



SUPPLEMENTARY FINANCIAL INFORMATION

APRIL 30, 2000

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THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999 (1)	1998
	Q2	Q1	Q4 (1)	Q3	Q2	Q1	Q4	Q3	Q2		
HIGHLIGHTS											
Operating Performance:											
Net Income (\$MM)	465	416	402	397	384	368	359	358	346	1,551	1,394
EPS (\$)	0.88	0.79	0.76	0.75	0.73	0.69	0.67	0.68	0.66	2.93	2.64
Cash EPS (\$) (2)	0.90	0.80	0.77	0.76	0.74	0.70	0.69	0.69	0.67	2.97	2.69
ROE (%)	17.7	15.9	15.3	15.3	15.7	14.8	14.8	15.5	16.0	15.3	15.3
Cash ROE (%) (2)	18.0	16.1	15.6	15.6	16.0	15.1	15.0	15.8	16.3	15.6	15.6
ROA (%)	0.80	0.72	0.70	0.71	0.68	0.62	0.62	0.66	0.67	0.68	0.65
Productivity Ratio (%)	58.0	58.6	59.8	60.4	61.0	56.1 (3)	60.9	60.7	59.9	59.3	60.4
Balance Sheet:											
Total Assets (\$B)	244.8	232.4	222.7	227.4	221.5	232.5	233.6	222.7	211.9	222.7	233.6
Loans and Acceptances (\$B)	168.5	160.3	155.0	157.1	153.1	160.5	159.4	154.9	147.0	155.0	159.4
Deposits (\$B)	169.1	162.6	156.6	156.5	152.6	165.2	166.4	156.3	149.2	156.6	166.4
Common Equity (\$B)	10.3	9.9	9.6	9.8	9.4	9.2	9.0	8.8	8.4	9.6	9.0
Net Impaired Loans (\$MM)	(131)	(181)	(156)	342	305	288	421	420	439	(156)	421
- % of Loans and Acceptances	(0.1)	(0.1)	(0.1)	0.2	0.2	0.2	0.3	0.3	0.3	(0.1)	0.3
Capital Ratios (%):											
Tier 1	8.4	8.0	8.1	8.0	7.8	7.2	7.2	6.9	6.8	8.1	7.2
Total	12.0	11.7	11.9	11.5	11.2	10.6	10.6	10.4	10.3	11.9	10.6
Common Equity to Risk Assets	7.0	6.9	6.9	6.9	6.7	6.1	6.0	5.7	5.8	6.9	6.0
Other Information:											
Employees	42,270	42,527	40,894	41,251	41,545	42,274	42,046	42,461	41,880	40,894	42,046
Branches and Offices	1,712	1,732	1,654	1,658	1,678	1,702	1,741	1,742	1,746	1,654	1,741
Branches in Canada	1,153	1,173	1,178	1,187	1,210	1,236	1,274	1,282	1,288	1,178	1,274
ABMs	2,645	2,527	2,322	2,300	2,283	2,284	2,244	2,194	2,145	2,322	2,244
Senior Debt Credit Ratings:											
Standard & Poor's	A+	A+	A+	A+	A+	AA-	AA-	AA-	AA-	A+	AA-
Moody's	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

(1) Refer to Note 20 of the 1999 Consolidated Financial Statements.

(2) Excludes goodwill and intangibles.

(3) 58.3% excluding special gain of \$77MM in Q1/99.

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SHARE INFORMATION

Valuation:

Book Value per Share (\$)

Share Price (\$) - High

- Low

- Close

Share Price (Closing) as % Book Value

Price (Closing)/Earnings Ratio (X) (1)

Dividends:

Preferred Dividends Paid (\$MM)

Common Dividends Paid (\$MM)

Common Dividends/Share (\$)

Payout Ratio (%)

Dividend Yield (%)

Other:

Number of Common Shares Outstanding
at Period End (MM)

Average Number of Common Shares
Outstanding (MM)

Market Capitalization (\$MM)

	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999	1998
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
Book Value per Share (\$)	20.71	19.92	19.49	19.78	19.01	18.71	18.37	17.81	17.06	19.49	18.37
Share Price (\$) - High	34.15	34.10	34.25	35.10	36.90	36.30	34.00	40.75	44.70	36.90	44.70
- Low	26.05	26.80	28.60	30.00	30.10	29.75	22.80	33.45	32.33	28.60	22.80
- Close	33.75	29.55	33.60	31.35	34.65	32.50	32.20	33.95	39.25	33.60	32.20
Share Price (Closing) as % Book Value	163.0	148.3	172.4	158.5	182.3	173.7	175.3	190.6	230.1	172.4	175.3
Price (Closing)/Earnings Ratio (X) (1)	10.6	9.8	11.5	11.0	12.5	12.0	12.2	11.2	12.7	11.5	12.2
Preferred Dividends Paid (\$MM)	27	27	27	27	27	27	27	24	23	108	97
Common Dividends Paid (\$MM)	119	118	118	104	104	103	99	98	98	429	393
Common Dividends/Share (\$)	0.24	0.24	0.24	0.21	0.21	0.21	0.20	0.20	0.20	0.87	0.80
Payout Ratio (%)	27.1	30.5	31.6	28.0	29.0	30.3	29.7	29.4	30.4	29.7	30.3
Dividend Yield (%)	3.2	3.2	3.1	2.6	2.5	2.5	2.8	2.2	2.1	2.7	2.4
Number of Common Shares Outstanding at Period End (MM)	495.2	494.7	494.3	493.8	493.3	492.8	492.1	491.8	491.0	494.3	492.1
Average Number of Common Shares Outstanding (MM)	494.8	494.3	493.9	493.4	492.9	492.3	491.8	491.3	490.6	493.1	490.9
Market Capitalization (\$MM)	16,714	14,617	16,607	15,481	17,092	16,015	15,845	16,695	19,270	16,607	15,845

(1) based on trailing 4 quarters' EPS.

