



**APPENDIX:
2020 ESG REPORTING INDICES**

Appendix:

2020 ESG Reporting Indices



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- 10 Global Reporting Initiative Index
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Task Force on Climate-related Financial Disclosures Index



We include climate-related disclosures aligned to the recommendations of the TCFD in our 2020 Annual Report, with additional information in the 2020 ESG Report. In addition, our annual submission to the CDP is available on our website.

THEME AND AREA	REFERENCE PAGE
Governance	
a) Board Oversight	2020 Annual Report, p. 117 2020 ESG Report, pp. 15-17
b) Management Role	2020 Annual Report, p. 117 2020 ESG Report, p. 17
Strategy	
a) Risks and Opportunities	2020 Annual Report, p. 117 2020 ESG Report, pp. 15-19
b) Impact of climate risk and opportunities for business	2020 Annual Report, p. 117 2020 ESG Report, pp. 15-19
c) Resilience of corporate strategy, considering climate scenarios	2020 Annual Report, pp. 117-118 2020 ESG Report, pp. 15-19
Risk Management	
a) Process to identify and assess climate risks	2020 Annual Report, p. 118 2020 ESG Report, pp. 17-18
b) Managing climate risk	2020 Annual Report, p. 118 2020 ESG Report, pp. 17-18
c) Integrating climate risk into overall risk management	2020 Annual Report, p. 118 2020 ESG Report, pp. 17-18
Metrics and Targets	
a) Metric used to assess climate-related risks and opportunities	2020 Annual Report, p. 118 2020 ESG Report, pp. 18-19
b) GHG disclosure for Scope 1, 2, 3	2020 ESG Report, p. 28
c) Targets used to manage climate-related risks and opportunities and performance	2020 Annual Report, p. 118 2020 ESG Report, pp. 18-19

Sustainability Accounting Standards Board Index



This index identifies Scotiabank's ESG disclosures that link to the voluntary standards developed by the Sustainability Accounting Standards Board (SASB). Scotiabank released its first SASB Index in our 2019 ESG Report. We have expanded these disclosures and will continue to evaluate additional industry standards and metrics in the future. Unless otherwise noted, all data and descriptions are as at or for fiscal year 2020 and apply to Scotiabank as a whole, not just the businesses within the industries identified by SASB.

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice or other related financial industry laws or regulations	FN-CB-510a.1 FN-AC-510a.1	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
	Description of whistleblower policies and procedures	FN-CB-510a.2 FN-AC-510a.2 FN-IB-510a.2	See p. 52 in the 2020 ESG Report. Scotiabank's Code of Conduct and Whistleblower Policy (enterprise-wide) can be accessed here .
	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	See p. 59 in the 2020 ESG Report for information on the bank's customer privacy program. In addition, our Privacy Commitment and Privacy Agreement are available on our website. Scotiabank does not report on customer information used for secondary purposes. The Bank collects and uses personal information only for the purposes set out in its privacy policies. Scotiabank does not sell personal information.
Customer Privacy	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.

¹ CB = Commercial Banks Sustainability Accounting Standard
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SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Data Security	1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1 FN-CF-230a.1	See p. 24 in this Appendix. GRI 418-1 discloses number of privacy breaches reported to regulators internationally in 2020 that met regulatory reporting thresholds and involving PII.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a.3	See pp. 59-60 in the 2020 ESG Report, and pp. 85, 88 and 116 of the 2020 Annual Report.
Discriminatory Lending	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	FN-MF-270b.2	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	FN-MF-270b.3	Scotiabank's new Inclusion Commitments include a commitment to offer customers and partners processes that are free of bias. For more information please see p. 31 in the 2020 ESG Report.
Employee Diversity and Inclusion	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	FN-AC-330a.1 FN-IB-330a.1	In the 2020 ESG Report see p. 33 for disclosures on the representation of women, and p. 31 for disclosures on the representation of visible minorities (Canada only).
Employee Incentives and Risk Taking	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	FN-IB-550b.1	See p. 75 in the 2020 Management Proxy Circular for the percentage of total remuneration that is variable for named executives.

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Financial Inclusion and Capacity Building	1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	See p. 40 in the 2020 ESG Report for information on support small business, including our commitments through The Scotiabank Women Initiative™. More information specific to Canada, including specific information related to authorized debt financing, is also included on pp. 18-19 of the 2020 Public Accountability Statement.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	See p. 39 in the 2020 ESG Report for information on our no and low-fee banking products globally. More information specific to Canada is also included on p. 12 of the 2020 Public Accountability Statement.
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	See p. 39 in the 2020 ESG Report for information on programs and initiatives to support financial education and awareness among customers, employees and young people. More information specific to Canada is also included on pp. 6-7 and 16 of the 2020 Public Accountability Statement.
Incorporation of Environmental, Social and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	See p. 18 in the 2020 ESG Report and p. 132 in the 2020 Annual Report.
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	See pp. 17-18 in the 2020 ESG Report and p. 115-119 in the 2020 Annual Report.
Incorporation of Environmental, Social and Governance Factors in Investment Banking and Brokerage Activities	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	FN-IB-410a.2	See pp. 21-22 in the 2020 ESG Report for more information on ESG in lending and investment, and pp. 17-18 for the Bank's approach on Climate Change Risk Assessments (CCRA). All industry exposure can be found in the 2020 Annual Report on p. 132.
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	FN-IB-410a.3	See pp. 20-22 in the 2020 ESG Report for information on Scotiabank's approach to sustainable finance, including the recent creation of a formalized Sustainable Finance group within our corporate and investment banking business, Global Banking and Markets.

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Incorporation of Environmental, Social and Governance Factors in Investment Management and Advisory	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	FN-AC-410a.1	See pp.24-25 in the 2020 ESG Report and the following reports and policies: 1832 Asset Management Responsible Investment Policy, Proxy Voting Guidelines, and 2020 PRI Transparency Report
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	FN-AC-410a.2	Jarislowsky Fraser Sustainable Investment Policy, Proxy Voting Policy and Procedures, and 2020 PRI Transparency Report MD Financial Management Responsible Investment Policy, Proxy Voting Policy, and 2020 PRI Transparency Report
	Description of proxy voting and investee engagement policies and procedures	FN-AC-410a.3	
Lending Practices	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	FN-MF-270a.3	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
Professional Integrity	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	FN-IB-510b.3	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
	Description of approach to ensuring professional integrity, including duty of care	FN-IB-510b.4	See pp. 52-53 in the 2020 ESG Report and p. 84 of the 2020 Annual Report. The Scotiabank Code of Conduct and Whistleblower Policy (enterprise-wide) can be accessed here .

