



SUPPLEMENTARY FINANCIAL INFORMATION

JULY 31, 2000

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THE BANK OF NOVA SCOTIA
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HIGHLIGHTS

Operating Performance:

	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998		1999 (1)	1998
	Q3	Q2	Q1	Q4 (1)	Q3	Q2	Q1	Q4	Q3		
Net Income (\$MM)	548	465	416	402	397	384	368	359	358	1,551	1,394
EPS (\$)	1.05	0.88	0.79	0.76	0.75	0.73	0.69	0.67	0.68	2.93	2.64
Cash EPS (\$) (2)	1.07	0.90	0.80	0.77	0.76	0.74	0.70	0.69	0.69	2.97	2.69
ROE (%)	19.8	17.7	15.9	15.3	15.3	15.7	14.8	14.8	15.5	15.3	15.3
Cash ROE (%) (2)	20.1	18.0	16.1	15.6	15.6	16.0	15.1	15.0	15.8	15.6	15.6
ROA (%)	0.90	0.80	0.72	0.70	0.71	0.68	0.62	0.62	0.66	0.68	0.65
Productivity Ratio (%)	54.0 (3)	58.0	58.6	59.8	60.4	61.0	56.1	60.9	60.7	59.3	60.4

Balance Sheet:

Total Assets (\$B)	243.1	244.8	232.4	222.7	227.4	221.5	232.5	233.6	222.7	222.7	233.6
Loans and Acceptances (\$B)	170.7	168.5	160.3	155.0	157.1	153.1	160.5	159.4	154.9	155.0	159.4
Deposits (\$B)	167.7	169.1	162.6	156.6	156.5	152.6	165.2	166.4	156.3	156.6	166.4
Common Equity (\$B)	10.7	10.3	9.9	9.6	9.8	9.4	9.2	9.0	8.8	9.6	9.0
Net Impaired Loans (\$MM)	(163)	(131)	(181)	(156)	342	305	288	421	420	(156)	421
- % of Loans and Acceptances	(0.1)	(0.1)	(0.1)	(0.1)	0.2	0.2	0.2	0.3	0.3	(0.1)	0.3

Capital Ratios (%):

Tier 1	8.5	8.4	8.0	8.1	8.0	7.8	7.2	7.2	6.9	8.1	7.2
Total	12.1	12.0	11.7	11.9	11.5	11.2	10.6	10.6	10.4	11.9	10.6
Common Equity to Risk Assets	7.2	7.0	6.9	6.9	6.9	6.7	6.1	6.0	5.7	6.9	6.0

Other Information:

Employees	41,341	42,270	42,527	40,894	41,251	41,545	42,274	42,046	42,461	40,894	42,046
Branches and Offices	1,698	1,712	1,732	1,654	1,658	1,678	1,702	1,741	1,742	1,654	1,741
Branches in Canada	1,139	1,153	1,173	1,178	1,187	1,210	1,236	1,274	1,282	1,178	1,274
ABMs	2,647	2,584	2,527	2,322	2,300	2,283	2,284	2,244	2,194	2,322	2,244

Senior Debt Credit Ratings:

Standard & Poor's	A+	A+	A+	A+	A+	A+	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) 55.9% excluding special gains on sale of stock transfer business and investment in Solidbank totalling \$82MM in Q3/00.

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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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
Book Value per Share (\$)	21.60	20.71	19.92	19.49	19.78	19.01	18.71	18.37	17.81	19.49	18.37
Share Price (\$) - High	39.05	34.15	34.10	34.25	35.10	36.90	36.30	34.00	40.75	36.90	44.70
- Low	33.15	26.05	26.80	28.60	30.00	30.10	29.75	22.80	33.45	28.60	22.80
- Close	37.55	33.75	29.55	33.60	31.35	34.65	32.50	32.20	33.95	33.60	32.20
Share Price (Closing) as % Book Value	173.8	163.0	148.3	172.4	158.5	182.3	173.7	175.3	190.6	172.4	175.3
Price (Closing)/Earnings Ratio (X) (1)	10.8	10.6	9.8	11.5	11.0	12.5	12.0	12.2	11.2	11.5	12.2
Preferred Dividends Paid (\$MM)	27	27	27	27	27	27	27	27	24	108	97
Common Dividends Paid (\$MM)	119	119	119	118	104	104	103	99	98	429	393
Common Dividends/Share (\$)	0.24	0.24	0.24	0.24	0.21	0.21	0.21	0.20	0.20	0.87	0.80
Payout Ratio (%)	22.9	27.1	30.5	31.6	28.0	29.0	30.3	29.7	29.4	29.7	30.3
Dividend Yield (%)	2.7	3.2	3.2	3.1	2.6	2.5	2.5	2.8	2.2	2.7	2.4
Number of Common Shares Outstanding at Period End (MM)	496.4	495.2	494.7	494.3	493.8	493.3	492.8	492.1	491.8	494.3	492.1
Average Number of Common Shares Outstanding (MM)	495.8	494.8	494.3	493.9	493.4	492.9	492.3	491.8	491.3	493.1	490.9
Market Capitalization (\$MM)	18,638	16,714	14,617	16,607	15,481	17,092	16,015	15,845	16,695	16,607	15,845

(1) based on trailing 4 quarters' EPS.

