


Investor Presentation

FOURTH QUARTER 2015

December 1, 2015

Scotiabank®

Caution Regarding Forward-Looking Statements

Our public communications often include oral or written forward-looking statements. Statements of this type are included in this document, and may be included in other filings with Canadian securities regulators or the U.S. Securities and Exchange Commission, or in other communications. All such statements are made pursuant to the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. Forward-looking statements may include, but are not limited to, statements made in this Management's Discussion and Analysis in the Bank's 2015 Annual Report under the headings "Overview – Outlook," for Group Financial Performance "Outlook," for each business segment "Outlook" and in other statements regarding the Bank's objectives, strategies to achieve those objectives, the regulatory environment in which the Bank operates, anticipated financial results (including those in the area of risk management), and the outlook for the Bank's businesses and for the Canadian, U.S. and global economies. Such statements are typically identified by words or phrases such as "believe," "expect," "anticipate," "intent," "estimate," "plan," "may increase," "may fluctuate," and similar expressions of future or conditional verbs, such as "will," "may", "should," "would" and "could." By their very nature, forward-looking statements involve numerous assumptions, inherent risks and uncertainties, both general and specific, and the risk that predictions and other forward-looking statements will not prove to be accurate. Do not unduly rely on forward-looking statements, as a number of important factors, many of which are beyond the Bank's control and the effects of which can be difficult to predict, could cause actual results to differ materially from the estimates and intentions expressed in such forward-looking statements. These factors include, but are not limited to: the economic and financial conditions in Canada and globally; fluctuations in interest rates and currency values; liquidity and funding; significant market volatility and interruptions; the failure of third parties to comply with their obligations to the Bank and its affiliates; changes in monetary policy; legislative and regulatory developments in Canada and elsewhere, including changes to, and interpretations of tax laws and risk-based capital guidelines and reporting instructions and liquidity regulatory guidance; changes to the Bank's credit ratings; operational (including technology) and infrastructure risks; reputational risks; the risk that the Bank's risk management models may not take into account all relevant factors; the accuracy and completeness of information the Bank receives on customers and counterparties; the timely development and introduction of new products and services in receptive markets; the Bank's ability to expand existing distribution channels and to develop and realize revenues from new distribution channels; the Bank's ability to complete and integrate acquisitions and its other growth strategies; critical accounting estimates and the effects of changes in accounting policies and methods used by the Bank (See "Controls and Accounting Policies – Critical accounting estimates" in the Bank's 2015 Annual Report, as updated by quarterly reports); global capital markets activity; the Bank's ability to attract and retain key executives; reliance on third parties to provide components of the Bank's business infrastructure; unexpected changes in consumer spending and saving habits; technological developments; fraud by internal or external parties, including the use of new technologies in unprecedented ways to defraud the Bank or its customers; increasing cyber security risks which may include theft of assets, unauthorized access to sensitive information or operational disruption; consolidation in the Canadian financial services sector; competition, both from new entrants and established competitors; judicial and regulatory proceedings; natural disasters, including, but not limited to, earthquakes and hurricanes, and disruptions to public infrastructure, such as transportation, communication, power or water supply; the possible impact of international conflicts and other developments, including terrorist activities and war; the effects of disease or illness on local, national or international economies; and the Bank's anticipation of and success in managing the risks implied by the foregoing. A substantial amount of the Bank's business involves making loans or otherwise committing resources to specific companies, industries or countries. Unforeseen events affecting such borrowers, industries or countries could have a material adverse effect on the Bank's financial results, businesses, financial condition or liquidity. These and other factors may cause the Bank's actual performance to differ materially from that contemplated by forward-looking statements. For more information, see the "Risk Management" section starting on page 66 of the Bank's 2015 Annual Report. Material economic assumptions underlying the forward-looking statements contained in this document are set out in the 2015 Annual Report under the heading "Overview – Outlook," as updated by quarterly reports; and for each business segment "Outlook". The "Outlook" sections in this document are based on the Bank's views and the actual outcome is uncertain. Readers should consider the above-noted factors when reviewing these sections. The preceding list of factors is not exhaustive of all possible risk factors and other factors could also adversely affect the Bank's results. When relying on forward-looking statements to make decisions with respect to the Bank and its securities, investors and others should carefully consider the preceding factors, other uncertainties and potential events. The Bank does not undertake to update any forward-looking statements, whether written or oral, that may be made from time to time by or on its behalf. Additional information relating to the Bank, including the Bank's Annual Information Form, can be located on the SEDAR website at www.sedar.com and on the EDGAR section of the SEC's website at www.sec.gov.

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Overview

Brian Porter

President & Chief Executive Officer

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Fiscal 2015 Overview

- **Good performance in 2015**
  - Net income of $7.2 billion
  - Diluted EPS of $5.67
  - ROE of 14.6%
- **Revenue growth of 4% year-over-year**
- **Capital position remains strong at 10.3%**
- **Quarterly dividend raised twice in fiscal 2015, resulting in a 6% increase**

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Financial Review

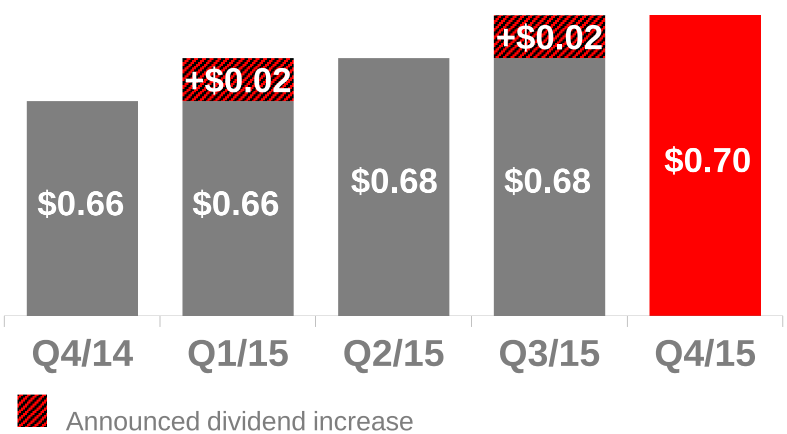
Sean McGuckin

Chief Financial Officer

Q4 2015 Financial Performance

$ millions, except EPS	Q4/15	Q/Q	Y/Y[1]
Net Income	$1,843	-	+8%
Diluted EPS	$1.45	-	+10%
Revenues[2]	$6,198	-1%	+5%
Expenses	$3,286	-1%	+4%
Productivity Ratio	53.0%	-50bps	-30bps
Core Banking Margin[2]	2.35%	-5bps	-4bps

Dividends Per Common Share



Highlights

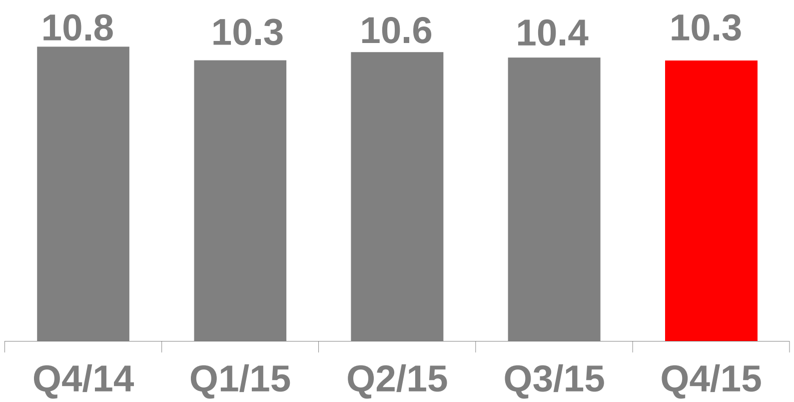
- **Adjusted diluted EPS growth of 10% Y/Y[1]**
- **Adjusted revenue growth of 5% Y/Y[1]**
  - Solid asset growth in Canadian Banking and International Banking
  - Positive impact of FX translation
  - Higher banking fees and wealth management revenues, partly offset by lower contribution from investment banking, and reduced net gains on investment securities
- **Adjusted expenses up 4% Y/Y[1]**
  - Negative impact of FX translation
  - Technology related expenditures and marketing costs
  - Reorganization costs
  - Partly offset by lower salaries and benefits
- **Adjusted operating leverage of -0.7% in 2015[1]**

(1) Excludes notable items of $265 million after-tax in Q4/14 - (See Appendix – Notable Items)

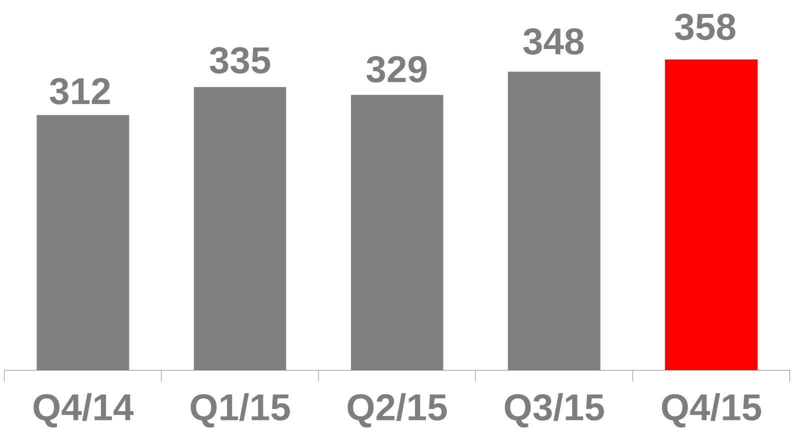
(2) Taxable equivalent basis

Capital – Strong Position

Basel III Common Equity Tier 1 (CET1) (%)



CET1 Risk-Weighted Assets ($B)



Highlights

- **Internal capital generation of $3.6 billion in fiscal 2015**
- **Repurchased 15.5 million shares in fiscal 2015**
- **Annual dividend payment of $2.72, reflecting a dividend payout ratio of 48% on 2015 earnings**
- **CET1 Risk-weighted assets were up $10 billion Q/Q**
  - Retail and business lending
- **Basel III Leverage ratio of 4.2%**

Capital position remains strong

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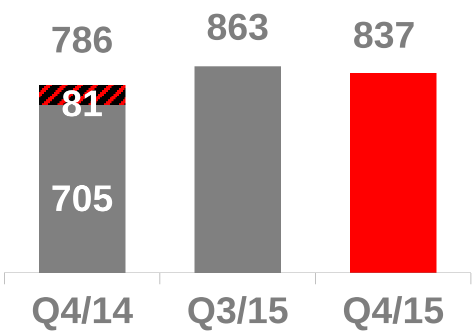
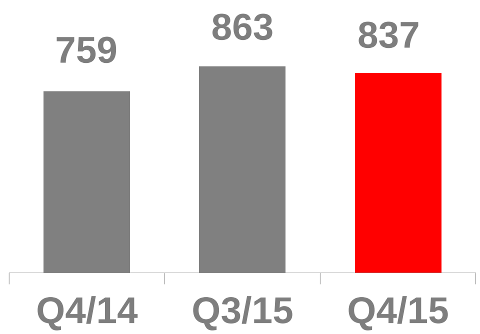
Canadian Banking