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Selling Practices	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1 FN-IB-550a.1	According to the most recent assessment by the Financial Stability Board communicated in November 2020, the Bank is not considered to be a G-SIB based on October 31, 2019 indicators. These indicators can be found in our 2021 Q1 Report to Shareholders.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2 FN-IB-550a.2	See pp. 62, 81-82, 102-103 in the 2020 Annual Report.
Transparent Information and Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product related information to new and returning customers	FN-AC-270a.2	For year end October 31, 2020, management does not believe that liabilities, if any, arising from pending litigation or regulatory proceedings will have a material adverse effect on the Consolidated Statement of Financial Position or results of operations of the Bank. For information on provisions, see pp. 124-125 and 214 in the 2020 Annual Report.
	Description of approach to informing customers about products and services	FN-AC-270a.3	See pp. 51-53 in the 2020 ESG Report for information on how the Bank ensures Responsible and Ethical Conduct. In addition, our Codes of Conduct and Public Commitments are available on our website.

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SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

SASB MATERIAL ESG TOPIC	METRIC	SASB CODE ¹	DISCLOSURE
Activity Metric – Asset Management	(1) Total registered and (2) total unregistered assets under management	FN-AC-000.A	See p. 23 of the 2020 Annual Report for Scotiabank's total assets under administration and assets under management.
	Total assets under custody and supervision	FN-AC-000.B	Assets under custody as of October 31, 2020 are reported in the 2021 Q1 Report to Shareholders as part of the Global Systemically Important Bank (G-SIB) Disclosures.
Activity Metric – Commercial Banking	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	See p. 30 of the 2020 Annual Report for information on Group Financial Performance.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	
Activity Metric – Investment Banking and Brokerage	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	FN-IB-000.A	See p. 56 of the 2020 Annual Report for information on Global Banking and Markets financial performance.
Activity Metric – Mortgage Finance	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	See pp. 98-99 of the 2020 Annual Report for the total value of all residential mortgages and home-equity lines of credit within Canada and Internationally (excludes Canada).

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Global Reporting Initiative Index

Scotiabank has applied the Global Reporting Initiative (GRI) framework since 2005. The 2020 ESG Report and this Appendix are prepared in accordance with the GRI Standards, fulfilling the requirements of a “Core” report.

GENERAL DISCLOSURES

102-1	<p>Name of the Organization The Bank of Nova Scotia (Scotiabank)</p>																				
102-2	<p>Activities, brands, products and services See p. 2 in the 2020 ESG Report</p>																				
102-3	<p>Location of Headquarters The head office of the Bank is located at 1709 Hollis Street, Halifax, Nova Scotia, Canada and its executive offices are at Scotia Plaza, 44 King Street West, Toronto, Canada.</p>																				
102-4	<p>Location of Operations See p. 2 in the 2020 ESG Report and p. 3 in the 2020 Annual Report</p>																				
102-5	<p>Ownership and legal form The Bank is a Schedule 1 bank under the Bank Act (Canada) and is publicly traded on the Toronto Stock Exchange and New York Stock Exchange. The Bank is widely-held with no person or group being permitted to hold more than 10% of any class of shares of the Bank.</p>																				
102-6	<p>Markets served See p. 2 in the 2020 ESG Report and p. 13 in the 2020 Annual Report</p>																				
102-7	<p>Scale of the organization See p. 2 in the 2020 ESG Report</p>																				
102-8	<p>Information on employees and other workers</p> <p>A. Total Workforce by Employment Contract and Gender</p> <table border="1"> <thead> <tr> <th style="color: #c00000;">Gender</th> <th style="color: #c00000;">Permanent</th> <th style="color: #c00000;">Contract</th> <th style="color: #c00000;">Total</th> </tr> </thead> <tbody> <tr> <td>Women</td> <td>42,650</td> <td>2,411</td> <td>45,061</td> </tr> <tr> <td>Men</td> <td>34,782</td> <td>1,554</td> <td>36,336</td> </tr> <tr> <td>Other gender identity or None selected</td> <td>212</td> <td>14</td> <td>226</td> </tr> <tr> <td>Total</td> <td>77,644</td> <td>3,979</td> <td>81,623</td> </tr> </tbody> </table>	Gender	Permanent	Contract	Total	Women	42,650	2,411	45,061	Men	34,782	1,554	36,336	Other gender identity or None selected	212	14	226	Total	77,644	3,979	81,623
Gender	Permanent	Contract	Total																		
Women	42,650	2,411	45,061																		
Men	34,782	1,554	36,336																		
Other gender identity or None selected	212	14	226																		
Total	77,644	3,979	81,623																		

GLOBAL REPORTING INITIATIVE INDEX

GENERAL DISCLOSURES

102-8
(cont'd)**B. Total Workforce by Employment Contract and Region**

Region	Permanent	Contract	Total
Americas	76,639	3,931	80,570
Asia	601	40	641
Europe	390	8	398
Oceania	14	0	14
Total	77,644	3,979	81,623

C. Total Workforce by Employment Type and Gender

Gender	Full-time	Part-time	Total
Women	40,070	4,991	45,061
Men	34,964	1,372	36,336
Other gender identity or None selected	198	28	226
Total	75,232	6,391	81,623

Notes: Headcount as at October 31, 2020. Excludes casual staff, and affiliates and subsidiaries where breakdowns are not available due to different reporting systems. Please see the 2020 Annual Report (p. 23) for disclosure on the number of employees (full-time equivalent).