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	QUARTERLY TREND									FULL YEAR		
	2000		1999				1998			1999 (1)	1998	
	Q2	Q1	Q4 (1)	Q3	Q2	Q1	Q4	Q3	Q2			
CONSOLIDATED STATEMENT OF INCOME (\$ MM)												
Interest Income	3,643	3,509	3,359	3,257	3,319	3,536	3,556	3,359	3,170	13,471	13,091	
Interest Expense	2,380	2,351	2,187	2,101	2,157	2,354	2,405	2,240	2,088	8,799	8,714	
Net Interest Income	1,263	1,158	1,172	1,156	1,162	1,182	1,151	1,119	1,082	4,672	4,377	
Provision for Credit Losses	177	135	159	108	109	259 (2)	124	123	224 (3)	635 (2)	595 (3)	
Net Interest Income after Provision for Credit Losses	1,086	1,023	1,013	1,048	1,053	923	1,027	996	858	4,037	3,782	
Other Income	988	822	840	786	750	807	690	713	798	3,183	2,858	
Net Interest and Other Income	2,074	1,845	1,853	1,834	1,803	1,730	1,717	1,709	1,656	7,220	6,640	
Total Non-interest Expenses	1,332	1,186	1,236	1,196	1,188	1,136	1,143	1,133	1,145	4,756	4,446	
Net Income before Taxes and Non-controlling Interest	742	659	617	638	615	594	574	576	511	2,464	2,194	
Provision for Income Taxes	263	232	206	228	218	215	204	207	158	867	762	
Non-controlling Interest	14	11	9	13	13	11	11	11	7	46	38	
Net Income	465	416	402	397	384	368	359	358	346	1,551	1,394	

**CONSOLIDATED STATEMENT OF
SHAREHOLDERS' EQUITY (\$MM)**

Balance at Beginning of Period	11,627	11,406	11,541	11,151	10,996	10,814	10,532	9,852	9,657	10,814	9,398
Net Issue of Shares - Preferred	-	-	-	-	-	-	-	300	2	-	307
- Common	14	11	13	12	14	14	9	19	17	53	58
Net Income	465	416	402	397	384	368	359	358	346	1,551	1,394
Dividends - Preferred	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(24)	(23)	(108)	(97)
- Common	(119)	(118)	(118)	(104)	(104)	(103)	(99)	(98)	(98)	(429)	(393)
Net Unrealized Foreign Exchange Gains and Losses	74	(61)	(90)	112	(112)	(70)	40	130	(49)	(160)	152
Net Costs of Share Issue and Redemption and Other Increase in General Provision for Credit Losses, net of Taxes of \$236MM	(4)	-	(1)	-	-	-	-	(5)	-	(1)	(5)
	-	-	(314)	-	-	-	-	-	-	(314)	-
Balance at End of Period	12,030	11,627	11,406	11,541	11,151	10,996	10,814	10,532	9,852	11,406	10,814

(1) Refer to Note 20 of the 1999 Consolidated Financial Statements.

(2) includes an addition to general provision of \$150MM in Q1/99.

(3) includes an addition to general provision of \$100MM in Q2/98.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND						FULL YEAR
	2000		1999				1999
	Q2	Q1	Q4	Q3	Q2	Q1	
<u>BUSINESS LINE RESULTS (\$MM)</u>							
<u>Domestic (1):</u>							
Net Interest Income (TEB)	724	714	702	696	684	696	2,778
Other Income	438	420	368	372	380	352	1,472
Provision for Credit Losses	(65)	(71)	(36)	(82)	(82)	(69)	(269)
Non-interest Expenses	(759)	(745)	(758)	(721)	(721)	(703)	(2,903)
Income Taxes and Other	(135)	(129)	(109)	(108)	(104)	(108)	(429)
Net Income	203	189	167	157	157	168	649
Average Earning Assets (\$ billions)	89	88	88	86	85	84	86
<u>International Banking:</u>							
Net Interest Income (TEB)	342	292	294	263	279	247	1,083
Other Income	108	95	84	109	106	103	402
Provision for Credit Losses	(47)	(42)	(11)	(24)	(29)	(51)	(115)
Non-interest Expenses	(252)	(218)	(228)	(216)	(214)	(212)	(870)
Income Taxes and Other	(56)	(51)	(56)	(49)	(62)	(37)	(204)
Net Income	95	76	83	83	80	50	296
Average Earning Assets (\$ billions)	31	27	27	26	26	26	26

(1) Includes Wealth Management.

