2020
EMPLOYMENT EQUITY REPORT

Scotiabank®

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2020 Scotiabank Employment Equity at a Glance

In order to fully carry out our core purpose – to be *for every future*™ – we need to understand gaps in representation for different groups of employees. Such an understanding requires quantitative data.

QUANTITATIVE OVERVIEW

Scotiabank did not implement any lay-offs, furloughs, or mandatory time-off as a result of the global pandemic; instead, we provided our employees with additional medical, mental health and wellness support, and our frontline employees with additional financial support. As of December 31, 2020, the number of permanent full-time and part-time employees at Scotiabank in Canada was 36,611, which is a reduction of 2.4% over 2019 due to unfilled vacancies. We continue to be committed to supporting our employees and ensuring our workforce is comprised of team members dedicated to delivering excellent service to our customers, fulfilling regulatory requirements and delivering for our shareholders.

for every future™

2020 Scotiabank Employment Equity at a Glance

Women

The representation rate of women in our workforce was 55.4% in 2020, exceeding labour market availability by 7.7%. While we continued to see a strong representation of women across all levels of our Bank, we noted a slight decrease (0.9%) from 2019.

People of Colour / Visible Minorities

We had a significant increase in our representation of People of Colour / Visible Minorities in 2020 and closed representation gaps at most levels of our organization. The representation rate for this group in our workforce was at 39.8%, 12% above the labour market availability.

Indigenous Peoples

Representation of Indigenous peoples in our organization increased from 0.9% to 1.3% in 2020, which remains 1.1% below labour market availability.

People with Disabilities

We saw a significant increase in our representation of People with Disabilities in 2020 (increased from 3.7% to 7.3%). We also closed gaps at the senior management level. However, the representation for People with Disabilities is still 2.2% below labour market availability.

HIGHLIGHTS

Though quantitative data is important, we don't believe that it can tell the full story of Employment Equity at the Bank. What follows is a list of highlights from 2020 that shows how we are working to enact change and positively affect employees and communities from equity-deserving groups.

For a fuller look at all that we are doing to promote equity, we invite you to take a deeper look at our progress toward inclusion in the pages ahead.

- Announced renewed Diversity and Inclusion Goals to increase the diversity of our employee population over the next five years, with a focus on people who identify as Black, People of Colour, Indigenous peoples, People with Disabilities and Women
- Continued to experience inclusion as a top driver of Bank-wide employee engagement, with 94% of employees believing that Scotiabank is building an inclusive workplace
- Conducted an Employment Systems Review (ESR) and developed a comprehensive Employment Equity Plan for Indigenous peoples to identify and remove barriers to recruitment, retention and advancement and increase representation across Canada at all levels of the organization
- Began new Employment System Reviews for women, People with Disabilities, People of Colour and people with diverse sexual orientations/ gender identities and expressions (LGBT+)
- Developed training to raise employee awareness of diversity, inclusion and belonging and educate employees on conscious inclusion and confronting racism and anti-Black racism
- Incorporated new communication tools, including listening sessions, in 2020 to further identify and resolve the equity and social justice issues that arose during the year
- Conducted a leadership campaign to educate employees about the importance of the diversity survey, which resulted in an increased participation rate of 91%
- Signed the BlackNorth Initiative's CEO pledge aimed at helping to end anti-Black systemic racism

Inclusion Makes Us Stronger

SCOTIABANK IS A LEADING BANK IN THE AMERICAS

Guided by our purpose – *for every future* – we help our customers, their families and communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking and capital markets. With a team of approximately 90,000 employees and assets of over $ 1.2 trillion (as of January 31, 2021), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit scotiabank.com.

By any measure, 2020 was an extraordinary year. Despite the challenges presented to the Bank by the COVID-19 pandemic, we continued a years-long effort to increase inclusion across our Bank in 2020 – as demonstrated by the launch of our commitment to Black, Indigenous peoples and People of Colour (BIPOC) communities and People with Disabilities, including our commitments related to the BlackNorth initiative. In November, our efforts led to the Bank's announcement of renewed Diversity and Inclusion Goals for Canada.

By 2025, we aim to:

- Double the current representation of Indigenous employees
- Increase the representation of People with Disabilities by 20%
- Increase visible minorities in senior leadership roles to 30% or greater
- Increase the representation of Black employees in senior leadership roles to 3.5%, and the Black student workforce to 5% or more, as stated in the BlackNorth Initiative's CEO Pledge

We also aim to increase the representation of women in senior leadership roles (VP+) to 40% globally.

> We are committed to becoming the Bank of choice for the diverse communities we serve and remain confident that our commitments will help remove barriers and build a stronger and more inclusive society. While our work to build a truly inclusive organization is never complete, we are pleased with the progress we have made.
>
> - Brian Porter, President and CEO, Scotiabank

Inclusion makes us stronger

OUR INCLUSION PILLARS

Our inclusion pillars provide a narrative for us to align to as an organization while allowing for adaptation based on regional needs and circumstances.

GROW AN ENVIRONMENT TO THRIVE	We strive to create an inclusive culture where every employee is empowered to reach their fullest potential, respected for who they are, and their differences and similarities are embraced. We unlock our employees' potential through bias-free practices and one set of inclusive values across Scotiabank.	**ATTRACT THE VERY BEST**	We're committed to treating current and prospective employees fairly and equitably. By building our leadership teams and maintaining a pipeline of diverse talent, we support individual growth and elevate our collective performance potential.
CHECK YOUR BIASES	We all carry unconscious bias in our day to day lives, ingrained in each and every one of us. As Scotiabankers, we strive to identify and disrupt unconscious bias to improve our decision making and work environment.	**PROMOTE INCLUSIVE HIRING PRACTICES**	Inclusive hiring practices allow us to build high-performing teams and attract the very best talent from the most diverse pool of candidates, including women, people who are Black and People of Colour, Indigenous peoples, People with Disabilities, Veterans and LGBT+ communities.
BE A CHAMPION FOR INCLUSION YEAR-ROUND	Scotiabank actively supports Employee Resource Groups (ERGs) – grassroots initiatives that celebrate our diversity and foster inclusion. ERGs span diverse gender identities, ages, abilities, sexual orientations, ethnicities, veterans and allies. By getting involved with grassroots initiatives, we can all foster inclusion.	**CULTIVATE FUTURE LEADERS**	Our ongoing engagement, education and development programs encourage our employees to learn and grow while building a diverse leadership pipeline within the Bank. Through mentorship of Scotiabankers from diverse backgrounds, we can all contribute to the development of future leaders.

Our efforts to advance our inclusive culture are supported by our **Listen, Educate, Act and Sustain Framework**, which outlines that we:

- **Listen** to the experiences of employees with diverse identities
- **Educate** to advance the Bank's inclusive culture through allyship, disrupting bias, confronting racism and fostering conscious inclusion
- **Act** to build an environment where employees can thrive, and to develop and attract diverse talent, so we can empower every future and create a workplace where everyone can perform at their very best
- **Sustain** a culture of inclusion and build our capacity to advance best practices

Awards

Best Workplaces for Mental Wellness Canada 2020 – Great Place to Work® Institute

Best Workplaces™ in Ontario 2020 – Great Place to Work® Institute

Outstanding Crisis Leadership Award 2020 by Global Finance Magazine (only Canadian FI to be recognized)

Best Workplaces in Financial Services and Insurance, Canada 2020 – Great Place to Work® Institute

Best Workplaces™ in Canada 2020 – Great Place to Work® Institute

2020 Canadian Gay and Lesbian Chamber of Commerce (CGLCC) National Corporation of the Year Award

World's Best Workplaces 2020 Great Place to Work® Institute

Greater Toronto's Top 2020 Employers – Mediacorp Canada Inc.

Benefits Canada 2020 Workplace Benefits Awards for benefits provided during the COVID-19 pandemic

Top 25 Diverse and Inclusive Companies 2020 – Refinitiv

2020 Bloomberg Gender-Equality Index (GEI) – a reference index which recognizes companies committed to transparency in gender reporting and gender equality in the workforce

Benefits Canada 2020 Workplace Benefits Awards in recognition of our support for employees' mental health during the COVID-19 pandemic

Leadership and Consultation

We see diversity as a competitive advantage, and our leadership team lays the foundation for our entire organization to operationalize inclusion by promoting a culture where differences and similarities are embraced. We believe that when employees feel a sense of belonging and are free to be themselves, they can most easily achieve their fullest potential and our organization is best positioned for success and resilience.

GLOBAL INCLUSION COUNCIL

Our Global Inclusion Council is responsible for our diversity and inclusion strategy at the highest level of our Bank. The Council was refreshed in February 2020 with Scotiabank's CEO as the Executive Sponsor, and our Chief Human Resources Officer and Senior Vice President Total Rewards as co-chairs. The Council includes diverse representation from all business lines, Global Human Resources, Global Communications, Social Impact and Sustainability and Marketing, and meets six times annually.

In addition to the enterprise-wide Inclusion Council, we have mobilized inclusion councils in corporate functions and in all of our business lines:

- Corporate Functions Inclusion Council
- Canadian Banking Inclusion Council
- Wealth Inclusion Council
- International Banking Inclusion Council
- Global Banking and Markets (GBM) Inclusion Council

These inclusion councils were established to operationalize Scotiabank's enterprise-wide diversity and inclusion strategy within business lines and functions. They facilitate additional consultation with employees and report directly to the Global Inclusion Council.

Leadership and Consultation

OTHER COMMITTEES

Scotiabank relaunched the Employment Equity Committee (EEC) in 2020. The EEC is responsible for providing advice and guidance on how to effectively implement, monitor and evaluate Scotiabank's Employment Equity Plans for equity-deserving groups. A conscious decision was made to invite employees to self-nominate for the EEC. Self-nomination aimed to:

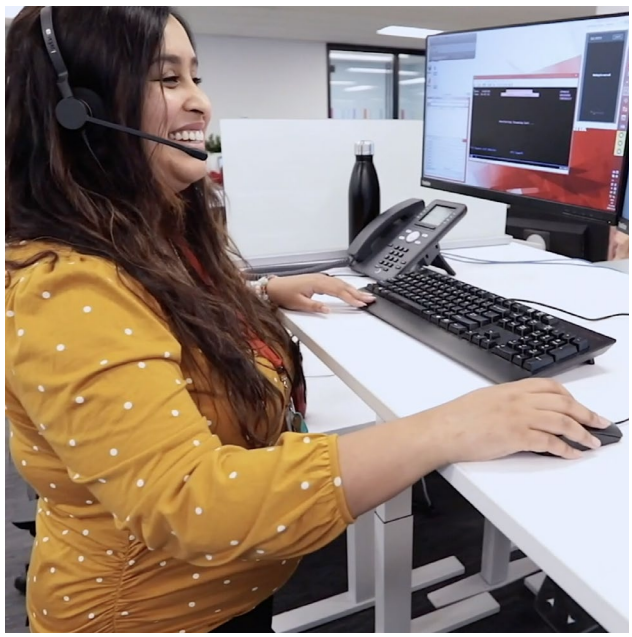
- build on increased employee interest in Employment Equity
- reduce systemic biases in selection of members
- include representation from all levels and regions of our organization
- increase transparency in relaunching this committee

More than 8,500 employees were invited to participate in the EEC, and close to 400 employees responded. Fourteen employees were selected, ensuring representation from all equity-deserving groups, business lines, geographies and years of experience with Scotiabank.

VOLUNTARY SELF-IDENTIFICATION

Self-identification of equity identities allows Scotiabank to gain valuable insight on key HR issues segmented by demographics and obtain employee feedback to help identify and develop solutions to eliminate barriers to increased representation and inclusion.

In mid-2020, we refreshed and expanded the Canadian employee diversity survey. The survey contained revised questions to comply with Canada's Employment Equity Act and added a question enabling employees to provide consent to be contacted for Employment Equity purposes. The survey was supported by a two-week communication campaign that encouraged employees throughout Canada to self-disclose their equity identification. Several C-level executives and Employee Resource Groups (ERGs) invited employees to participate in the diversity survey via emails, social media networks and other employee portals.



With a 91% participation rate, the survey revealed areas where the Bank is ahead of the labour market and areas for improvement. Five thousand employees (approximately 13%) also chose to submit optional feedback or suggestions, reinforcing employee interest. The higher response rate resulted in increased overall representation for all equity groups and affirmed that equitable representation and inclusion are a priority for employees. To further our understanding of employee diversity across our international footprint, we have plans to conduct similar surveys in other countries where we operate in 2021 and 2022.

SCOTIABANK'S DIVERSITY AND INCLUSION GOALS

Using data from the diversity survey, data-driven trends, labour market availability and other internal and external environmental factors, we launched a set of ambitious targets in November 2020 to increase our employee diversity over the next five years.

