



2 0 2 1

PUBLIC
ACCOUNTABILITY
STATEMENT

Scotiabank[®]

What's Inside

- 2 About this Report
- 3 Community Investment and Philanthropic Activity
- 7 Small Business Banking
- 8 Access to Financial Services
- 12 Employees in Canada and Taxes Incurred
- 13 Debt Financing
- 14 Branch Openings, Closings and Relocations

About this Report

Scope of Reporting

This Public Accountability Statement includes information from November 1, 2020 to October 31, 2021, for the following affiliates of Scotiabank in Canada: Scotia Capital Inc., National Trust Company, Scotia Mortgage Corporation, Scotia General Insurance Company, ADS Canadian Bank, Montreal Trust Company of Canada, Scotia Life Insurance Company, The Bank of Nova Scotia Trust Company, Scotia Dealer Advantage Inc., Roynat Inc., MD Private Trust Company, and MD Life Insurance Company. These affiliates are finance entities or financial institution subsidiaries of Scotiabank operating in Canada that have less than \$1 billion in equity with the exception of Scotia Capital, which has equity in excess of \$1 billion. All currency is stated in Canadian dollars, unless otherwise noted and may be subject to currency exchange rate fluctuations.

About Scotiabank

Scotiabank is a leading bank in the Americas. Guided by our purpose *-for every future-* we help our customers, their families and their 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. We have a winning team of over 89,500 employees and assets of approximately \$1.2 trillion (as at October 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](https://www.scotiabank.com) and follow us on Twitter [@ScotiabankViews](https://twitter.com/ScotiabankViews).

For more information about Scotiabank or to download a copy of the Bank's Annual Report or Environment, Social and Governance Report, visit [scotiabank.com](https://www.scotiabank.com)



Community Investment and Philanthropic Activity

At Scotiabank, we are guided by our purpose, *for every future*. We know that the long-term success of our Bank is fundamentally intertwined with the futures of those around us. For this reason, we aim to make a measurable and lasting impact in the communities in which we live and work. Through our business activities and community investment strategy, we strive to strengthen the resilience of our customers and the communities we serve. This approach guides our decision-making, including how we allocate donations. Scotiabank is committed to helping deliver real social impact to enrich communities around us.

In 2021, Scotiabank contributed \$77.1 million in donations, community sponsorships, employee volunteering and other types of community investment globally, of which \$59.7 million was directed to organizations and communities in Canada. In 2021, as in 2020, we targeted a portion of corporate donations to support communities during the COVID-19 pandemic. In addition, Scotiabank employees support their own communities through volunteering, donating 88,093 hours to local causes this year.

Employee Community Programs

Scotiabank supports employee volunteering efforts through two formal global employee community programs – the Scotiabank Employee Volunteer Program and the Scotiabank Team Community Program. In 2021, Scotiabank donated \$950,491 through employee community programs.

SCOTIABANK EMPLOYEE VOLUNTEER PROGRAM (SEVP)

The SEVP is an employee engagement program that encourages individual employees or retirees who have actively volunteered for at least 50 hours in a 12-month period with a qualifying community-based organization to apply for a \$1,000 donation to that organization. In 2021, 183 employees participated in the SEVP, contributing 24,993 hours of active volunteering for organizations in their communities.

SCOTIABANK TEAM COMMUNITY PROGRAM (STCP)

The STCP is an employee engagement program that encourages employees to work together to raise funds in the community for a cause that is important to them. This program drives social impact by raising funds for a charity while encouraging employee engagement and relationship building within the communities where we live and work.

The Bank matches funds when two or more employees raise funds for a qualifying community organization. For teams with fewer than 30 employees, funds raised are matched up to \$3,000. Up to \$15,000 is matched for teams of 30 or more employees. In 2021, a total of 11,817 STCP volunteers supported their communities. Here are three examples:

- Scotiabank employees raised \$260,774 for the Princess Margaret Hospital University Health Network in Toronto through their participation in the Ride to Conquer Cancer.
- A team of Scotiabank employees raised \$65,000 for the B.C. Children’s Hospital Foundation through the local sale of chocolate.
- A kettle drive across three branch locations was responsible for raising \$49,938 to contribute to The Salvation Army Kelowna Community Church.

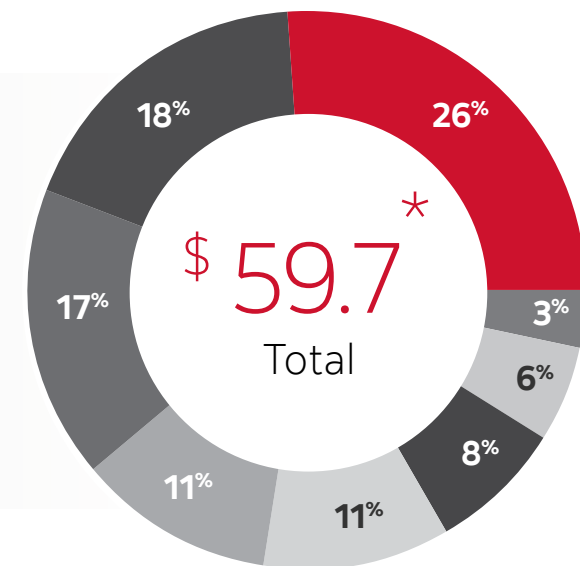
THROUGH SCOTIABANK’S COMMUNITY INVESTMENT EFFORTS IN 2021:

\$59.7 million

was directed to organizations and communities in Canada

1,859

organizations were supported in communities across Canada



■ Social Services	\$15.7
■ Education	\$10.8
■ Health	\$10.0
■ Sports & Recreation	\$6.8
■ Other ¹	\$6.6
■ Management Costs	\$4.5
■ Arts/Culture/Humanities	\$3.4
■ Employee Volunteering	\$1.9

¹ Other category includes human and civil rights, environment, animal welfare and other community investments not easily classified into existing categories.
*Millions of dollars



As an Imagine Canada Caring Company, Scotiabank gives 1% of pre-tax profits to the communities where our employees live and work in Canada.