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	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998			
	Q3	Q2	Q1	Q4 (1)	Q3	Q2	Q1	Q4	Q3	1999 (1)	1998
CONSOLIDATED STATEMENT OF INCOME											
(\$ MM)											
Interest Income	4,011	3,643	3,509	3,359	3,257	3,319	3,536	3,556	3,359	13,471	13,091
Interest Expense	2,626	2,380	2,351	2,187	2,101	2,157	2,354	2,405	2,240	8,799	8,714
Net Interest Income	1,385	1,263	1,158	1,172	1,156	1,162	1,182	1,151	1,119	4,672	4,377
Provision for Credit Losses	227	177	135	159	108	109	259	124	123	635	595 (3)
Net Interest Income after Provision for Credit Losses	1,158	1,086	1,023	1,013	1,048	1,053	923	1,027	996	4,037	3,782
Other Income	990	988	822	840	786	750	807	690	713	3,183	2,858
Net Interest and Other Income	2,148	2,074	1,845	1,853	1,834	1,803	1,730	1,717	1,709	7,220	6,640
Total Non-interest Expenses	1,310	1,332	1,186	1,236	1,196	1,188	1,136	1,143	1,133	4,756	4,446
Net Income before Taxes and Non-controlling Interest	838	742	659	617	638	615	594	574	576	2,464	2,194
Provision for Income Taxes	272	263	232	206	228	218	215	204	207	867	762
Non-controlling Interest	18	14	11	9	13	13	11	11	11	46	38
Net Income	548	465	416	402	397	384	368	359	358	1,551	1,394

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

Balance at Beginning of Period	12,030	11,627	11,406	11,541	11,151	10,996	10,814	10,532	9,852	10,814	9,398
Net Issue of Shares - Preferred	-	-	-	-	-	-	-	-	300	-	307
- Common	24	14	11	13	12	14	14	9	19	53	58
Net Income	548	465	416	402	397	384	368	359	358	1,551	1,394
Dividends - Preferred	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(27)	(24)	(108)	(97)
- Common	(119)	(119)	(119)	(118)	(104)	(104)	(103)	(99)	(98)	(429)	(393)
Net Unrealized Foreign Exchange Gains and Losses	38	74	(60)	(90)	112	(112)	(70)	40	130	(160)	152
Net Costs of Share Issue and Redemption and Other	-	(4)	-	(1)	-	-	-	-	(5)	(1)	(5)
Increase in General Provision for Credit Losses, net of Taxes of \$236MM	-	-	-	(314)	-	-	-	-	-	(314)	-
Balance at End of Period	12,494	12,030	11,627	11,406	11,541	11,151	10,996	10,814	10,532	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.

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	QUARTERLY TREND								FULL YEAR
	2000			1999				1999	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
<u>BUSINESS LINE RESULTS (\$MM)</u>									
<u>Domestic (1):</u>									
Net Interest Income (TEB)	748	724	714	702	696	684	696	2,778	
Other Income	479	438	420	368	372	380	352	1,472	
Provision for Credit Losses	(57)	(65)	(71)	(36)	(82)	(82)	(69)	(269)	
Non-interest Expenses	(791)	(759)	(745)	(758)	(721)	(721)	(703)	(2,903)	
Income Taxes and Other	(145)	(135)	(129)	(109)	(108)	(104)	(108)	(429)	
Net Income	234	203	189	167	157	157	168	649	
Average Earning Assets (\$ billions)	89	89	88	88	86	85	84	86	
<u>International Banking:</u>									
Net Interest Income (TEB)	348	342	292	294	263	279	247	1,083	
Other Income	135	108	95	84	109	106	103	402	
Provision for Credit Losses	(46)	(47)	(42)	(11)	(24)	(29)	(51)	(115)	
Non-interest Expenses	(269)	(252)	(218)	(228)	(216)	(214)	(212)	(870)	
Income Taxes and Other	(64)	(56)	(51)	(56)	(49)	(62)	(37)	(204)	
Net Income	104	95	76	83	83	80	50	296	
Average Earning Assets (\$ billions)	32	31	27	27	26	26	26	26	

(1) Includes Wealth Management.