Leadership and Consultation

EMPLOYMENT SYSTEMS REVIEW

Scotiabank undertook four Employment Systems Reviews (ESR) in 2020. ESRs were completed for Women, People with Disabilities and Visible Minorities (Scotiabank uses the term People of Colour) and LGBT+ employees. (Scotiabank had already conducted an ESR for Indigenous peoples in 2019.)

As part of the ESR employee consultation process, Scotiabank invited approximately 4,760 employees to participate in an online ESR survey. This sample was made up of employees who had self-identified as one or more of the ESR equity-deserving groups, had at least one intersectional identity and had consented in the employee diversity survey to being contacted for employment equity initiatives. Twenty-six percent of invitees responded to the ESR survey. An outside consulting firm received these responses and engaged in 57 digital or phone consultations with Bank employees. Based on findings from these surveys and conversations, we will develop Employment Equity Plans for Women, People with Disabilities, People of Colour and LGBT+ People in 2021.

BIPOC STRATEGY TASK FORCE

Last summer, racially motivated violence against the Black community led to worldwide attention and outcry for people, organizations and governments to do better in advocating for equality for all members of our society. Scotiabank developed and implemented an integrated plan to support the Bank's ongoing efforts to keep focus on the inclusion of BIPOC communities facing systemic racism.

Many initiatives were already underway across business lines and corporate functions including the Bank's public commitment to the BlackNorth Initiative's CEO Pledge. We established a BIPOC Task Force in 2020 to contribute to the elimination of systemic racism, anti-Black racism and racial discrimination through a coordinated strategy across Scotiabank. Sponsorship from our Group Head and Chief Human Resources Officer and the Bank's Operating Committee (CEO and his direct reports) meant the Task Force had support to articulate what success would be and how it would be measured.

The BIPOC Strategy covers three strategic pillars: Community partnerships, Workforce (employees) and Business activities (customers/clients and operations). The Task Force developed a suite of BIPOC Inclusion Commitments related to community, workplace and customers, along with KPIs or success measures. Task Force recommendations were presented to the Inclusion Council in October 2020, including:

- Roll out BIPOC Inclusion Commitments and key performance indicators to employees
- Communicate to build momentum and sustain a unified message around Diversity and Inclusion
- Establish Governance model, including sub-committee of the Inclusion Council, to enable ongoing progress and alignment to commitments
- Examine the application of BIPOC initiatives to international markets, including LATAM
- Develop monitoring and tracking framework for BIPOC inclusion initiatives

EMPLOYEE FEEDBACK AND COMMUNICATION CHANNELS

Our employee feedback and communication channels were critical in informing, engaging and uniting employees as the Bank responded to the unprecedented events of 2020.

EMPLOYEE ENGAGEMENT PROGRAM

We use an Employee Engagement program called ScotiaPulse to garner feedback. In addition to conducting semi-annual engagement surveys, ScotiaPulse utilizes touchpoints throughout the year to collect information about employee experiences. While employees are encouraged to participate, ScotiaPulse is voluntary and confidential.

Leadership and Consultation

93%
respondents felt communications about COVID-19 were helpful and effective

86%
reported having the tools and resources needed in their role

82%
felt physically and emotionally supported by Scotiabank

Our employee engagement score increased to 84% (up from 81% in 2019), with balanced results among women and men. The increase, which may partly be influenced by our response to the COVID-19 pandemic, demonstrated increased employee confidence in our leadership, a strong performance mindset and a connection with our inclusive culture. 94% of employees believe that Scotiabank is building an inclusive workplace, which was a top driver for employee engagement Bank-wide.

COVID-19 SURVEYS

Throughout 2020, we leveraged ScotiaPulse to conduct additional surveys related to COVID-19, to help us better understand what was working well and areas for improvement. Survey results were shared with the Bank's senior leadership team and our global COVID-19 response teams to inform our response to the evolving pandemic. The first survey was conducted in the early stages of the pandemic (April 2020), and we heard from 49% of the Bank's employees. Ninety-three percent of respondents felt communications about COVID-19 were helpful and effective; 86% reported having the tools and resources needed in their role; and 82% felt physically and emotionally supported by Scotiabank. Employee feedback informed the design and implementation of various employee initiatives discussed in this report.

The Bank conducted a subsequent COVID-19 survey in November 2020, which saw a 48% participation rate. Consistent with previous surveys, employees were satisfied with the Bank's efforts to address safety, stability and security at work. Ninety-one percent of respondents felt communications around COVID-19 had been useful, and 82% reported feeling physically and emotionally supported by Scotiabank. An opportunity area was highlighted around mental health and stress, given the toll the pandemic has taken on people and as lines between work and home are blurred. In response, the Bank launched benefits and resources that support the mental health of employees and their families.

In addition to these global surveys, we also conducted a few location-specific COVID-19 surveys to understand the unique challenges and circumstances across our geographies. With the health and safety of our employees and customers a top priority, we are working to adapt to new ways of working and to achieve a better balance in our work and well-being.

EMPLOYEE PULSE

With frontline teams in our Branches and Contact Centres, we also continued to use our Employee Pulse program (ePulse) – which lets senior management understand successes and challenges in the customer experience through the eyes of front-line employees. In 2020, we updated ePulse to ask frontline employees questions about COVID-19, employee engagement, confidence in customer experience delivery and how we could enable better customer experiences. Responses allowed us to implement various employee-driven enhancements to our internal processes, training programs, and systems and tools to help our employees deliver a better customer experience.

Leadership and Consultation

EMPLOYEE ENGAGEMENT PLATFORMS

We use two internal online collaboration and engagement platforms (Scotiabank Live and Workplace) that allow employees to access and share information, ideas and support. Both platforms allow us to share inclusion-based content with employees and let members of our Employee Resource Groups (ERGs) connect and communicate. In 2020, we leveraged these channels to share critical weekly updates from our CEO, drive awareness and engagement around social impact initiatives and provide regular updates from the Bank's medical advisors.

VIRTUAL EVENTS

In 2020, we embraced virtual events and ERG sessions to celebrate and advance the Bank's inclusive culture while protecting the health and well-being of our employees. Highlights included holding our first all-virtual, global Pride webcast (which set new records for employee attendance); our first virtual, all-Canada Orange Shirt Day webcast; a discussion on mental health in the Black community; multiple webcasts to support parents in their many roles at home and work; and webcasts to enable people managers to perform at their best while supporting their direct reports. Regularly coordinated channel takeovers for priority inclusion days of awareness saw real employee voices amplified by those of our executives, sharing diverse perspectives as a means to inspire others to do better and understand more.

LISTENING SESSIONS

Five employee listening sessions were implemented across the Bank in 2020 to drive the Bank's inclusive culture and employee engagement. Listening sessions provide insights and identify potential gaps that can be put into actionable strategies to advance inclusion. For more information on these listening sessions and their results, see the Women and People of Colour sections of this report.

Inclusive Policies and Practices

We strive to treat all employees and job applicants fairly and equitably, build teams that reflect the diverse communities we serve and create a safe, inclusive work environment that supports individual productivity, dignity and self-respect. Our commitment to these efforts is supported by several policies and practices that reach across our organization.

HUMAN RIGHTS STATEMENT

Scotiabank's Human Rights Statement reflects our continuing commitment to respect human rights as an employer, financial services provider and business partner. We regularly review the statement to ensure it is reflective of Scotiabank's commitment.

CODE OF CONDUCT

The Scotiabank Code of Conduct (the Code) describes the standards of conduct required of employees, contingent workers, directors and officers of Scotiabank and its direct and indirect subsidiaries located in various regions globally. It is one of the most important tools we have to strengthen and maintain trust. We require individual attestation to the Code on an annual basis and formally review the Code every two years at a minimum. In 2020, we revised the Code to improve clarity and alignment with other Scotiabank policies and address conduct in a remote working environment. We now also require a separate work-from-home attestation and provide enhanced training to address conduct in different remote-working scenarios.

WHISTLEBLOWER POLICY

In 2020, Scotiabank's enterprise-wide Whistleblower Policy was enhanced and re-approved by the Board. New mechanisms were implemented to strengthen the governance of the Whistleblower Policy and Raise a Concern program and improve the experience of individuals raising concerns. The Policy continues to articulate the Bank's commitment to providing confidential and anonymous channels to ensure workplace matters are addressed, effectively investigated and free from retaliation.

ACCOMMODATION IN THE WORKPLACE (DISABILITY) POLICY

The Accommodation in the Workplace (Disability) Policy enables employees (and prospective employees) to realize their full potential in the workplace, in which individuals carry out their work-related functions and activities as it pertains to disability.

Inclusive Policies and Practices

FLEXIBLE WORK OPTIONS POLICY

In Canada, our Flexible Work Options Policy offers alternative approaches to how, where and when work gets done to help employees manage work, family and other lifestyle commitments. Available options include flextime, working a compressed workweek, job sharing, working from an alternative location and changing from full-time to temporary/part-time employment. Flexible work options may either be short-term or long-term in duration.

RETURN TO WORK POLICY

The Bank's Return to Work Policy lets employees who are absent from work due to an illness, injury or approved medical leave return to work at the same job level and receive their same compensation, benefits and pension they were entitled to before their leave.

RAISE A CONCERN

Raise a Concern is a global process that supports a positive work environment by outlining employee options on how to raise a workplace concern, enabling issues to be resolved efficiently. As part of providing employees with a positive work environment, we encourage all employees to raise workplace concerns, without fear of retaliation. We provide them with several options to do so. Employees can:

- Raise concerns directly with a manager and/or supervisor, with an option to escalate to senior management directly
- Contact Human Resources representative online or via telephone
- Seek support from the Staff Ombuds Office
- Submit an anonymous Whistleblower report

This process is communicated repeatedly in internal communications from Scotiabank leaders as well as HR. Information about Raise a Concern is also embedded into mandatory courses, including the newly hired, bringing awareness to the positive policy.

STAFF OMBUD'S OFFICE

The Staff Ombud's Office (SOO) supports Scotiabank employees in its commitment to treat all Scotiabankers fairly and to maintain an inclusive work environment that promotes personal productivity, individual goals, dignity and respect for all. Provided in French, English and Spanish languages, the SOO provides confidential, off-the-record assistance to Scotiabankers on work-related issues. As an informal channel, the SOO is not a final decision-maker. They do not advocate on behalf of specific employees or managers, conduct workplace investigations, handle legal issues or become involved if employees have sought outside legal representation.

'CREATING AUTHENTIC SPACES' TOOLKIT

The 'Creating Authentic Spaces' toolkit provides constructive and tangible steps on how to implement anti-discrimination policies around gender identity and gender expression, as well as strategies and suggestions on creating affirming spaces for people who identify as trans and gender non-conforming. This toolkit also explains different forms of harassment and discrimination and outlines the steps an organization can take to comply with human rights legislation and organizational policies, such as creating trans-positive washrooms and change rooms, addressing issues around name and pronoun

Inclusive Policies and Practices

changes, supporting an employee who is transitioning while working and supporting equal access and fair hiring practices.

NON-ILLNESS/DISABILITY ACCOMMODATION PROCESS

In 2020, the Bank launched a formal Non-Illness/ Disability Accommodation Process outlining the process for requesting accommodations to eliminate potential employment barriers faced under the prohibited grounds of discrimination in the Canadian Human Rights Act, including religion, gender, family status or other human rights grounds. An uptick in the number of requests was seen in 2020 due to the varying circumstances resulting from the pandemic family status accommodation requests.

EMPLOYEE & FAMILY ASSISTANCE PROGRAM

Employees can get personalized advice and access resources on managing their career, improving workplace relationships and situations and finding work-life balance with our Employee Family Assistance Program (EFAP). People managers also have access to Management Consultation through the EFAP that can provide confidential assistance on sensitive employee issues. EFAP has implemented a framework that allows providers to voluntarily self-identify or share their religion, ethnicity, sexual orientation, etc. as part of their 'areas of clinical expertise.' This approach helps EFAP match clients with counsellors with shared life experiences.

HR POLICIES, WELL-BEING, ABSENCES, AND VOLUNTARY LEAVES

Scotiabank reviews its HR policies and practices regularly to identify and eliminate any unintentional barriers against persons in equity-deserving groups. We institute positive policies and practices and incorporate reasonable accommodations where appropriate. These regular reviews support Scotiabank's goal that members of equity groups achieve a degree of representation at all levels of our Canadian employee population that closely reflects their representation in the broader Canadian workforce.