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	QUARTERLY TREND						FULL YEAR
	2000		1999				1999
	Q2	Q1	Q4	Q3	Q2	Q1	
<u>BUSINESS LINE RESULTS (cont'd) (\$MM)</u>							
Scotia Capital:							
Net Interest Income (TEB)	306	290	319	293	292	296	1,200
Other Income	272	203	265	225	210	274	974
Provision for Credit Losses	(79)	(35)	(117)	(19)	(8)	8	(136)
Non-interest Expenses	(237)	(181)	(205)	(206)	(197)	(188)	(796)
Income Taxes and Other	(100)	(114)	(104)	(117)	(118)	(158)	(497)
Net Income	162	163	158	176	179	232	745
Average Earning Assets (\$ billions)	98	95	92	92	100	104	97
Other (1):							
Net Interest Income (2)	(109)	(138)	(143)	(96)	(93)	(57)	(389)
Other Income	170	104	123	80	54	78	335
Provision for Credit Losses	14	13	5	17	10	(147)	(115)
Non-interest Expenses	(84)	(42)	(45)	(53)	(56)	(33)	(187)
Income Taxes and Other (2)	14	51	54	33	53	77	217
Net Income	5	(12)	(6)	(19)	(32)	(82)	(139)
Average Earning Assets (\$ billions)	18	20	19	19	19	22	20

(1) represents corporate adjustments and smaller operating segments including Group Treasury.

(2) includes elimination of the tax-exempt income gross-up reported in net interest income and provision for income taxes in the three business segments reported above and on page 4.

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	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999	1998
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
REVENUE AND OTHER INFORMATION											
Revenue (\$MM):											
Net Interest Income	1,263	1,158	1,172	1,156	1,162	1,182	1,151	1,119	1,082	4,672	4,377
TEB	47	44	54	37	36	36	35	33	32	163	129
Net Interest Income (TEB)	1,310	1,202	1,226	1,193	1,198	1,218	1,186	1,152	1,114	4,835	4,506
Other Income	988	822	840	786	750	807	690	713	798	3,183	2,858
Total Revenue (TEB)	2,298	2,024	2,066	1,979	1,948	2,025	1,876	1,865	1,912	8,018	7,364
Net Interest Income (TEB) as % of Average Total Assets	2.25	2.08	2.15	2.12	2.13	2.04	2.06	2.13	2.17	2.11	2.11
Net Interest Income (TEB) as % of Average Earning Assets	2.58	2.38	2.47	2.45	2.47	2.37	2.41	2.45	2.49	2.44	2.43
Trading Revenue (TEB) (\$MM):											
Other Income:											
Securities	58	6	3	8	23	33	(61)	(18)	29	67	(48)
Foreign Exchange/Derivatives/Other	49	37	65	67	47	45	38	36	47	224	148
Subtotal	107	43	68	75	70	78	(23)	18	76	291	100
Net Interest Income	28	29	27	19	20	19	13	15	18	85	58
Total Trading Revenue	135	72	95	94	90	97	(10)	33	94	376	158
Securitized Assets (\$MM)											
Securitized during the Quarter											
Residential Mortgages (amortizing)	-	-	-	-	2,505	-	-	-	-	-	-
ScotiaLine (revolving)	1,319	-	905	-	-	-	-	-	-	-	-
Auto Loans (amortizing)	-	-	1,036	-	-	-	-	-	-	-	-
Credit Cards (revolving)	-	-	-	-	990	-	1,000	-	-	-	-
Collateralized Loan Obligations (revolving)	-	-	-	-	3,947	-	-	-	-	-	-
Outstanding at Period End	11,749	10,638	11,048	9,556	9,805	2,908	2,962	2,198	2,519		

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	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999	1998
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
REVENUE AND OTHER INFORMATION (cont'd)											
Assets under Administration (\$B):											
Institutional Trust and Custodial Services	47.9	48.4	45.8	44.5	44.1	39.2	37.7	38.6	37.6	45.8	37.7
Personal Trust and Custodial Services	93.9	86.6	82.9	80.9	79.1	75.4	69.1	71.3	72.3	82.9	69.1
Retail Mutual Funds	9.8	9.2	8.8	9.0	8.8	8.5	8.0	9.0	8.9	8.8	8.0
Serviced Mortgages	3.5	3.6	3.9	4.2	4.4	2.2	2.6	2.9	3.0	3.9	2.6
Total	155.1	147.8	141.4	138.6	136.4	125.3	117.4	121.8	121.8	141.4	117.4
Assets under Management (\$B)											
Institutional	1.8	1.7	1.6	1.9	2.2	2.5	2.0	2.1	2.0	1.6	2.0
Personal	8.1	7.9	7.5	7.4	7.3	7.0	6.8	7.2	7.2	7.5	6.8
Retail Mutual Funds	7.7	7.2	7.1	7.0	7.4	6.6	4.7	5.1	5.2	7.1	4.7
Total	17.6	16.8	16.2	16.3	16.9	16.1	13.5	14.4	14.4	16.2	13.5
Effective Tax Rate (%):											
	35.4	35.2	33.4	35.7	35.5	36.2	35.5	35.9	30.9	35.2	34.7