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	QUARTERLY TREND								FULL YEAR
	2000			1999				1999	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
<u>BUSINESS LINE RESULTS (cont'd) (\$MM)</u>									
<u>Scotia Capital:</u>									
Net Interest Income (TEB)	407	306	290	319	293	292	296	1,200	
Other Income	269	272	203	265	225	210	274	974	
Provision for Credit Losses	(130)	(79)	(35)	(117)	(19)	(8)	8	(136)	
Non-interest Expenses	(218)	(237)	(181)	(205)	(206)	(197)	(188)	(796)	
Income Taxes and Other	(117)	(100)	(114)	(104)	(117)	(118)	(158)	(497)	
Net Income	211	162	163	158	176	179	232	745	
Average Earning Assets (\$ billions)	103	98	95	92	92	100	104	97	
<u>Other (1):</u>									
Net Interest Income (2)	(118)	(109)	(138)	(143)	(96)	(93)	(57)	(389)	
Other Income	107	170	104	123	80	54	78	335	
Provision for Credit Losses	6	14	13	5	17	10	(147)	(115)	
Non-interest Expenses	(32)	(84)	(42)	(45)	(53)	(56)	(33)	(187)	
Income Taxes and Other (2)	36	14	51	54	33	53	77	217	
Net Income	(1)	5	(12)	(6)	(19)	(32)	(82)	(139)	
Average Earning Assets (\$ billions)	17	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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
REVENUE AND OTHER INFORMATION											
Revenue (\$MM):											
Net Interest Income	1,385	1,263	1,158	1,172	1,156	1,162	1,182	1,151	1,119	4,672	4,377
TEB	52	47	44	54	37	36	36	35	33	163	129
Net Interest Income (TEB)	1,437	1,310	1,202	1,226	1,193	1,198	1,218	1,186	1,152	4,835	4,506
Other Income	990	988	822	840	786	750	807	690	713	3,183	2,858
Total Revenue (TEB)	2,427	2,298	2,024	2,066	1,979	1,948	2,025	1,876	1,865	8,018	7,364
Net Interest Income (TEB) as % of Average Total Assets	2.37	2.25	2.08	2.15	2.12	2.13	2.04	2.06	2.13	2.11	2.11
Net Interest Income (TEB) as % of Average Earning Assets	2.70	2.58	2.38	2.47	2.45	2.47	2.37	2.41	2.45	2.44	2.43
Trading Revenue (TEB) (\$MM):											
Other Income:											
Securities	15	58	6	3	8	23	33	(61)	(18)	67	(48)
Foreign Exchange/Derivatives/Other	81	49	37	65	67	47	45	38	36	224	148
Subtotal	96	107	43	68	75	70	78	(23)	18	291	100
Net Interest Income	33	28	29	27	19	20	19	13	15	85	58
Total Trading Revenue	129	135	72	95	94	90	97	(10)	33	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	11,412	11,749	10,638	11,048	9,556	9,805	2,908	2,962	2,198		

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	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998		1999	1998
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
REVENUE AND OTHER INFORMATION (cont'd)											
Assets under Administration (\$B):											
Institutional Trust and Custodial Services	43.7	47.9	48.4	45.8	44.5	44.1	39.2	37.7	38.6	45.8	37.7
Personal Trust and Custodial Services	92.8	93.9	86.6	82.9	80.9	79.1	75.4	69.1	71.3	82.9	69.1
Retail Mutual Funds	9.9	9.8	9.2	8.8	9.0	8.8	8.5	8.0	9.0	8.8	8.0
Serviced Mortgages	3.3	3.5	3.6	3.9	4.2	4.4	2.2	2.6	2.9	3.9	2.6
Total	149.7	155.1	147.8	141.4	138.6	136.4	125.3	117.4	121.8	141.4	117.4
Assets under Management (\$B):											
Institutional	1.8	1.8	1.7	1.6	1.9	2.2	2.5	2.0	2.1	1.6	2.0
Personal	8.4	8.1	7.9	7.5	7.4	7.3	7.0	6.8	7.2	7.5	6.8
Retail Mutual Funds	7.6	7.7	7.2	7.1	7.0	7.4	6.6	4.7	5.1	7.1	4.7
Total	17.8	17.6	16.8	16.2	16.3	16.9	16.1	13.5	14.4	16.2	13.5
Effective Tax Rate (%):											
	32.5	35.4	35.2	33.4	35.7	35.5	36.2	35.5	35.9	35.2	34.7