In 2020, Scotiabank updated our Short-Term Disability Policy in Canada to provide a top-up to 100% of salary for eight weeks, and 75% or 100% for the remaining 18 weeks, depending on years of service. We also began to provide online health care services to all benefit-eligible employees in Canada at no cost and expanded mental health support to cover extended family members.

Data from previous years showed that employees in customer-facing roles had limited flexibility in rescheduling their work hours to meet their well-being and personal obligations. In January of 2020, the Bank implemented changes to Vacation and Sick and Personal Time policies. All employees now receive two additional days of paid personal time (for a total of five days). We also updated a policy about the use of vacation while returning to work from Short-term or Long-term Disability on a Rehabilitation Program.

As of April 1, 2020, the Bank's Maternity and Parental Leave Policy provides all parents in Canada with the flexibility to take time away from work to spend with the newest member(s) of the family and allows parents the opportunity to balance family priorities with their careers. The top-up plan supplements maternity and parental benefits from Employment Insurance (EI) and supports employee financial and total well-being.

Scotiabank's partnership with Kids & Company lets employees purchase flexible childcare services to help manage caregiving needs. In 2020, Scotiabank expanded its existing corporate membership with Kids & Company to provide employees with five Bank-paid backup visits per child per year as well as discounted full-time and part-time childcare.

The Bank also expanded its mental health benefit offering in April 2020 by providing 100% coverage for private hospitals for mental health, substance abuse and addiction care, as well as expanding eligible expenses under the

Inclusive Policies and Practices

well-being account to include mental health services for extended family members. Aside from the expansion of mental health benefits, we also added various mental health resources and policies that employees can access to support their mental and total well-being.

COVID-19

2020 was a time of significant change for Scotiabank employees, many of whom had to transition to working from home on an ongoing basis due to COVID-19. Scotiabank's Global HR Services acted as the central point of contact on all matters related to COVID-19 and provided guidance and support to employees across Canada through the Bank's internal employee support tool, Ask HR. Employees asked a large number of COVID-19-related questions, and Employee Services and Occupational Health Safety (OHS) were provided with additional staff and resourcing to respond in a timely fashion.

To support and keep employees informed around COVID-19, a Q&A document was launched to provide employees with up-to-date information. Q&As focused on minimizing the risk of exposure while in the workplace; steps to take if an employee experienced symptoms or exposed to someone who had tested positive; and guidance for living with someone with health concerns.

At the onset of the COVID-19 pandemic, the Bank provided additional support to employees in different forms, including time off, access to virtual healthcare, parenting and mental health webinars and mindfulness sessions. The Bank also launched a series of podcasts to address various aspects of wellness and help employees navigate the challenges presented by COVID-19. We provided employees with an additional five paid personal days for 2020 to better support and offer flexibility to employees needing to take care of themselves or their families. We enacted emergency COVID-19 Leave, which provides employees with five paid days when they have exhausted their other options for paid time off. And for employees that were required to self-isolate and unable to work remotely, we provided 14-day paid leave for self-isolation.

Scotiabank rolled out a "work from home bundle" which provided employees in Canada with a mouse, headset, keyboard and monitor in addition to a laptop to ensure that they had access to ergonomically correct tools while working from home. We increased eligibility for Well-being Account expenses to include two new categories during COVID-19 – home office equipment and grocery and food delivery services. In March 2020, we also provided a one-time contribution of $500 to the Well-being Accounts of active eligible employees.

A significant portion of our employee population did not transition to remote work, primarily in branches and contact centres. To recognize the essential nature of the services they provide, these employees received an additional $50 a day from March 16 to June 7. To support employees on-site, the Bank deployed 24 nurses to highly populated sites across the country from March 24 to April 30. These medical professionals were available to provide employees with professional medical support in-person and remotely. More than 70 calls were held across the branch network which covered basic information about COVID-19, outlined health and safety precautions and provided an avenue for employees to ask any questions. HR partners attended these calls to ensure employees were aware of the support made available to them by Scotiabank. We also facilitated separate sessions for people managers across all Customer Contact Centres on dealing with uncertainty and mental health.

Inclusive Policies and Practices

As part of Scotiabank's communicable disease protocol, Scotiabank's OHS team provided rapid response to any employees who were potentially exposed to COVID-19. Employees who had been in close proximity were contacted by a member of the OHS and put on a paid leave of absence for the entire duration of their isolation period, without incurring any deductions to their vacation, personal or sick days. For instances where an individual had tested positive for COVID-19 and had been in a Scotiabank workplace, the Bank maintained an open and transparent position ensuring communication of the incident was provided to employees as quickly as possible. In many of these instances, Scotiabank's OHS team arranged for a Question and Answer period to address rumours, employee concerns or misconceptions associated with COVID-19 exposure. Any employees who tested positive for COVID-19 received an expedited adjudication for Short-Term Disability benefits in an effort to support the employee's recovery and well-being.

Beyond support from a health perspective, Scotiabank's Employee Relations team supported employees for family status accommodations. Employees who experienced difficulties with childcare, eldercare and other personal challenges due to the pandemic were provided with guidance on options and programs by the Employee Relations team, which worked with the employee and their managers to find an appropriate solution.

EMPLOYEE RECOGNITION

Employee recognition is an integral part of Scotiabank's performance culture that helps drive a positive employee experience. Best of the Best is Scotiabank's global employee recognition program that highlights employees who consistently demonstrate outstanding performance while exemplifying the Bank's core values during the fiscal year. In 2020, 3,884 Canadian Scotiabankers were recognized as Best of the Best award winners. Of these recipients, 49% were employees that belong to our key diversity groups: Indigenous Peoples, People of Colour, People with Disabilities, people with diverse sexual orientations, people with diverse gender identities and Veterans. 54% were women.

Best of the Best Winners in Canada	BOB % Representation
Indigenous Peoples	1.4%
People of Colour	37.9%
People with Disabilities	5.7%
Diverse Sexual Orientations	8.4%
Veterans	0.8%
Diverse Gender Identities	0.3%
Women	54%

Inclusive Policies and Practices

TRANSFORMING THE OFFICE ENVIRONMENT

Prior to the pandemic, Scotiabank was undergoing a significant transformation in the way we work. Our office work environment was changing, and many Scotiabank employees had more choice in when and where they worked. This transformation made us more resilient and enabled us to work more effectively in the face of the pandemic.

Many of our head office staff were well-equipped and trained with the tools needed to stay connected and work in a remote environment. For the teams that needed more support, the Bank responded quickly. Our Real Estate team supported the Global Identity Access Management team to distribute VPN soft tokens to those employees that did not have access. This included the expansion of our 'Bring Your Own Device' program to contractors, project management and logistics, engaging the right stakeholders and providing a positive end-user experience.

We implemented new tools and training to allow Scotiabankers to stay connected, collaborate and socialize. Having impromptu conversations or the ability to quickly tap our colleague on the shoulder to ask a question was no longer possible in a remote work environment. To solve this, our Real Estate team helped roll out Microsoft Teams across the organization. This collaboration tool provided a way for Scotiabankers to connect whether on-site or working remotely. Microsoft Teams also helped to virtualize our Ecosystem Environments to quickly communicate and share information.

Many members of customer-facing teams remained on-site in our branches and contact centres across Canada. Scotiabank was the only Canadian financial institution to keep all of its branches open during the pandemic, allowing us to provide access to essential banking services for our customers. Some head office employees continued to work on-site when necessary. To provide a safer working environment for these employees, we undertook several initiatives including:

- Physical distancing and protocols
- New signage and decals to support physical distancing
- Enhanced cleaning and sanitization
- Installation of plexiglass in all branches
- PPE supplies including masks, hand sanitizers and wipes
- Reduced number of touchpoints
- New processes to manage safe re-entry for approved personnel
- New tools such as a desk booking system
- Working closely with our landlords and suppliers
- Enhanced HVAC systems

Our successful transition to new ways of working was made possible by collaboration across teams from Real Estate, Human Resources, Technology, Change Management, Operations and Communications. Global Finance Magazine awarded Scotiabank with the 'Outstanding Crisis Leadership Award 2020.' We were the only Canadian financial institution to be recognized.

RECRUITING DIVERSE TALENT

To attract the very best talent from the most diverse pool of candidates, we have various recruitment initiatives to make Scotiabank an attractive career destination for candidates who self-identify as diverse.

Scotiabank's global Inclusive Hiring Guide ensures a standardized and inclusive hiring experience for employees and provides recruiters and hiring managers with an improved outline of best practices for inclusive recruitment, including:

- Post all new and open positions
- Shortlist a diverse pool with broad skills
- Assemble a diverse interview team
- Interview at least one candidate from all genders
- Ask bias-free questions

Inclusive Policies and Practices

As a result of changes in how we recruit and select talent, four key talent segments – digital, women in leadership, campus/early talent and retail – saw increases in representation in 2020. We also received awards related to each of these four talent segments. We activated targeted programs through online and social media channels and strategic community and campus outreach and partnerships. Partnership agreements established in 2017 continue to assist the recruitment team in end-to-end hiring decisions. The broader recruitment team, including the newly established Diversity Program Manager roles, also manages a strong pool of quality candidates and continually follows up with our broader recruitment team for placement into roles. Employee initiatives that engage ERGs and other employee diversity networks have proven an effective way to promote opportunities and encourage diverse employees to apply for positions and refer candidates from their networks. All opportunities can be accessed through internal and external career sites. Vacancies are posted for a minimum of five days internally.

In collaboration with our Community Sponsorship and Diversity and Inclusion teams, we have identified and engaged with 22 community partners across Scotiabank's six represented groups – Indigenous peoples, People with Disabilities, People of Colour, LGBT+ People, Women and Veterans. These partnerships will provide Scotiabank with opportunities to expand our reach into various communities vis-à-vis job postings, mentorship initiatives, speaking engagements and learning opportunities.

In 2020, the Bank launched a Candidate Accommodation Program which enables recruiters and hiring managers to provision accommodations, remove barriers and enable candidates to successfully participate and interact with us confidently in every stage of the recruitment and selection process. The program provides guidance on how to escalate requests that would be beyond their immediate ability to provision, such as American Sign Language interpreters, assistive technologies and providing special equipment.

In 2020, we worked to remove barriers to inclusion for equity groups by raising awareness of Unconscious Bias and its impact on a diverse and inclusive workplace among hiring managers, business lines and Talent Acquisition employees. Additional Inclusive Hiring training (including training on the impacts that Unconscious Bias has on our ability to be inclusive) was delivered to the leadership team within the Canadian Banking and Global Wealth Management business lines across Canada.

ACADEMIC PROGRAMS

In 2020, Scotiabank invested $5.3 million in academic institutions across Canada. Our academic partnerships drive student participation in innovative programming while strengthening Scotiabank's pipeline for talent. Many of these investments provided opportunities for equity-deserving groups.

The Ryerson Career Builder initiative creates opportunities for students from equity-deserving groups to engage with a corporate environment, become exposed to career opportunities in the Financial Services sector, learn new skill sets and be better prepared to enter the labour market upon graduating. The Career Builder Program, delivered in collaboration with Scotiabank, is in its third year of operation. The program was interrupted by the COVID-19 pandemic in 2020; three of the six program components took place in alternative formats to accommodate physical distancing. The move to virtual meetings allowed equity group members from outside of the Greater Toronto Area to participate in the Ryerson Career Builder program.

We offer opportunities that help students transition to the workforce via internships and other programs. For example, Talent Incubators for Leaders of Tomorrow (TILT) is a collection of Talent Incubator programs for new graduates that promote learning and development while providing associates with a large community across the Bank to strengthen and broaden their network. Of the roughly 750 co-op and internship student hires made in 2020, over 55% were women and over 60% identified as People of Colour.

Engagement, Education and Development

Our long-term commitment to diversity, equity and inclusion comes to life in a range of employee engagement, education and development efforts. In order for Scotiabank to help make the world around us more inclusive and equitable, employees must understand and embrace the power of diversity in our operations.

EMPLOYEE TRAINING AND DEVELOPMENT

To enable Scotiabank's strategic priorities and prosper in the future of work, the Bank continues to evolve the learning experience for employees across our global footprint. In 2020, Scotiabank invested $63.4 million globally in employee training and development, an average of $655 per employee, and consumed 3.7 million hours of formal learning with an average of 37 training hours per employee. The annual performance and development cycle empowers employees to set, align, track and report progress against their goals. It provides a consistent measurement framework that allows managers to continue to enable high-performing teams.