Community investment represents all Scotiabank community investments enterprise-wide in Canada, including ScotiarISE funding. Investment contribution by category for the 2021 fiscal year was independently verified by the London Benchmarking Group (LBG) Canada. LBG is recognized as the global standard for managing, measuring and reporting community investment. Program segmentation (i.e. value for ScotiarISE Initiatives and Community Investment Initiatives) was not part of this audit.

Community Investment Strategy

In 2021, Scotiabank launched ScotiaRISE, an international community investment program and strategy to promote economic resilience and inclusion among disadvantaged groups.

PROMOTING ECONOMIC RESILIENCE THROUGH SCOTIARISE

Through ScotiaRISE, Scotiabank supports programs and partners with organizations across our footprint that provide the tools people need to improve their education and employment prospects, adapt to changing circumstances and increase the likelihood of financial success. By working together to remove barriers to advancement and increase access to opportunities, we can create a more inclusive and resilient world for everyone. *And for every future.*

In 2021, Scotiabank made \$21.9 million in community investments in Canada aligned with ScotiaRISE, exceeding our goal for the first year of our 10-year commitment.

To learn more please visit: [ScotiaRISE](#)

Increasing High School Graduation and Post-Secondary Participation

Helping disadvantaged youth to increase their employment prospects, life opportunities and full participation in the economy

Helping Newcomers Feel at Home Faster

Fast-tracking the way to meaningful employment in order to support their contribution to the prosperity and social fabric of their communities

Removing Barriers to Career Advancement for Disadvantaged Groups

Helping to enable their full inclusion and financial success

ScotiaRISE®

**We have committed \$500 million in
community investment by 2030 to help
people RISE.**



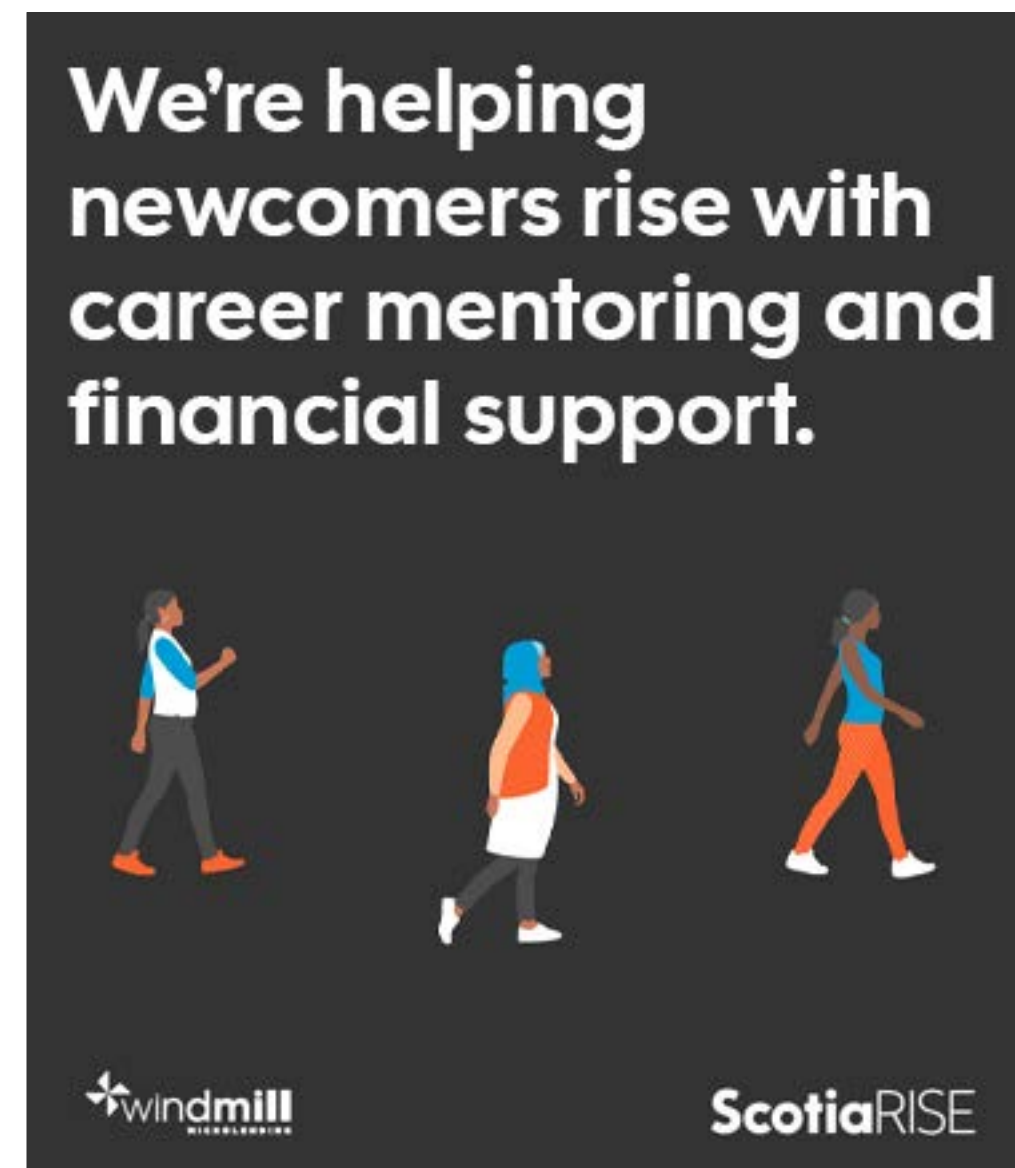
Below are examples of philanthropic initiatives Scotiabank supported.

SUPPORTING NEWCOMERS TO CANADA

In April 2021, we pledged \$2.5 million to **Windmill Microlending**, supporting the reaccreditation of professional women who are new to Canada. Windmill Microlending empowers skilled immigrants and refugees to achieve career success and economic prosperity. Through this investment, Windmill will serve an additional 3,000 newcomer women across Canada by 2025, increasing their income by as much as 300% upon completion of their career success plans. A Windmill loan will empower newcomer women to earn salaries comparable to those of Canadian-born women, offering them economic mobility, inclusion and stability.