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	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998		1999	1998
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
OTHER INCOME (\$MM)											
Deposit and Payment Services											
Deposit Services	112	105	104	101	103	99	99	98	96	402	372
Card Revenues	27	30	33	32	32	30	39	47	50	133	184
Other Payment Services	19	19	18	17	17	17	16	15	16	97	63
Total Deposit and Payment Services	158	154	155	150	152	146	154	160	162	602	619
Investment Management and Trust											
Retail Brokerage	85	124	90	64	65	77	67	57	72	273	286
Mutual Funds	36	31	30	29	29	28	29	28	32	115	117
Investment Management and Custody	23	28	27	28	22	24	23	24	22	97	86
Personal and Corporate Trust	34	36	33	32	28	31	28	27	29	119	107
Total Investment Management and Trust	178	219	180	153	144	160	147	136	155	604	596
Credit Fees											
Commitment and Other Credit Fees	137	111	131	126	108	101	103	117	98	438	397
Acceptance Fees	31	30	28	28	28	27	22	21	19	105	75
Total Credit Fees	168	141	159	154	136	128	125	138	117	543	472
Investment Banking											
Underwriting Fees and Brokerage Commissions	78	67	47	82	68	62	56	57	81	268	287
Trading Revenue	96	107	43	68	75	70	78	(23)	18	291	100
Foreign Exchange other than Trading	27	44	45	36	38	37	36	36	31	147	125
Total Investment Banking	201	218	135	186	181	169	170	70	130	706	512
Net Gain (Loss) on Investment Securities	94	147	71	102	89	37	115	74	65	343	322
Other Fees and Revenues											
Securitization Revenues	52	49	55	42	45	39	29	10	9	155	38
Other	57	60	67	53	39	71	67	77	75	230	274
Total Other Fees and Revenues	109	109	122	95	84	110	96	87	84	385	312
Subtotal	908	988	822	840	786	750	807	665	713	3,183	2,833
Gains on Sale of Businesses	82	(1)	-	-	-	-	-	25	-	-	25
Total Other Income	990	988	822	840	786	750	807	690	713	3,183	2,858
% of Average Assets	1.63	1.70	1.42	1.47	1.40	1.33	1.35	1.20	1.32	1.39	1.33
% of Net Revenue (TEB)	40.8	43.0	40.6	40.7	39.7	38.5	39.9	36.8	38.2	39.7	38.8

(1) gain on sale of stock transfer business: \$61MM; gain on sale of investment in Solidbank: \$21MM.

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	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998		1999	1998
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
NON-INTEREST EXPENSES (\$MM)											
Compensation											
Salaries	661	670	585	582	583	576	556	561	551	2,297	2,193
Benefits	91	91	82	73	96	83	78	74	86	330	308
Total Compensation	752	761	667	655	679	659	634	635	637	2,627	2,501
Premises and Equipment											
Occupancy	106	107	100	108	100	115	102	112	103	425	404
Technology	93	79	76	61	87	89	91	75	94	328	329
Depreciation	71	83	71	76	63	57	58	63	57	254	225
Total Premises and Equipment	270	269	247	245	250	261	251	250	254	1,007	958
Other Expenses											
Communications and Marketing	104	101	100	112	107	102	86	96	78	407	366
Capital and Business Taxes, CDIC	45	43	45	41	41	62	62	54	62	206	238
Miscellaneous	139	158	127	143	119	104	103	108	102	469	383
Total Other Expenses	288	302	272	296	267	268	251	258	242	1,082	987
Total excluding Restructuring Provision	1,310	1,332	1,186	1,196	1,196	1,188	1,136	1,143	1,133	4,716	4,446
Restructuring Provision	-	-	-	40	-	-	-	-	-	40	-
Total Expenses	1,310	1,332	1,186	1,236	1,196	1,188	1,136	1,143	1,133	4,756	4,446
% of Net Revenue (TEB)	54.0 (1)	58.0	58.6	59.8	60.4	61.0	56.1	60.9	60.7	59.3	60.4

(1) 55.9% excluding special gains on sale of stock transfer business and investment in Solidbank totalling \$82MM in Q3/00.