Reported Net Income[1] ($MM)

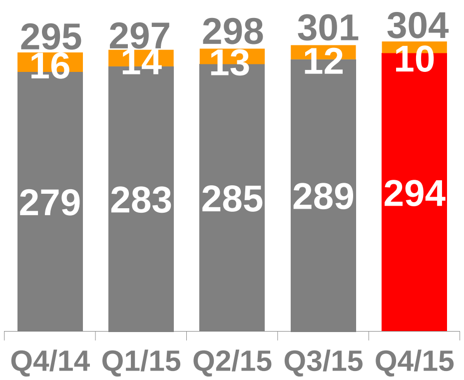


Adjusted Net Income[1,2] ($MM)



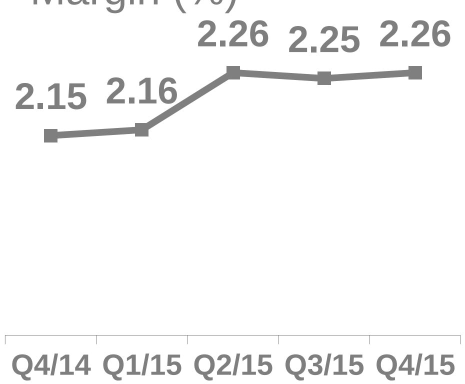
Net after-tax notable item in Q4/14

Average Assets ($B)



Tangerine run-off mortgage portfolio

Reported Net Interest Margin (%)



Highlights

- **Adjusted net income up 10% Y/Y[2]**
- **Loan growth of 3% Y/Y**
  - Ex. Tangerine run-off portfolio, up 5%
  - Double digit growth in credit cards, auto lending and commercial banking
- **Deposits up 5% Y/Y**
  - Retail chequing and savings deposit balances up 11% and 14% respectively
  - Small business and commercial banking accounts up 7%
- **NIM up 11 bps Y/Y**
  - Higher spreads in personal lending
  - Run-off of lower spread Tangerine mortgages
- **AUM up 9% Y/Y and AUA up 5% Y/Y**
- **Adjusted PCLs were up 3% Y/Y[2]**
- **Adjusted expenses up 6% Y/Y[2]**
  - Technology investment/project spending
  - Volume and revenue driven growth
- **Positive operating leverage of 2.8% in 2015[2]**

Strong volume growth and margin expansion

(1) Attributable to equity holders of the Bank

(2) Adjusted for Q4/14 notable items – (See Appendix – Notable Items), along with the CI contribution in 2014 and change in effective tax rate

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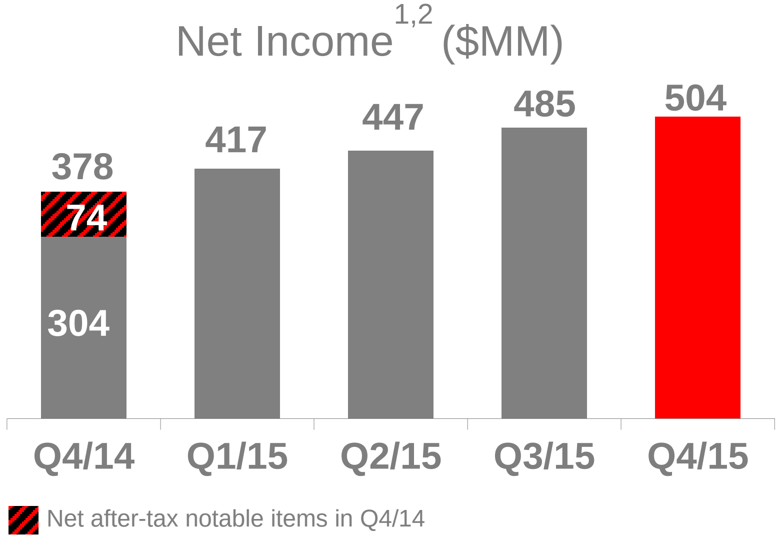
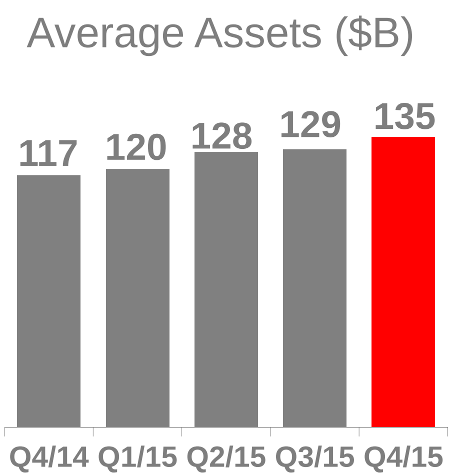
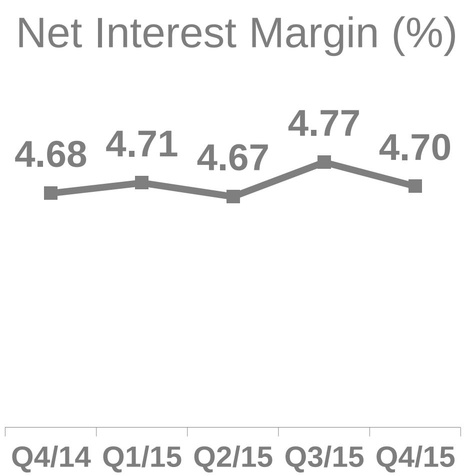
International Banking







(1) Attributable to equity holders of the Bank

(2) Adjusted for notable items in Q4/14 – (See Appendix – Notable Items)

Highlights

- **Adjusted Net Income up 33% Y/Y[2]**
  - Strong asset, deposit and fee income growth in Latin America
  - Lower PCLs, positive impact of FX translation and higher contribution from associated corporations
- **Loans up 17% and deposits up 19% Y/Y**
  - Ex. FX translation, total loans were up 10%, while Latin America was up 15%
- **NIM up 2 bps Y/Y**
- **Lower PCLs Y/Y**
  - Higher acquisition driven retail PCLs were offset by lower commercial PCLs
- **Adjusted expenses up 13% Y/Y[2]**
  - Half the increase was due to acquisitions and impact of foreign currency translation
  - Balance due to higher technology investments, increased marketing and inflationary increases
- **Operating leverage of -0.9% in 2015[2]**

Strong asset and deposit growth in the Latin America

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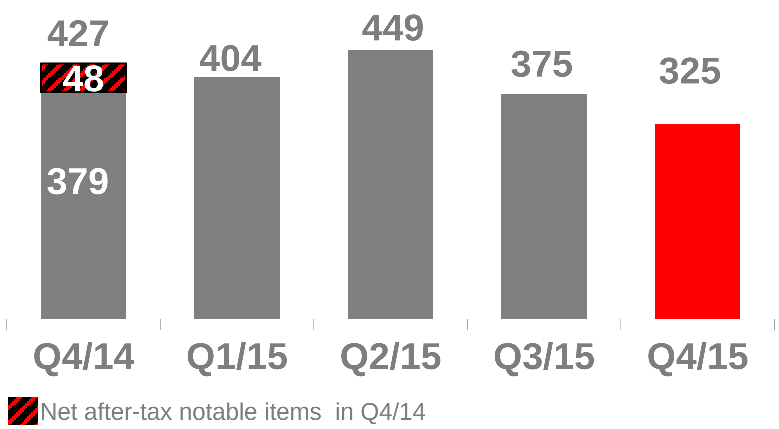
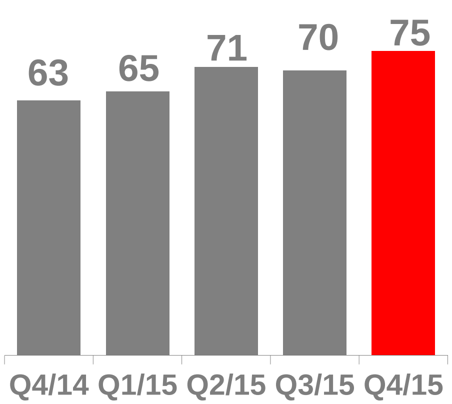
Global Banking and Markets

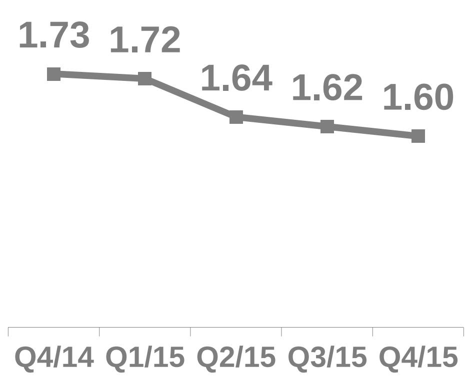
Net Income[1,2] ($MM)



Average Loans[3] ($B)



Net Interest Margin[4] (%)



(1) Attributable to equity holders of the Bank
(2) Adjusted for notable items in Q4/14 – (See Appendix - Notable Items)
(3) Average Business & Government Loans & Acceptances
(4) Corporate Banking only

Highlights

- **Adjusted Net Income down 24% Y/Y[2]**
  - Lower contributions from investment banking and equities
  - Higher level of PCLs
- **Adjusted revenue down 11% Y/Y[2]**
- **Loan growth of 19% Y/Y**
- **NIM down 13 bps Y/Y**
  - Lower trade finance volumes in Asia
  - Margin compression in the U.S., Europe and Asia
- **Expenses up 2% Y/Y[2]**
  - Higher salaries and benefits
  - Technology expenses
  - Negative impact of FX translation
  - Partly offset by lower performance based compensation
- **Operating leverage of -4.6% in 2015[2]**

Soft results reflective of challenging market conditions

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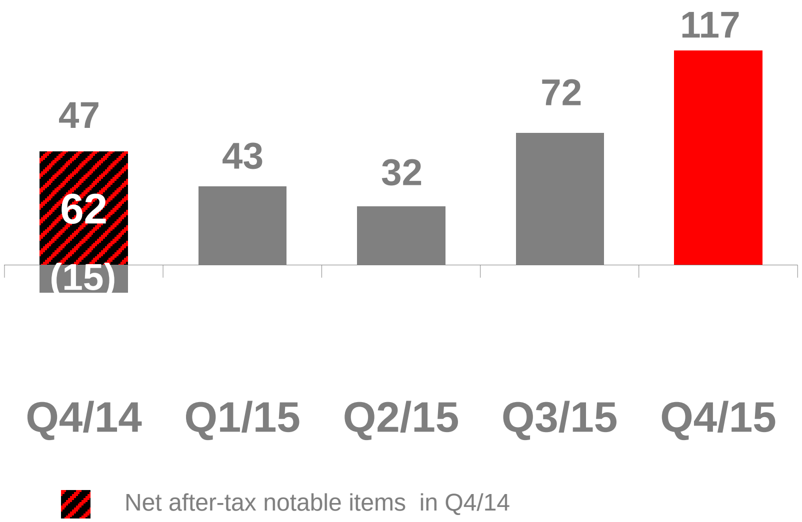
Other Segment[1]