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	QUARTERLY TREND									FULL YEAR			
	2000		1999				1998			1999	1998		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2				
OTHER INCOME (\$MM)													
Deposit and Payment Services													
Deposit Services	105	104	101	103	99	99	98	96	92	402	372		
Card Revenues	30	33	32	32	30	39	47	50	44	133	184		
Other Payment Services	19	18	17	17	17	16	15	16	16	97	63		
Total Deposit and Payment Services	154	155	150	152	146	154	160	162	152	602	619		
Investment Management and Trust													
Retail Brokerage	124	90	64	65	77	67	57	72	91	273	286		
Mutual Funds	31	30	29	29	28	29	28	32	30	115	117		
Investment Management and Custody	28	27	28	22	24	23	24	22	20	97	86		
Personal and Corporate Trust	36	33	32	28	31	28	27	29	26	119	107		
Total Investment Management and Trust	219	180	153	144	160	147	136	155	167	604	596		
Credit Fees													
Commitment and Other Credit Fees	111	131	126	108	101	103	117	98	97	438	397		
Acceptance Fees	30	28	28	28	27	22	21	19	17	105	75		
Total Credit Fees	141	159	154	136	128	125	138	117	114	543	472		
Investment Banking													
Underwriting Fees and Brokerage Commissions	67	47	82	68	62	56	57	81	75	268	287		
Trading Revenue	107	43	68	75	70	78	(23)	18	76	291	100		
Foreign Exchange other than Trading	44	45	36	38	37	36	36	31	31	147	125		
Total Investment Banking	218	135	186	181	169	170	70	130	182	706	512		
Net Gain (Loss) on Investment Securities	147	71	102	89	37	38	74	65	106	266	322		
Other Fees and Revenues													
Securitization Revenues	49	55	42	45	39	29	10	9	9	155	38		
Other	60	67	53	61	71	67	77	75	68	252	274		
Total Other Fees and Revenues	109	122	95	106	110	96	87	84	77	407	312		
Subtotal	988	822	840	808	750	730	665	713	798	3,128	2,833		
(Write Down)/Special Gains/Gains on Sale of Businesses	-	-	-	(22)	-	77	25	-	-	55	25		
Total Other Income	988	822	840	786	750	807	690	713	798	3,183	2,858		
% of Average Assets	1.70	1.42	1.47	1.40	1.33	1.35	1.20	1.32	1.55	1.39	1.33		
% of Net Revenue (TEB)	43.0	40.6	40.7	39.7	38.5	39.9	36.8	38.2	41.7	39.7	38.8		

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	QUARTERLY TREND									FULL YEAR		
	2000		1999				1998			1999	1998	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2			
NON-INTEREST EXPENSES (\$MM)												
Compensation												
Salaries	670	585	582	583	576	556	561	551	567	2,297	2,193	
Benefits	91	82	73	96	83	78	74	86	80	330	308	
Total Compensation	761	667	655	679	659	634	635	637	647	2,627	2,501	
Premises and Equipment												
Occupancy	107	100	108	100	115	102	112	103	100	425	404	
Technology	79	76	61	87	89	91	75	94	79	328	329	
Depreciation	83	71	76	63	57	58	63	57	53	254	225	
Total Premises and Equipment	269	247	245	250	261	251	250	254	232	1,007	958	
Other Expenses												
Communications and Marketing	101	100	112	107	102	86	96	78	103	407	366	
Capital and Business Taxes, CDIC	43	45	41	41	62	62	54	62	64	206	238	
Miscellaneous	158	127	143	119	104	103	108	102	99	469	383	
Total Other Expenses	302	272	296	267	268	251	258	242	266	1,082	987	
Total excluding Restructuring Provision	1,332	1,186	1,196	1,196	1,188	1,136	1,143	1,133	1,145	4,716	4,446	
Restructuring Provision	-	-	40	-	-	-	-	-	-	40	-	
Total Expenses	1,332	1,186	1,236	1,196	1,188	1,136	1,143	1,133	1,145	4,756	4,446	
% of Net Revenue (TEB)	58.0	58.6	59.8	60.4	61.0	56.1 (1)	60.9	60.7	59.9	59.3	60.4	

(1) 58.3% excluding special gain of \$77MM in Q1/99.