102-9

Supply Chain

See p. 56 in the 2020 ESG Report

102-10

Significant changes to the organization and its supply chain

See p. 242 of the 2020 Annual Report (Acquisitions and Divestitures)

102-11

Precautionary Principle or approach

See p. 23 in the 2020 ESG Report for a summary of our Environmental Policy

102-12

External initiatives

See pp. 7, 33-34 in the 2020 ESG Report

102-13

Membership of associations

Business Council of Canada
Canadian Chamber of Commerce
Toronto Finance International
Canadian Business for Social Responsibility

Canadian Bankers Association
Institute of International Finance
Responsible Investment Association

102-14

Statement from the senior decision-maker

See pp. 3-4 in the 2020 ESG Report

102-16

Values, principles, standards and norms of behaviour

Scotiabank's Values are: Respect, Integrity, Passion and Accountability. See p. 52 in the 2020 ESG Report

GLOBAL REPORTING INITIATIVE INDEX

GENERAL DISCLOSURES

102-18	Governance structure See p. 53 in the 2020 ESG Report and pp. 32-33 in the 2020 Management Proxy Circular
102-40	List of stakeholder groups See pp. 62-63 in the 2020 ESG Report
102-41	Collective bargaining agreements As of October 31, 2020, 11% of the total employee population at Scotiabank was covered by a Collective Bargaining Agreement. There is a slight decrease in unionization due to the Eastern Caribbean divestiture completed at the conclusion of the 2019 fiscal year and because of operational and workforce efficiency exercises implemented in unionized jurisdictions.
102-42 102-43 102-44	Identifying and selecting stakeholders; Approach to stakeholder engagement; Key topics and concerns raised See pp. 61-63 in the 2020 ESG Report
102-45	Entities included in the consolidated financial statements Please see list of principal subsidiaries in 2020 Annual Report, p. 231 as of October 31, 2020.
102-46	Defining report content and topic Boundaries See Materiality Assessment, pp. 61-63 in the 2020 ESG Report
102-47	List of material topics See pp. 62-63 in the 2020 ESG Report
102-48	Restatements of information There are no material effects from restatements referenced in this report.
102-49	Changes in reporting See p. 7 in the 2020 ESG Report
102-50	Reporting period Fiscal 2020 (November 1, 2019 to October 31, 2020), unless otherwise stated.
102-51	Date of most recent report The 2019 Environment, Social and Governance (ESG) Report was published on March 13, 2020.
102-52	Reporting cycle Annual, on fiscal year
102-53	Contact point for questions regarding the report sustainability@scotiabank.com
102-54	Claims of reporting in accordance with the GRI Standards The 2020 ESG Report was prepared in accordance with the GRI Standards: Core option.
102-55	GRI content index See p. 10 in this Appendix
102-56	External assurance An independent service provider verified our greenhouse gas emissions data. The report content is approved by Senior Vice Presidents and reviewed by senior Bank executives and by the Corporate Governance Committee of the Board.

GLOBAL REPORTING INITIATIVE INDEX

ECONOMIC

Economic Performance

201-1	<p>Direct economic value generated and distributed</p> <p>See p. 2 in the 2020 ESG Report for an overview of how we create value along the value chain. This includes nearly \$85 million invested in communities through donations, sponsorships and other types of community investment. Of this, \$77 million was cash contributions. Please also see p. 13 of the 2020 Annual Report.</p>										
201-2	<p>Financial implications and other risks and opportunities due to climate change</p> <p>See pp. 15-19 in the 2020 ESG Report and pp. 116-118 in the 2020 Annual Report</p>										
201-3	<p>Defined benefit plan obligations and other retirement plans</p> <p>Coverage of the organization's defined benefit plan obligations</p> <table border="1" data-bbox="359 752 1449 1224"> <tr> <td data-bbox="359 752 762 789">A. Estimated Value of Liabilities</td> <td data-bbox="762 752 1449 789">\$4,988,739,000 as of November 1, 2019</td> </tr> <tr> <td data-bbox="359 789 762 893">B. Extent to which the scheme's liabilities are estimated to be covered</td> <td data-bbox="762 789 1449 893">115% funded on a Going Concern Basis at November 1, 2019</td> </tr> <tr> <td data-bbox="359 893 762 975">C. Funding strategy</td> <td data-bbox="762 893 1449 975">Follows Canadian legislative requirements for funding pension plans.</td> </tr> <tr> <td data-bbox="359 975 762 1162">D. Employee Contributions</td> <td data-bbox="762 975 1449 1162">4% of salary if employee participates in the Contributory portion of the plan or 0% to 4% if the employee participates in the Defined Contribution portion of the plan. The employer contributes the remaining amount needed to pay the pension benefit and matches the employee contributions into the Defined Contribution portion of the plan.</td> </tr> <tr> <td data-bbox="359 1162 762 1224">E. Plan participation</td> <td data-bbox="762 1162 1449 1224">39,909 (plus 3,236 in the waiting period) as of November 1, 2019</td> </tr> </table>	A. Estimated Value of Liabilities	\$4,988,739,000 as of November 1, 2019	B. Extent to which the scheme's liabilities are estimated to be covered	115% funded on a Going Concern Basis at November 1, 2019	C. Funding strategy	Follows Canadian legislative requirements for funding pension plans.	D. Employee Contributions	4% of salary if employee participates in the Contributory portion of the plan or 0% to 4% if the employee participates in the Defined Contribution portion of the plan. The employer contributes the remaining amount needed to pay the pension benefit and matches the employee contributions into the Defined Contribution portion of the plan.	E. Plan participation	39,909 (plus 3,236 in the waiting period) as of November 1, 2019
A. Estimated Value of Liabilities	\$4,988,739,000 as of November 1, 2019										
B. Extent to which the scheme's liabilities are estimated to be covered	115% funded on a Going Concern Basis at November 1, 2019										
C. Funding strategy	Follows Canadian legislative requirements for funding pension plans.										
D. Employee Contributions	4% of salary if employee participates in the Contributory portion of the plan or 0% to 4% if the employee participates in the Defined Contribution portion of the plan. The employer contributes the remaining amount needed to pay the pension benefit and matches the employee contributions into the Defined Contribution portion of the plan.										
E. Plan participation	39,909 (plus 3,236 in the waiting period) as of November 1, 2019										

Indirect Economic Impacts

203-1	<p>Infrastructure investments and services supported</p> <p>See p. 21 in the 2020 ESG Report</p>
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Anti-Corruption