Net Income[2,3] ($MM)



Highlights

- **Year-over-year, net income was higher driven by lower expenses**
  - Pension accrual reduction, partly offset by reorganization costs
  - Increase in collective allowance against performing loans
  - Higher investment gains and lower tax costs, partly offset by lower interest income and other revenues

(1) Includes Group Treasury, smaller operating segments, and other corporate items which are not allocated to a business line. The results primarily reflect the net impact of asset/liability management activities

(2) Attributable to equity holders of the Bank

(3) Adjusted for notable items in Q4/14 – (See Appendix – Notable Items)




Risk Review

Stephen Hart

Chief Risk Officer

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Risk Review

- **Underlying credit fundamentals remain solid**
- **PCL ratio – Excluding impact of collective allowance in Q4/15, PCL ratio unchanged at 42 basis points Q/Q**
- **Coverage ratio rose to 85% from 84% last quarter, due to increase in collective allowance against performing loans**
- **Gross impaired loans of $4.7 billion were unchanged Q/Q, but up 11% Y/Y, mostly due to FX translation**
  - GIL ratio down 3bps Q/Q
  - Net formations of $572 million was down from $647 million in Q3/15
- **Market risk remains well-controlled**
  - Average 1-day all-bank VaR of $13.1MM, up from $10.5MM in Q3/15

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PCL Ratios

(Total PCL as a % of Average Net Loans & Acceptances)	Q4/14[1]	Q1/15	Q2/15	Q3/15	Q4/15
Canadian Banking					
Retail	0.35	0.24	0.25	0.26	0.26
Commercial	0.13	0.12	0.13	0.08	0.15
Total	**0.33**	**0.23**	**0.24**	**0.23**	**0.24**
International Banking					
Retail	2.20	2.41	2.31	2.41	2.21
Commercial	1.08	0.35	0.20	0.26	0.25
Total	**1.62**	**1.33**	**1.19**	**1.27**	**1.17**
Total - Excluding Colpatria credit mark	***1.89***	***1.40***	***1.21***	***1.30***	***1.17***
Global Banking and Markets	**0.02**	**0.08**	**0.08**	**0.08**	**0.14**
All Bank – Excluding Collective	**0.53**[2]	**0.42**	**0.41**	**0.42**	**0.42**
All Bank – Including Collective	**0.53**[2]	**0.42**	**0.41**	**0.42**	**0.47**

(1) Excluding the impact for accelerated loan write-offs for bankrupt retail accounts of $62 million pre-tax (See Appendix – Notable Items), adjusted Q4/14 All Bank PCL ratio was 0.47 and Total Canadian Banking was 0.24

(2) Excluding the impact of Colpatria credit mark, all-bank PCL ratio was 0.58.

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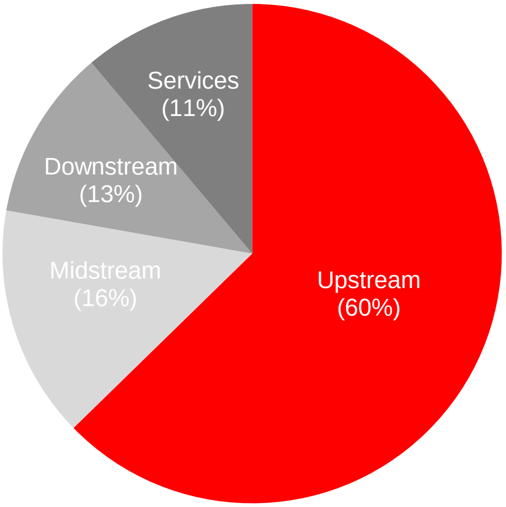
Oil and Gas Exposures[1]

- **Drawn corporate Oil and Gas exposure (58% investment grade) is $16.5 billion or 3.5% of our total loan book**
  - Upstream $9.9B
  - Midstream $2.6B
  - Downstream $2.1B
  - Services $1.9B
  - **Total $16.5B**



- **Undrawn commitments of $14.3 billion, of which roughly 75% is investment grade**

(1) Exposures relate to loans and acceptances outstanding as of October 31, 2015 and to undrawn commitments attributed/related to those drawn loans and acceptances.

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2016 Outlook

Brian Porter

President & Chief Executive Officer

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2016 Business Line Outlook

Canadian Banking

- Expect continued solid loan growth in 2016 driven by retail mortgages, auto lending, commercial loans and credit cards
- Wealth management is expected to see continued good growth rates in 2016
- Higher PCL ratio, reflecting mix, but expect margin to grow faster than PCLs
- Expense management will continue to be an area of focus
- Key priorities include: Improve customer experience, enhance business mix, expand Tangerine, grow and diversify Wealth Management and reduce structural costs

International Banking

- Momentum of asset growth from 2015 is expected to continue in 2016, with stable margin and credit quality
- Optimize structure to deliver a strong customer experience and positive operating leverage
- Focus on building relevance and presence in the Pacific Alliance through combination of organic growth, strategic alliances and partnerships and acquisitions
- Key priorities include: Improving our retail customer experience, invest in Mexico to drive growth, target higher profitability business across the Pacific Alliance countries and streamline our operational infrastructure

Global Banking and Markets

- Expect improved performance in 2016 driven by a more balanced contribution across our diversified business platform
- Expect solid growth in corporate loans with stable loan spreads, strong credit quality and modest PCLs.
- Increased contribution from Latin America as we continue to capitalize on the Bank's strong regional presence. Repositioning Asia to help drive future growth
- Key priorities include: Enhancing customer focus, leveraging our global footprint, strengthening our data and analytics capabilities, focusing on strategic sectors and improving efficiency and effectiveness

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2016 Outlook

- **Medium-term financial objectives remain, but ROE metric modified**

Metric	Medium-term Objectives
EPS Growth	5-10%
ROE	14%+
Operating Leverage	Positive
Capital	Maintain strong ratios

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Appendix

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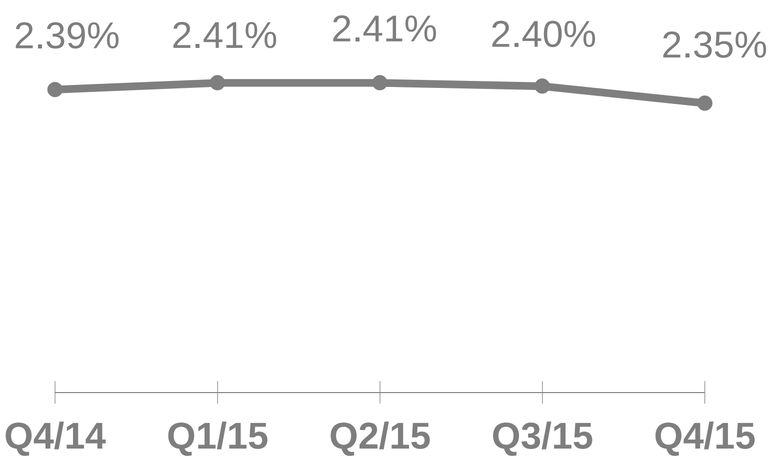
Core Banking Margin (TEB)[1]



Quarter-over-quarter

- The decline in core banking margin was driven by lower asset/liability management activities and the impact of higher volumes of lower yielding deposits with financial institutions

(1) Represents net interest income (TEB) as a % of average earning assets excluding bankers acceptances and total average assets relating to the Global Capital Markets business within Global Banking & Markets

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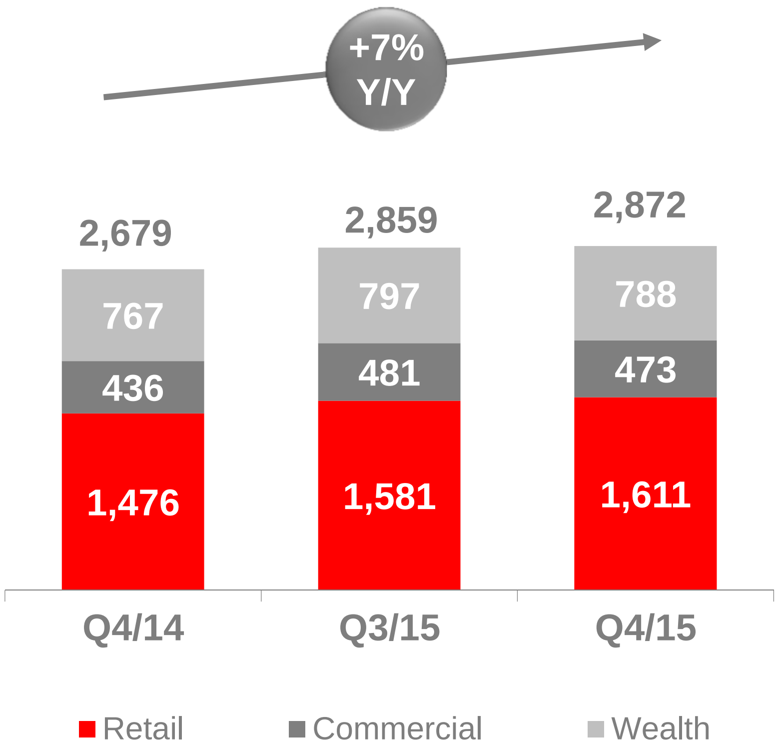
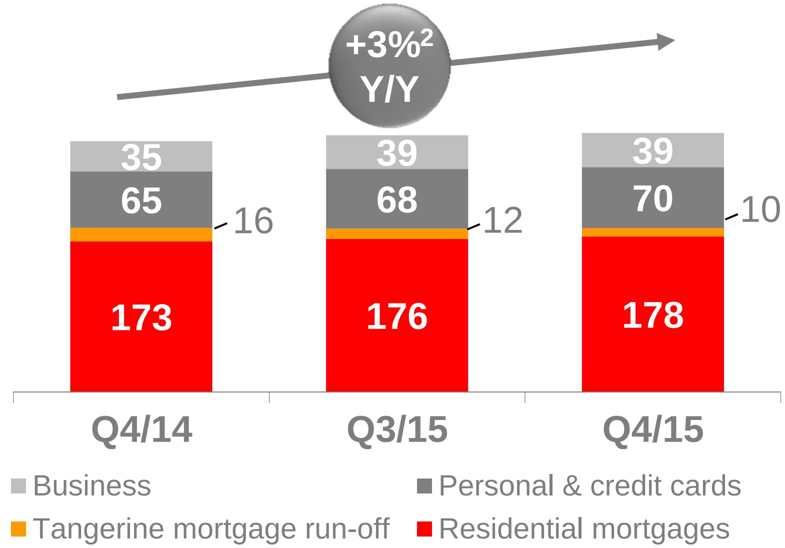
Canadian Banking – Revenue & Volume Growth