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	QUARTERLY TREND									FULL YEAR			
	2000		1999				1998			1999	1998		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2				
BALANCE SHEET (\$MM)													
Cash Resources	21,082	17,911	17,115	19,626	17,445	20,745	22,900	19,109	18,815	17,115	22,900		
Securities	37,968	36,946	33,969	33,350	32,149	30,899	29,500	29,424	29,244	33,969	29,500		
Loans - Residential Mortgages	48,970	48,749	47,861	46,655	45,004	46,559	45,818	44,405	42,996	47,861	45,818		
- Personal and Credit Cards	16,390	16,929	16,396	18,300	17,797	18,538	18,574	19,272	18,962	16,396	18,574		
- Business and Governments	72,486	71,055	67,681	69,159	68,499	75,149	74,901	70,098	65,103	67,681	74,901		
- Reverse Repos	21,027	14,329	13,921	13,706	12,606	11,140	11,189	12,778	12,322	13,921	11,189		
- Total	158,873	151,062	145,859	147,820	143,906	151,386	150,482	146,553	139,383	145,859	150,482		
Acceptances	9,641	9,287	9,163	9,292	9,223	9,127	8,888	8,306	7,585	9,163	8,888		
Other Assets	17,213	17,215	16,585	17,311	18,753	20,340	21,818	19,264	16,902	16,585	21,818		
Total Assets	244,777	232,421	222,691	227,399	221,476	232,497	233,588	222,656	211,929	222,691	233,588		
Deposits - Personal	68,875	67,251	65,715	64,962	64,338	63,609	62,656	61,869	61,281	65,715	62,656		
- Banks	24,965	26,507	26,833	26,099	24,582	34,314	32,925	29,767	26,207	26,833	32,925		
- Business and Governments	75,271	68,815	64,070	65,437	63,663	67,275	70,779	64,712	61,758	64,070	70,779		
- Total	169,111	162,573	156,618	156,498	152,583	165,198	166,360	156,348	149,246	156,618	166,360		
Other Liabilities													
- Repos	20,989	16,048	16,781	18,801	15,441	15,660	14,603	15,663	15,176	16,781	14,603		
- Borrowed Securities	5,121	4,813	2,833	4,103	5,341	3,389	3,121	4,000	4,561	2,833	3,121		
- Other	32,164	32,019	29,679	31,005	31,923	32,018	33,208	29,949	27,321	29,679	33,208		
- Total	58,274	52,880	49,293	53,909	52,705	51,067	50,932	49,612	47,058	49,293	50,932		
Subordinated Debentures	5,362	5,341	5,374	5,451	5,037	5,236	5,482	6,164	5,773	5,374	5,482		
Equity - Preferred Shares	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,475	1,775	1,775		
- Common Shares	2,703	2,689	2,678	2,665	2,653	2,639	2,625	2,616	2,597	2,678	2,625		
- Retained Earnings	7,552	7,163	6,953	7,101	6,723	6,582	6,414	6,141	5,780	6,953	6,414		
- Common Equity	10,255	9,852	9,631	9,766	9,376	9,221	9,039	8,757	8,377	9,631	9,039		
- Total Equity	12,030	11,627	11,406	11,541	11,151	10,996	10,814	10,532	9,852	11,406	10,814		
Total Capital Funds	17,392	16,968	16,780	16,992	16,188	16,232	16,296	16,696	15,625	16,780	16,296		
Total Liabilities	244,777	232,421	222,691	227,399	221,476	232,497	233,588	222,656	211,929	222,691	233,588		
Unamortized Goodwill	254	241	138	141	142	146	148	151	147	138	148		

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR		
	2000		1999				1998			1999	1998	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2			
AVERAGE BALANCE SHEET (\$MM)												
Deposits with Other Banks	16,387	16,561	17,088	17,698	19,729	22,525	19,201	18,437	19,740	19,256	19,055	
Securities	37,032	37,208	34,568	33,377	31,536	30,563	30,163	29,015	29,186	32,529	29,355	
Loans - Residential Mortgages	48,895	48,223	47,601	45,891	44,724	46,390	45,130	43,658	42,704	46,088	43,370	
- Personal and Credit Card	16,799	16,773	17,479	17,983	18,219	18,621	19,274	19,427	18,841	18,063	18,870	
- Business and Governments	70,328	66,371	65,591	64,856	70,833	72,122	69,393	64,263	61,740	68,358	63,079	
- Reverse Repos	17,324	15,729	14,725	13,444	13,937	13,450	12,371	11,623	11,282	13,889	11,374	
- Total	153,346	147,096	145,396	142,174	147,713	150,583	146,168	138,971	134,567	146,398	136,693	
Total Earning Assets	206,765	200,865	197,052	193,249	198,978	203,671	195,532	186,423	183,493	198,183	185,103	
Acceptances	10,469	9,919	10,174	10,436	10,175	9,745	9,271	8,457	7,908	10,132	8,379	
Other Assets	19,185	19,048	18,946	19,580	21,307	22,896	23,998	19,794	19,428	20,722	20,491	
Total Assets	236,419	229,832	226,172	223,265	230,460	236,312	228,801	214,674	210,829	229,037	213,973	
Deposits - Personal	68,297	65,642	64,886	64,435	64,089	62,660	62,323	61,269	61,033	63,935	60,976	
- Banks	24,961	26,393	25,232	24,313	28,969	33,006	30,339	27,662	27,118	27,871	27,466	
- Business and Governments	71,794	69,105	65,949	64,833	68,213	71,271	67,438	63,482	61,192	67,561	63,073	
- Total	165,052	161,140	156,067	153,581	161,271	166,937	160,100	152,413	149,343	159,367	151,515	
Other Liabilities	54,196	51,814	53,217	52,975	52,946	53,175	52,091	46,105	46,358	53,176	46,843	
Subordinated Debentures	5,342	5,362	5,414	5,363	5,170	5,295	5,936	5,869	5,373	5,312	5,592	
Shareholders' Equity - Preferred	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,720	1,474	1,775	1,565	
- Common	10,054	9,741	9,699	9,571	9,298	9,130	8,899	8,567	8,281	9,407	8,458	
- Total	11,829	11,516	11,474	11,346	11,073	10,905	10,674	10,287	9,755	11,182	10,023	
Total Liabilities	236,419	229,832	226,172	223,265	230,460	236,312	228,801	214,674	210,829	229,037	213,973	