205-1	<p>Operations assessed for risks related to corruption</p> <p>All 595 Assessable Units (AUs) have self-assessed risks related to corruption as part of an annual review process, with none reporting residual risk higher than a moderate risk rating for 2020.</p>
205-2	<p>Communication and training about anti-corruption policies and procedures</p> <p>Adherence to the Scotiabank Code of Conduct (the Code) is a condition of employment at Scotiabank. All employees, directors and officers are required to receive, read and comply with the Code and any other applicable Scotiabank policies, and affirm their compliance on an annual basis. Scotiabank Code of Conduct training is provided to all new hires and annually to existing employees as part of the Global Mandatory Learning cycle. This course covers the six Guiding Principles as set out in the Code along with content relating to other key employee conduct policies.</p> <p>In addition to the Code training, a separate training on Anti-Bribery and Anti-Corruption (ABAC) is also required for all employees as part of the Global Mandatory Learning cycle.</p> <p>A total of 101,867 employees completed the ABAC course throughout 2020. A total of 102,100 employees were assigned the training and the participant rate was 99.8%.</p>

GLOBAL REPORTING INITIATIVE INDEX

ENVIRONMENT

Energy

302-1	<p>Energy consumption within the organization</p> <table border="1"> <thead> <tr> <th style="text-align: left;">Type of Energy</th> <th style="text-align: right;">Canada</th> <th style="text-align: right;">International (excludes Canada)</th> </tr> </thead> <tbody> <tr> <td>Electricity (MWhs)</td> <td style="text-align: right;">216,317</td> <td style="text-align: right;">173,113</td> </tr> <tr> <td> Non-emitting electricity consumption* (MWhs)</td> <td style="text-align: right;">178,349</td> <td style="text-align: right;">59,310</td> </tr> <tr> <td>Heat (GJs)</td> <td style="text-align: right;">202,986</td> <td style="text-align: right;">n/a</td> </tr> <tr> <td>Fuel Purchases (GJs)</td> <td style="text-align: right;">241,391</td> <td style="text-align: right;">2,618</td> </tr> <tr> <td>Total Electricity and Fuel (GJs)</td> <td style="text-align: right;">1,223,117</td> <td style="text-align: right;">625,825</td> </tr> </tbody> </table> <p>Note: The above information was collected from the best available data and methodologies, which includes information directly captured from invoices processed for payment from various utility vendors. Utility consumption figures are collected directly from invoices when entered for payment. Consumption entries are then subject to monthly audits by Real Estate and an energy consulting firm. These figures are then subject to a final audit by an independent third party for verification. The audited and verified consumption figures are then used by both third-party suppliers and Real Estate in comparing technical specifications for facilities projects and weighted average consumption estimates based on actual portfolio consumption to determine energy savings associated with any given initiative.</p>	Type of Energy	Canada	International (excludes Canada)	Electricity (MWhs)	216,317	173,113	Non-emitting electricity consumption* (MWhs)	178,349	59,310	Heat (GJs)	202,986	n/a	Fuel Purchases (GJs)	241,391	2,618	Total Electricity and Fuel (GJs)	1,223,117	625,825
Type of Energy	Canada	International (excludes Canada)																	
Electricity (MWhs)	216,317	173,113																	
Non-emitting electricity consumption* (MWhs)	178,349	59,310																	
Heat (GJs)	202,986	n/a																	
Fuel Purchases (GJs)	241,391	2,618																	
Total Electricity and Fuel (GJs)	1,223,117	625,825																	
302-1 (cont'd)	<p>Our Canada data is based on 950 owned and leased retail locations and the space occupied by the Bank in 119 office buildings across Canada, representing approximately 1,044,472 square metres. Our International data is based on 1,824 owned and leased retail locations and the space occupied by the Bank in 135 office buildings outside of Canada, representing approximately 1,187,715 square metres.</p> <p>*Includes renewable (hydro, solar, wind, geothermal, tidal) and nuclear sources, and may include the use of renewable energy certificates (RECs).</p>																		
302-4	<p>Reduction of energy consumption</p> <p>See pp. 26-27 in the 2020 ESG Report</p>																		

GLOBAL REPORTING INITIATIVE INDEX

ENVIRONMENT

Water

303-5	Water consumption			
	Canada		International (excludes Canada)	
	Total Use (cubic metres of water)	Water Use Intensity (cubic metres per square metre)	Total Use (cubic metres of water)	Water Use Intensity (cubic metres per square metre)
2018	696,067	0.65	326,099	0.72
2019	754,611	0.72	216,682	0.57
2020	557,082	0.53	281,910	0.91

Note: The above information was collected from the best available data and methodologies, which includes information directly captured from invoices processed for payment from various water vendors. We continue to expand the geographic scope of our reporting boundary with the objective of reporting total consumption. When necessary, some buildings were estimated using consumption data found in similar regions and building types.

In 2020, our Canada figures are based on a combination of owned/leased retail locations and office buildings occupied by the Bank across Canada, representing approximately 1,044,472 square metres. This represents the full Canadian portfolio. The increase in total water use and intensity from 2018 to 2019 in Canada is mainly attributed to more accurate estimated data for some large office buildings.

Our International figures are based on a combination of owned/leased retail locations and office buildings occupied by the Bank in countries where data is available, representing a sample of the International portfolio, equal to approximately 308,797 square metres.

Greenhouse Gas (GHG) Emissions

305-1	Direct (Scope 1) GHG emissions See p. 28 in the 2020 ESG Report
305-2	Energy indirect (Scope 2) GHG emissions See p. 28 in the 2020 ESG Report
305-3	Other indirect (Scope 3) GHG emissions See p. 28 in the 2020 ESG Report

GLOBAL REPORTING INITIATIVE INDEX

ENVIRONMENT

Emissions factors

Canadian Provincial Emissions Factors*			Other fuel factors**	
Province	Hydro Emissions Factor (Tonnes CO ₂ e per MWh)	Natural Gas Emissions Factor (Tonnes CO ₂ e per cubic metre)	Fuel Type	Emissions Factor (Tonnes CO ₂ e per litre)
Alberta	0.0006300	0.0019280	Oil	0.003
British Columbia	0.0000123	0.0019260	Propane	0.002
Manitoba	0.0000013	0.0018860		
New Brunswick	0.0002900	0.0019010		
Newfoundland and Labrador	0.0000260	0.0019010		
Nova Scotia	0.0007200	0.0019010		
Ontario	0.0000290	0.0018880		
Prince Edward Island	0.0000040	0.0018870		
Quebec	0.0000013	0.0018870		
Saskatchewan	0.0006800	0.0018290		

** Reference: GHG Protocol V4.1 2015 Release.

*Reference: Canada's 2020 National Inventory Report 1990-2018: Greenhouse Gas Sources and Sinks Canada, Environment and Climate Change Canada.