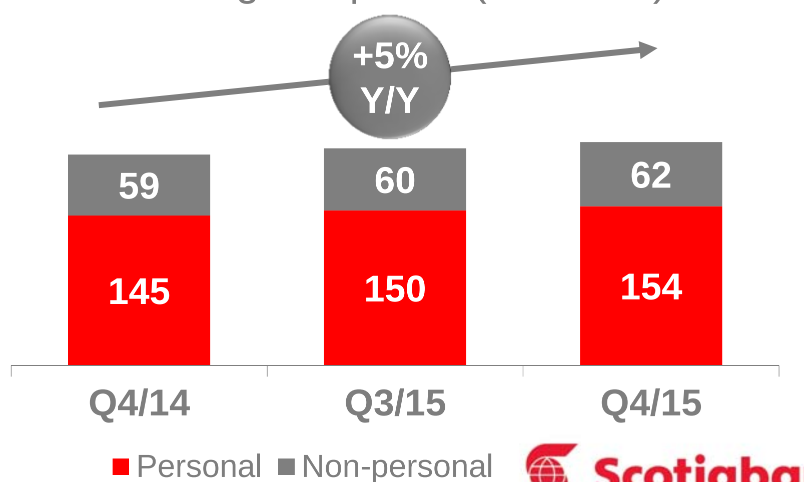
Adjusted Revenues[1] (TEB) ($ millions)



Average Loans & Acceptances ($ billions)



Average Deposits ($ billions)



(1) Adjusted for CI contribution
(2) Excluding Tangerine run-off portfolio, loans & acceptances increased 6% year-over-year

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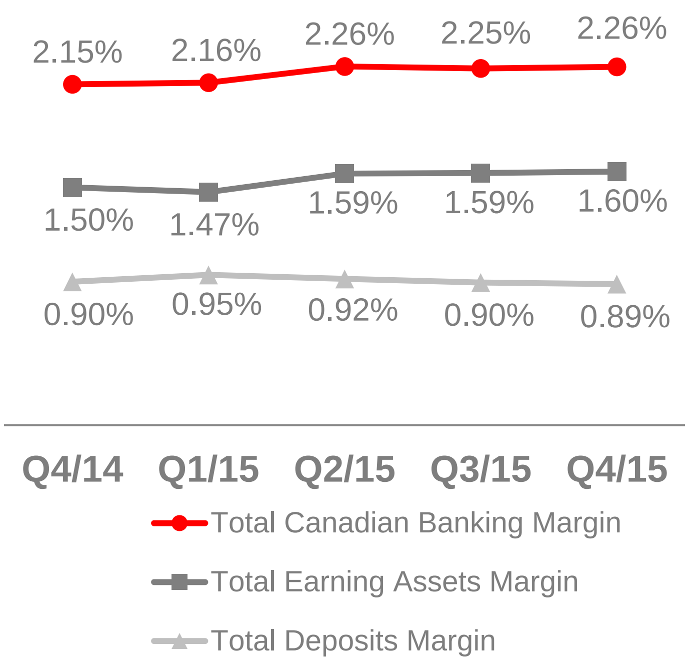
Canadian Banking – Net Interest Margin



Year-over-Year

- Net Interest Margin was up 11bps, driven primarily from higher earning asset margin, partly offset by deposit margin compression.

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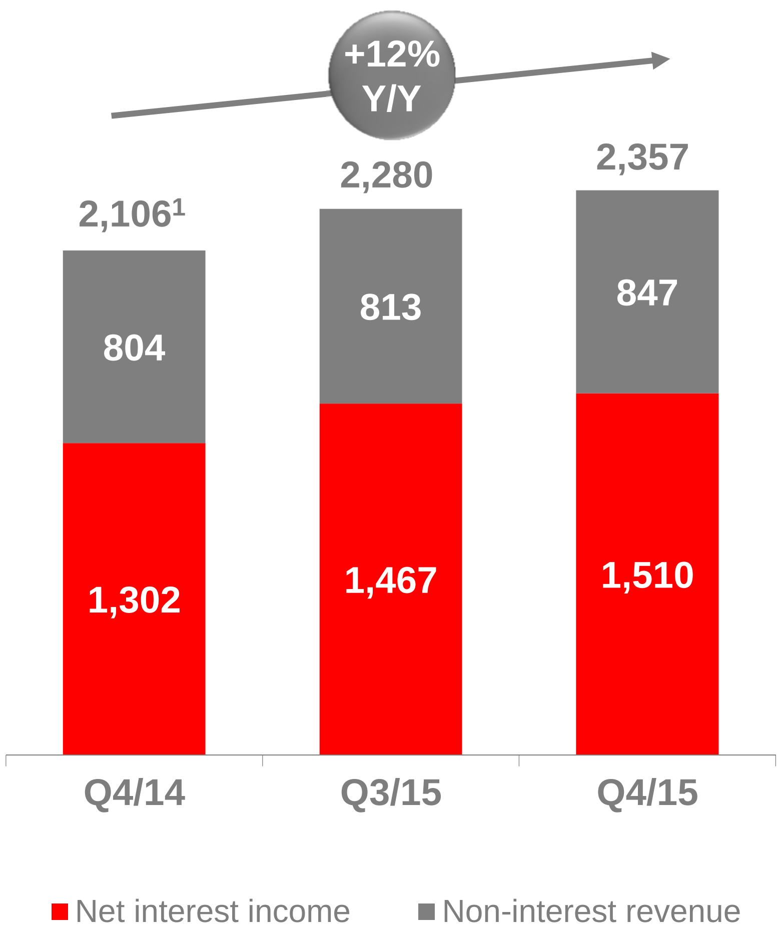
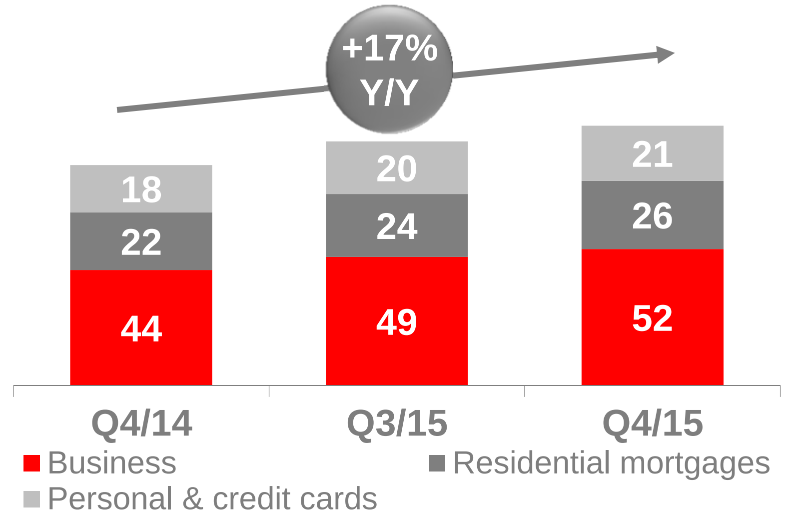
International Banking – Revenue & Volume Growth

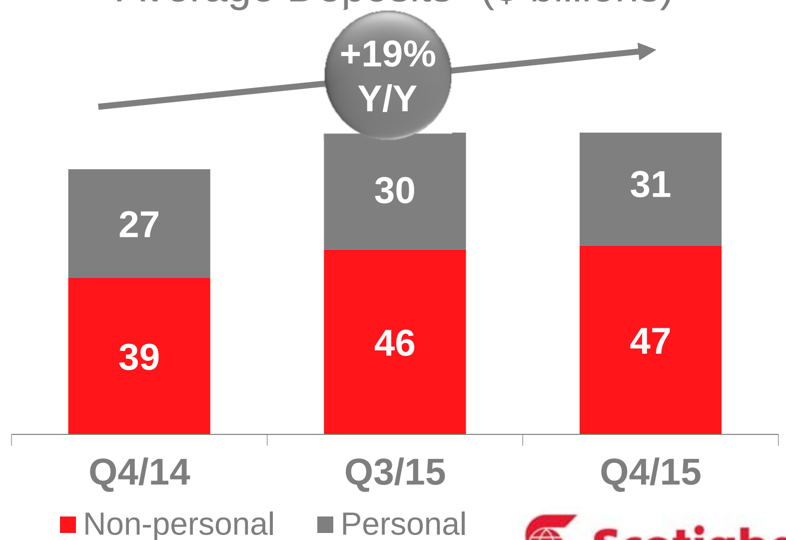
Revenues[1] (TEB) ($ millions)



Average Loans & Acceptances ($ billions)



Average Deposits[2] ($ billions)



(1) Excluding $47 million pre-tax write-down related to Venezuela in Q4/14 – (See Appendix – Notable items)

(2) Includes deposits from banks

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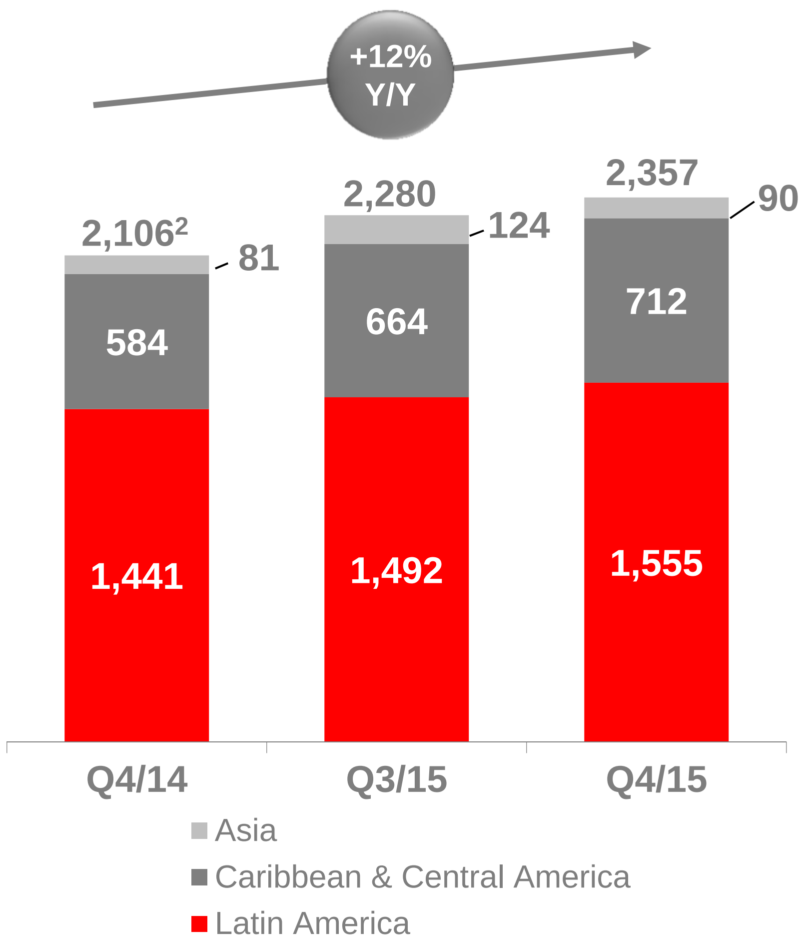
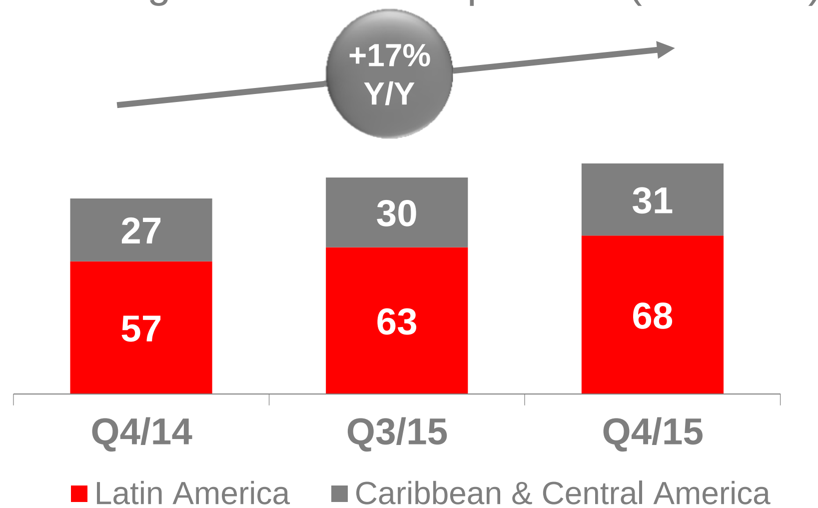
International Banking – Regional Growth

