing the Value of People
- ✓ Top 5 Company for Female Executives



 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



 Scotiabank

# Corporate Social Responsibility

- **SBTT Foundation**

- Set up in 2008 to manage a philanthropic programme for the Scotiabank Group
- Allocated TT\$15 million over the next 5 years towards children's wellbeing, Women Against Breast Cancer Programme, Sport & Culture and General Philanthropy

- **Scotiabank Bright Future Programme**

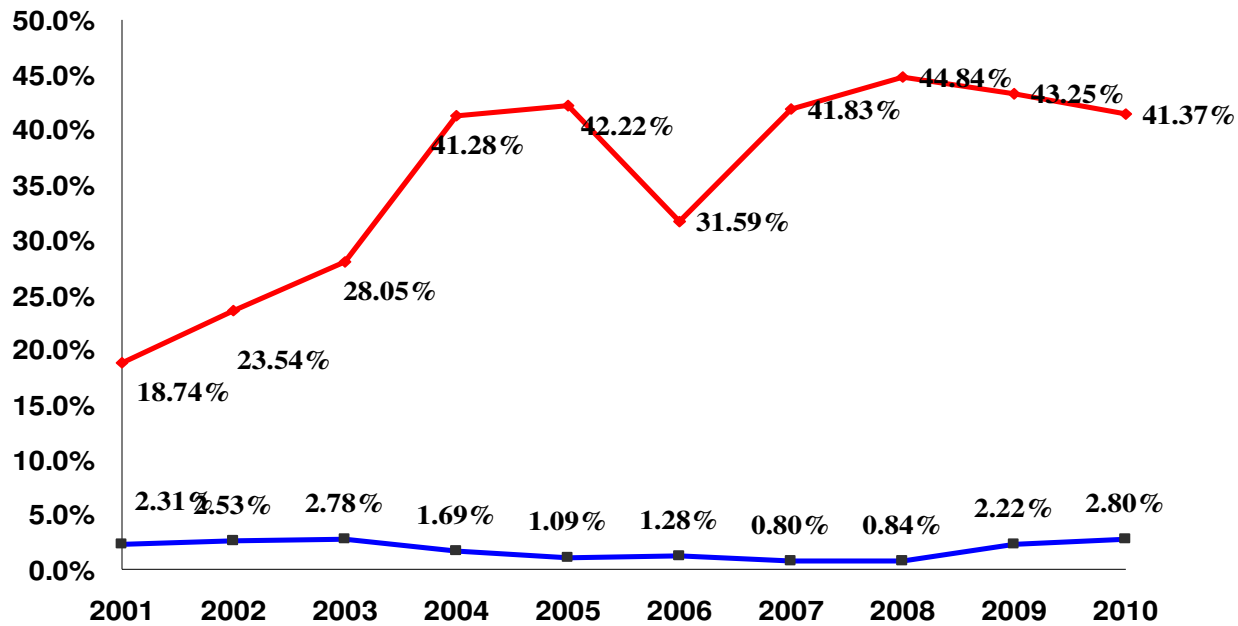
- UWI Scholarships, Kiddy Cricket, Annual Schools' Table Tennis Tournament, Youth Public Relations Campaign
- CSR Branch Campaign / Youth Initiatives in Communities – provides funding to all Bank Branches to do a project of their choice in their communities



Stockbroker's Meeting, Monday 13 December 2010



# Prudent Risk



■ NAL/ Total Loans      ◆ LLP/NAL

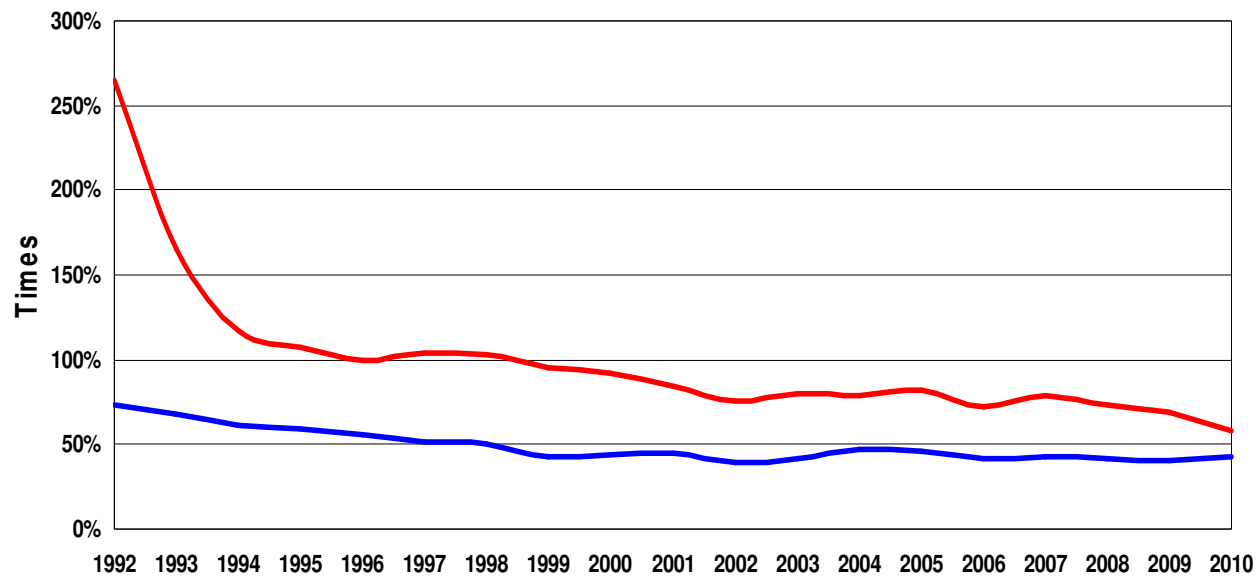


Stockbroker's Meeting, Monday 13 December 2010



# Cost Containment

## Productivity Ratio



57.96%  
Personnel

42.21%  
Total Exps.

— TOTAL EXPS/TOTAL REV. — PERSONNEL/NIR

 OneTeamOneGoal

Stockbroker's Meeting, Monday 13 December 2010



## **Cost Containment – Shared Services**

### **Centres of Excellence**

**Regional hub for Caribbean South**

- ✓ **Processing Support Centre**
- ✓ **Lending Support Unit**
- ✓ **Business Support Centre**
- ✓ **Centralised Retail Collections Unit**
- ✓ **Cash Processing Unit**

### **Increased Efficiency**

# Going Forward



 OneTeam**OneGoal**

Stockbroker's Meeting, Monday 13 December 2010

 Scotiabank

## Our Overall Strategy

- ✓ **Revenue Growth**
- ✓ **Capital Management**
- ✓ **Leadership**
- ✓ **Prudent Risk Management**
- ✓ **Cost Containment**



**Thank you**

# **Stockbrokers' Meeting 2010**

**Scotiabank's Hospitality Suite  
Queen's Park Oval  
Monday 13 December 2010**

 **OneTeamOneGoal**