305-4	GHG emissions intensity			
	GHG Intensity Metric	Global	Canada	International (excludes Canada)
	Tonnes CO ₂ -equivalent per FTE*	1.21	1.24	1.19
	Tonnes CO ₂ -equivalent per square metre of real estate occupied	0.05	0.05	0.05
<p>Note: Scope 1 and Scope 2 emissions are included in the intensity ratio. CO₂, CH₄, N₂O are gases included in the calculation.</p> <p>*GHG intensity per employee is based on the number of full-time equivalents (FTEs), as reported in Scotiabank's 2020 Annual Report.</p>				
305-5	Reduction of GHG emissions	See pp. 26-28 in the 2020 ESG Report		

Waste

306-2	Waste by type and disposal method
As a financial services company, paper is one of the most relevant sources of waste from our business activities. For paper reduction initiatives, see p. 28 in the 2020 ESG Report	

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ENVIRONMENT

Supplier Environmental Assessment

308-1

New suppliers that were screened using environmental criteria

New and existing suppliers invited by Global Procurement Services to participate in formal Request for Proposals were assessed and evaluated based on a set of quantitative and qualitative criteria, which includes ESG factors. See p. 56 in the 2020 ESG Report

SOCIAL

401-1

New employee hires and employee turnover

A. Total number and percentage of new employee hires during the reporting period (by age group, gender and region).

Region	Number of employees	Percent
Americas	10,882	98.8%
Asia	81	0.7%
Europe	45	0.4%
Oceania	3	0.1%

Age Group	Number of employees	Percent
Under 30 years	5,809	52.8%
30 to 50 years	4,656	42.3%
Over 50 years	536	4.9%

Gender	Number of employees	Percent
Women	5,553	50.4%
Men	5,324	48.4%
Other gender identity or none selected	134	1.2%

Internal Vacancy Fill Rate

	2019	2020
Percentage of internal candidates that filled posted jobs in Canada	43%	39%
Number of internal candidates that filled posted jobs in Canada	7,989	3,609

Note: The number of internal candidates that filled posted jobs in Canada for 2019 has been re-stated due to a reporting error, however the percentage fill rate for 2019 (43%) remains correct.

GLOBAL REPORTING INITIATIVE INDEX

SOCIAL

401-1
(cont'd)

B. Total number and percentage of employee turnover during the reporting period, by age group, gender and region.

Region	Number of employees	Percent
Americas	19,337	99.2%
Asia	111	0.6%
Europe	49	0.3%
Oceania	2	0.0%

Age Group	Number of employees	Percent
Under 30 years	9,218	47.3%
30 to 50 years	2,683	13.8%
Over 50 years	7,592	38.9%

Gender	Number of employees	Percent
Women	10,808	55.4%
Men	8,553	43.9%
Other gender identity or none selected	138	0.7%

	2018	2019	2020
Voluntary turnover rate (Global)	15%	12%	8%
Involuntary turnover rate (Global)	8%	9%	13%
Total turnover rate (Global)	24%	21%	21%

Note: Headcount as of October 31, 2020. Excludes affiliates and subsidiaries where breakdowns are not available due to different reporting systems. Also excludes casual staff, students, interns, employees on leave and contingent workers.

Turnover is defined as permanent departures from employment with Scotiabank. Voluntary turnover includes Resignations and Retirements. Involuntary turnover includes all other reasons for terminating employment. Total turnover may not equal the addition of voluntary and involuntary turnover due to rounding. Turnover from 2018 and 2019 has been restated in 2020 due to the implementation of new human resource systems and a change in methodology.

GLOBAL REPORTING INITIATIVE INDEX

SOCIAL

401-2

Benefits that are provided to full-time, part-time and temporary employees (Canada)

Benefit	Full Time	Part Time	Temporary (Contract)
Life Insurance	✓	✓	✓ (1 year)
Health Care	✓	✓	✓ (1 year)
Disability and invalidity coverage	✓	✓	N/A for long-term disability ✓ (1 year) for short-term disability
Parental leave and top-up	✓	✓	✓ (top-up eligibility after 1 year)
Retirement provision	✓	✓	N/A
Stock ownership	✓	✓	N/A
Other: Optional Benefits			
Optional Life, Accidental Death and Dismemberment, Out of Province/Country Health Insurance, Critical Illness	✓	✓	✓ (1 year)

Labour/Management Relations

402-1

Minimum notice periods regarding operational changes

A. Minimum number of weeks' notice typically provided to employees and their representatives prior to the implementation of significant operational changes that could substantially affect them.

In unionized locations in the English Caribbean, the following notice periods apply:

Antigua and Barbuda: Scotiabank consults with the Union three months in advance of a layoff due to lack of work.

Barbados: The Bank shall consult with the Union three months in advance of a layoff due to lack of work. Additionally, consultation with employees or the Union is required at least six weeks before any dismissals which will result in a reduction of 10% or another significant number.

Jamaica: Reasonable notice is required based on the circumstances of each case of an employment layoff.

In the unionized locations of Latin America, the following notice periods apply:

Mexico: Scotiabank's general practice to maintain positive labour relations is to socialize the operational change in advance with the Union.

Peru: At least eight days of notice is required when there are changes related to work schedules. Also, at Crediscotia, eight weeks of notice is required for changes in work schedules.

Uruguay: Scotiabank's general practice to maintain positive labour relations is to socialize the operational change in advance with the Union.

Brazil: Four weeks of notice is required in advance of a layoff.

GLOBAL REPORTING INITIATIVE INDEX

SOCIAL

402-1
(cont'd)

In the unionized locations in Asia Pacific, notice periods apply in the following jurisdictions:

Singapore: Scotiabank’s general practice is to communicate with employees and their representative (Union) prior to the implementation of significant operational changes that could substantially affect their employment terms and conditions.

Malaysia: A minimum of three months is required in advance of a layoff.

B. Notice period and provisions for consultation and negotiations where Collective Bargaining Agreements exist.

In the Caribbean the following notice periods apply:

Antigua and Barbuda: Scotiabank will call a meeting with the Union if the Union Officials request within 14 days of getting notice of layoffs.