In August 2021, Scotiabank pledged \$500,000 to support the **Veterans Transition Network (VTN), the Afghan Women’s Organization Refugee and Immigrant Services and the Afghan Resettlement Fund** managed by True Patriot Love. VTN has been coordinating efforts to support the care and evacuation of thousands of Afghan interpreters and civilians awaiting safe transport to Canada. The Refugee and Immigrant Services works with refugees and immigrants who have experienced war or persecution to ensure they have a foundation for building a life in Canada.

The Afghan Resettlement Fund is distributed nationally to support the resettlement of Afghan interpreters, locally employed people and their families with legal costs, housing, language training, mental health support, employment training and education. Scotiabank further supports these families through our *StartRight*® Program which provides special newcomer banking advice and solutions to help set these families up for success upon arrival.



IMPROVING ACCESS TO EDUCATION AND CAREER ADVANCEMENT

Enabling access to employment opportunities bolsters economic resilience in the communities we serve.

In November 2021, we announced a \$400,000 investment in the **Dress for Success Professional Women’s Group program** in Canada. Dress for Success empowers women to achieve economic independence through pre-employment and job-retention programs by providing a network of support, professional attire and professional development tools to help women thrive in work and life. To further support Dress for Success in Toronto and to engage our Global Banking and Markets employees across the Bank, Scotiabank sponsored the Bay Street Suit Challenge for the eighth consecutive year, with employees raising over \$30,000 to support the Toronto chapter.

In March 2021, we committed \$100,000 to **Groupe 3737’s Fempreneures program** – an initiative that aims to encourage and develop women entrepreneurs in the fields of science and technology. Fempreneures offers women entrepreneurs personalized support, services and networking opportunities, and accepts 30 participants each year. Scotiabank will also support Groupe 3737’s Youth Entrepreneurship program, which is focused on inspiring innovation and increasing awareness of entrepreneurship opportunities among highschool and post-secondary students.

INCREASING HIGH SCHOOL GRADUATION AND POST-SECONDARY PARTICIPATION RATES

Education directly contributes to financial security and to many key competencies of resilient individuals.

In October 2021, Scotiabank announced a \$750,000 multi-year commitment in **TakingITGlobal’s Connected North program**. Scotiabank’s investment supports the development of Connected North’s digital platform to enable program growth and sustainability, helping community partners and educators to more easily access customized learning opportunities aligned to curriculum needs and student interests. Connected North enables First Nations, Métis and Inuit youth to access the support they need to thrive inside the classroom and inspire them to reach their full potential.



EMPOWERING DIVERSE COMMUNITIES

Through community partnerships and donations, we are working to build a stronger, more inclusive society by removing social barriers and improving access to opportunities.

Scotiabank’s Program for Law Students (SPLS) funds students in six law schools across Canada who are interested in addressing systemic racism through a career in the legal profession. The scholarship mobilizes \$540,000 over five years, providing 18 students with a renewable scholarship, mentorship and career development opportunities. As part of SPLS, a \$60,000 commitment over three years was made to the University of Toronto Law School’s Black Future Lawyers (BFL) program with the goal of increasing the number of Black students who attend law school. In 2021, 555 students across grades 10, 11 and 12 at four local Toronto high schools participated in **Law in Action Within Schools**. Additionally, new BFL chapters were established at York University, Western University and McMaster University, and 101 Black mentors were placed with 134 BFL students.

We are committed to broadening healthcare access for all Canadians and bridging the digital divide for vulnerable populations, helping to build a better and more equitable world. In March 2021, Scotiabank donated \$700,000 to **Women’s College Hospital Foundation** supporting the Compassionate Fund for the Crossroads Refugee Clinic and the Women’s Virtual Program to help drive equitable and accessible healthcare for Canadians.

The Crossroads Compassionate Fund serves newcomers to Canada by funding expenses that are not covered by governments or that are necessary to access additional services, such as childcare or transportation.

EMPOWERING DIVERSE COMMUNITIES IN SPORT

We support every goal – on and off the ice. Since 2008, Scotiabank has supported more than 1.6 million kids through its involvement with minor hockey teams in communities across Canada through the Scotiabank Community Hockey Sponsorship Program.

In October 2021, Scotiabank launched **hockey for all**, a new initiative focused on promoting diversity, equity and inclusion in the game of hockey. The platform – introduced on the first day of the National Hockey League’s 2021-22 regular season – will contribute \$2 million towards programs that increase diversity among community and grassroots hockey organizations across Canada, concentrating on two distinct areas of focus: cultural and financial.



In December 2020, Kugaaruk, Nunavut was one of the communities selected to work with our long-standing partners, Project North and Canadian North. Together we brought new hockey equipment – skates, protective equipment, helmets, mouthguards, tape and laces – to three communities across Canada’s north.



SUPPORTING OUR COMMUNITIES THROUGH THE COVID-19 PANDEMIC

Canada and the world have grappled with an unprecedented health crisis and economic shutdown related to the effects of the COVID-19 pandemic. Vaccines are a vital tool to better protect people’s health and that of our communities.

In June 2021, Scotiabank and Maple Leaf Sports & Entertainment (MLSE) joined forces with the City of

Toronto and Team Toronto vaccination partners to hold a one-day “Our Winning Shot” vaccination event at Scotiabank Arena. 26,771 Torontonians received their shot at the clinic, a number believed to be a world record for most one-day COVID-19 vaccinations given at a single clinic.

In December 2021, we hosted Toronto Kids Vaccinate Day at Scotiabank Arena with the City of Toronto and various partners. We helped 1,536 kids aged five to 11 get their first COVID-19 vaccine in a bid to lower the risk of severe disease or hospitalization and help prevent transmission of the virus in households and schools.



Small Business Banking

SUPPORTING SMALL BUSINESS

Access to financing is key to the creation, growth and productivity of small and medium-sized enterprises (SMEs). According to Statistics Canada's Business Register as of December 2020, 97.9% of all businesses had fewer than 100 employees.

SMEs play a vital role in the Canadian economy, accounting for a significant share of business, employment and overall economic activity – and they were also some of the hardest hit by the effects related to the COVID-19 pandemic. We know that small business owners are still very much in need of additional support.