FORMAL AND INFORMAL LEARNING

At Scotiabank, ongoing learning creates, supports and reinforces an inclusive culture. Employees participate in learning programs to improve cross-cultural relationships and understand and advance workplace diversity, inclusion and belonging, Indigenous cultural competency, inclusive leadership, LGBT+ allyship, and how to confront unconscious bias, racism and anti-Black racism. In 2020, Global Learning launched many new learning experiences, notably Scotia Academy, to promote learning at each employee's own pace. iLEAD, the Bank's internal global leadership development experience, provides skill-building programs and development tools to all employees. Accessible formats and communication supports were incorporated, and information on how to request accommodations was highlighted in these learning programs.

Over 30 diversity and inclusion-related learning programs are offered to all employees and targeted groups in contact centres, customer service and sales, recruitment and managerial roles. In 2020, we extended learning programs to include web resources, toolkits and discussion primers for all employees to educate and challenge themselves – and for people managers to support and encourage difficult conversations with their teams about confronting racism and discrimination. Informal learning resources such as competency toolkits and assessments, social learning groups within Scotia Academy, employee resources groups, webinars, town halls and online discussions are available and accessible to employees.

Engagement, Education, and Development

In 2020, we launched Building Indigenous Cultural Competency. This new initiative provides an introductory course focused on building awareness of the diversity of Indigenous cultures in Canada and applying this understanding to advance inclusion. The course connects historical and contemporary Indigenous experiences to present-day relationships with Canadian governments, communities and financial institutions. The course was assigned to 27,363 employees in customer-facing roles in Canada, Human Resources and people managers and employees supporting Canada from the Dominican Republic and Colombia. It was also made available to any employees who wished to take the training voluntarily. The program launched on Orange Shirt Day to raise awareness about the residential school system and the impact it has had on Indigenous communities.

Workplace Safety and Inclusion is a course focused on the importance of creating a safe and inclusive workplace for everyone. It consists of five key topics that encourage awareness, critical thinking, and action around accommodation, accessibility, workplace violence, workplace harassment, and the inclusion of gender identity and gender expression. The course is part of Scotiabank's Global Mandatory Learning and all employees are required to complete it.

In 2020, Employment Equity training sessions were delivered to both the National Indigenous Employee Resource Group (ERG) council and all ERG Chairs and Co-Chairs at the ERG Impact Forum. A new course called Proven and Respected Team Leader was created for the Bank's executive audience to address the impact of bias in recruitment. Feedback from post-training surveys reflects increasing participant confidence to apply diversity and inclusion knowledge and skills while on the job.

The Bank's policy-based learning programs send a clear message about the depth of our commitment to employment equity and inclusion. All employees must acknowledge and comply with the Scotiabank Code of Conduct supplemented by annual training on integrity and ethics. Courses designed to meet the standards of the Accessibility for Ontarians with Disabilities Act are required learning for all new employees in Canada: Accessibility at Scotiabank; Customer Accessibility at Scotiabank; and Workplace Safety and Inclusion.

EMPLOYEE RESOURCE GROUPS

Scotiabank ERGs are grassroots initiatives that support our culture of diversity, inclusion and belonging by providing all employees with opportunities to learn, grow and communicate. We operate 14 ERGs, with 76 national and global chapters.

In spite of the COVID-19 pandemic, our ERGs remain fully engaged in 2020. Many of our diversity-related awareness sessions and celebrations took a digital form. A full list of inclusion-related webcasts is below.

2020 INCLUSION WEBCASTS

Scotiabank LGBTQ+ PRIDE	International Day of Pink, Global Pride, National Coming Out Day
Scotiabank SUSTAINABLE ENVIRONMENTAL & CLIMATE ACTION	World Environmant Day
Scotiabank ACCESSIBILITY DIVERSABILITY	Microsoft Accessibility
Scotiabank INDIGENOUS INUIT, METIS, FIRST NATIONS	National Indigenous Peoples Day, Orange Shirt Day
Scotiabank BLACK BLACK EMPLOYEE NETWORK	A dialogue on mental health in the Black community
Scotiabank BALANCE MENTAL HEALTH & WELLNESS	Happiness and learning from positive psychology
Scotiabank SOUTH ASIAN SOUTH ASIAN NETWORK	Driving change: Advancing BIPOC inclusion at work
Scotiabank LATIN HOLA	COVID-19: Impacto financiero y estrategia de cobranzas
Scotiabank VETERANS VETERANS NETWORK	Remembrance/Veterans Day ceremony

In 2020, Scotiabankers invested more than 32,000 hours planning and volunteering at ERG-led recruitment events, inclusion and awareness campaigns and virtual webcasts to celebrate Scotiabank's calendar of Global Inclusion Days and Themes. We are proud of their continued commitment to volunteerism in a year marked by challenges and uncertainty.

Engagement, Education, and Development

SCOTIABANK ERGS

ERG IMPACT

13 Core Toronto ERGs

13% Engaged Canadian Workforce

27 Inclusion Campaigns

13+ Women's Group Chapters

69 National & Global Chapters

79 Recruitment Activations

90 Educational Events

5000 Toronto ERG Members

8500 Active Participation

'+' symbol above shows large increase in engagement due to moving digital for ERG sessions during COVID-19 – positively impacting Canada wide and international engagement.

GLOBAL INCLUSION DAYS & THEMES 2020

February	Black History Month
March	International Women's Day
April	International Day of Pink, Earth Day
May	Disability Awareness
June	National Indigenous Peoples Day, LGBT+ Pride
September	Orange Shirt Day
October	Mental Health Day, National Coming Out Day, Hispanic Day
November	Remembrance Day
December	International Day of Person's with Disabilities

Inclusion of Women

REPRESENTATION

WOMEN	2020 (%)		2019 (%)	
	Representation	Labour Market Availability	Representation	Labour Market Availability
Overall	55.4	47.7	56.3	50.3
Senior Management (EEOG01)	38.1	27.6	37.5	27.6
Middle Management (EE0G02)	46.2	39.4	46.3	39.4
Professional (EEOG03)	48.2	39.4	48.5	39.6

Women account for 55.4% of our workforce overall, and representation of women exceeded labour market availability for senior management, middle management and professionals. We saw an increase in representation of women in leadership and a slight decrease in key feeder pools (middle management/professionals). We also experienced an increase in women exiting the Bank. Diversity data provided insights into the intersectionality of women in our workforce. Hiring women amplifies organizational diversity. 50% of women promoted self-identified in at least one other designated group.

GENDER STRATEGY

We enact gender-specific inclusion through various initiatives to drive the achievement of a strong talent pool, including setting aspirational targets at the VP and above level and eliminating biases in the recruitment and promotion processes. As part of our strategy, we also identify top women talent at Senior Manager and Director levels for leadership development to support the retention and advancement of those employees.

Scotiabank has signed pledges of commitment in Canada for the Catalyst Accord and the Canadian Chapter of The 30% Club – initiatives that encourage corporations to increase representation of women on boards of directors and in executive positions. Six out of fourteen members (43%) of Scotiabank's Board of Directors are women.

Inclusion of Women

UN WEPS AND GLOBAL COMPACT NETWORK CANADA

In 2019, Scotiabank signed on to the UN Women's Empowerment Principles (WEPs), which offer guidance on how to promote gender equality and women's empowerment in the workplace, marketplace and community. Our commitment to the WEPs aligns well with our Environmental, Social and Governance (ESG) strategy and initiatives offered through our Employee Resource Groups and The Scotiabank Women Initiative™ offerings of access to capital and tailored financial solutions; education; and advice and mentorship. In 2020, we used the WEP framework to complete a comprehensive gender gap analysis and focused on projects that close gaps related to leadership and strategy, workplace, marketplace and community.

As a signatory to the UN Global Compact, we were an active participant and research contributor to the Blueprint for Gender Equality Leadership in the Canadian Private Sector, a multi-year project led by UN Global Compact Network Canada (GCNC) to help organizations turn their commitment to gender equality into concrete action and progress.

EQUAL PAY

As part of our commitment to diversity and inclusion and discrimination-free decision-making, we review and analyze information related to gender and remuneration. A thorough review of our Canadian business was conducted in 2020 as part of our focus on human rights.

To ensure a like-for-like comparison, we reviewed total median remuneration by gender for roles at the same level in Canada. Overall, the trend remained flat year-over-year, as the table demonstrates. The analysis found less than a 4% variance predominantly as a result of demographic and role differences. We maintained a variance of 1% within junior roles, our largest population, and slightly higher than this for the more senior roles. The year 2020 was unusual, with many of our Human Resources initiatives being impacted due to economic conditions, and as such we recognize we still have more to do to close this gap across our population. We remain committed to ensuring remuneration design and decision-making are fair, transparent and performance-based.

As part of our annual review, we also studied the allocation of base salary adjustments, incentive awards and individual performance assessments for 2020 across women and men. We identified a marginal difference overall in favour of women compared to men, except at the managerial level where the annual salary and variable pay results were marginally in favour of men due to the higher representation of men in specialty/technical fields. The proportion of employees receiving an incentive award was the same for both women and men.

Several programs and initiatives seek to achieve better balance between genders in all levels of the Bank. We continue to provide line managers with training and tools to support bias-free decision making and continue our efforts to accelerate advancement of women into senior roles. By strengthening our talent pipeline and ensuring all employees have equal access to advancement opportunities, we aim to build a high-performing team and be recognized as a leader in business performance. As part of our commitment to strengthening the pipeline, we have published our Diversity and Inclusion Goals which include increasing the representation of women in senior leadership (VP+) to 40% globally over the next five years.

TOTAL MEDIAN REMUNERATION[1]

Role[2]	Women Relative to Men (%)
Vice Presidents, Senior Vice Presidents	97
Management - Seasoned Professional	96
Professional, Administrative & Operational	99

[1] Total remuneration includes base salary, short-term incentives and long-term incentives (where applicable).
[2] To ensure a like-for-like comparison, all employees in full-time roles within Canada were included, excluding those in front-line sales or participating in specialized incentive plans.

Inclusion of Women

RECRUITMENT AND EMPLOYEE DEVELOPMENT

Through our commitment to adhere to inclusive hiring practices, we realized an increase in our gender-balanced hiring activity. Forty-eight percent of Director-level roles in the fiscal year were filled by women, a 40% increase from the year before. We also committed to having all opportunities go through a gender-neutral decoder so that our job postings have gender-neutral, bias-free language.

In 2020, we facilitated two Women listening sessions to identify barriers in organizational culture, promotion and retention of women. Findings from these sessions were presented to the global Inclusion Council and Wealth Inclusion Council. An action plan is being developed to address gaps and accelerate advancement opportunities for women.

As part of the Bank's focus on building diverse, high performing teams at the executive level, a cross-functional group of 20 women in vice and senior vice president roles were invited to complete a women-specific leadership development program in 2020. The program also included mentorship from an executive leader, small group coaching and a leadership assessment. Participants reported that the program helped them strengthen their cross-organizational network.

In 2020, Scotiabank's Global Banking Markets (GBM) refreshed its Diversity & Inclusion strategy and established key metrics to attract, retain and promote a more diverse workforce at all levels. Global Banking and Markets created the Elevate program to address this gap by increasing the year-over-year retention of Associate Director women and supporting their development in preparation for Director roles. The program provided participants with development-focused sessions and resources to increase their exposure to senior leaders. Three hundred women completed the six-month program, which exceeded its retention goal with 94% retention of women Associate Directors in the 2020 fiscal year.

Scotiabank subsidiary Tangerine continued to build on several programs initiated in 2019 for Women in Leadership. These programs focus on three pillars: career development and educational opportunities, raising awareness and encouraging a high-performance culture and community-building tactics.

Scotiabank's Talent Acquisition team remains engaged with Immigrant Women in Business, which provides women newcomers to Canada with business-focused education, mentorship and leadership development. Scotiabank Talent Acquisition representatives attended multiple events in 2020, which resulted in several referrals for employment.

We remained active with WomenHack, a series of invite-only events focused on connecting top women engineers, designers and product managers with employment opportunities. In 2020, WomenHack helped identify over 50 candidates for ongoing opportunities.

In 2020, we continued our relationship with Women in Capital Markets, an organization dedicated to equity, diversity and inclusion in the finance industry. Our campus recruitment team leverages the organization's job boards for all campus job postings as well as entry-level postings to professional roles. We continued to recruit from Women in Capital Markets' Return to Bay Street program, directed at recruiting experienced professional women who have left the industry for one and a half years or longer.

Inclusion of Women

WOMEN'S NETWORKS AND ENGAGEMENT

Scotiabank has over 25 Women's Groups globally. These programs support the Bank's global gender strategy and help adapt it to local contexts. Chairs of these Women's Groups comprise the Women's Council of Chairs, who participate in a quarterly call to share best practices.