Revenues[2] (TEB) ($ millions)



Average Loans & Acceptances ($ billions)



Constant FX Loan Volumes Y/Y	Retail	Commercial[3]	Total
Latin America[1]	16%	14%	15%
C&CA	2%	-5%	-1%
Total	11%	9%	10%

(1) Excluding impact of Cencosud acquisition and at constant FX, retail and total bank volumes were up 12% and 14% respectively

(2) Excluding $47 million pre-tax write-down related to Venezuela in Q4/14 –(See Appendix – Notable Items)

(3) Excludes bankers acceptances

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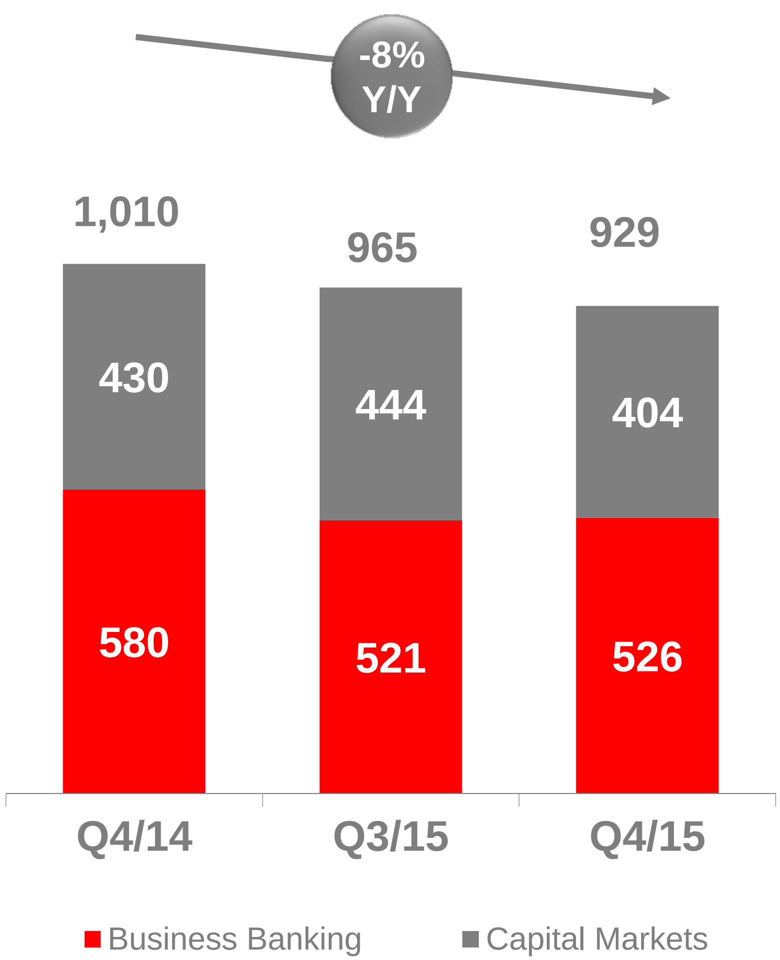
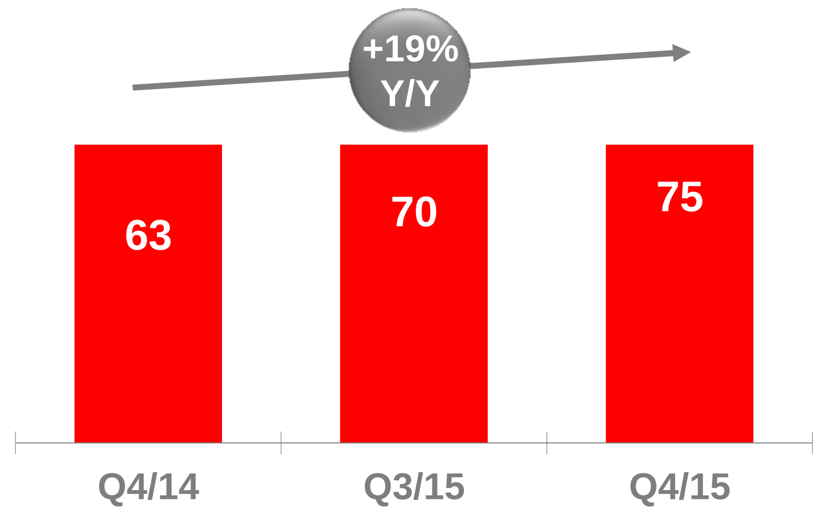
Global Banking and Markets – Revenue & Volume Growth

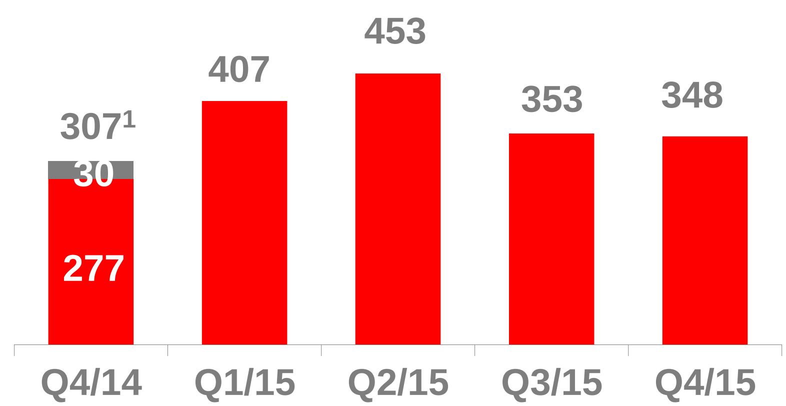
Revenues[1] (TEB) ($ millions)



Average Loans & Acceptances ($ billions)



All-Bank Trading Revenue
(TEB, $ millions)



(1) Adjusted for notable items
(See Appendix – Notable Items)

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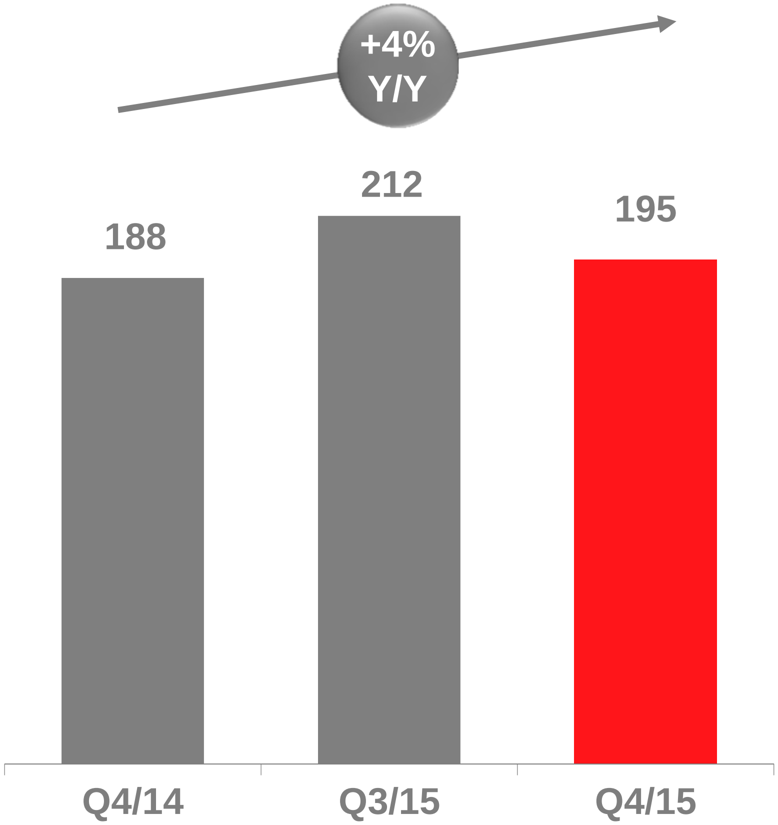
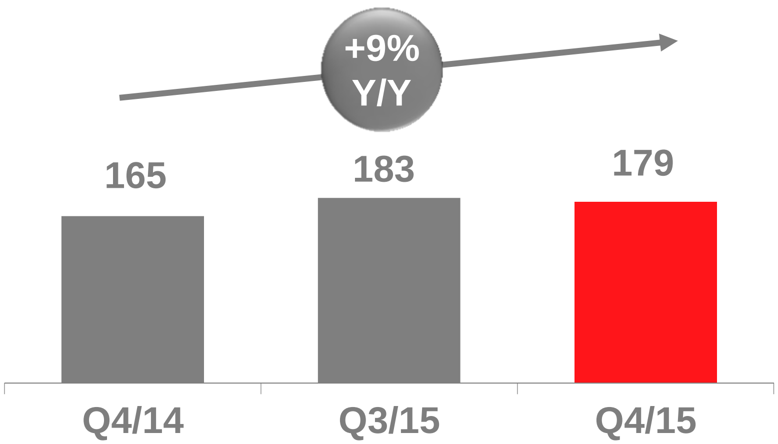
Global Wealth Management