Scotiabank has been there with its customers every step of the way throughout the COVID-19 pandemic, implementing the most ambitious customer relief program in the Bank's history, including targeted support for our small business customers.

Scotiabank continued to support eligible Canadian small business customers affected by the effects of the COVID-19 pandemic through the Canada Emergency Business Account (CEBA), the Business Development Bank of Canada (BDC) Business Credit Availability Program (BCAP) and the BDC Highly Affected Sectors Credit Availability Program (HASCAP). Scotiabank also provides continued access to Small Business Advisors through customized financial advice.

PARTNERSHIPS AND INITIATIVES

Scotiabank is proud to support the Veterans and Small Business Community Challenge, a pilot project facilitated by the Challenge Factory that is designed to accelerate and enrich small business recruitment, onboarding and hiring of Veterans in individual communities across Canada. The pilot brings together up to 40 Veterans and 40 business owners in the Belleville-Trenton, Ontario, area with a long-term goal of improving the income resiliency in both groups through knowledge and skills exchange and increased employment opportunities.

We have a longstanding partnership with the Canadian Federation of Independent Business, including ongoing sponsorship of its #SmallBusinessEveryDay initiative to help encourage consumers to support and shop local. We recently partnered with Intuit, the global technology platform that offers TurboTax, QuickBooks, Mint, Credit Karma and Mailchimp, to offer Canadian customers and small businesses the ability to share their banking information confidently and easily. Shared customers across Scotiabank and Intuit (including QuickBooks, Mint and TurboTax) will be given greater control over their financial data, time savings with an improved digital experience and enhanced data protection.



Scotiabank's vulnerability model, **Global AI Platform**, **C.MEE** and **SOPIA** are unique innovations in AI and big data in banking globally. The vulnerability initiative was recognized in 2021 with a Best AI Initiative award from The Digital Banker's Global Retail Banking Innovation Awards. Scotiabank also received the Most Innovative in Data award from The Banker's Global Innovation in Digital Banking Awards 2021.



Access to Financial Services

Scotiabank is committed to providing access to financial services and products, including a basic transactional account, at a minimal cost. Scotiabank enhances access to finance by removing social and physical barriers and by offering specialized programs for vulnerable customer segments.

Customer Segment	Basic Banking	Savings, Investment and Credit Products	Customer Segment	Basic Banking	Savings, Investment and Credit Products
All	<p>The <i>ScotiaCard</i>® with Visa® Debit allows customers to pay with their debit card online and internationally wherever Visa is accepted. <i>ScotiaCard</i>® with Visa® Debit is a debit card, not a credit card. Any purchases or transactions customers make with a <i>ScotiaCard</i>® with Visa® Debit are debited directly from their chequing account.</p>	<p><i>Bank the Rest</i>® Savings Program (Canada) helps customers improve their savings habits while making every day debit purchases.</p> <p>The <i>Scotiabank Momentum</i>®^{PLUS} Savings Account allows customers to save for multiple goals in one account with the choice to save for a 90, 180, 270 and/or 360-day Premium Period. A longer Premium Period earns a higher Premium Interest Rate, if no withdrawals are made.¹ There are no monthly fees or minimum balance requirements so customers can start earning interest from the first dollar saved.</p> <p>The <i>Scotiabank Savings Accelerator Account</i> offers customers a registered and non-registered option and a higher interest rate on their balance as it grows.</p> <p>Scotiabank Canada offers a variety of credit products from No-Fee to Low-Rate to Rewards (Cashback, Points) to meet customer needs. <i>Scotia SelectPay</i>™ is a new payment solution for eligible Scotiabank Visa credit cards that provides customers with the option to convert purchases made on their credit card into fixed monthly installment payments with no interest rate on your plan and a low fee.</p> <p>The new <i>Scene+</i>™ is an evolved loyalty program with the foundation of <i>SCENE</i>® and <i>Scotia Rewards</i>®. Members can earn and redeem <i>Scene+</i> points for travel, shopping and banking too.</p>	No/Low-Fee	<p>Scotiabank's Basic Banking Account is a low-cost bank account designed for customers who keep their monthly transactions to a minimum.</p> <p>Beneficiaries of a <i>Registered Disability Savings Plan</i> are eligible to have their Basic Banking Account monthly fee waived.</p> <p>Customers over 60 years of age, through our seniors discount program, enjoy the Basic Banking Account with no monthly fee.</p> <p>Scotiabank's Financial Access Program links survivors of human trafficking to financial services and provides survivors a free chequing account for 12 months, a savings account, as well as financial literacy instruction with a specially designated advisor.</p>	<p>Scotiabank offers no-fee/low-fee credit card options that provide special benefits for customers.</p> <p><i>Scotia Momentum</i>® No-Fee Visa® and the <i>Scotia Momentum</i>® Mastercard® cards offer accelerated cash back rewards on categories like gas, groceries, drug stores and recurring bills.</p> <p><i>Scotia Momentum</i>® Visa® card is a low fee credit card at \$39 and offers customers accelerated cash back rewards on categories like gas, groceries, drug stores and recurring bills, with additional insurance benefits.</p> <p><i>Scotiabank Value</i>® Visa® card is a low fee credit card at \$29, and provides a low annual interest rate.</p> <p>Scotiabank® American Express®* card has no annual fee and allows customers to earn <i>Scotia Rewards</i> points to redeem towards travel, merchandise and other rewards.</p> <p><i>Scotiabank</i>® GM† Visa® card allows customers to earn GM Earnings that can be used towards the purchase or lease down payment of any eligible new Chevrolet, Buick, GMC or Cadillac vehicle.</p> <p><i>SCENE</i>‡ Visa® card allows customers to earn <i>SCENE</i>® reward points to redeem towards movies, entertainment and more.</p>

¹ For each Premium Period, Premium Interest is calculated daily by applying the Premium Interest Rate to each deposit, including any accumulated Regular Interest, until the end of the Premium Period. Premium Interest is paid at the end of each Premium Period, so long as NO DEBIT TRANSACTION HAS OCCURRED within that Premium Period. When a debit transaction occurs, no Premium Interest is payable for that Premium Period and a new Premium Period of the same length will commence the same day. Refer to Current Rates on www.scotiabank.com for current *Momentum*®^{PLUS} Savings Premium Rates, which are subject to change.