Barbados: The Bank shall consult with the Union three months in advance of layoff due to lack of work.

Jamaica: Local legislation provides for periods of notice based on years of service.

Trinidad and Tobago: Not less than 60 days’ notice is required. Scotiabank ensures compliance with local legal provisions.

In the unionized locations in Latin America, notice periods to Unions are not included in the collective bargaining agreement with respect to changes that affect employees in the form of layoffs and severance and redundancies. Local labour legislation establishes the standards for terminations including notice and severance calculations. With respect to notice to bargain each jurisdiction has its own regulations. Scotiabank ensures compliance with local legal requirements.

403-2

Types of injury and rates of injury, occupational diseases, lost days, absenteeism and number of work-related fatalities

A. Injuries by Type

Region	Minor Injury*	Disabling Injury**	Total
Canada	402	66	468

* Minor Injury refers to a workplace injury where the employee has no lost time from work.

** Disabling Injury refers to an injury where the employee has lost time from work.

B. Injuries by Gender

Region	Men	Women
Canada	143	325

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SOCIAL

**403-2
(cont'd)**

C. Lost Time* (Days) by Gender

Region	Men	Women	Total
Canada	309	3,703	4,012

*Lost-Time refers to time missed from work due to a workplace injury.

D. Absentee Rate

Metric	Unit	2019	2020
Employee Absentee rate	Percentage of total days scheduled in Canada	2.6%	3.0%
Data coverage	Canadian employees as a percentage of global employees	43.6%	46.5%

Due to different reporting systems globally, we are unable to report on international data. There were 250 working days in Canada during 2020.

Among the resources we offer are:

Topic	Scotiabank's Offering
Human Resource policies and procedures	Our AskHR online repository makes it easy to find policies on wellness, benefits, occupational health and safety, flexible work arrangements and other workplace accommodations.
Traumatic mental stress	We provide resources and support to any employee in Canada who witnesses a traumatic mental stress event in the workplace and screen for indicators of mental stress.
Work injuries	We partnered with an impartial work injury service provider in Canada to ensure employees impacted by a work injury are given support for a safe return to the workplace.
Ergonomics and workplace	Our Ergonomic Policy outlines Scotiabank's commitment to providing optimal working conditions. For employees working remotely, the Bank supplies monitors and keyboards to assist with proper ergonomic workplace setup. We also adhere to recognized standards* for office illumination, noise levels, air quality, humidity and temperature.
Stress management training	The Employee and Family Assistance Program in Canada supports employees and their families through times of personal challenges through short-term counselling services.
Employee health and well-being	Core benefits coverage is provided to all regular-status employees and contract employees after one year of continuous service in Canada. We also give these employees the option to allocate benefit credits to healthcare and well-being spending accounts.

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SOCIAL

**403-2
(cont'd)**

Flexible working hours	Our Flexible Work Options Policy gives employees a variety of work arrangements, including flextime, compressed work week, job sharing, working from alternate locations including working from home, phased retirement and part-time arrangements.
Childcare facilities or contributions	Employees are provided with a paid membership to a Canada-wide provider of daycare and back-up childcare for children up to age 12. Employees also receive five paid back-up childcare days each year and discounts to additional daycare providers.
Parental leave	Employees on maternity leave in Canada are eligible to receive a supplementary top-up to their employment insurance benefits for a six-week period. Scotiabank also provides new parents a six-week top-up payment to supplement Employment Insurance benefits. For birth mothers, this is in addition to the six-week top-up described above, for a total of 12 weeks.

*The standards we adhere to in Canada are IESNA for lighting and ASHRAE for temperature control, as well as all relevant government standards and regulations.

404-1**Average hours of training per year per employee**

	2018	2019	2020
Per Employee	42	40	37
By Gender			
Women	40.5	36.9	35.9
Men	44.0	43.1	38.0
By Employee Level			
Vice President and above	n/a	n/a	10.9
People manager	n/a	n/a	28.1
Individual contributor	n/a	n/a	39.3

Note: Data includes compliance training and covers only full-time employees participating in training via our centralized Learning Management System.

For more information on employee training and investment, see pp. 35-36 in the 2020 ESG Report.

404-2**Programs for upgrading employee skills and transition assistance programs**

See pp. 35-36 in the 2020 ESG Report

404-3**Percentage of employees receiving regular performance and career development reviews**

96% of employees who were eligible to participate received a performance and career development review in 2020. See p. 36 in the 2020 ESG Report

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SOCIAL

405-1

Diversity of governance bodies and employees

A. As of October 31, 2020, for the Board of Directors

Age Group	Percent
Under 30 years	0%
30 to 50 years	0%
Over 50 years	100%

Gender	Percent
Women	46.2%
Men	53.8%

Geography (residence)	Percent
Canada	69.2%
United States	23.1%
Other	7.7%

The Board is diverse in experience, expertise, geographic background and personal characteristics as noted in our written board diversity policy which forms part of the Board's corporate governance policies. Each director has a wealth of experience in leadership and strategy development. The combination and diversity of their skills, experience, location, background and gender are key as they bring unique perspectives to the Board.

B. All Employees

Age Group	Percent
Under 30 years	24.5%
30 to 50 years	57.7%
Over 50 years	17.7%

Gender	Percent
Women	55.2%
Men	44.5%
Other gender identity or None selected	0.3%

Note: Headcount as of October 31, 2020. Excludes affiliates and subsidiaries where breakdowns are not available due to different reporting systems. Also excludes casual staff, students, interns, employees on leave and contingent workers.

See pp. 30-35 in the 2020 ESG Report for more information on employee diversity and inclusion.

406-1

Incidents of discrimination and corrective actions taken

In the context of disclosure, an "incident of discrimination" refers to an official legal action filed with the governing authority of the jurisdiction or a complaint filed through Scotiabank's internal complaints procedures where the claim of discrimination is found, either through judicial proceedings or an internal formal investigation and fact-finding procedure and process, that there is a breach or non-compliance with established corporate policies, governing statutes or regulatory regimes. Substantiated cases of sexual harassment were included within the reporting data of an "incident of discrimination."

During 2020, the Bank had, across all jurisdictions in which it operates, 31 substantiated incidents of discrimination.