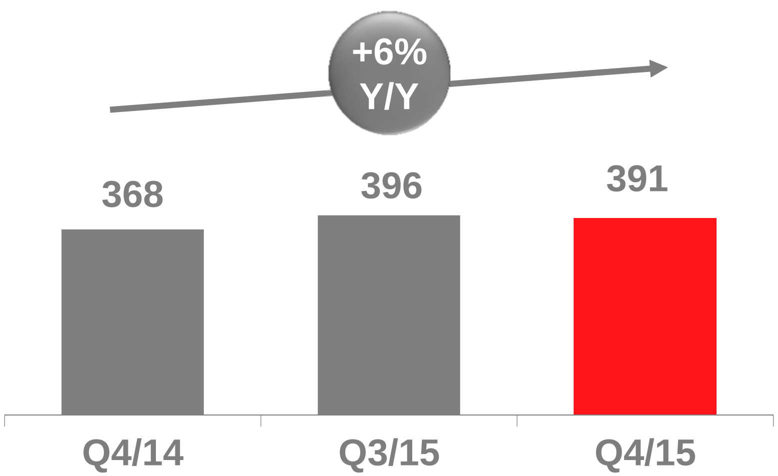
Adjusted Net Income[1] ($ millions)



Assets Under Management ($ billion)



Assets Under Administration ($ billion)



(1) Adjusted for CI contribution and notable items (See Appendix – Notable Items)

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Economic Outlook in Key Markets

	Real GDP (Annual % Change)			
Country	2000-14 Avg.	2015F	2016F	2017F
Mexico	2.3	2.5	2.8	3.5
Peru	5.4	2.9	3.5	4.4
Chile	4.3	2.1	2.0	3.0
Colombia	4.3	3.0	3.0	3.2
	2000-14 Avg.	2015F	2016F	2017F
Canada	2.2	1.1	1.8	2.3
U.S.	1.9	2.4	2.5	2.7

Source: Scotia Economics, as of November 2, 2015

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Provisions for Credit Losses

($ millions)	Q4/14[1]	Q1/15	Q2/15	Q3/15	Q4/15
Canadian Retail	225	154	157	165	166
Canadian Commercial	11	11	12	8	14
Total	**236**	**165**	**169**	**173**	**180**
International Retail	218	246	242	262	252
International Commercial	118	39	24	31	32
Total	**336**	**285**	**266**	**293**	**284**
Total - Excluding Colpatria credit mark	***392***	***301***	***270***	***299***	***284***
Global Banking and Markets	**2**	**13**	**13**	**14**	**27**
All Bank	**574**	**463**	**448**	**480**	**491**
All Bank - Excluding Colpatria credit mark	***630***	***479***	***452***	***486***	***491***
Increase in Collective Allowance	**0**	**0**	**0**	**0**	**60**
All Bank	**574**	**463**	**448**	**480**	**551**
PCL ratio (bps) – Total PCLs as a % of Average Net Loans & Acceptances					
Excluding Collective Allowance	**53**	**42**	**41**	**42**	**42**
Including Collective Allowance	**53**	**42**	**41**	**42**	**47**

(1) Excluding the impact for accelerated loan write-offs for bankrupt retail accounts of $62 million pre-tax (See Appendix – Notable Items), adjusted Q4/14 All Bank PCLs is $512 million and Total Canadian Banking is $174 million. Adjusted All bank PCL ratio is 47bps in Q4/14

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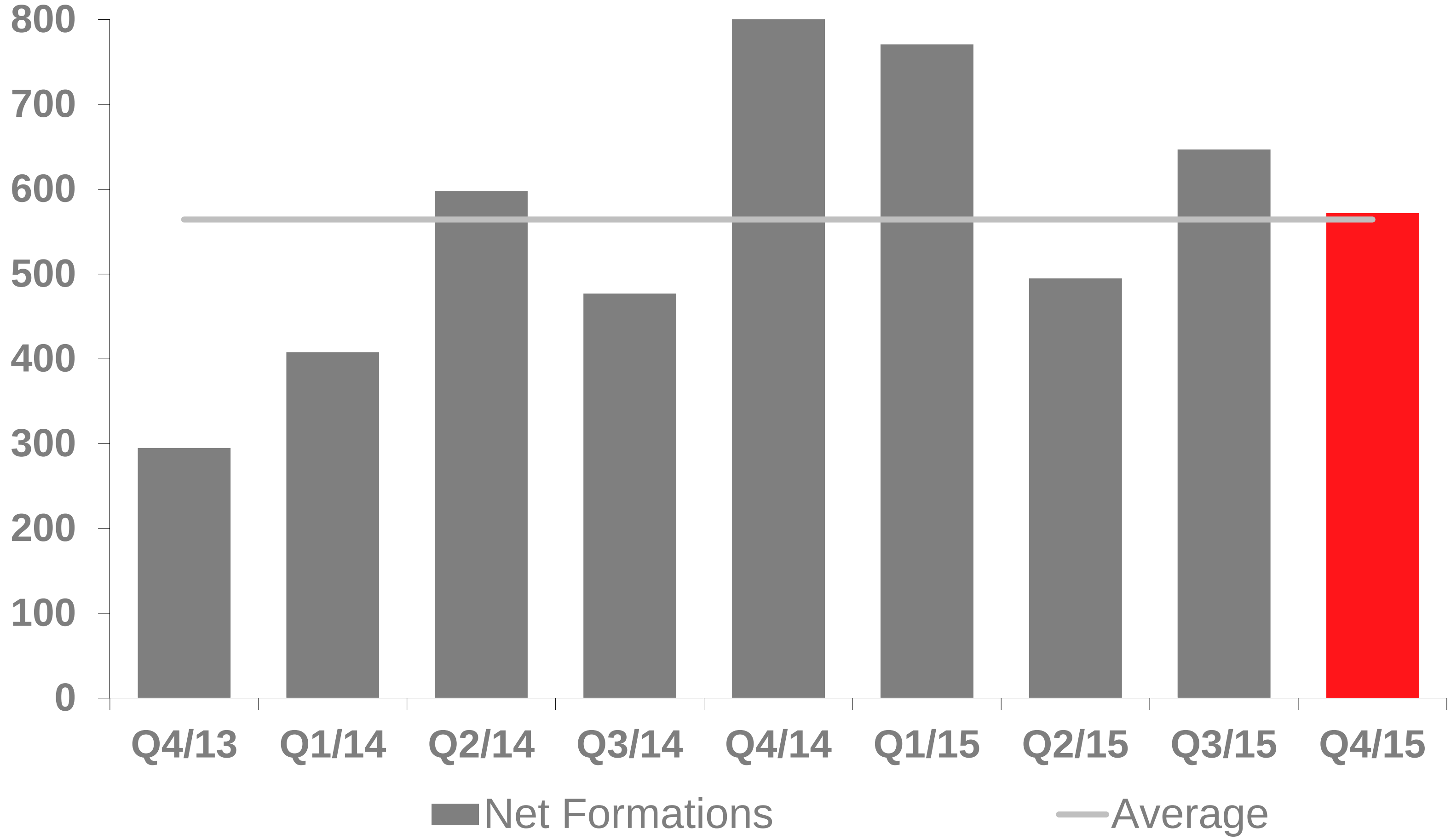
Net Formations of Impaired Loans[1]

($ millions)



(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

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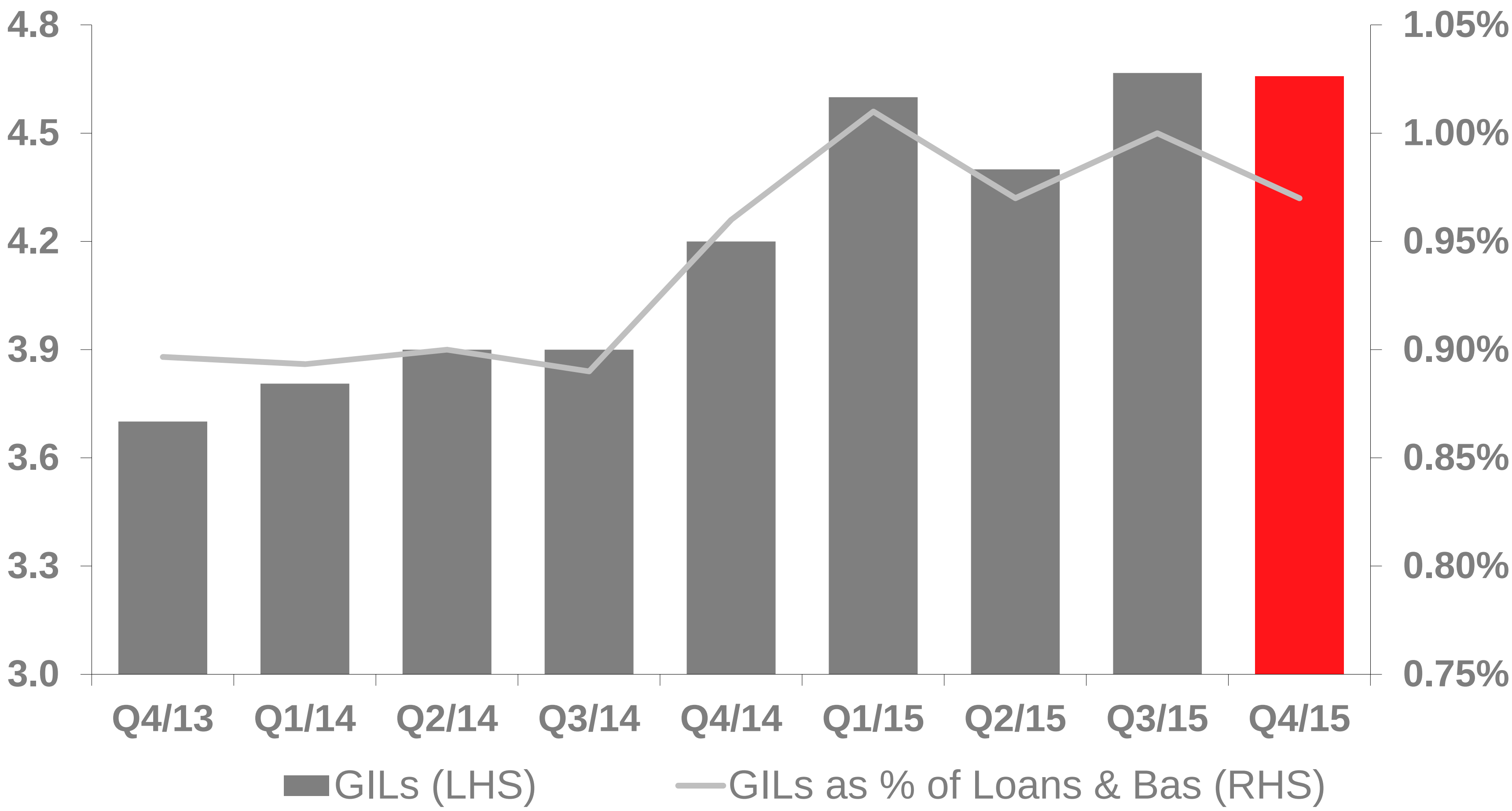
Gross Impaired Loans[1]