® Registered trademarks of The Bank of Nova Scotia

† Trademark of Visa International Service Association and used under license

‡ Mastercard, Priceless Cities and Tap & Go are registered trademarks, and the circles design, Masterpass and Mastercard Global Services are trademarks of Mastercard International Incorporated and used under license by The Bank of Nova Scotia

* American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.

‡ Registered trademark of SCENE IP LP, used under license.

† Registered trademark of General Motors LLC. The Bank of Nova Scotia is an authorized user of General Motors LLC marks for the GM Card program. † Trademark of the Bank of Nova Scotia.

™ Trademark of the Bank of Nova Scotia

**Customer
Segment**

Basic Banking

Savings, Investment and Credit Products

Women

Please refer to the profile of the Scotiabank Women Initiative® program on page 10.

Seniors

Customers aged 60 and over automatically receive a discount off the applicable monthly account fee.

The Scotiabank® Gold American Express®* card allows cardholders to earn points at accelerated earn rates on certain spend categories. It also offers no foreign transaction fees (exchange rate still applies) and comprehensive travel insurance coverage for customers of all ages, including those 65 and older. Cardholders over 65 years of age also receive a discounted annual fee.

The Scotiabank Passport™ Visa Infinite® card offers travel benefits including no foreign transaction fees (exchange rate still applies) and access to airport lounges. It offers comprehensive travel insurances for customers of all ages, including those 65 and older.

Youth

The Student Banking Advantage® Plan provides a no-fee banking account with unlimited debit transactions and unlimited Interac† e-Transfers for full-time students of a university, college or another recognized post-secondary school in Canada or the United States.

Getting There Savings Program for Youth is a no-fee account with unlimited debit transactions for children under 19 years of age.

Scotiabank offers students an opportunity to build credit for the future using the SCENE◊ Visa® card, with no minimum income requirement. The no annual fee SCENE◊ Visa® card allows students to earn SCENE® rewards points to redeem towards movies, entertainment and more.

The ScotiaLine® Personal Line of Credit for Students is a personal line of credit for students who are seeking to fund their post-secondary education and establish a credit record. Students can make interest-only payments while they are still in school and enjoy an interest-only grace period for 12 months following graduation.

**Customer
Segment**

Basic Banking

Savings, Investment and Credit Products

Indigenous

There are 27 Indigenous Banking Centres, including four on-reserve branches, across Canada. These Centres offer all banking services including business banking, wealth and retail services to Indigenous Peoples, businesses and governments.

In 2021, we continued to build on Scotiabank's Indigenous Cultural Competency program by conducting over two dozen workshops, learning sessions and webinars designed to increase Scotiabank employees' knowledge of Indigenous cultures, histories, traditions and languages and complement the Bank's Indigenous learning module and resource database.

Newcomers

Scotiabank's StartRight® Program addresses the banking needs of newcomers to Canada by offering pre- and post-arrival account opening, multilingual services, assistance in understanding Canadian finances and advice along their settlement journey. It is an extensive program to help newcomers establish a firm footing and reach their financial goals.

In 2021, we launched the Afghan Refugee program to support Afghan refugees via an exception refugee program, including 1-year free banking for a day to day banking account, unsecured credit card with a limit up to \$1,000, a free small safety deposit box and financial literacy materials with support from the Afghan Women's Organization Refugee and Immigrant Services.

To support newcomers to Canada during the COVID-19 pandemic, we continued the Remote Account Opening Program for newcomers, allowing urgent access to their account and funds during the 14-day self-isolation period. We also launched a pre-arrival international student video to help students prepare for arrival in Canada, especially from a financial perspective.

Permanent residents and foreign workers (as well as international students) can take advantage of the numerous benefits under the StartRight® Program, including access to credit with no credit history.

In 2021, we enhanced our lending policies to enable up to a \$15,000 credit limit for newcomers and up to a \$5,000 credit limit for students, and enhanced our mortgage offering to simplify the program and enable better access for newcomers.

The Scotiabank Student Guaranteed Investment Contract Program is available to students in India, China, Vietnam, the Philippines, Pakistan, Brazil, Peru and Colombia, enabling them to complete an online bank account application and wire up to \$50,000 before moving to Canada. This program helps secure a study permit and allows for a much smoother transition to Canada. A similar program (International Account Opening Program) is available for newcomers from 17 countries to transfer up to \$50,000 before moving to Canada as well.

† Interac e-Transfer is a registered trademark of Interac Corp. and is used under license

* Registered trademarks of The Bank of Nova Scotia

** American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.

™ Trademark of the Bank of Nova Scotia

◊ Registered trademark of SCENE IP LP, used under license

**BREAKING DOWN BARRIERS
FOR WOMEN**

The Scotiabank Women Initiative® (SWI) is a signature program launched in 2018 to break down barriers and empower customers who identify as women or non-binary to succeed on their own terms. The Initiative helps to advance women’s careers through women-centric, holistic advisory services and mentorship. It facilitates equal access to financing and ESG-focused services, resources, tools and workshops to elevate skills, financial confidence and technical expertise.

In 2021, SWI evolved to an enterprise-program, supporting clients across Canadian business banking, Global Banking and Markets and Global Wealth Management. This includes surpassing our capital commitment, deploying \$3.8 billion to women-owned and women-led businesses in Canada as of October 31, 2021. Additionally, 6,000 Canadian women entrepreneurs increased their business savviness by attending Un-Mentorship Boot Camps™, over 1,100 women clients attended wealth management sessions to support major life transitions – such as retirement and estate planning – and numerous women executive and emerging leaders attended webcasts, board governance programs and bespoke training sessions to support their leadership journeys. Aligned with the Initiative’s ongoing, expanded mandate, a portion of the proceeds from Scotiabank’s 2021 US\$1 billion Sustainability Bond will be used to advance women-owned and -led businesses.