412-1

Operations that have been subject to human rights reviews or impact assessments

In 2015-2016, Scotiabank commissioned the Danish Institute for Human Rights and Business for Social Responsibility (BSR) to conduct a human rights assessment to understand how the Bank impacts the human rights of its employees, customers, contractors, business partners and community members in both positive and negative ways. The assessment was conducted in our key markets: Canada, Mexico, Peru, Chile, Colombia and Caribbean.

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SOCIAL

412-1 (cont'd)	<p>In 2020, Scotiabank re-engaged BSR to evaluate progress against the salient human rights issues identified in the 2016 assessment, and to identify new and emerging human rights issues. Potential and actual human rights impacts on stakeholders related to Scotiabank's operations and business relationships were mapped, and then assessed and prioritized based on criteria in the UN Guiding Principles on Business and Human Rights, resulting in a priority list of human rights risks for Scotiabank to monitor and manage. BSR conducted dozens of interviews with internal and external stakeholders in our key markets: Canada, Mexico, Peru, Chile, Colombia and Caribbean.</p> <p>For more information see p. 54 in the 2020 ESG Report</p>
412-2	<p>Employee training on human rights policies or procedures See p. 54 in the 2020 ESG Report</p>
413-1	<p>Operations with local community engagement, impact assessments and development programs All of the markets where we do business are engaged in local community development programs. Year-end reports from our community partner organization are provided annually. For more information see pp. 43-49 in the 2020 ESG Report</p>
414-1	<p>New suppliers that were screened using social criteria New and existing suppliers invited by Global Procurement Services to participate in formal Request for Proposals were assessed and evaluated based on a set of quantitative and qualitative criteria, which includes ESG factors. See p. 56 in the 2020 ESG Report</p>
415-1	<p>Political contributions In Canada political contributions are not permitted federally, municipally and in many provinces. In an effort to be consistent across all our operations, Scotiabank made the decision in 2016 to end political contributions in all areas of operations.</p>
418-1	<p>Substantiated complaints concerning breaches of customer privacy and losses of customer data We reported eight (8) privacy breaches to regulators internationally in 2020 that met regulatory reporting thresholds and all instances involved personally identifiable information (PII). However, none of these reported privacy breaches caused significant economic, environmental and social impacts; or substantively influenced the assessments and decisions of stakeholders. Of these privacy events:</p> <ul style="list-style-type: none"> i. Seven (7) were identified internally by Scotiabank or received from outside parties and substantiated by Scotiabank in 2020: <ul style="list-style-type: none"> a. Canada five (5) b. Costa Rica one (1) c. Dominican Republic one (1) ii. One (1) complaint was received from the regulator in Uruguay <p>There were two (2) additional privacy complaints received in 2019:</p> <ul style="list-style-type: none"> i. Cayman Islands one (1) from an outside party and substantiated by Scotiabank ii. One (1) complaint was received from the regulator in Colombia

GLOBAL REPORTING INITIATIVE INDEX

FINANCIAL SECTOR INDICATORS

FS8	<p>Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose</p> <p>See pp. 20-22 in the 2020 ESG Report</p>																																																																				
FS11	<p>Percentage of assets subject to positive and negative environmental or social screening</p> <p>The total number of project finance loans and project-related corporate loans that reached financial close during 2020 was 9. The breakdown is as follows:</p> <p>Project Finance</p> <table border="1"> <thead> <tr> <th></th> <th style="color: red;">Category A</th> <th style="color: red;">Category B</th> <th style="color: red;">Category C</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="border-top: 1px solid black;">Sector</td> </tr> <tr> <td>Mining</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Infrastructure</td> <td>0</td> <td>0</td> <td>2</td> </tr> <tr> <td>Oil & Gas</td> <td>1</td> <td>1</td> <td>0</td> </tr> <tr> <td>Power</td> <td>0</td> <td>2</td> <td>0</td> </tr> <tr> <td>Others</td> <td>0</td> <td>1</td> <td>0</td> </tr> <tr> <td colspan="4" style="border-top: 1px solid black;">Region</td> </tr> <tr> <td>Americas</td> <td>1</td> <td>4</td> <td>2</td> </tr> <tr> <td>Europe, Middle East & Africa</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Asia Pacific</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td colspan="4" style="border-top: 1px solid black;">Country Designation</td> </tr> <tr> <td>Designated Country*</td> <td>1</td> <td>4</td> <td>2</td> </tr> <tr> <td>Non-Designated Country</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td colspan="4" style="border-top: 1px solid black;">Independent Review</td> </tr> <tr> <td>Yes</td> <td>1</td> <td>4</td> <td>2</td> </tr> <tr> <td>No</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>		Category A	Category B	Category C	Sector				Mining	0	0	0	Infrastructure	0	0	2	Oil & Gas	1	1	0	Power	0	2	0	Others	0	1	0	Region				Americas	1	4	2	Europe, Middle East & Africa	0	0	0	Asia Pacific	0	0	0	Country Designation				Designated Country*	1	4	2	Non-Designated Country	0	0	0	Independent Review				Yes	1	4	2	No	0	0	0
	Category A	Category B	Category C																																																																		
Sector																																																																					
Mining	0	0	0																																																																		
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Independent Review																																																																					
Yes	1	4	2																																																																		
No	0	0	0																																																																		

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FINANCIAL SECTOR INDICATORS

FS11
(cont'd)

Project-Related Corporate Loans

	Category A	Category B	Category C
Sector			
Mining	0	0	0
Infrastructure	1	0	0
Oil & Gas	0	0	0
Power	0	1	0
Others	0	0	0
Region			
Americas	0	1	0
Europe, Middle East & Africa	0	0	0
Asia Pacific	1	0	0
Country Designation			
Designated Country*	0	0	0
Non-Designated Country	1	1	0
Independent Review			
Yes	1	1	0
No	0	0	0

Category A – Projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented.

Category B – Projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.

Category C – Projects with minimal or no adverse environmental and social risks and/or impacts.