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999	1998
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
CAPITAL											
Capital Generation (\$MM):											
Internal	389	210	166	378	141	168	273	366	176	853	1,056
General Provision	-	-	(314)	-	-	-	-	-	-	(314)	-
External	14	11	13	12	14	14	9	314	19	53	360
Total	403	221	(135)	390	155	182	282	680	195	592	1,416
Internal Capital Growth Rate (%):	3.3	1.8	1.4	3.4	1.3	1.6	2.6	3.7	1.8	7.9	11.2
Risk Adjusted Assets (\$B):											
On Balance Sheet Assets	120.5	117.4	112.5	115.1	112.8	120.9	119.0	117.1	110.5	112.5	119.0
Indirect Credit Instruments	24.6	25.1	25.2	25.2	25.3	26.5	25.5	28.6	27.2	25.2	25.5
Interest Rate, Foreign Exchange and Other Derivative Instruments	2.9	2.5	2.6	2.6	2.9	3.4	3.8	3.3	2.6	2.6	3.8
Market Risk Adjustment	2.1	1.8	2.0	2.0	2.5	2.4	2.5	3.8	4.2	2.0	2.5
Total	150.1	146.8	142.3	144.9	143.5	153.2	150.8	152.8	144.5	142.3	150.8
Regulatory Capital (\$MM):											
Common Shareholders' Equity	10,255	9,852	9,631	9,766	9,376	9,221	9,039	8,757	8,377	9,631	9,039
Non-cumulative Preferred Shares	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,475	1,775	1,775
Non-controlling Interest in Subsidiaries:											
- Scotia BaTS	500	-	-	-	-	-	-	-	-	-	-
- Other	295	284	198	199	180	172	173	162	146	198	173
Goodwill	(254)	(241)	(138)	(141)	(142)	(146)	(148)	(151)	(147)	(138)	(148)
Tier 1 Capital	12,571	11,670	11,466	11,599	11,189	11,022	10,839	10,543	9,851	11,466	10,839
Debentures (net of amortization)	5,072	5,085	5,114	5,166	4,840	5,066	5,138	5,365	5,065	5,114	5,138
Eligible General Provision (1)	1,126	1,101	1,067	750	750	750	600	600	600	1,067	600
Tier 2 Capital	6,198	6,186	6,181	5,916	5,590	5,816	5,738	5,965	5,665	6,181	5,738
Investment in Associated Corporations and Other	(721)	(695)	(742)	(784)	(761)	(553)	(574)	(575)	(569)	(742)	(574)
Total Regulatory Capital	18,048	17,161	16,905	16,731	16,018	16,285	16,003	15,933	14,947	16,905	16,003
Risk Adjusted Ratios (%):											
Tier I	8.4	8.0	8.1	8.0	7.8	7.2	7.2	6.9	6.8	8.1	7.2
Total	12.0	11.7	11.9	11.5	11.2	10.6	10.6	10.4	10.3	11.9	10.6
Common Equity to Risk Assets Ratio (%)	7.0	6.9	6.9	6.9	6.7	6.1	6.0	5.7	5.8	6.9	6.0

(1) Under OSFI guidelines, general provision can be included in Tier 2 capital up to a maximum of 0.75% of risk-adjusted assets.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR		
	2000		1999				1998			1999	1998	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2			
<u>CREDIT QUALITY (\$MM)</u>												
<u>Gross Impaired Loans:</u>												
<u>Domestic</u>												
Retail	329	338	332	375	403	403	356	340	371	332	356	
Commercial	386	402	396	498	570	503	534	582	503	396	534	
	715	740	728	873	973	906	890	922	874	728	890	
<u>International</u>												
Retail	213	198	(1)	178	168	174	154	174	158	150	178	174
Commercial	840	829	(1)	614	620	603	596	577	678	635	614	577
	1,053	1,027		792	788	777	750	751	836	785	792	751
<u>Scotia Capital</u>												
Canada	122	119		127	164	182	235	247	198	207	127	247
U.S.A.	588	519		694	594	409	457	361	322	352	694	361
Other	93	87		39	35	34	35	42	35	33	39	42
	803	725		860	793	625	727	650	555	592	860	650
Total Gross Impaired Loans	2,571	2,492		2,380	2,454	2,375	2,383	2,291	2,313	2,251	2,380	2,291
Allowance for Credit Losses:												
Specific	(1,402)	(1,373)		(1,236)	(1,362)	(1,320)	(1,345)	(1,270)	(1,293)	(1,212)	(1,236)	(1,270)
General	(1,300)	(1,300)		(1,300)	(750)	(750)	(750)	(600)	(600)	(600)	(1,300)	(600)
Total Net Impaired Loans	(131)	(181)		(156)	342	305	288	421	420	439	(156)	421