Scotiabank is a supporter of Catalyst, which produces research, tools, events and solutions to make workplaces more inclusive. This year, we engaged fifty employees across Scotiabank and Tangerine to attend the first virtual Catalyst Honours Conference. The event offered unique development opportunities and celebrated exceptional role models in Canadian business who advocate for inclusive workplaces, such as Gillian Riley, President & CEO, Tangerine Bank and EVP, Scotiabank, who was named a Catalyst Honours Champion.

As part of our ongoing partnership with Women of Influence, a series of digital articles throughout the year featured six Scotiabank women leaders, and we continued to support the Women of Influence Spotlight Series as a title sponsor.

Across our global footprint, Scotiabankers joined in celebrating International Women's Day (IWD) with several local initiatives, campaigns and commitments. Highlights from 2020 included a flagship event in Toronto featuring an executive panel that was webcast to all employees in Canada; a global video featuring EVP+ leaders expressing support for women customers and employees; and a press release that announced new parental leave benefits in Canada. Our Global Banking and Markets division hosted its first-ever IWD Breakfast.

Launched in 2016, the Parental Advisory Liaison (PAL) Program is a voluntary, bespoke mentorship program developed to support new and expecting parents by pairing them with an experienced working parent from Global Banking & Markets. The program supports new parents by providing a platform for confidential guidance and advice as they transition to parental leave and back to work again. Since inception, we have seen close to 100% retention of participating new parent mentees.

Scotiabank's Information Technology and Solutions ignITe! Gender Diversity program continues to make us an attractive career destination for women in technology by focusing on building advocacy and developing women for leadership positions. Scotiabank has witnessed an increase in employee engagement for women in technology. As of December 2020, we have seen the percentage of women in VP roles in technology grow to 32% while seeing other women grow into more senior roles (Directors and Senior Managers). In 2020, we also focused on recruitment and sustained an average rate of 45% for all new hires at the Director level that were women. We also expanded our LeaderWorks workshops (which include training on Unconscious Bias and how it impacts our ability to be diverse and inclusive) to the Global Banking and Markets and Canadian Banking business lines and other groups within the Digital and Technology department.

In 2020, we made all ignITe! Gender Diversity programs virtual and customized to accommodate increased demands on women working remotely. We extended the reach of our Sponsorship and Leadership Programs to women in leadership roles at various levels throughout the Bank and launched a new program focused on early career development. The program was also launched globally in 2020 to include women in Columbia, Mexico and Peru.

Inclusion of Women

IMPACT OF IGNITE! GENDER DIVERSITY PROGRAM

31% of women have been promoted to a VP role

49% of women have been promoted to a Director role

13% of women took a lateral move which speaks to career advancement opportunities

81% of graduates are still within IT&S and programs like this help support women in Technology

97% of graduates remain as employees of Scotiabank, regardless of department, which speaks to overall retention

COMMUNITY PARTNERSHIPS

The Scotiabank Women Initiative (SWI) supports Canadian women-owned, women-led businesses through three key pillars: Access to Capital, Mentorship and Education. In support of these pillars, the SWI deployed two-thirds of the three billion dollars committed to women-owned and women-led businesses in its first three years. In 2020, the SWI engaged more than 2,500 women entrepreneurs across Canada through Un-Mentorship Boot Camps™ and Mentorship sessions that help women increase their business savvy by networking and exploring business challenges.

In 2020, Scotiabank invested $200,000 in support of the Canadian Women's Foundation's Building Women's Economic Security in the Pandemic Project, a unique, national funding program created in reaction to the disproportionate number of women-focused charities affected by the COVID-19 pandemic in Canada. Scotiabank's support will help nine proven, high-impact programs across Canada remain operational throughout the challenges presented by the COVID-19 pandemic. These programs are focused on alleviating poverty and building women's economic security. We also made a two-year commitment to support Groupe 3737's Womenpreneurs program and Mastermind Event. These Groupe 3737 initiatives are expected to support 30 women entrepreneurs per year. And Scotiabank's support for the YWCA Halifax's Newcomer Women Entrepreneurship Hub is expected to provide over 50 women with the training, mentorship and opportunity to develop business ideas into reality.

> ignITe! helps women in technology to help them achieve their personal and professional aspirations, while attracting external and retaining internal talent to the Bank. Women have found it much more challenging to navigate, work, family, career and a host of other issues given our COVID-19 working environment. Our focus has been on making programs more flexible, accommodating for flexible work hours and taking new considerations to support their work and careers into account. We continue to work with partners to support women from equity-deserving groups, including BIPOC, ensuring we continue to be well positioned in the market and supportive of fragile communities.
>
> - Senior Vice President of Global AML, KYC & Onboarding Technology

Inclusion of People of Colour/ Visible Minorities

REPRESENTATION

PEOPLE OF COLOUR/ VISIBLE MINORITIES	2020 (%)		2019 (%)	
	Representation	Labour Market Availability	Representation	Labour Market Availability
Overall	39.8	27.7	23.8	29.8
Senior Management (EEOG01)	27.3	11.5	19.9	11.5
Middle Management (EE0G02)	40.6	17.6	28.1	17.6
Professional (EEOG03)	44.3	30.7	25.6	35.3

Overall representation of People of Colour in our workforce exceeded labour market availability, increasing to 39.8% in 2020 (from 23.8% in 2019). No gaps in representation exist in senior management, middle management or professionals. In 2020, we saw a significant rise in voluntary self-identification in the employee diversity survey and a rise in hires from this equity-deserving group. Employees who identified as Black constituted 4.5% of our overall employee population.

BLACK, INDIGENOUS, PEOPLE OF COLOUR (BIPOC) STRATEGY

In 2020, we established a BIPOC Task Force to develop a multi-year BIPOC strategy to integrate ongoing initiatives and drive momentum. This work led to the creation and launch of our Inclusion Commitments in November 2020.

We continued to implement training and provide resources for employees to confront racism and anti-Black racism and help recognize unconscious bias. A new guide titled Confronting Racism & Anti-Black Racism was designed for people managers to help facilitate team discussion on recognizing and speaking up about systemic racism and anti-Black racism in the workplace and racial harassment and discrimination. This guide directly supports Scotiabank's Human Rights Policy and Code of Conduct.

The Diversity & Inclusion team also worked with an external subject matter expert and the Scotiabank Black Employee Network ERG to collate and provide a list of external resources to help all employees develop a better understanding of the consequences of racism and anti-Black racism and how to confront it. The resources consist of a range of external media, including books, podcasts, documentaries, articles and websites.

Inclusion of People of Colour/Visible Minorities

In 2020, the Bank facilitated three listening sessions between BIPOC employees and executive management. These sessions aimed to identify barriers in organizational culture, hiring, promotion, training and development, and retention for employees who identify as Black, Indigenous peoples and People of Colour. With the help of an external facilitator, more than 200 employees (79% of whom self-identified as BIPOC) shared their experiences anonymously. Findings informed the creation of the Bank's BIPOC Strategy and BIPOC Working Committee. These sessions opened dialogue and were a frank reminder that racial discrimination is a real aspect of many employees' daily lives.

Tangerine established Level, its anti-Black racism task force. This task force focuses on creating an environment that empowers the organization to take action against systemic racism and anti-Black racism and level the playing field so everyone is treated equitably. Over the last year, Level dedicated its efforts to listening and educating our employees around unconscious bias, systemic racism and anti-Black racism.

RECRUITMENT AND EMPLOYEE DEVELOPMENT

In 2020 Scotiabank's Chief Executive Officer signed and was appointed to the board of directors of the BlackNorth Initiative's CEO pledge, which includes a commitment to increasing the representation of Black employees in senior leadership to 3.5%, and the Black student workforce to 5% or more.

Scotiabank is proud to be a Gold-level corporate partner of Ascend Canada, whose mission to develop and advance Pan-Asian talent aligns with our diversity and inclusion strategy. Partnerships like these promote diversity and inclusion, enable mentorship and support our goals for recruiting and developing diverse talent. In October, we partnered with the organization to host a webcast that examined the impact of emotional tax and bias experienced by BIPOC people at work, the associated effects on health, well-being and performance and ways to cultivate an inclusive working environment.

Scotiabank is a corporate sponsor of the Canadian Association of Urban Financial Professionals (CAUFP). Through this partnership, the Bank invests time and resources to support, recognize and appreciate the Black leaders we have in Corporate Canada. In 2020, we posted open roles on the CAUFP job board and participated in speaker series and skills development events.

To identify BIPOC talent interested in the banking sector, we attended workshops, events and competitions hosted by Toronto Financial International (TFI) and ASPIRE throughout the year. ASPIRE also has a Black advisory board made up of young Black professionals from various financial institutions. The board includes three Scotiabank employees.

ERG-LED ACTIVITIES

The inclusion of People of Colour is supported by the following ERGs: Black Employee Network, Caribbean Network, China Banking Network, Hispanic Organization for Leadership and Advancement (HOLA), Middle Eastern Network and South Asian Network.

In 2020, the Scotiabank Black Employee Network (SBEN) became a global ERG, establishing a Black Employee Global Council of Chairs with representatives from across Canada, the United States and the UK. Throughout 2020, The ERG took part in Bank-wide conversations about confronting racism and anti-Black racism. In February, SBEN hosted a Black Future Month event featuring a discussion about the

Inclusion of People of Colour/Visible Minorities

future of corporate Canada for Black professionals. The ERG also hosted a webcast that examined mental health and well-being for communities of colour who face barriers, misunderstandings and stigma surrounding the meaning of mental illness. And both SBEN and the Scotiabank Caribbean Network ERGs supported mentorship activities with IMANI, the University of Toronto Academic Mentorship Program focused on mentoring Black youth.

In January, the China Banking Network hosted its annual Lunar New Year Event in the Scotiabank Centre that featured cultural activities and celebrations. The Caribbean Network hosted a Personal Branding Workshop in September providing employees with strategies for shaping perceptions of everyday interactions and crafting unique value propositions to build stand-out résumés. During the month of October, the HOLA ERG hosted a series of webcasts for Hispanic Month.

MULTICULTURAL BANKING

Scotiabank's Multicultural Banking department looks at the banking needs of multicultural groups in Canada and identifies areas where the Bank can offer tailored products and services. For example, the StartRight Program helps newcomers to Canada establish a firm financial footing to reach their financial goals. At the onset of the COVID-19 pandemic, we launched a host of StartRight services,

advice and resources to help newcomers address their unique financial needs while mitigating health risks for both customers and employees. And, for Student Banking customers, we offered scholarships, tips on managing finances and making the most of their Student Banking account and expanded our student financial literacy curriculum.

COMMUNITY PARTNERSHIPS

In 2020, the Bank launched ScotiaRISE, a 10-year $500 million social impact initiative to promote economic resilience among disadvantaged individuals, groups and communities. Through ScotiaRISE, Scotiabank supports programs and partners with organizations in geographies across our global footprint to help people and communities RISE and overcome challenges that can become barriers to opportunity. ScotiaRISE strives to make an impact in the following three focus areas:

- Increase high-school graduation rates and post-secondary enrollment, in order to increase employment prospects, life opportunities and full participation in the economy.
- Help newcomers feel at home faster and secure meaningful employment, in order to support their contributions to the prosperity and social fabric of their communities; and
- Remove barriers to career advancement for underrepresented groups, to help enable their financial success.

For example, in 2020 Scotiabank announced the launch of the Scotiabank Economic Resilience Research Fund, one of the first financial commitments to be announced as part of the ScotiaRISE initiative. The Fund is a collaboration with Mitacs, a Canadian not-for-profit organization that partners with academia, private industry and government to create research and training programs. Over the next three years, the research and training programs will help us understand the factors that drive economic resilience in communities across Canada. Research projects will focus

Inclusion of People of Colour/Visible Minorities

on barriers to meaningful employment, reducing gaps in leadership representation and finding solutions to career entry and advancement for women, BIPOC and other equity-deserving groups.

In 2020, the Bank announced a $500,000 commitment to several organizations recognized for their leadership in the fight to eliminate racial discrimination within Canada and the United States. Scotiabank's contribution will provide the required tools and educational resources for those groups (particularly Black youth) most at risk of being subject to individual, institutional and systemic racism. Two recipients of the donation include the Canadian Race Relations Foundation, an organization committed to building a national framework for the fight against racism in Canadian society, and the Careers Education Empowerment (CEE) Centre for Young Black Professionals, an organization dedicated to the advancement of economic and social development of Black youth.

Scotiabank is proud to support the Government of Canada's Black Entrepreneurship Program. The partnership between the Federal Government, Scotiabank and other Canadian financial institutions will collectively commit up to $128 million in lending capital for the Black Entrepreneurship Fund. The Program endeavours to get capital into the hands of Black business owners and entrepreneurs affected by COVID-19. The fund will provide access to loans between $25,000 and $250,000, supporting the growth and increasing the potential of Black-led businesses in Canada.