($ billions)

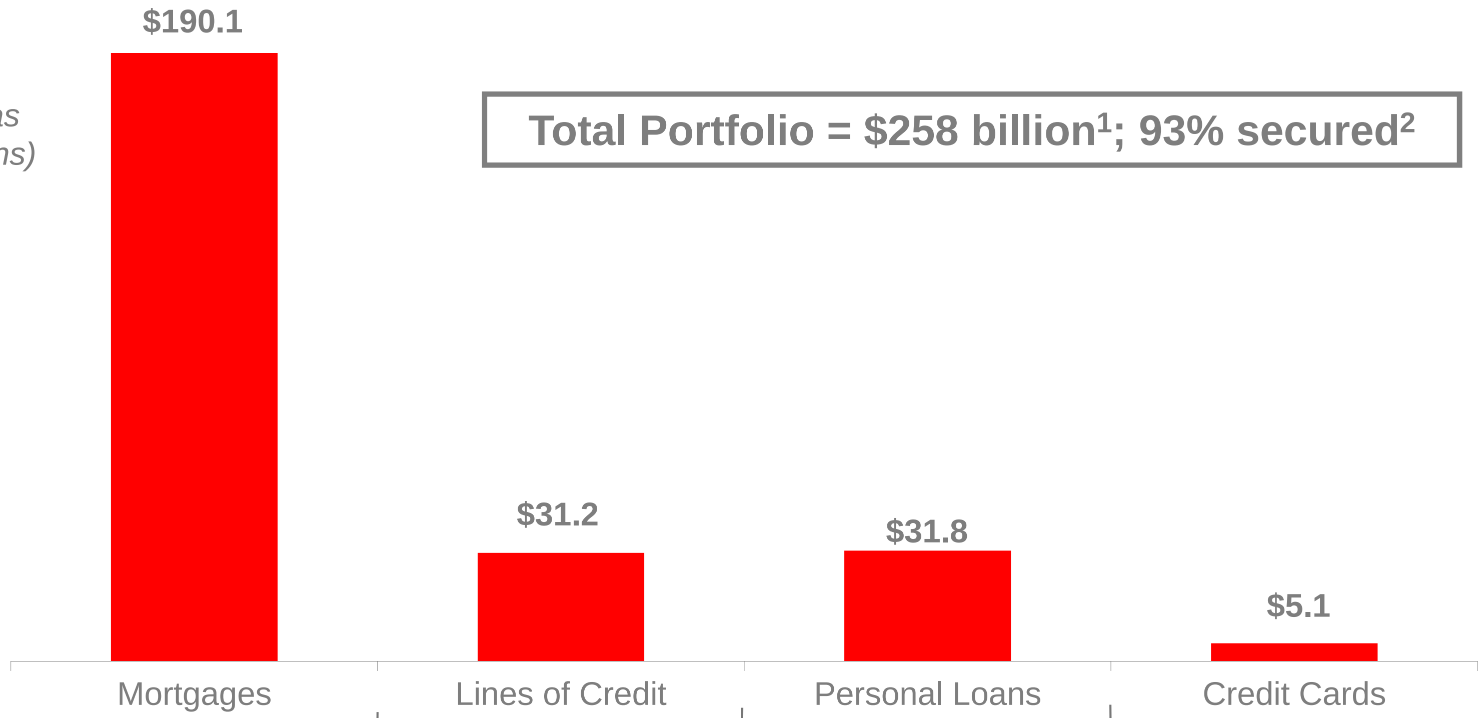


(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

Canadian Banking Retail: Loans and Provisions

(Spot Balances as at Q4/15, $ billions)

Total Portfolio = $258 billion[1]; 93% secured[2]



	Mortgages		Lines of Credit		Personal Loans		Credit Cards	
% secured	100%		61%		99%		6%	
PCL	**Q4/15**	**Q3/15**	**Q4/15**	**Q3/15**	**Q4/15**	**Q3/15**	**Q4/15**	**Q3/15**
$ millions	4	4	47	46	67	71	48	44
% of avg. net loans (bps)	1	1	60	58	86	96	376	358

(1) Total portfolio includes Tangerine balances of $14 billion and excludes other smaller balances
(2) Of total exposure, 82% secured by real estate; 11% secured by automotive

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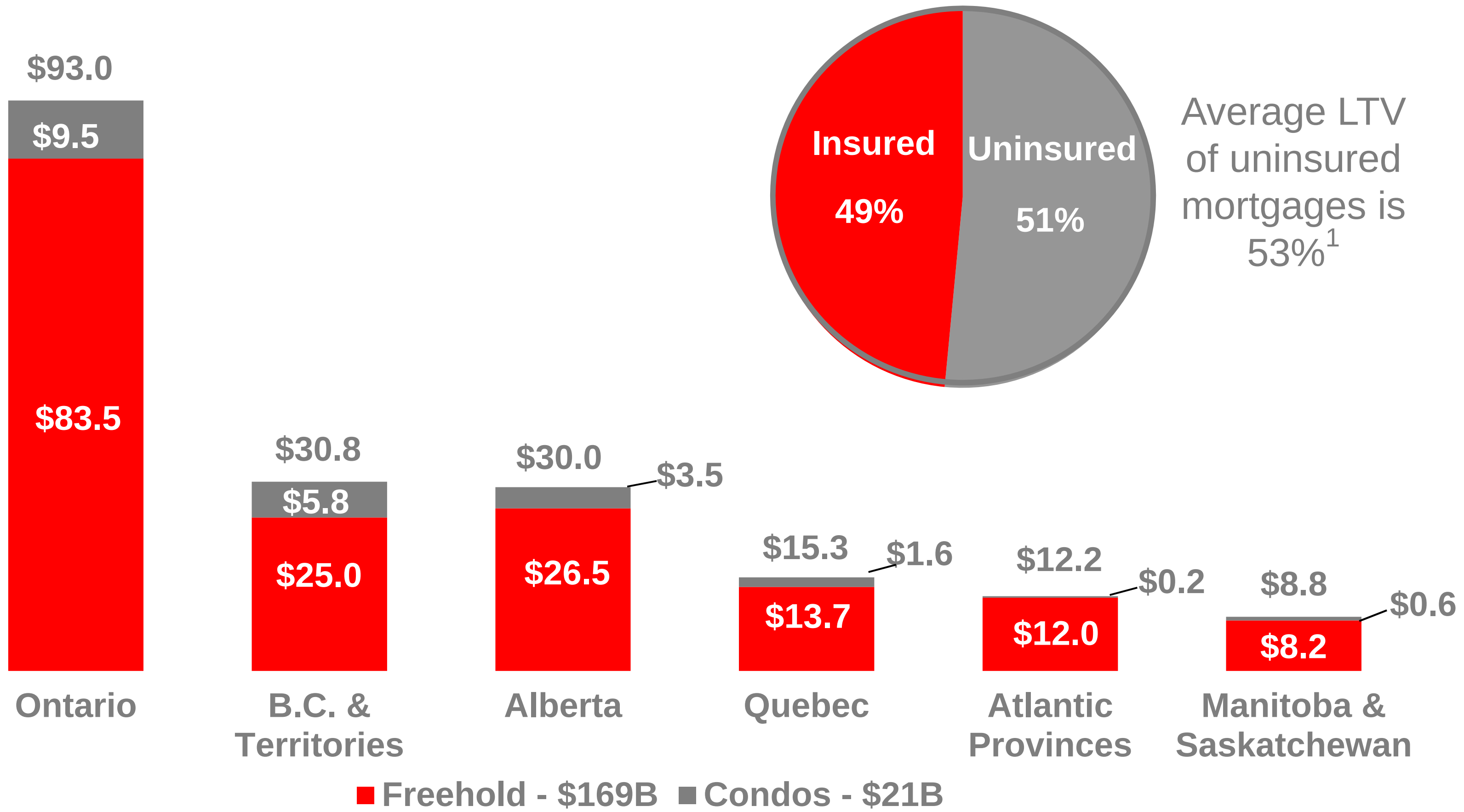
Canadian Residential Mortgage Portfolio

(Spot Balances as at Q4/15, $ billions)



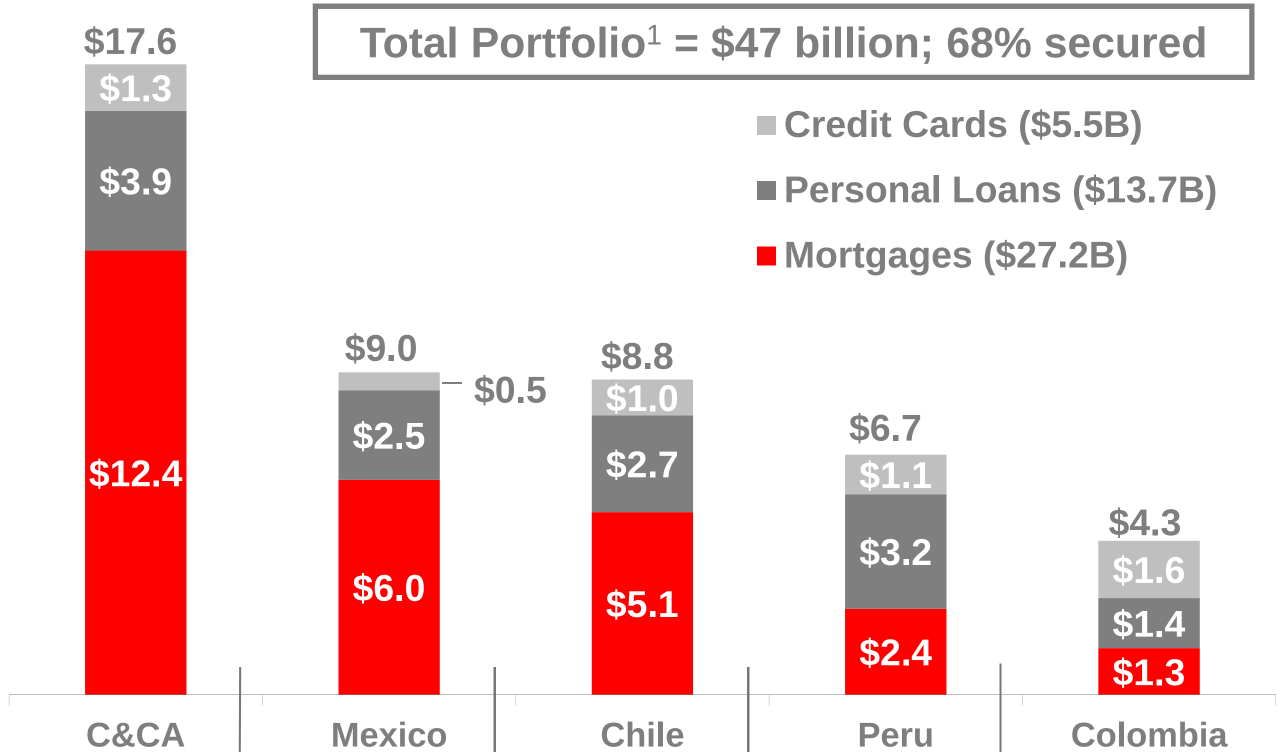
Total Portfolio: $190 billion

Average LTV of uninsured mortgages is 53%[1]