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	QUARTERLY TREND								FULL YEAR		
	Q3	2000		1999				1998		1999	1998
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
BALANCE SHEET (\$MM)											
Cash Resources	19,043	21,082	17,911	17,115	19,626	17,445	20,745	22,900	19,109	17,115	22,900
Securities	36,891	37,968	36,946	33,969	33,350	32,149	30,899	29,500	29,424	33,969	29,500
Loans - Residential Mortgages	49,453	48,970	48,749	47,861	46,655	45,004	46,559	45,818	44,405	47,861	45,818
- Personal and Credit Cards	16,972	16,390	16,929	16,396	18,300	17,797	18,538	18,574	19,272	16,396	18,574
- Business and Governments	74,188	72,486	71,055	67,681	69,159	68,499	75,149	74,901	70,098	67,681	74,901
- Reverse Repos	20,751	21,027	14,329	13,921	13,706	12,606	11,140	11,189	12,778	13,921	11,189
- Total	161,364	158,873	151,062	145,859	147,820	143,906	151,386	150,482	146,553	145,859	150,482
Acceptances	9,349	9,641	9,287	9,163	9,292	9,223	9,127	8,888	8,306	9,163	8,888
Other Assets	16,477	17,213	17,215	16,585	17,311	18,753	20,340	21,818	19,264	16,585	21,818
Total Assets	243,124	244,777	232,421	222,691	227,399	221,476	232,497	233,588	222,656	222,691	233,588
Deposits - Personal	68,588	68,875	67,251	65,715	64,962	64,338	63,609	62,656	61,869	65,715	62,656
- Banks	24,395	24,965	26,507	26,833	26,099	24,582	34,314	32,925	29,767	26,833	32,925
- Business and Governments	74,742	75,271	68,815	64,070	65,437	63,663	67,275	70,779	64,712	64,070	70,779
- Total	167,725	169,111	162,573	156,618	156,498	152,583	165,198	166,360	156,348	156,618	166,360
Other Liabilities	21,242	20,989	16,048	16,781	18,801	15,441	15,660	14,603	15,663	16,781	14,603
- Repos	4,916	5,121	4,813	2,833	4,103	5,341	3,389	3,121	4,000	2,833	3,121
- Borrowed Securities	31,420	32,164	32,019	29,679	31,005	31,923	32,018	33,208	29,949	29,679	33,208
- Other	57,578	58,274	52,880	49,293	53,909	52,705	51,067	50,932	49,612	49,293	50,932
- Total	57,578	58,274	52,880	49,293	53,909	52,705	51,067	50,932	49,612	49,293	50,932
Subordinated Debentures	5,327	5,362	5,341	5,374	5,451	5,037	5,236	5,482	6,164	5,374	5,482
Equity - Preferred Shares	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775
- Common Shares	2,727	2,703	2,689	2,678	2,665	2,653	2,639	2,625	2,616	2,678	2,625
- Retained Earnings	7,992	7,552	7,163	6,953	7,101	6,723	6,582	6,414	6,141	6,953	6,414
- Common Equity	10,719	10,255	9,852	9,631	9,766	9,376	9,221	9,039	8,757	9,631	9,039
- Total Equity	12,494	12,030	11,627	11,406	11,541	11,151	10,996	10,814	10,532	11,406	10,814
Total Capital Funds	17,821	17,392	16,968	16,780	16,992	16,188	16,232	16,296	16,696	16,780	16,296
Total Liabilities	243,124	244,777	232,421	222,691	227,399	221,476	232,497	233,588	222,656	222,691	233,588
Unamortized Goodwill	245	254	241	138	141	142	146	148	151	138	148

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND								FULL YEAR			
	2000			1999				1998		1999	1998	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3			
AVERAGE BALANCE SHEET (\$MM)												
Deposits with Other Banks	16,993	16,387	16,561	17,088	17,698	19,729	22,525	19,201	18,437	19,256	19,055	
Securities	36,891	37,032	37,208	34,568	33,377	31,536	30,563	30,163	29,015	32,529	29,355	
Loans - Residential Mortgages	49,086	48,895	48,223	47,601	45,891	44,724	46,390	45,130	43,658	46,088	43,370	
- Personal and Credit Card	16,837	16,799	16,773	17,479	17,983	18,219	18,621	19,274	19,427	18,063	18,870	
- Business and Governments	71,911	70,328	66,371	65,591	64,856	70,833	72,122	69,393	64,263	68,358	63,079	
- Reverse Repos	19,935	17,324	15,729	14,725	13,444	13,937	13,450	12,371	11,623	13,889	11,374	
- Total	157,769	153,346	147,096	145,396	142,174	147,713	150,583	146,168	138,971	146,398	136,693	
Total Earning Assets	211,653	206,765	200,865	197,052	193,249	198,978	203,671	195,532	186,423	198,183	185,103	
Acceptances	10,318	10,469	9,919	10,174	10,436	10,175	9,745	9,271	8,457	10,132	8,379	
Other Assets	19,228	19,185	19,048	18,946	19,580	21,307	22,896	23,998	19,794	20,722	20,491	
Total Assets	241,199	236,419	229,832	226,172	223,265	230,460	236,312	228,801	214,674	229,037	213,973	
Deposits - Personal	68,224	68,297	65,642	64,886	64,435	64,089	62,660	62,323	61,269	63,935	60,976	
- Banks	24,722	24,961	26,393	25,232	24,313	28,969	33,006	30,339	27,662	27,871	27,466	
- Business and Governments	73,344	71,794	69,105	65,949	64,833	68,213	71,271	67,438	63,482	67,561	63,073	
- Total	166,290	165,052	161,140	156,067	153,581	161,271	166,937	160,100	152,413	159,367	151,515	
Other Liabilities	57,304	54,196	51,814	53,217	52,975	52,946	53,175	52,091	46,105	53,176	46,843	
Subordinated Debentures	5,343	5,342	5,362	5,414	5,363	5,170	5,295	5,936	5,869	5,312	5,592	
Shareholders' Equity - Preferred	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,720	1,775	1,565	
- Common	10,487	10,054	9,741	9,699	9,571	9,298	9,130	8,899	8,567	9,407	8,458	
- Total	12,262	11,829	11,516	11,474	11,346	11,073	10,905	10,674	10,287	11,182	10,023	
Total Liabilities	241,199	236,419	229,832	226,172	223,265	230,460	236,312	228,801	214,674	229,037	213,973	