Scotiabank support for the Ryerson University DMZ Black Innovation Fellowship provides mentorship and networking opportunities to start-ups led by Black entrepreneurs. The newly established Scotiabank Program for Law Students provides funding to students in six law schools across Canada interested in addressing systemic racism through a career in the legal profession. Scotiabank's commitment to the University of Toronto Law School's Black Future Lawyers program aims to increase the university's Black student representation. The Bank also supports the 519's Infinite Pathways Program, which helps refugees and newcomers to Canada access the Canadian labour market. Many of the program's participants identify as People of Colour and LGBT+, and volunteers from SBEN and the Scotiabank Pride ERG both supported the program in 2020.

We donated $350,000 to the Hockey Canada Foundation in support of the Hockey Canada Assist Fund, which aims to make hockey more inclusive for Black and Indigenous youth and young People of Colour. We believe hockey teaches kids values and lessons that they can use outside of the arena and for the rest of their lives. Helping children from equity-deserving groups succeed on the ice means helping them succeed everywhere.

Inclusion of Aboriginal/Indigenous Peoples

REPRESENTATION

ABORIGINAL/ INDIGENOUS PEOPLES	2020 (%)		2019 (%)	
	Representation	Labour Market Availability	Representation	Labour Market Availability
Overall	1.3	2.4	0.9	2.3
Senior Management (EEOG01)	0	3.2	0	3.2
Middle Management (EE0G02)	1.0	2.7	0.8	2.7
Professional (EEOG03)	1.0	1.4	0.8	1.3

In 2020, the overall representation of Indigenous peoples in our workforce increased from 0.9% to 1.3%,. While we have made progress, the representation of Indigenous peoples continues to be below labour market availability. We recognize we have more work to do. We are taking deliberate actions to close the gaps outlined in our 3-year Employment Equity plan. We are committed to seeing further increases in the representation of this equity-deserving group in the coming years.

INCLUSION INITIATIVES

As part of our ongoing plan to build a better bank, we've launched several initiatives to bolster the inclusion of Indigenous peoples over the years – and these efforts are paying dividends. Five decades ago, Scotiabank became the first Canadian bank to open a branch on a reserve – signifying our desire to understand, respect and work with Indigenous communities and businesses on their traditional lands. Since that time, Scotiabank has retained the prestigious "Gold Level" for Progressive Aboriginal Relations (PAR) from the Canadian Council for Aboriginal Business. Scotiabank retained its Gold Certification for PAR in 2020, reflecting our sustained leadership in Indigenous relations and commitment to working with Indigenous communities and businesses. Indigenous employee feedback has indicated that this recognition increases Scotiabank's visibility with potential Indigenous applicants and employees.

Inclusion of Aboriginal/Indigenous Peoples

Our focus on Indigenous relations and inclusivity is also resonating with Indigenous peoples as it helped to contribute to 19% growth in Indigenous customer base in 2020. Non-Indigenous organizations recognized Scotiabank's consistent efforts in this regard as well. In 2020, Scotiabank worked as a member of the Canadian Chamber of Commerce Indigenous/Corporate Engagement Task Force – the only Financial Institution to do so. Scotiabank is thrilled to be engaged in discourse that helps to improve relations between Indigenous and non-Indigenous groups.

THE INDIGENOUS CULTURAL COMPETENCY PROGRAM

On September 30th 2020, Orange Shirt Day, Scotiabank launched a mandatory Indigenous cultural competency learning module for employees. The learning module and related virtual events augment Scotiabank's Indigenous Cultural Competency Program. Our growing database of resources allows Scotiabank employees to learn more about the cultures, histories and traditions of Indigenous peoples. This training is part of the mandatory learning program for all Human Resources, people managers and customer-facing roles in Canada.

RECRUITMENT AND EMPLOYEE DEVELOPMENT

In 2020, we sought to enable more Indigenous candidates and employees to succeed at the Bank through a variety of efforts, such as establishing the Indigenous Employment Equity Steering Committee, designed to attract and retain top Indigenous talent. Scotiabank recruiters manage a strong pipeline of quality candidates and continually follow up with our broader recruitment team for placement outside of partnership agreements, while also maintaining regular contact with community agencies and schools across Canada. By developing relationships with partners, academic institutions and communities, the Bank is better positioned to increase Indigenous hiring and retention.

As part of Scotiabank's strategies outlined in the EE Plan, we have created job postings and campaigns to attract members of Indigenous communities and refined web-based recruitment tracking systems to measure and drive success. These postings and campaigns are shared with our community partners, including ISETs (Indigenous Skills and Employment Training) and Our Children's Medicine. These measures have significantly expanded our reach to Indigenous communities across Canada and provide Scotiabank recruiters with direct access to Indigenous candidates. The Indigenous recruitment campaigns were piloted in Scotiabank's Customer Care Centres where each of the five open positions across three geographies were placed by Indigenous new hires.

In 2020, we revised our Indigenous branding for Scotiabank's career sites (including the Aboriginal Talent Program microsite) with consistent messaging across all regions. We developed a comprehensive Indigenous employment Partnership Plan to support Indigenous recruitment and increase Scotiabank's visibility as a potential career destination for these communities. We also finalized our strategy for sourcing external executive Indigenous talent and became a member in Canadian Aboriginal & Minority Supplier Council.

To build stronger relationships with post-secondary institutions with high representation of and affinities with Indigenous peoples, we held post-secondary information sessions with students and staff focused on introducing the Bank as a career option to Indigenous students and explained the Bank's application process.

Inclusion of Aboriginal/Indigenous Peoples

We also completed Indigenous retention and engagement analysis in 2020 to understand voluntary turnover and conducted engagement interviews with Indigenous employees. Based on these interviews and the analysis conducted, we developed an action plan to respond to core issues, which will be shared and implemented in 2021.

Through our Mentorship Circle program, new Indigenous employees have the opportunity to be paired with senior Indigenous Scotiabankers to receive career advice. This is meant to extend the relationships at the Bank beyond those that a new Indigenous employee would create through the Scotiabank Indigenous Employee Resource Group (ERG).

Perhaps the most notable Indigenous human resource partnership is with Our Children's Medicine, a group dedicated to bridging the gaps between Indigenous job seekers, Canadian businesses and nonprofit agencies to eliminate barriers to employment. They leverage the HigherMe assessment-based hiring platform. In addition to this partnership in 2020, recruiters attended several Indigenous job fairs, which resulted in new hires. Our attendance at job fairs also reiterated the importance of community partnerships with Indigenous organizations.

ERG-LED ACTIVITIES

The Indigenous ERG has representation from across Canada. Scotiabank Indigenous ERG's mission is to support the Bank's overall commitment to create an inclusive and accessible workplace and provide an interactive forum for employees passionate about the inclusion of Indigenous peoples within the Bank and the community.

In 2020, the Scotiabank Indigenous ERG welcomed Scotiabank's Deputy Chief Economist as its new Executive Champion, who worked with new co-chairs to help grow the ERG's membership by more than 480%. The growth of the Scotiabank Indigenous ERG has been managed through the creation of regional Indigenous ERG chapters throughout the country. A National Council of Chairs was created that meets monthly to advance KPIs and the strategy for key dates recognized by Indigenous communities and ongoing, year-round projects led by the ERG's Directors.

In 2020, the Scotiabank Indigenous ERG also contributed to the Indigenous Cultural Competency Program by supporting members who wanted to share personal stories about their heritage. While this action was important, the Scotiabank Indigenous ERG realizes that inclusivity extends far beyond the discussions and efforts that they create amongst their membership.

In support of Orange Shirt Day on September 30, 2020, the Scotiabank Indigenous ERG produced a Canada-wide webcast featuring the Head of Canadian Banking and the National Director of Aboriginal Financial Services. The fireside chat and panel discussion that followed addressed the intergenerational trauma that the residential school system caused Indigenous peoples to experience and what Scotiabank can do to be a trusted ally to Indigenous communities through its reconciliation efforts.

In addition to Orange Shirt Day, the Scotiabank Indigenous ERG also conducted a panel discussion with an Indigenous rights advocate during a bank-wide webcast for National Indigenous peoples Day in June. In an effort to understand, honour and promote Indigenous cultures, histories and traditions, Scotiabankers also observed and participated in the International Day of the World's Indigenous peoples, National Indigenous Veterans Day and the Moose Hide Campaign to stop violence against Indigenous women and children.

COMMUNITY PARTNERSHIPS

We support a large number of community partnerships dedicated to improving the inclusion of Indigenous peoples.

In 2020, Scotiabank committed to a multi-year donation, totalling $600,000, to Indspire – Canada's largest Indigenous-led and Indigenous-focused charity – in support of First Nations, Inuit and Métis youth in Canada. Scotiabank's donation will focus on financial and culturally relevant teaching and enable access to networking, coaching and mentoring. The program aims to increase economic sustainability and prosperity and ensure a smooth transition into post-secondary education and the workforce.

Inclusion of Aboriginal/Indigenous Peoples

We have also continued our partnership with the Aboriginal Financial Officers Association (AFOA) to improve the financial wellness of Indigenous communities. Together with AFOA, we have developed and implemented Indigenous Financial Literacy and Education Training in communities to increase First Nations access to banking services, empower them with the skills and confidence to achieve financial wellness and build better relations with Indigenous communities in all regions of Canada.

In September 2020, Scotiabank became the first financial institution to have three Gord Downie Chanie Wenjack Legacy Spaces (40 King St W, 13th floor, Toronto; 392 Bay St branch, Toronto; and 5102 Franklin Ave branch, Yellowknife) to bring attention to the intergenerational trauma caused by the residential school system. Scotiabank is also the only financial institution to have two Legacy Spaces open to the public (Toronto City Centre & Yellowknife).

Scotiabank's support of Indigenous youth is also represented by our partnership with Native Child and Family Services of Toronto (NCFST) to enhance their Indigenous Youth Education and Employment Program. NCFST's comprehensive and culture-based employment and education skills-building program supports urban Indigenous youth (ages 15-30) as they overcome barriers to realize their full potential, reach their economic and employment goals and achieve a higher quality of life.

As part of this partnership, Scotiabank will attend weekly culture nights, the NCFST's Annual Community Pow Wow, sharing circles with their Elders-in-Residence and program staff, as well as other cultural opportunities to help increase Scotiabankers' cultural competencies and knowledge about Toronto's Indigenous communities.

In late 2020, Scotiabank became a Boreal Champion, demonstrating the Bank's interests in sustainability and respectful relationships with Indigenous peoples. As a Boreal Champion, Scotiabank collaborates with Indigenous Nations to elevate economic prosperity and conserve lands and culture across Canada's Boreal.

Our partnership with the Northeastern Alberta Aboriginal Business Association (NAABA) aims to create a safe space for Indigenous peoples seeking new careers and mentorship. This program supports networks of Business-minded Indigenous individuals, provides virtual workshops and creates networking opportunities for business leaders within their community and with Scotiabank representatives.

In June, we donated $100,000 to the BC Cancer Foundation Prince George's Greatest Needs Fund, which cares for the highest percentage of Indigenous patients out of all BC Cancer centres. Having access to world-leading care and help with financial pressures associated with cancer diagnosis and treatment is vital for all populations, including the local Indigenous community. The gift is expected to directly impact thousands of patients in the community.

For more than 20 years, we have supported the Edmonton Community Foundation Belcourt Brosseau Métis Awards (BBMA), which provides Métis Albertans with scholarships for post-secondary education. The event was postponed in 2020 due to the pandemic, but sponsorship funds will be used in 2021.

Our 2020 donation to Seneca College established the Scotiabank Indigenous Business Award, which will be awarded each year to Indigenous students in the Faculty of Business who have a minimum GPA of 3.0. Financial support such as the Scotiabank Indigenous Business Award enhances the suite of support available to deserving

Inclusion of Aboriginal/Indigenous Peoples

> At Scotiabank, it is important that we understand the distinct characteristics of each Indigenous community and business we serve. Our goal is to partner with communities and businesses to help them grow sustainably, while recognizing that there's always more that we can do to build strong and meaningful relationships.
>
> - Vice President, Indigenous Financial Services

Indigenous students. In 2020, Scotiabank supported the STEM and digital skill development programming for Indigenous youth across Canada by supporting Actua's Indigenous Youth in STEM (InSTEM) Program. Our donation supports Actua's COVID-19 response program, allowing content to be delivered both virtually and remotely. Sixty percent of youth who participated in the program said that they were more interested in taking optional science, technology and/or math courses in high school, and 61% said that they were more interested in studying STEM at university or college.