(1) LTV calculated based on the total outstanding balance secured by the property. Property values indexed using Teranet HPI data.
(2) Some figures on bar chart may not add due to rounding

International Retail Loans and Provisions

(Spot Balances as at Q4/15, $ billions[1])

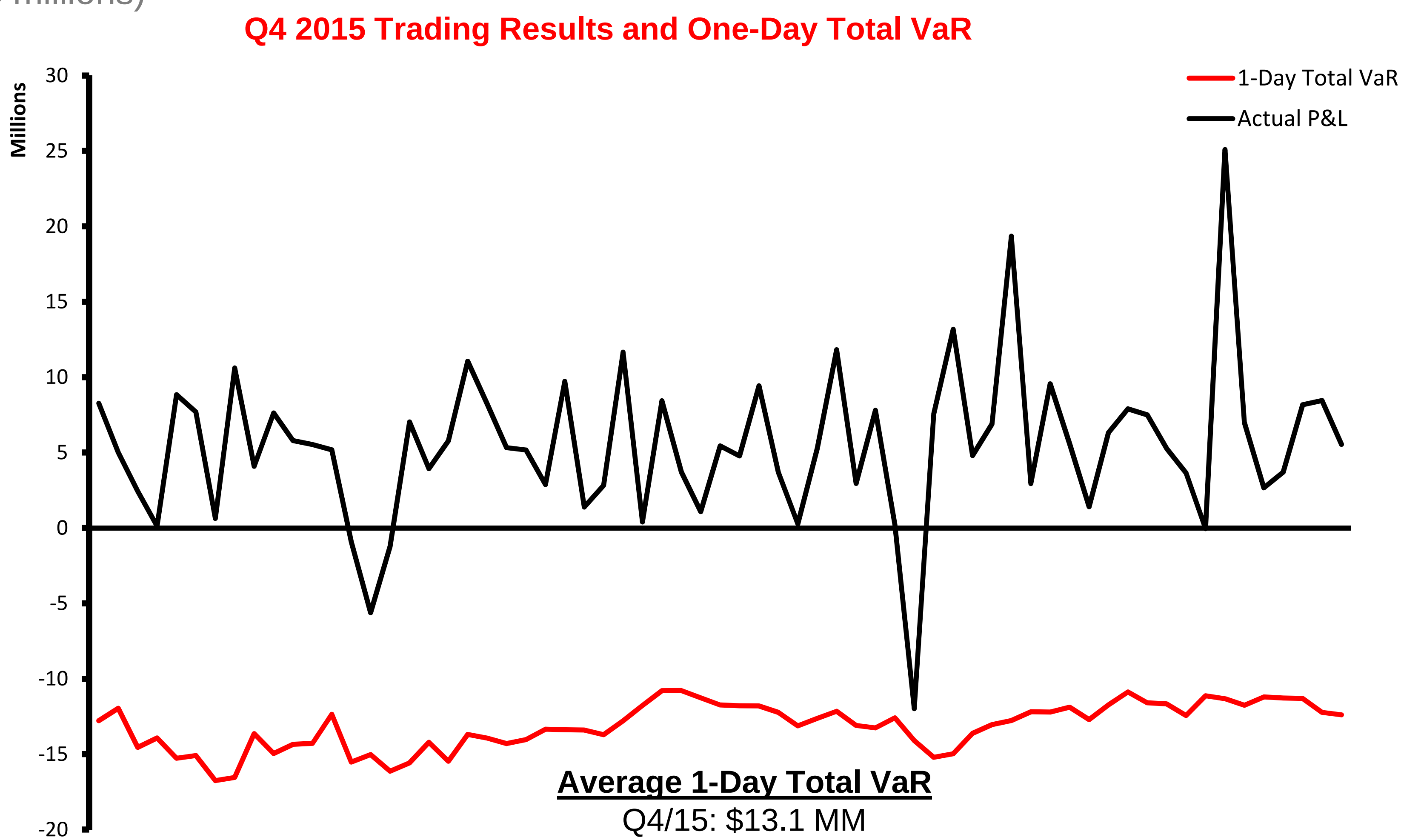


PCL[2]	C&CA Q4/15	C&CA Q3/15	Mexico Q4/15	Mexico Q3/15	Chile Q4/15	Chile Q3/15	Peru Q4/15	Peru Q3/15	Colombia Q4/15	Colombia Q3/15
$ millions	57	39	50	58	31	28	63	54	39	72
% of avg. net loans (bps)	132	97	226	273	145	140	391	366	395	686

(1) Total Portfolio includes other smaller portfolios
(2) Excludes Uruguay PCLs of approximately $12 million

Q4 2015 Trading Results and One-Day Total VaR

($ millions)



Average 1-Day Total VaR

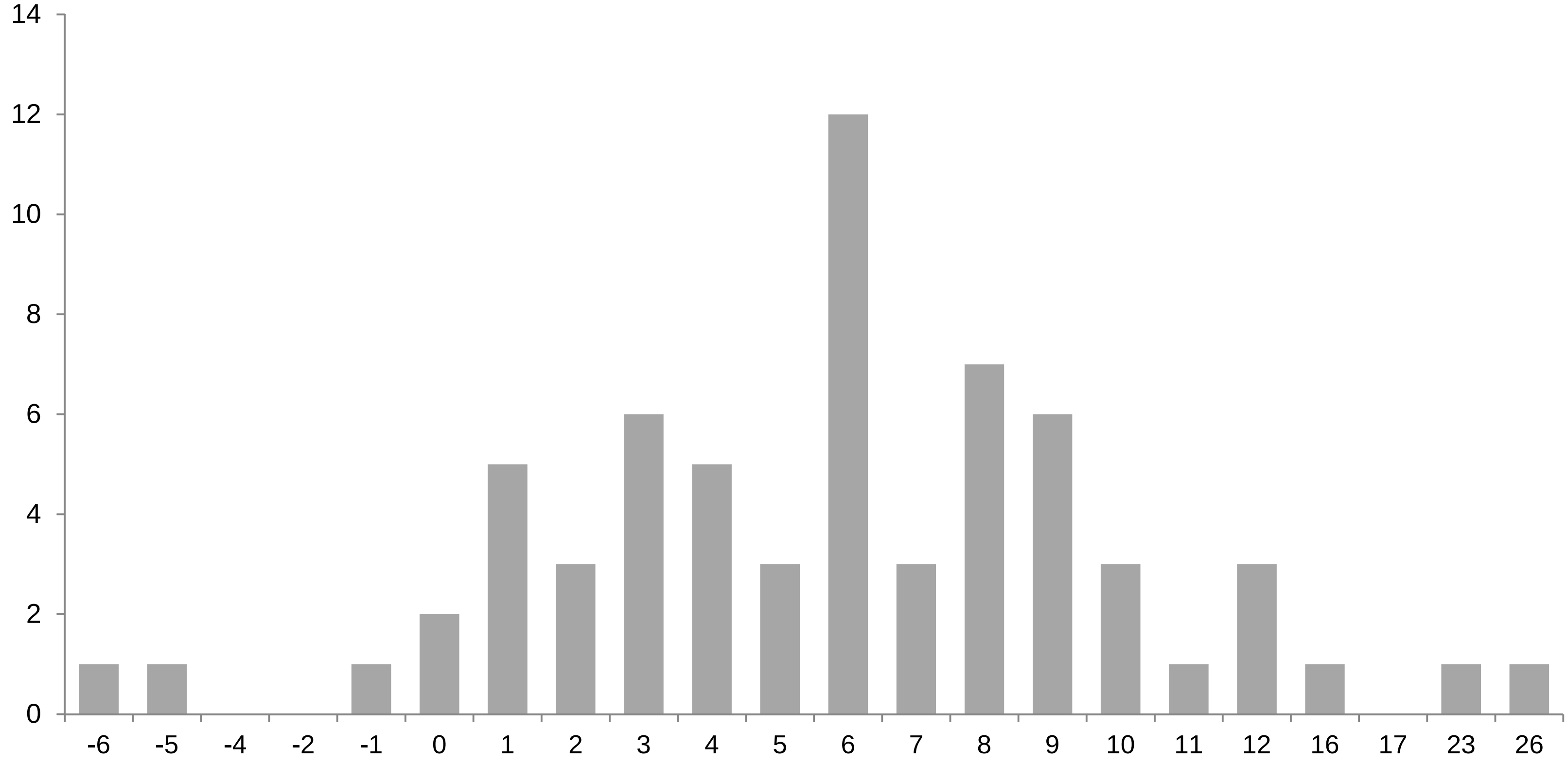
Q4/15: $13.1 MM

Q3/15: $10.5 MM

Q4/14: $23.8MM

Q4 2015 Trading Results and One-Day Total VaR

(# days)



($ millions)

- 5 trading loss days in Q4/15

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Notable Items in Fiscal 2014

($MM)	Pre-tax	After-tax	EPS Impact
Q4/14			
Restructuring charges	**(148)**	**(110)**	**($0.09)**
Provisions for credit losses			
Unsecured bankrupt retail accounts in Canada	(62)	(46)	
Valuation adjustments			
Funding valuation adjustment	(30)	(22)	
Revaluation of monetary assets in Venezuela	(47)	(47)	
Legal provisions	(55)	(40)	
Total – Q4/14 Notable items	**(342)**	**(265)**	**($0.22)**
Q3/14			
Notable gain on sale of investment	**$643**	**$555**	**$0.45**
Total	**$301**	**$290**	**$0.23**
Canadian Banking		**453**	
International Banking		**(74)**	
Global Banking & Markets		**(27)**	
Other		**(62)**	

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FX Movements versus Canadian Dollar

Currency	Q4/15	Q3/15	Q4/14	Canadian (Appreciation) / Depreciation Q / Q	Canadian (Appreciation) / Depreciation Y / Y
Spot					
U.S. Dollar	0.765	0.765	0.887	0.0%	13.8%
Mexican Peso	12.63	12.32	11.95	-2.5%	-5.7%
Peruvian Sol	2.514	2.437	2.592	-3.2%	3.0%
Colombian Peso	2,217	2,191	1,829	-1.2%	-21.2%
Chilean Peso	528.3	515.9	510.7	-2.4%	-3.5%
Average					
U.S. Dollar	0.760	0.803	0.905	5.3%	16.0%
Mexican Peso	12.65	12.50	12.02	-1.3%	-5.2%
Peruvian Sol	2.456	2.539	2.589	3.3%	5.1%
Colombian Peso	2,284	2,071	1,787	-10.3%	-27.8%
Chilean Peso	522.4	505.6	531.5	-3.3%	1.7%

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