For more information please visit www.scotiabankwomeninitiative.com



* Registered trademarks of The Bank of Nova Scotia
™ Trademark of the Bank of Nova Scotia

PHYSICAL ACCESS TO BANKING

Scotiabank is committed to ensuring that everyone has access to basic banking services. Since 2003, all new and renovated Scotiabank branches and facilities in Canada meet or exceed the Canadian Standards Association (CSA) accessibility guidelines. As of 2021, accessibility is above 97% in all public areas of existing Canadian branches and the Bank is working towards 100% accessibility. Internationally, Scotiabank aims to apply CSA standards in all new branches, as well as significant renovations. Scotiabank has nearly 3,600 automated banking machines (ABMs) in Canada, which are designed for easy accessibility:

- ABMs have a minimum standard height for the card reader, keypad, passbook printer, screen and transaction receipt slot to provide better access for customers in wheelchairs.
- ABMs in most branches have features such as grab bars to assist persons with mobility impairments, as well as contrasting colour and screen LED lights to help direct customers to the transaction they have chosen.
- ABMs are consistent with CSA Guidelines (B651.1) “Accessible design for automated banking machines”, including audio navigation for customers with visual impairments.

Use our [Branch and ABM Locator](#) for location information across Canada.

Our mobile banking app is designed with inclusion at the heart. It was built to comply with accessibility guidelines from the World Wide Web Consortium – the internationally recognized standards organization for the internet. In addition to accessibility features like scalable fonts, rich colour contrast and screen reader integration, the app’s Help Centre is written in plain, searchable language that makes everyday banking easy to understand.



For additional information on Scotiabank’s accessibility services visit scotiabank.com/accessibility

SUPPORTING SENIORS

At Scotiabank, we recognize and appreciate the meaningful contributions that seniors make to our communities and we are committed to supporting them with their banking needs. We strive to enhance seniors' banking experiences and further strengthen these deep and tenured relationships.

We proudly uphold our commitments to the Canadian Bankers Association's Code of Conduct for the Delivery of Banking Services to Seniors and continue to provide support in response to the ongoing circumstances created by the COVID-19 pandemic. To enable the role of the Bank's Seniors Champion, we developed a model to raise awareness and encourage Scotiabank employees across the organization to consider seniors' needs in the design and delivery of banking solutions.

Additional steps taken in 2021 to support the principles set out in the Code include:

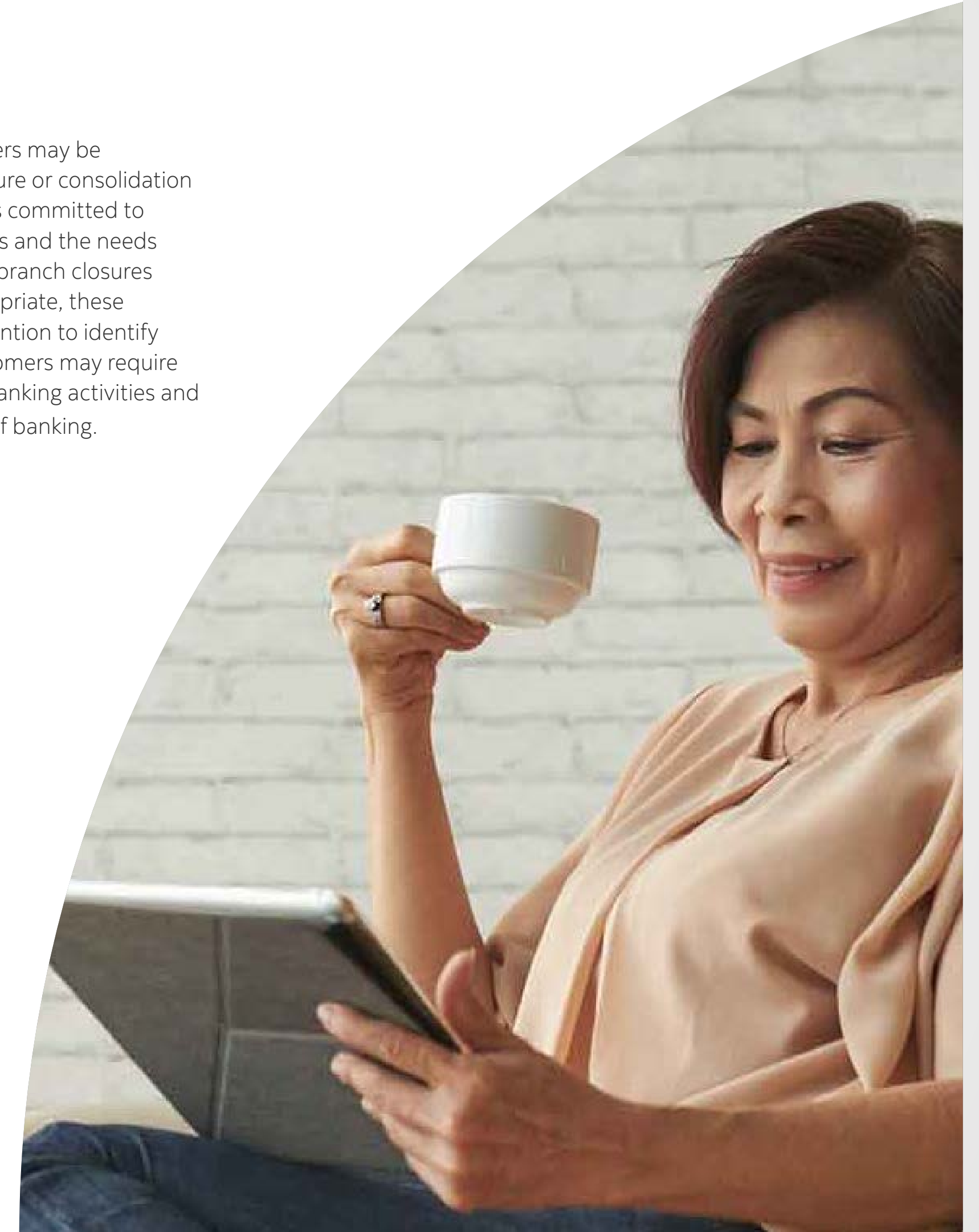
- Delivered a new training program for all customer-facing employees and representatives who interact directly with senior customers in Canada. This program provides knowledge and skills to support employees in situations when senior customers may require additional assistance with their banking needs and a recap of escalation procedures to help prevent financial harm.