Our donation to the 2020 Atlohsa Peace Awards benefited the Zhaawanong 24-hour emergency women's shelter, which provides Indigenous-led crisis support for women and their children at risk of violence, abuse and homelessness. We also donated to the Georgian Bay Native Friendship Centre to help Indigenous families adversely affected by the pandemic.

As of 2020, Scotiabank also holds memberships in the Indigenomics Institute's Indigenous Economics Council, Indigenous Works, the International Inter-Tribal Trade & Investment Organization, National Aboriginal Trust Officers Association and Our Children's Medicine.

Inclusion of People with Disabilities

REPRESENTATION

PEOPLE WITH DISABILITIES	2020 (%)		2019 (%)	
	Representation	Labour Market Availability	Representation	Labour Market Availability
Overall	7.3	9.5	3.7	9.6
Managers (EEOG01/ EEOG02)**	6.3	5.0	3.3	5.0
Professional (EEOG03)	6.6	8.9	3.2	8.9

**EEOG01 and EEOG02 are combined and reported as one category by Statistics Canada.

In 2020, the overall representation of People with Disabilities in our workforce significantly increased, from 3.7% in 2019 to 7.3% in 2020. Representation among Managers increased 3% from 2019, exceeding labour market availability by 1.3%. Voluntary self-identification in the employee diversity survey increased significantly in 2020, which helped us better understand the representation of this equity-deserving group. In 2021, we will receive findings from the Employment Systems Review we carried out for People with Disabilities. Findings will allow us to develop a three-year Employment Equity Plan to focus efforts to recruit and retain employees with visible and non-visible disabilities.

RECRUITMENT AND EMPLOYEE DEVELOPMENT

In 2020, Scotiabank officially launched an updated Candidate Accommodation program with the Talent Acquisition team in Canada. The new program documented an enhanced process to reduce delays in providing requested accommodations to candidates shortlisted for interviews or assessments; incorporated accommodations for the selection process into Search Firm contracts; and updated information on accessibility and accommodations into all candidate sourcing and interviewing resources. Changes were communicated to all recruiters, Bank executives and HR Business Professionals in Canada, with additional training to follow in 2021.

Inclusion of People with Disabilities

We established a new Program Manager role focused on expanding our reach to the People with Disabilities community. Similar to the Program Manager for Indigenous Programs role established in 2019, this role is responsible for tracking and monitoring the effectiveness of recruitment processes and sources and their impact on candidate pools. The Program Manager also proactively researches and generates new, creative sourcing ideas to engage target diversity communities and builds relationships with external partners.

In partnership with Scotiabank's Global Human Resources Talent Acquisition Sourcing team, the Digital and Technology Talent Acquisition team successfully hired several individuals from underrepresented groups in 2020, including multiple candidates who identified as People with Disabilities. In collaboration with Scotiabank's Workplace Accommodation team, the Talent Acquisition team has established a strong relationship with Canadian Hearing Services (CHS), which provides services, products and education that empower the Deaf and Hard of Hearing to overcome barriers to participation. In 2020, we shared several Technology roles with CHS to provide to their membership base.

In 2020, the Bank engaged with Ready Willing and Able (RWA), a national organization that provides training, coaching and resources to individuals with intellectual disabilities and Autism Spectrum Disorder. RWA provided the Bank with access to an e-learning hub containing resources about intellectual disabilities and the benefits of hiring People with Disabilities. We shared several Technology roles with RWA to provide to their membership base. Through this engagement, we increased awareness of the benefits of hiring People with Disabilities and reduced bias. Through our job-sharing initiative, we have received a number of applicants who are under consideration.

Discoverability, funded by the Government of Ontario, provides access to a free online portal of job seekers who identify as People with Disabilities and free resources. Through a partnership with Discoverability/Ontario Chamber of Commerce (OCC), we have posted roles on the OCC platform and are looking at expanding this relationship to include Lunch and Learn sessions for Scotiabank employees hosted by this organization. This partnership has allowed us to create accessible documents shared Bank-wide and provide guidance on encouraging disclosure for both employees and candidates.

CNIB, a volunteer agency and charitable organization, is dedicated to assisting Canadians who are blind or living with vision loss, as well as their families, friends and caregivers. In 2020, we participated in the CNIB Come to Work Virtual Networking Event, established a mechanism for candidate referrals and engaged with CNIB for awareness training scheduled to launch in 2021. As a result of this partnership, our recruitment team received 12 referred candidates to add to our People with Disabilities Talent Pool for upcoming opportunities.

In response to the pandemic, we made a targeted donation to the Canadian Council on Rehabilitation Work (CCRW) to help People with Disabilities. The funded items such as webcams, microphones, laptops and other accessible technology, allowing CCRW clients with disabilities to participate fully in their job search without fear of being left behind during the application and onboarding process. Through this partnership with CCRW, we've also posted open opportunities and been provided with tips for hiring People with Disabilities.

Inclusion of People with Disabilities

ACCOMMODATION AND ACCESSIBILITY

As part of our effort to prepare for the release of Accessibility for Canada Act (ACA) regulations, Scotiabank undertook a systematic review to remove barriers for our candidates and employees with disabilities in 2020. To enhance support for employees with disabilities, we identified and engaged with HR stakeholders, business lines, functions and ERGs. Given the importance of feedback on Scotiabank's accessibility services and practices from employees with disabilities, accessibility-related questions were incorporated into the Employment Systems Review (ESR).

Our review identified opportunities for improvement in existing accessibility services and tools. As a result:

- HR Services updated the existing triage and escalation tool to provide links to tools, resources and scripts to decrease the number of handoffs when an employee inquired about accommodations or accessibility.
- Performance Management resources were updated to reflect considerations of employee accommodations in the annual coaching, development and performance cycle.
- A number of online HR resources were also proactively remediated to be accessible by pdf, reducing the need for employees with disabilities to request.
- The Employee Misconduct Policy was updated to specify that the organization will take into account the accommodation needs of employees. The Employee Misconduct process and tools were also updated to align with the policy.

The Bank experienced a significant increase in accommodation requests across Canada as a result of the pandemic. To ensure all employees' requests were addressed promptly, the Workplace Accommodation team was provided with additional resources to support increased accommodation needs for employees with disabilities. The Workplace Accommodation team provided advice and guidance to employees and people managers on communication best practices for people with hearing impairments (both employees and customers) where face masks have become a barrier, including the use of transparent masks/shields to enable lip reading.

To support our employees who are immunocompromised or had a health condition that would be impacted by COVID-19, we worked to find alternate working arrangements to support their health and accommodation needs. Employees with active accommodations in place and deployed to work from home were contacted by the Workplace Accommodation team to understand if the accommodation plan needed to be reviewed for the new working environment. In many cases, previously implemented accommodations were just as effective at home.

The Workplace Accommodation team collaborated with the Digital Accessibility team and Bank Information Technology stakeholders to enable Microsoft Teams live captions for all employees. It was not only well-received by those with hearing loss, but anyone working in a noisier environment or simply wanting to participate in meetings in more than one way. Employees who benefited from such features were provided with the ability to record or obtain transcripts of meetings.

Scotiabank recognized that some individuals needed to return to the workplace due to personalized circumstances. These circumstances included physical, environmental and/or mental well-being constraints that could impact the ability to successfully and productively work from home. A Workplace Re-Entry Protocol was developed to facilitate these requests, ensuring the health and safety of all employees. As with any employees re-entering the workplace, the Bank's Real Estate team facilitated the appropriate change management and online training to mentally prepare and set expectations for those returning to the workplace.

The Workplace Accommodation team collaborated with Digital Accessibility on the Temporary At-Home Agent program (TAHA) to ensure employees with disabilities are provided with the appropriate equipment/tools and supports. Employees were provided with newly created resource guides specifically for at-home setup and defining proper IT support.

Inclusion of People with Disabilities

The Digital Accessibility team continued to ramp up employee training in 2020, launching the A11yBoost program that supplements new-hire basic accessibility training with role-specific sessions. Virtual sessions allowed employees to participate from anywhere live or access on-demand recordings at a time that works best for them. During the year, we trained 886 employees from Canada and countries in Latin America.

ERG LED ACTIVATIONS AND CAMPAIGNS

Scotiabank's DiversAbility ERG encourages connection, learning and development to influence change and promote accessibility for the full participation of persons of all abilities at Scotiabank. In 2020, the ERG put those convictions into action by addressing the implications technology has on members of our workforce with disabilities. The ERG partnered with Microsoft to deliver a presentation for all employees about the accessibility features built into the Microsoft Teams conferencing application. It was well attended and served to underscore the importance of accessibility and inclusion in the digital workspace, where features designed for users with disabilities are beneficial to everyone.

The Scotiabank Mental Health and Wellness ERG also worked to address the impact of the pandemic on Scotiabank's workforce. In recognition of World Mental Health Day, the ERG hosted a virtual discussion that focused on addressing the mental health effects of COVID-19. The discussion touched on balancing work, family life and other obligations while combating feelings of isolation, anxiety, fear of the unknown, depression and fatigue.

In 2020, Scotiabank celebrated International Day of People with Disabilities with a weeks-long campaign. The campaign delivered a compelling message about Scotiabank's commitment to inclusion – for both our employees and our customers – and created awareness of our safe, inclusive work environment and culture, positioning Scotiabank as an employer of choice.The campaign included Employee Profiles featuring People with Disabilities and Self-Service Toolkits for employees and people managers to help them engage in discussions about International Day of People with Disabilities.

COMMUNITY PARTNERSHIPS

Scotiabank's continued support of the Rick Hansen Foundation School Program provides educators and students with a comprehensive set of free, bilingual resources designed to increase disability awareness, accessibility and inclusion. In 2020, over 3,200 new educators representing 25% of all Canadian schools registered to use these resources.

For the academic year commencing September 2020, we partnered with Canadian Hearing Services (CHS) to award a record 21 scholarships to Deaf and Hard of Hearing post-secondary students. This program breaks down financial barriers for students who are often excluded from the academic experience due to added accessibility costs and allows them to pursue dream careers.

Scotiabank's three-year $675,000 commitment to Holland Bloorview Kids Rehabilitation Hospital will help provide low-cost, at-home physical and occupational therapy and social play for kids with disabilities, improving

Inclusion of People with Disabilities

the health and well-being of thousands of children and youth with disabilities and their families.

In response to COVID-19, a 2020 donation from Scotiabank helped CNIB quickly develop a wide range of virtual programs to help young people with sight loss. These programs have helped youth remain connected and engaged during the pandemic and allowed them to build vital employment and leadership skills. To date, nearly 450 young Canadians with sight loss have participated in these programs.

Our three-year commitment to Easter Seals in British Columbia and Yukon will help approximately 600 youth with disabilities and their families. Easter Seals' virtual camp program helps youth and young adults with diverse abilities improve independence, address life's challenges and work toward personal and family goals. The virtual camps also helped these children feel less isolated during the COVID-19 pandemic.

In 2020, we also partnered with academic institutions in support of People with Disabilities. For example, we supported the Canadian Hearing Services National Scholarship Program, which provides vital funding to help Deaf and Hard of Hearing students obtain post-secondary education. And through our Scotiability Scholarship at George Brown College, Centre for Arts, Design and Information Technology and Centre for Business, we presented scholarships to two full-time students who identified as living with a permanent disability and demonstrated academic excellence. Both award recipients showed an interest in the financial sector, involvement in their community and a willingness to help others.

Inclusion of LGBT+ Communities

Scotiabank voluntarily reports on inclusion of LGBT+ Communities at our Bank. However, in the absence of Labour Market Availability (LMA) data from Statistics Canada for this group, we are not able to provide comparative metrics.

In 2020, 4.4% of our workforce identify their sexual orientation as being lesbian, gay, bisexual or another diverse sexual orientation, and 0.6% identify as Non-Binary Gender Identities.

Scotiabank encourages all of our diverse employees to be their true, authentic selves, and we seek to advance inclusion of diverse sexual orientations, gender identities and gender expression throughout our organization.

INCLUSION INITIATIVES

In 2019, Scotiabank became the first Canadian bank to adopt the United Nations Global LGBTI Standards of Conduct for Business. Throughout 2020, the UN LGBTI Standards of Conduct for Business provided a framework to guide and prioritize the activities in our LGBT+ inclusion roadmap. We have used the draft Standards' implementation tool to develop a detailed three-year action plan approved by Scotiabank's Inclusion Council.

In 2019, Scotiabank also became a founding member of the Partnership for Global LGBTI Equality (PGLE). PGLE is a coalition of organizations committed to accelerating LGBTI equality and inclusion globally by collaborating with the World Economic Forum, advancing the UN LGBTI Standards of Conduct for Business and facilitating thought leadership and peer learning. Joining PGLE as a founding member provides us with opportunities to operationalize our commitment to the UN Standards, amplify Scotiabank's unique experience as a Canadian bank with a global footprint in developed and developing markets and leverage PGLE membership to drive our LGBT+ inclusion roadmap.