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

	QUARTERLY TREND								FULL YEAR		
	2000			1999				1998		1999	1998
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
<u>CAPITAL</u>											
<u>Capital Generation (\$MM):</u>											
Internal	440	389	210	166	378	141	168	273	366	853	1,056
General Provision	-	-	-	(314)	-	-	-	-	-	(314)	-
External	24	14	11	13	12	14	14	9	314	53	360
Total	464	403	221	(135)	390	155	182	282	680	592	1,416
<u>Internal Capital Growth Rate (%):</u>	3.7	3.3	1.8	1.4	3.4	1.3	1.6	2.6	3.7	7.9	11.2
<u>Risk Adjusted Assets (\$B):</u>											
On Balance Sheet Assets	123.0	120.5	117.4	112.5	115.1	112.8	120.9	119.0	117.1	112.5	119.0
Indirect Credit Instruments	25.1	24.6	25.1	25.2	25.2	25.3	26.5	25.5	28.6	25.2	25.5
Interest Rate, Foreign Exchange and Other Derivative Instruments	2.9	2.9	2.5	2.6	2.6	2.9	3.4	3.8	3.3	2.6	3.8
Market Risk Adjustment	2.0	2.1	1.8	2.0	2.0	2.5	2.4	2.5	3.8	2.0	2.5
Total	153.0	150.1	146.8	142.3	144.9	143.5	153.2	150.8	152.8	142.3	150.8
<u>Regulatory Capital (\$MM):</u>											
Common Shareholders' Equity	10,719	10,255	9,852	9,631	9,766	9,376	9,221	9,039	8,757	9,631	9,039
Non-cumulative Preferred Shares	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775	1,775
Non-controlling Interest in Subsidiaries:											
- Scotia BaTS	500	500	-	-	-	-	-	-	-	-	-
- Other	298	295	284	198	199	180	172	173	162	198	173
Goodwill	(245)	(254)	(241)	(138)	(141)	(142)	(146)	(148)	(151)	(138)	(148)
Tier 1 Capital	13,047	12,571	11,670	11,466	11,599	11,189	11,022	10,839	10,543	11,466	10,839
Debentures (net of amortization)	4,953	5,072	5,085	5,114	5,166	4,840	5,066	5,138	5,365	5,114	5,138
Eligible General Provision (1)	1,147	1,126	1,101	1,067	750	750	750	600	600	1,067	600
Tier 2 Capital	6,100	6,198	6,186	6,181	5,916	5,590	5,816	5,738	5,965	6,181	5,738
Investment in Associated Corporations and Other	(554)	(721)	(695)	(742)	(784)	(761)	(553)	(574)	(575)	(742)	(574)
Total Regulatory Capital	18,593	18,048	17,161	16,905	16,731	16,018	16,285	16,003	15,933	16,905	16,003
<u>Risk Adjusted Ratios (%):</u>											
Tier I	8.5	8.4	8.0	8.1	8.0	7.8	7.2	7.2	6.9	8.1	7.2
Total	12.1	12.0	11.7	11.9	11.5	11.2	10.6	10.6	10.4	11.9	10.6
<u>Common Equity to Risk Assets Ratio (%)</u>	7.2	7.0	6.9	6.9	6.9	6.7	6.1	6.0	5.7	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3			
<u>CREDIT QUALITY (\$MM)</u>												
<u>Gross Impaired Loans:</u>												
<u>Domestic</u>												
Retail	295	329	338	332	375	403	403	356	340	332	356	
Commercial	361	386	402	396	498	570	503	534	582	396	534	
	656	715	740	728	873	973	906	890	922	728	890	
<u>International</u>												
Retail	229	230	198	(1)	178	168	174	154	174	158	178	174
Commercial	841	823	829	(1)	614	620	603	596	577	678	614	577
	1,070	1,053	1,027		792	788	777	750	751	836	792	751
<u>Scotia Capital</u>												
Canada	178	122	119		127	164	182	235	247	198	127	247
U.S.A.	708	588	519		694	594	409	457	361	322	694	361
Other	38	93	87		39	35	34	35	42	35	39	42
	924	803	725		860	793	625	727	650	555	860	650
Total Gross Impaired Loans	2,650	2,571	2,492		2,380	2,454	2,375	2,383	2,291	2,313	2,380	2,291
Allowance for Credit Losses:												
Specific	(1,513)	(1,402)	(1,373)		(1,236)	(1,362)	(1,320)	(1,345)	(1,270)	(1,293)	(1,236)	(1,270)
General	(1,300)	(1,300)	(1,300)		(1,300)	(750)	(750)	(750)	(600)	(600)	(1,300)	(600)
Total Net Impaired Loans	(163)	(131)	(181)		(156)	342	305	288	421	420	(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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
<u>CREDIT QUALITY (\$MM)</u>											
<u>Net Impaired Loans (1):</u>											
<u>Domestic</u>											
Retail	100	135	133	147	151	191	214	158	172	147	158
Commercial	131	151	185	191	231	327	269	329	303	191	329
	231	286	318	338	382	518	483	487	475	338	487
<u>International</u>											
Retail	150	140	123	125	104	108	97	96	68	125	96
Commercial	245	240	230	170	161	134	111	117	206	170	117
	395	380	353	295	265	242	208	213	274	295	213
<u>Scotia Capital</u>											
Canada	126	105	88	97	118	89	142	147	98	97	147
U.S.A.	365	354	313	399	315	195	198	160	155	399	160
Other	20	44	47	15	12	11	7	14	18	15	14
	511	503	448	511	445	295	347	321	271	511	321
Total Net Impaired Loans before General Provision	1,137	1,169	1,119	1,144	1,092	1,055	1,038	1,021	1,020	1,144	1,021
General Provision	(1,300)	(1,300)	(1,300)	(1,300)	(750)	(750)	(750)	(600)	(600)	(1,300)	(600)
Total Net Impaired Loans	(163)	(131)	(181)	(156)	342	305	288	421	420	(156)	421
- % of Loans and Acceptances	(0.1)	(0.1)	(0.1)	(0.1)	0.2	0.2	0.2	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*
Q2/00 Gross Impaired Loans	329	386	1,053	803	-	2,571
Net Formations	9	(20)	80	166	-	235
Write-offs	(43)	(5)	(69)	(47)	-	(164)
Forex	-	-	6	2	-	8
Q3/00 Gross Impaired Loans	295	361	1,070	924	-	2,650
Allowance for Credit Losses	(195)	(230)	(675)	(413)	(1,300)	(2,813)
Q3/00 Net Impaired Loans	100	131	395	511	(1,300)	(163)