(1) Includes initial reporting of Banco Sud Americano's Gross Impaired Loans: Retail - \$12MM, Commercial - \$109MM.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR	
	2000		1999				1998			1999	1998
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2		
<u>CREDIT QUALITY (\$MM)</u>											
<u>Net Impaired Loans (1):</u>											
<u>Domestic</u>											
Retail	135	133	147	151	191	214	158	172	218	147	158
Commercial	151	185	191	231	327	269	329	303	243	191	329
	286	318	338	382	518	483	487	475	461	338	487
<u>International</u>											
Retail	135	123	125	104	108	97	96	68	66	125	96
Commercial	245	230	170	161	134	111	117	206	221	170	117
	380	353	295	265	242	208	213	274	287	295	213
<u>Scotia Capital</u>											
Canada	105	88	97	118	89	142	147	98	98	97	147
U.S.A.	354	313	399	315	195	198	160	155	183	399	160
Other	44	47	15	12	11	7	14	18	10	15	14
	503	448	511	445	295	347	321	271	291	511	321
Total Net Impaired Loans before General Provision	1,169	1,119	1,144	1,092	1,055	1,038	1,021	1,020	1,039	1,144	1,021
General Provision	(1,300)	(1,300)	(1,300)	(750)	(750)	(750)	(600)	(600)	(600)	(1,300)	(600)
Total Net Impaired Loans	(131)	(181)	(156)	342	305	288	421	420	439	(156)	421
- % of Loans and Acceptances	(0.1)	(0.1)	(0.1)	0.2	0.2	0.2	0.3	0.3	0.3	(0.1)	0.3

(1) After specific provisions.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

CREDIT QUALITY (\$MM)

**Gross Impaired Loans -
Formations and Write-offs (\$MM):**

	Domestic Retail	Domestic Commercial	International	Scotia Capital	General Provision	Total*
Q1/00 Gross Impaired Loans	338	402	1,027	725	-	2,492
Net Formations	50	(5)	65	123	-	233
Write-offs	(59)	(11)	(65)	(59)	-	(194)
Forex	-	-	26	14	-	40
Q2/00 Gross Impaired Loans	329	386	1,053	803	-	2,571
Allowance for Credit Losses	(194)	(235)	(673)	(300)	(1,300)	(2,702)
Q2/00 Net Impaired Loans	135	151	380	503	(1,300)	(131)

* excludes Designated Emerging Market Impaired Loans: Gross - \$25MM; Net - nil.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND									FULL YEAR		
	2000		1999				1998			1999	1998	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2			
CREDIT QUALITY cont...												
Allowance for Credit Losses (\$MM):												
Balance, Beginning of Period	3,208	3,081	2,670	2,609	2,658	2,441	2,453	2,342	2,254	2,441	2,078	
BSA Chile/Scotialoan/Quilmes Balance at acquisition date	12	141	-	-	-	-	-	-	-	-	160	
Write-offs	(194)	(147)	(312)	(108)	(129)	(109)	(194)	(84)	(126)	(658)	(565)	
Recoveries	23	13	33	17	12	76	19	12	12	138	57	
Provision for Credit Losses charged to:												
- Income (1)	177	135	159	108	109	259	124	123	224	635	595	
- Retained Earnings (1)	-	-	550	-	-	-	-	-	-	550	-	
Foreign Currency Translation and Other	24	(15)	(19)	44	(41)	(9)	39	60	(22)	(25)	116	
Balance, End of Period	3,250	3,208	3,081	2,670	2,609	2,658	2,441	2,453	2,342	3,081	2,441	
Comprised of:												
Specific Provisions	1,402	1,373	1,236	1,362	1,320	1,345	1,270	1,293	1,212	1,236	1,270	
General Provision	1,300	1,300	1,300	750	750	750	600	600	600	1,300	600	
Country Risk Provision - Loans	63	61	63	64	61	67	64	64	60	63	64	
- Securities	485	474	482	494	478	496	507	496	470	482	507	
Total	3,250	3,208	3,081	2,670	2,609	2,658	2,441	2,453	2,342	3,081	2,441	
Coverage Ratio (%):	105	107	107	86	87	88	82	82	81	107	82	
Annual Provision for Credit Losses (\$MM) (1):	665	540	635	585	585	585	595	595	595	635	595	
Specific Provisions for Credit Losses (\$MM):	665	540	485	435	435	435	495	495	495	485	495	
Specific Provisions for Credit Losses as a % of Average Loans and Acceptances:	0.39	0.33	0.31	0.28	0.28	0.28	0.34	0.34	0.34	0.31	0.34	

(1) Refer to Note 20 of the 1999 Consolidated Financial Statements.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

CROSS-BORDER EXPOSURE TO EMERGING MARKETS IN ASIA

Outstandings (net of provisions), US\$ millions

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Bradys/ Govt. Sec.</u>	<u>Invest. in Affiliates (1)</u>	<u>Other (2)</u>	<u>Apr. 30/00 Total</u>	<u>Jan. 31/00 Total</u>	<u>Oct. 31/99 Total</u>	<u>Oct. 31/98 Total</u>
Thailand	54	6					60	114	122	194
Indonesia	125						125	127	126	131
Malaysia	395	12			63		470	466	487	332
Philippines	129	5		73	57		264	282	287	308
Sub-total	703	23	-	73	120	-	919	989	1,022	965
Korea	598	327	2	117		3	1,047	1,052	1,111	815
Hong Kong	190	2				2	194	181	208	295
Taiwan	55	82	6			2	145	134	120	130
China	53	9				27	89	74	79	164
Singapore	69	11				17	97	173	94	108
Vietnam							-	-	-	6
April 30, 2000	1,668	454	8	190	120	51	2,491	2,603	2,634	2,483
January 31, 2000	1,675	506	94	190	117	21	2,603			
October 31, 1999	1,683	614	12	181	121	23	2,634			
October 31, 1998	1,701	356	48	235	114	29	2,483			

(1) equity investments in subsidiaries and other affiliates excluding goodwill.