*Designated Countries (previously named High-Income OECD Countries) are those countries deemed to have robust environmental and social governance, legislation systems and institutional capacity to protect their people and the natural environment. For the list of Designated Countries, go to: <http://www.equator-principles.com/index.php/ep3/designated-countries>

FS13

Access points in low-populated or economically disadvantaged areas by type

See pp. 37-42 in the 2020 ESG Report

FS14

Initiatives to improve access to financial services for disadvantaged people

See pp. 37-42 in the 2020 ESG Report

Sustainable Development Goals and Target Index



We have identified seven SDGs and associated targets toward which we can make the greatest positive contribution by 2030. Please see p. 10 in 2020 ESG Report for more information.

SUMMARY OF SDG TARGET	RELEVANT REFERENCE IN THE 2020 ESG REPORT AND APPENDIX
SDG 1: No Poverty	
1.2 Reduce at least by half all people living in poverty	Empowering Our Customers (p. 37), Building Resilience in Our Communities (p. 43), GRI 413-1, FS13, FS14
1.4 Equal rights to economic resources	Empowering Our Customers (p. 37), GRI 413-1, FS13, FS14
1.5 Build resilience of the poor and those in vulnerable situations	Empowering Our Customers (p. 37), GRI 413-1, FS13, FS14
SDG 3: Good Health and Well-being	
3.4 Promote mental health and well-being	Building Resilience in Our Communities (p. 43), GRI 401-2
SDG 4: Quality Education	
4.3 Ensure equal access for all to technical and tertiary education	Investing in Our Employees (p. 30), Building Resilience in Our Communities (p. 43), GRI 404-1
4.4 Increase youth and adult vocational skills for employment	Investing in Our Employees (p. 30), Building Resilience in Our Communities (p. 43), GRI 404-1, 413-1
4.5 Eliminate gender disparities in education	GRI 404-1
SDG 5: Gender Equality	
5.1 End all forms of discrimination against all women and girls everywhere	Investing in Our Employees (p. 30), Empowering Our Customers (p. 37), Advancing Human Rights (p. 54), GRI 201-1, 401-1, 405-1, 406-1, 412-1
5.5 Ensure equal opportunities for leadership at all levels	Investing in Our Employees (p. 30), Empowering Our Customers (p. 37), Advancing Human Rights (p. 54), GRI 102-18, 405-1
SDG 8: Decent Work and Economic Growth	
8.2 Increase economic productivity through diversification and innovation	Empowering Our Customers (p. 37), GRI 201-1, 404-1, 404-2
8.3 Promote job creation and entrepreneurship	Empowering Our Customers (p. 37), Building Resilience in Our Communities (p. 43)
8.5 Full and productive employment for all people with equal pay	Investing in Our Employees (p. 30), Advancing Human Rights (p. 54), GRI 102-8, 201-3, 401-1, 401-2, 404-1, 404-2, 404-3, 405-1, 412-1
8.6 Reduce youth unemployment through education or training	Building Resilience in Our Communities (p. 43), GRI 401-1
8.7 Eradicate forced labour, end modern slavery, human trafficking and all forms of child labour	Building Resilience in Our Communities (p. 43), Advancing Human Rights (p. 54), GRI 412-1
8.8 Protect labour rights and safe working environments	Investing in Our Employees (p. 30), Trust from the Top of Our Business (p. 51), Advancing Human Rights (p. 54), GRI 102-41, 403-2
8.10 Expand access to banking for all	Empowering Our Customers (p. 37), GRI 102-4, FS13, FS14
SDG 10: Reduced Inequalities	
10.2 Empower and promote the social, economic and political inclusion of all	Investing in Our Employees (p. 30), Empowering Our Customers (p. 37), Building Resilience in Our Communities (p. 43)
10.3 Ensure equal opportunity and reduce inequalities of outcome	Investing in Our Employees (p. 30), Empowering Our Customers (p. 37), Building Resilience in Our Communities (p. 43)
10.C Reduce to less than 3% the transaction costs of migrant remittances	Newcomers to Canada (p. 41)
SDG 13: Climate Action	
13.1 Strengthen resilience and adaptive capacity	Climate Change (p. 15), GRI 201-2, 203-1, 302-1, 302-4, 303-5, 305-1, 305-2, 305-3, 305-4, 305-5
13.2 Integrate climate change measures	Climate Change (p. 15), ESG Focused Lending and Investment (p. 20), GRI 201-2
13.3 Improve climate change education	Climate Change (p. 15), Building Resilience in Our Communities (p. 43), GRI 102-11, 201-2

UN Global Compact Communication on Progress Index

Scotiabank reaffirms its support of the Ten Principles of the UN Global Compact in the areas of human rights, labour, environment and anti-corruption.



This is our **Communication on Progress** in implementing the Ten Principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

PRINCIPLES

RELEVANT REFERENCE IN THE 2020 ESG REPORT AND APPENDIX

Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.	Investing in Our Employees (p. 30), Empowering Our Customers (p. 37), Building Resilience in Our Communities (p. 43), Trust at the Top of Our Business (p. 51), Advancing Human Rights (p. 54) GRI 102-8, 102-9, 102-12, 102-16, 102-14, 102-41, 201-3, 205-2, 401-1, 401-2, 402-1, 403-2, 406-1, 412-1, 414-1
Principle 2: Businesses should make sure they are not complicit in human rights abuses.	Advancing Human Rights (p. 54) GRI 102-9, 406-1, 412-1, 414-1, FS13, FS14

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Investing in Our Employees (p. 30), Advancing Human Rights (p. 54) GRI 102-41, 401-2, 402-1
Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour.	Advancing Human Rights (p. 54) GRI 412-1
Principle 5: Businesses should uphold the effective abolition of child labour.	Advancing Human Rights (p. 54)
Principle 6: Businesses should uphold the elimination of discrimination in respect to employment and occupation.	Investing in Our Employees (p. 30), Advancing Human Rights (p. 54) GRI 102-8, 401-1, 401-2, 403-2, 404-1, 404-2, 404-3, 405-1, 406-1, 412-1

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges.	Climate Change (p. 15), ESG Focused Lending and Investment (p. 23) GRI 102-11, 308-1, FS11
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.	Climate Change (p. 15), ESG Focused Lending and Investment (p. 23) GRI 302-1, 302-4, 303-5, 305-1, 305-2, 305-3, 305-4, 305-5, FS8
Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies.	Climate Change (p. 15) GRI 302-4, 305-5, FS8

Anti-corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	Trust from the Top of Our Business (p. 51) GRI 102-16, 205-1, 205-2
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