* 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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3			
CREDIT QUALITY cont...												
Allowance for Credit Losses (\$MM):												
Balance, Beginning of Period	3,250	3,208	3,081	2,670	2,609	2,658	2,441	2,453	2,342	2,441	2,078	
BSA Chile/Scotialoan/Quilmes Balance at acquisition date	-	12	141	-	-	-	-	-	-	-	160	
Write-offs	(164)	(194)	(147)	(312)	(108)	(129)	(109)	(194)	(84)	(658)	(565)	
Recoveries	49	23	13	33	17	12	76	19	12	138	57	
Provision for Credit Losses charged to:												
- Income (1)	227	177	135	159	108	109	259	124	123	635	595	
- Retained Earnings (1)	-	-	-	550	-	-	-	-	-	550	-	
Foreign Currency Translation and Other	2	24	(15)	(19)	44	(41)	(9)	39	60	(25)	116	
Balance, End of Period	3,364	3,250	3,208	3,081	2,670	2,609	2,658	2,441	2,453	3,081	2,441	
Comprised of:												
Specific Provisions	1,513	1,402	1,373	1,236	1,362	1,320	1,345	1,270	1,293	1,236	1,270	
General Provision	1,300	1,300	1,300	1,300	750	750	750	600	600	1,300	600	
Country Risk Provision - Loans	64	63	61	63	64	61	67	64	64	63	64	
- Securities	487	485	474	482	494	478	496	507	496	482	507	
Total	3,364	3,250	3,208	3,081	2,670	2,609	2,658	2,441	2,453	3,081	2,441	
Coverage Ratio (%):	106	105	107	107	86	87	88	82	82	107	82	
Annual Provision for Credit Losses (\$MM) (1):	765	665	540	635	585	585	585	595	595	635	595	
Specific Provisions for Credit Losses (\$MM):	765	665	540	485	435	435	435	495	495	485	495	
Specific Provisions for Credit Losses as a % of Average Loans and Acceptances:	0.45	0.39	0.33	0.31	0.28	0.28	0.28	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>July 31/00 Total</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	55	8					63	60	114	122	194
Indonesia	130						130	125	127	126	131
Malaysia	360	14			67		441	470	466	487	332
Philippines	123	1		73			197	264	282	287	308
Sub-total	668	23		73	67		831	919	989	1,022	965
Korea	456	398		99			953	1,047	1,052	1,111	815
Hong Kong	279	27				2	308	194	181	208	295
Taiwan	37	62	15			5	119	145	134	120	130
China	52	11				7	70	89	74	79	164
Singapore	67	10				1	78	97	173	94	108
Vietnam							-	-	-	-	6
July 31, 2000	1,559	531	15	172	67	15	2,359	2,491	2,603	2,634	2,483
April 30, 2000	1,668	454	8	190	120	51	2,491				
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>	July 31/00 Total	<u>Apr. 30/00 Total</u>	<u>Jan. 31/00 Total</u>	<u>Oct. 31/99 Total</u>	<u>Oct. 31/98 Total</u>
Mexico	180	157		568	31	5	941	940	944	894	992
Brazil	81	256		350			687	749	728	784	885
Argentina	184	85		124	192	11	596	565	568	607	687
Venezuela	12	1		152	88	1	254	256	266	267	308
Chile	180	19			82		281	273	274	225	248
Peru	53	27		29	21		130	113	102	98	77
Colombia	30						30	31	33	38	47
Ecuador				20			20	20	21	26	30
Uruguay		2		17		1	20	20	21	24	21
July 31, 2000	720	547	-	1,260	414	18	2,959	2,967	2,957	2,963	3,295
April 30, 2000	695	586	-	1,265	414	7	2,967				
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
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As at July 31, 2000