The LGBT+ Global Council of Chairs is a group of committed LGBT+ leaders and employees with a passion and commitment to reinforce the Bank's diversity and inclusion strategy and advance global LGBT+ inclusion. In 2020, the Council of Chairs collaborated to implement programs to raise awareness and the voices of LGBT+ team members across Scotiabank's global footprint. Employee training and awareness is a key component of our LGBT+ inclusion roadmap. We offer an LGBT+ Ally certification program and mandatory learning modules about gender identity and expression, as well as resources for employees and managers on gender transition in the workplace.

Inclusion of LGBT+ Communities

In November 2020, employees' pronouns were integrated and made visible within the internal employee directory and HR systems. Scotiabank's branding guidelines were also updated to allow for pronouns to be included as part of an employee's email signature. These actions were well received by employees who identify as LGBT+ and allies and prompted dialogue that furthered understanding of inclusion at the Bank.

RECRUITMENT AND EMPLOYEE DEVELOPMENT

In 2020, through an online Pride campaign, Scotiabank raised awareness for global LGBT+ inclusion and the importance of creating an environment where employees can bring their authentic selves to work. Throughout the campaign, we highlighted that the Bank's inclusive culture makes us stronger and more adaptable for the long term — even in a time of a global pandemic. Through our multi-platform digital approach, we drove awareness and interest by driving audiences to our Diversity and Inclusion website. We've seen marked year-over-year increases in traffic to our recruitment diversity and inclusion website.

Prior to the spread of COVID-19, we participated in the 2020 Pride in Unity Conference at the University of Toronto. The conference provided us with many opportunities to network with potential student hires from the LGBT+ community.

We provide support for LGBT+ students to advance careers in financial services during Start Proud's Start Out and Venture Out Conferences, as well as the Ryerson Career Builder Program. We support the Canadian Centre for Gender and Sexual Diversity (CCGSD) Career Inclusion and Empowerment for Teens programming, increasing the participation and success of LGBT+ People in the workforce.

ERG-LED ACTIVITIES

The Scotiabank Pride ERG fosters an inclusive environment where employees and customers of the LGBT communities and their allies feel safe, valued and respected.

Scotiabank's passion for celebrating Pride every year in Canada, Latin America and globally was not deterred by the global pandemic. Our virtual Pride celebrations received high levels of internal and external engagement. Over 1,000 employees participated in our Pride webcast and reached over 2.1 million people with our Pride-focused social media posts. The Scotiabank Pride ERG welcomed members from Pride at Work Canada to speak to the history of Pride and LGBT+ inclusion globally. There was also a panel of global Pride ERG leads discussing the advancement of global LGBT+ inclusion at Scotiabank. The event raised awareness for LGBT+ inclusion and the importance of creating an environment where employees can bring their authentic selves to work and thrive.

In 2020, Tangerine also launched a Pride Employee Resource Group chapter, led by a committee of LGBT+ employees and their allies. In support of this commitment, we have raised the profile of Pride at Tangerine through education, online activations, community partnerships and the formation of an ally network.

The Pride ERG also hosted an International Day of Pink webcast in May. The webcast discussed the importance of International Day of Pink and the history of LGBT+ inclusion. And in October, Scotiabank Pride co-hosted an event to honour National Coming Out Day. Newcomers to Canada and community experts shared their stories about coming out and the challenges they had faced along the way, and attendees received advice about how to help others in similar circumstances.

Inclusion of LGBT+ Communities

COMMUNITY PARTNERSHIPS

Scotiabank activates external partnerships to support the inclusion of LGBT+ People and communities. During 2020 we provided specific funding supporting LGBT+ communities during COVID-19, supporting LGBT+ programs in Toronto, Halifax and Vancouver, as well as adapting existing partnerships through digital platforms.

We continue to advance our National Membership with Pride at Work Canada, sponsoring activations in Vancouver, Halifax and Toronto. Scotiabank is the lead sponsor of Pride at Work Canada's Thrive Virtual Leadership program.

We provided financial guidance as a Founding Sponsor of the Canadian Gay and Lesbian Chamber of Commerce (CGLCC) LGBTQ Youth Entrepreneur Program; as well as sponsoring the CGLCC Black and White Gala's Icon of the Year Award and Global LGBT+ Business Summit. In 2020, Scotiabank was the winner of the Canadian Gay and Lesbian Chamber of Commerce (CGLCC) National Corporation of the Year Award.

In 2020 Scotiabank committed $500,000 to The 519, one of Canada's most prominent LGBT+ community centres and service providers. The 519 pairs mentees in communities across Canada with Scotiabankers to gain valuable mentorship experiences and help build their futures. Bank support is allowing The 519 to scale nationally and to redevelop their "Creating Authentic Spaces" toolkit, a guide that helps employers support social change and emphasizes the intersections of the LGBT+ and BIPOC communities. To further our commitment to LGBT+ refugees, we also joined the global Tent Partnership for Refugees and have committed to mentoring 150 LGBT+ refugees over the next three years through our partnership with The 519 in Canada, as well as in Mexico City.

Source: The 519

Scotiabank continued support of The Rainbow Railroad, an organization that rescues LGBT+ individuals from countries where identifying as LGBT+ is either illegal or punishable by death. We made a three-year financial commitment in 2020 to The Vancouver Out On Screen Film and Video Society, which brings films into classrooms to inspire youth to step into the challenges and the triumphs of LGBT+ communities. We contributed support to Friends of Ruby (previously Egale Youth Services), which is Canada's first transitional and emergency housing exclusively dedicated to serving homeless LGBT+ youth. And through partnerships with You Can Play and The 519, the Bank helps advance LGBT+ inclusive hockey and recreation environments for young people. We also sponsored the Toronto Maple Leafs You Can Play: Hockey is For Everyone night at the Scotiabank Arena.

Inclusion of Veterans

Scotiabank voluntarily reports on the inclusion of Veterans at our Bank. However, in the absence of Labour Market Availability (LMA) data from Statistics Canada for this group, we are not able to provide comparative metrics.

The self-identified representation of Veterans was 0.9% of our workforce in 2020.

Veterans and Reservists bring a unique lens to the Bank's diversity strategy, with the example they set by placing mission before self and dedication to serve their Country. As with all other target inclusion groups included in this report, we seek to provide Veterans and Reservists with opportunities for success, create awareness and employee engagement and partner with organizations who advance their inclusion. Furthermore, the Bank benefits from the experiences, development courses and leadership they have acquired or continue to acquire via their military work.

RECRUITMENT AND EMPLOYEE DEVELOPMENT

We actively seek to be an attractive career destination for Veterans and Reservists, as recruiting and developing these candidates helps to bolster our performance culture and maintain a pool of top talent. In 2020, we laid the foundation for two Veteran-focused hiring programs. We set up a program to hire military veterans into the Branch Manager Trainee program in order to leverage their years of leadership and ability to effectively solve problems. And we created a structured program to help military spouses find employment within our retail branch network, helping advance recruitment in remote communities and ensuring that military communities are served by those who understand the unique challenges of military life. These programs will be launched post-COVID-19.

In 2020, we also focused on targeted recruitment through various networks with potential candidates. We established a partnership with Veterans Affairs Canada, which runs recruitment events to help military veterans find employment. Though COVID-19 temporarily put in-person recruitment events on hold, we plan to continue building this partnership.

We engaged with a number of coding and tech programs for Canada's veterans and military spouse population in 2020. Programs such as Coding For Veterans leverage the skills members of our military gain throughout their years of service. By helping veterans transition into non-military technology and cyber-security roles, the Bank can help veterans and their families while adding to our talent pipeline for technology and cyber-security teams.

Inclusion of Veterans

ERG-LED ACTIVITIES

The Scotiabank Veterans Network (SVN) seeks to create a community that supports current and former military personnel within Scotiabank and a forum for networking, training and the advancement of this diverse group of employees. In 2020, Scotiabank SVN continued to leverage existing relationships with Veteran networks across Canada and support the Canadian Armed Forces Transition Group.

As a result of the pandemic, the SVN delayed a planned Leadership Symposium in 2020. The event will take place as a remote webcast in 2021 instead. The SVN, in partnership with the Bank's Human Resources Department, brought immediate modifications to the Bank's Reservist leave policies to allow Scotiabank employees to volunteer for the Canadian Armed Forces Operation Laser, the Government of Canada's response to the pandemic. The Bank's new policy allowed several members to participate for up to three months while retaining their position at the Bank.

To commemorate Remembrance and Veterans Day, the SVN organized a virtual Remembrance Day Ceremony from the Atrium of the Scotiabank Centre. This event was attended remotely by nearly 1,000 Scotiabankers globally and commemorated past conflicts, including the resiliency of Scotiabank throughout this pandemic and the Spanish Flu pandemic of 1918-1920.

Finally, SVN spent much of 2020 working across multiple ERGs to create partnerships and bring awareness of best practices to advocate on multiple fronts.

PARTNERSHIPS

Scotiabank supports partnerships that give back to Veterans and their families and raise support for those who serve.

In 2020, we launched several new financial commitments to Veteran-focused organizations. Support our Troops aims to address the stress of life for military families (relocation, parental deployments and unpredictable work hours) by providing a Summer Day Camp Program for military children with special needs. Through the Bank's donation, more than 500 children are expected to benefit throughout the three-year term. The Bank also launched new partnerships with the Vimy Foundation and Wounded Warriors Canada, which offer youth programs that aid children adapting to multiple moves due to military service and the associated challenges that integrating into new communities can bring about.

In 2020, Scotiabank donated to Perley and Rideau Veterans' Health Centre Foundation's COVID-19 emergency response fund. Perley and Riddeau Veteran's Health Centre Foundation strives to provide excellence in the health, safety and well-being of seniors and Veterans.

Inclusion of Veterans

> I'm a serving member with the Canadian Armed Forces Primary reserve. In 2019, I was made aware of the Veteran Hiring program available through Scotiabank. The Veteran Hiring Program as well as support from the Scotiabank Veterans Network ERG positioned me for success and provided me an opportunity to leverage the skills and knowledge I gained from past experiences, while adding value to Scotiabank.
>
> - CAF Reservist & Investigator, Domestic FIU, AML Risk

The COVID-19 emergency response fund helped contain the impact of COVID-19 throughout the Seniors' Village and helped an estimated 1,450 community members throughout the year.

2020 saw continued engagement with multiple Veteran support groups such as Treble Victor, which supports the Veteran Community working in the private sector. Scotiabank participated in the fourth year of our five-year commitment to the True Patriot Love Foundation. This national charity provides support to serving members of the Canadian Armed Forces, Veterans and their families by providing critical funding to community-based programs across the country.

Scotiabank also donated to the Canadian Forces Morale and Welfare Services: Support our Troops: Military/Reservist/ Spouses Scholarship Program, which helps fund the studies of children of Canadian Veterans. Due to the unique circumstances of military life, funds for pursuing post-secondary education are a significant barrier for many Canadian Forces' families. Scotiabank's gifts over the past three years have helped remove such barriers and had an immediate impact on the lives of several military families.

The Future of Inclusion

2020 was not "business as usual" for Scotiabank. Our Bank was confronted by the devastation of the COVID-19 pandemic and the corresponding economic downturn. We also participated in historic conversations focused on addressing systemic racism. And through it all, our commitment to advancing inclusion remained strong.

Especially within the context of our international business, the pandemic highlighted the necessity of strong collaboration between people from different walks of life. We know that our Bank is only as successful as the societies in which we operate, and when some individuals and communities feel left out, we cannot be strong.

As such, we are excited about our focus on diversity and inclusion. As we look to the future, our Diversity and Inclusion Goals promise to:

- Provide employees with an environment that is safe, inclusive and reflective of the communities we serve by promoting fair and equitable treatment for all and prioritizing unconscious bias and anti-racism training
- Provide customers, partners and suppliers with systems and processes that are free of bias as well as service offerings, marketing and procurement practices that reflect the diverse communities and cultures we serve
- Leverage impactful community partnerships that engage employees and advance efforts to eliminate racism and foster economic resilience among BIPOC communities

We are proud of the progress our Bank has made toward inclusion in recent years – as reflected in the 94% of employees that believe we are building a diverse, inclusive culture. However, we know there is always more work to be done – as inclusion is a journey, not a destination. We remain committed to evolving our inclusion efforts, creating a diverse work environment that embraces different ideas and perspectives and more accurately representing the diverse communities in which we operate.

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