(2) includes forex contracts, precious metals, derivatives (positive mark-to-market).

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

CROSS-BORDER EXPOSURE TO EMERGING MARKETS IN LATIN AMERICA

Outstandings (net of provisions), US\$ millions

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Bradys/ Govt. Sec.</u>	<u>Invest. in Affiliates (1)</u>	<u>Other (2)</u>	Apr. 30/00 Total	Jan. 31/00 Total	Oct. 31/99 Total	Oct. 31/98 Total
Mexico	194	149		561	31	5	940	944	894	992
Brazil	85	305		359			749	728	784	885
Argentina	157	94		124	190		565	568	607	687
Venezuela	12	2		155	87		256	266	267	308
Chile	168	16			88	1	273	274	225	248
Peru	48	18		29	18		113	102	98	77
Colombia	31						31	33	38	47
Ecuador				20			20	21	26	30
Uruguay		2		17		1	20	21	24	21
April 30, 2000	695	586	-	1,265	414	7	2,967	2,957	2,963	3,295
January 31, 2000	717	539	-	1,271	420	10	2,957			
October 31, 1999	739	549	-	1,294	366	15	2,963			
October 31, 1998	719	691	34	1,468	383	-	3,295			

(1) equity investments in subsidiaries and other affiliates excluding goodwill.

(2) includes forex contracts, precious metals, derivatives (positive mark-to-market).

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

DERIVATIVES (\$MM)

Notional Principal Amounts	Credit Risk Amounts	Potential Future Exposures	Credit Risk Equivalent Amounts	CRE/Loans and Acceptances	Risk- Adjusted Amounts
----------------------------------	---------------------------	----------------------------------	--------------------------------------	---------------------------------	------------------------------

As at April 30, 2000

Interest Rate Instruments:

Futures and Forward Rate Agreements
Interest Rate Swaps
Options Purchased
Options Written

193,980	44	22	66	0.0%	13
465,259	5,174	1,741	6,915	4.1%	1,353
44,229	211	133	344	0.2%	78
38,818	-	-	-		-
<u>Foreign Exchange Instruments:</u>					
170,800	2,133	1,951	4,084	2.4%	1,192
41,023	999	1,797	2,796	1.7%	536
9,174	139	190	329	0.2%	113
7,403	-	-	-		-
<u>Other Derivative Contracts:</u>					
25,282	1,071	1,767	2,838	1.7%	828
Total Derivatives	9,771	7,601	17,372	10.3%	4,113

Less: Impact of Master Netting Agreements

Total after Netting

(3,914)	(1,244)
5,857	2,869

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

INTEREST RATE SENSITIVITY POSITION (\$B)

	Within 3 Months	3 to 12 Months	Cumulative Under 1 Year	Over 1 Year	Non-interest rate sensitive
<u>Canadian Currency Gap:</u>					
April 30, 2000	7.0	(8.3)	(1.3)	15.9	(14.6)
January 31, 2000	1.0	(6.6)	(5.6)	20.1	(14.5)
April 30, 1999	4.2	(11.3)	(7.1)	20.8	(13.7)
<u>Foreign Currency Gap:</u>					
April 30, 2000	(12.2)	5.3	(6.9)	8.5	(1.6)
January 31, 2000	(13.2)	2.9	(10.3)	11.6	(1.3)
April 30, 1999	(4.6)	0.1	(4.5)	6.0	(1.5)
<u>Total Currency Gap:</u>					
April 30, 2000	(5.2)	(3.0)	(8.2)	24.4	(16.2)
January 31, 2000	(12.2)	(3.7)	(15.9)	31.7	(15.8)
April 30, 1999	(0.4)	(11.2)	(11.6)	26.8	(15.2)

() denotes liability gap

Note: Based on the Bank's interest rate positions at April 30, 2000, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would decrease net income after-tax by approximately \$36MM over the next 12 months, and lower the common shareholders' equity, in present value terms, by approximately \$382MM.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

RESERVES (\$MM):

	Apr 30/00	Jan 31/00	Oct. 31/99	Jul. 31/99	Apr. 30/99	Jan. 31/99
<u>Designated Emerging Market (DEM) Surplus:</u>						
Loans	36	35	34	36	41	44
Bonds	(32)	(64)	(96)	(176)	(62)	(215)
Fair Value of Past-Due Interest (PDI) Bonds	311	297	297	302	317	282
	315	268	235	162	296	111
 <u>Investment Securities - Unrealized Gains (Losses):</u>						
Common and Preferred Shares	397	490	244	333	307	183
Fixed Income	(27)	(180)	(145)	(231)	29	(42)
	370	310	99	102	336	141
 <u>General Provision:</u>	1,300	1,300	1,300	750	750	750
 <u>Total Reserves:</u>	1,985	1,878	1,634	1,014	1,382	1,002
 <u>DEFERRED REVENUES (\$MM):</u>	283	264	231	249	227	223