Interest Rate Instruments:

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

220,787	47	23	70	-	14
462,122	4,654	1,721	6,375	3.7%	1,365
62,384	213	129	342	0.2%	77
49,620	-	-	-	-	-
<u>Foreign Exchange Instruments:</u>					
Futures, Spot and Forwards	1,740	1,916	3,656	2.2%	1,086
Currency Swaps	929	1,738	2,667	1.6%	517
Options Purchased	141	144	285	0.2%	97
Options Written	-	-	-	-	-
<u>Other Derivative Contracts:</u>					
23,883	1,316	1,647	2,963	1.7%	1,030
Total Derivatives	9,040	7,318	16,358	9.6%	4,186
Less: Impact of Master Netting Agreements	(3,783)	(1,787)	(5,570)	-3.3%	(1,263)
Total after Netting	5,257	5,531	10,788	6.3%	2,923

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>					
July 31, 2000	8.5	(8.7)	(0.2)	16.2	(16.0)
April 30, 2000	7.0	(8.3)	(1.3)	15.9	(14.6)
July 31, 1999	2.1	(8.0)	(5.9)	20.4	(14.5)
<u>Foreign Currency Gap:</u>					
July 31, 2000	(18.1)	13.1	(5.0)	6.6	(1.6)
April 30, 2000	(12.2)	5.3	(6.9)	8.5	(1.6)
July 31, 1999	(12.3)	5.8	(6.5)	8.4	(1.9)
<u>Total Currency Gap:</u>					
July 31, 2000	(9.6)	4.4	(5.2)	22.8	(17.6)
April 30, 2000	(5.2)	(3.0)	(8.2)	24.4	(16.2)
July 31, 1999	(10.2)	(2.2)	(12.4)	28.8	(16.4)

() denotes liability gap

Note: Based on the Bank's interest rate positions at July 31, 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 \$22MM over the next 12 months, and lower the common shareholders' equity, in present value terms, by approximately \$335MM.

THE BANK OF NOVA SCOTIA
SUPPLEMENTARY FINANCIAL INFORMATION

RESERVES (\$MM):

	July 31/00	Apr 30/00	Jan 31/00	Oct. 31/99	July 31/99	Apr. 30/99	Jan. 31/99
<u>Designated Emerging Market (DEM) Surplus:</u>							
Loans	36	36	35	34	36	41	44
Bonds	(7)	(32)	(64)	(96)	(176)	(62)	(215)
Fair Value of Past-Due Interest (PDI) Bonds	322	311	297	297	302	317	282
	351	315	268	235	162	296	111
<u>Investment Securities - Unrealized Gains (Losses):</u>							
Common and Preferred Shares	381	397	490	244	333	307	183
Fixed Income	55	(27)	(180)	(145)	(231)	29	(42)
	436	370	310	99	102	336	141
<u>General Provision:</u>	1,300	1,300	1,300	1,300	750	750	750
<u>Total Reserves</u>	2,087	1,985	1,878	1,634	1,014	1,382	1,002
<u>DEFERRED REVENUES (\$MM):</u>	290	283	264	231	249	227	223