- Refreshed the Seniors Resource Centre on our Bank Your Way portal and created new financial literacy content within the Advice+ Life stage "finance for seniors". The Bank Your Way platform was developed to help seniors and all of our customers, become more comfortable with banking without having to leave home.
- Updated our internal consolidated resource page on matters related to seniors banking needs.

Continued support for seniors' banking needs include:

- Customers aged 75 and over continue to receive priority access to our contact centre.
- Accessible or alternate document formats are available at the customer's request.
- Scotiabank has advanced security protocols, built-in fraud deterrents and investigative procedures in place to mitigate fraud-related financial harm to all customers, including seniors. We offer an online security guarantee which we will fully reimburse customers for any direct financial losses from unauthorized activity¹ in their account² through our online or mobile banking services, provided that the customer has met their security responsibilities. Our website also features a Security Centre, through which customers can access tips for avoiding fraud and instructions for those who suspect they have fallen victim to fraud.

- We know that our senior customers may be particularly impacted by the closure or consolidation of branch locations. Scotiabank is committed to considering market demographics and the needs of seniors when proceeding with branch closures and consolidations. Where appropriate, these steps include providing extra attention to identify circumstances where senior customers may require additional assistance with their banking activities and demonstrating alternative ways of banking.



¹ "Unauthorized activity" means a transaction that was carried out in your Scotiabank account through Scotia OnLine without your permission, authorization or knowledge and where it can be established that you are a victim of fraud, theft or coercion.

² "Accounts" include all accounts that are accessible through online banking or your mobile banking app.

Number of Employees in Canada

The total number of employees in Canada as at October 31, 2021 was 37,894.¹

HEADCOUNT BY PROVINCE AND TERRITORY

Province and Territory	Full-time	Part-time	Total
Alberta	1,784	561	2,345
British Columbia	1,799	586	2,385
Manitoba	307	105	412
New Brunswick	269	151	420
Newfoundland and Labrador	267	135	402
Northwest Territories	8	2	10
Nova Scotia	1,023	249	1,272
Ontario	25,931	2,158	28,089
Prince Edward Island	61	32	93
Québec	1,678	291	1,969
Saskatchewan	353	134	487
Yukon Territory	7	3	10
Total	33,487	4,407	37,894

¹ Excludes casual, students, interns, employees on leave, contingent workers and employees in Tangerine Investment Funds Limited, Tangerine Bank, MD Financial Management and Jarislowsky, Fraser Limited. For the number of employees at Tangerine in 2021, refer to page 3 of the Tangerine 2021 Public Accountability Statement.

Taxes Incurred

For additional information on the Bank's tax expenses in 2021, please refer to table 78 on page 132 in Scotiabank's 2021 Annual Report, available on [scotiabank.com](https://www.scotiabank.com)

Scotiabank incurs a number of taxes including direct taxes on income by Canadian federal and provincial governments and the governments of foreign jurisdictions in which the Bank operates; as well as several indirect taxes. In 2021, this totaled \$4.2 billion, representing 29.6% of the Bank's net income before income, capital and other taxes for the year. Total expenses to all levels of government in Canada are shown in the chart.

TAXES INCURRED IN CANADA

	Income Taxes	Capital Taxes	Other Taxes ²
FEDERAL	1,122,834	-	389,736
PROVINCIAL			
Alberta	47,450	-	8,285
British Columbia	67,345	-	9,626
Manitoba	7,407	11,093	2,335
Newfoundland and Labrador	6,443	11,008	2,841
New Brunswick	6,494	5,001	1,796
Nova Scotia	14,962	9,608	4,366
Ontario	606,973	-	310,014
Prince Edward Island	1,273	1,045	199
Québec	51,537	-	33,982
Saskatchewan	8,750	11,573	856
Territories	574	-	29
Total Provinces	819,208	49,328	374,329
Total³	1,942,042	49,328	764,065

² Includes payroll taxes, GST, HST, municipal taxes and deposit insurance premiums

³ The amounts included in the chart include the taxes incurred by Tangerine Bank in 2021. For the Tangerine tax amounts for 2021, refer to page 4 of the Tangerine Public Accountability Statement.

Debt Financing

Scotiabank is committed to meeting the needs of Canadian businesses, including small and medium-sized enterprises. The following tables indicate – by province, territory and for Canada as a whole – the amount of business credit authorized as at October 31, 2021 and the number of customers to whom it was authorized. In 2021, Scotiabank provided over \$240 billion in debt financing to businesses in Canada.

DEBT FINANCING STATEMENT (AS AT OCTOBER 31, 2021)

Authorization Levels	\$0 - \$24,999		\$25,000 - \$99,999		\$100,000 - \$249,999		\$250,000 - \$499,999	
	Authorized (\$000s)	Number of Customers	Authorized (\$000s)	Number of Customers	Authorized (\$000s)	Number of Customers	Authorized (\$000s)	Number of Customers
Alberta & NWT*	11,562	2,015	83,729	1,538	195,790	1,233	268,850	785
British Columbia & Yukon**	11,128	1,687	72,816	1,359	143,678	924	179,515	526
Manitoba	39,609	2,919	432,706	8,074	899,206	6,282	562,204	1,722
New Brunswick	3,132	431	20,533	387	29,653	196	25,850	77
Newfoundland and Labrador	2,963	396	18,328	353	28,191	189	22,670	70
Nova Scotia	4,957	643	34,076	630	63,561	423	93,122	269
Ontario	1,183,574	114,035	2,495,476	56,924	1,235,272	8,436	1,486,395	4,297
Prince Edward Island	964	122	7,279	140	14,330	91	16,132	47
Québec	6,848	1,098	50,782	943	83,393	532	120,233	355
Saskatchewan	3,890	487	37,504	687	77,227	497	100,022	285
Canada	1,268,627	123,833	3,253,229	71,035	2,770,301	18,803	2,874,993	8,433

Note: For reasons of client confidentiality, we have combined the following:

* Northwest Territories (NWT) with Alberta

** Yukon Territory with British Columbia

Authorization Levels	\$500,000 - \$999,999		\$1,000,000 - \$4,999,999	
	Authorized (\$000s)	Number of Customers	Authorized (\$000s)	Number of Customers
Alberta, Saskatchewan & NWT***	457,370	657	2,264,646	1,028
British Columbia & Yukon*	309,109	438	2,179,124	966
Manitoba	339,642	570	629,085	312
NB, PEI, NFLD, NS****	238,923	340	1,116,807	511
Ontario	1,779,859	2,585	9,851,035	4,385
Québec	172,651	251	1,366,154	567
Canada	3,297,554	4,841	17,406,851	7,769

Authorization Levels	Over \$5,000,000		Total	
	Authorized (\$000s)	Number of Customers	Authorized (\$000s)	Number of Customers
Alberta, Saskatchewan & NWT***	38,736,880	738	42,237,470	9,950
British Columbia & Yukon*	23,761,039	693	26,656,409	6,593
Manitoba	4,091,029	120	6,993,481	19,999
NB, PEI, NFLD, NS****	10,286,520	278	12,027,991	5,593
Ontario	113,452,922	2,734	131,484,533	193,396
Québec	18,975,734	601	20,775,795	4,347
Canada	209,304,124	5,164	240,175,679	239,878

Note: For reasons of client confidentiality, we have combined the following:

*** Northwest Territories (NWT), Saskatchewan and Alberta

**** New Brunswick (NB), Newfoundland and Labrador (NFLD), Nova Scotia (NS) and Prince Edward Island (PEI)

Branch Openings, Closings and Relocations

Customers can access 954 branches and nearly 3,600 ABMs in Canada

Scotiabank's strong customer focus and commitment to improving sales and services includes providing access to 954 branches in Canada. With all branches that were closed, consolidated or relocated, we worked closely with our customers and the community to ensure a smooth transition and to continue to find ways to meet their needs.

In Atlantic Canada, Scotiabank is creating a new Halifax remote contact centre, its first virtual branch and is investing over \$3 million to revitalize and refresh branch locations.

Newly opened branch locations in Canada in 2021

ALBERTA

100 - 10220 103 Avenue NW,
Edmonton*

BRITISH COLUMBIA

1408 Continental Street,
Vancouver

129 Esplanade W,
North Vancouver

102-3246 Connaught
Crescent,
North Vancouver

101-1680 128th Street,
Surrey

1199 Lynn Valley Road,
North Vancouver*

5812 Cambie Street,
Vancouver*

ONTARIO

4-18289 Yonge Street E,
Gwillimbury

1-2630 Simcoe Street N,
Oshawa

3 Soudan Avenue,
Toronto

225 Queens Quay E,
Toronto

70 Carlton Street,
Toronto

647 Dundas Street E,
Toronto

7957 Mcleod Road,
Building E, Unit #1,
Niagara Falls

1919 Ironoak Way,
Oakville

2575 Danforth Avenue,
Toronto*

1100 The Queensway,
Toronto*

QUÉBEC

5955 Boulevard du Quartier,
Brossard

*New branch as a result of relocation

Branch locations closed due to relocation or consolidation in Canada in 2021

Closure due to relocation

ALBERTA

10050 Jasper Avenue NW,
Edmonton

BRITISH COLUMBIA

1246 Lynn Valley Road,
North Vancouver

169-650 West 41st Avenue,
Vancouver

ONTARIO

2553 Danforth Avenue,
Toronto

1037 The Queensway,
Toronto

Closure due to consolidation

ALBERTA

8509 Wagner Road NW,
Edmonton

BRITISH COLUMBIA

1940 Kane Road Unit 108,
Kelowna

7433 Prospect Street,
Pemberton

MANITOBA

664 Elizabeth Road,
Winnipeg

318 1st Street N,
Winnipegosis

ONTARIO

435 Stone Road W
Unit L1A,
Guelph

1 Victoria Street,
Kitchener

327 Ontario Street,
St. Catharines

1002 Pape Avenue,
Toronto

211 Montreal Road,
Ottawa

1059 Main Street,
Dorset

ABMs installed* in Canada in 2021

ALBERTA

Mac's 22011
1202 17th Ave SW,
Calgary

7-Eleven #37791
7908 Bowness Rd NW,
Calgary

Bridlewood #3 Unit 600
2335 162nd Ave SW,
Calgary

7-Eleven #41107
11 River Heights Dr,
Cochrane

Edmonton FC†
100-10220 103 Ave NW,
Edmonton

10060 Jasper Ave,
Edmonton

7-Eleven #38536
3504 Ewing Trail,
Edmonton

Mac's 22641
4302 50 St #100,
Leduc

Mac's 22194
102 6 Ave SE,
Medicine Hat

7-Eleven #41548
2180 15 Ave SE,
Medicine Hat

Mac's 22616
9821 100 St,
Morinville

Mac's 22564
2127 50 Ave #101,
Red Deer

7-Eleven #41325
1 Iron Gate Dr Unit 140,
Sylvan Lake

BRITISH COLUMBIA

Mac's 22669
9607 100 Ave,
Fort St. John

Mac's 11206
45970 1st Ave,
Chilliwack

7-Eleven #38717
715 Old Hope Princeton Way,
Hope

Mac's 11219
2087 Vernon Ave,
Lumby

Lytton MB #1
1345 Hwy 1,
Lytton

Lynn Valley†
1199 Lynn Valley Rd
Unit 100,
North Vancouver

Edgemont Village†
3246 Connaught Crescent
Unit 102,
North Vancouver

Pemberton Valley Lodge
1490 Sea-To-Sky Hwy,
Pemberton

Ocean Park†
1680 128th St Unit 101,
Surrey

Lower Lonsdale†
129 Esplanade W,
Vancouver

Vancouver House†
1408 Continental St,
Vancouver

48th Ave and Fraser St
6498 Fraser St,
Vancouver

Mac's 11222
4370 Lorimer Rd,
Whistler

MANITOBA

7-Eleven #38830
1485 Inkster Blvd,
Winnipeg

Mac's 33364
529 London St,
Winnipeg

NEW BRUNSWICK

Circle K 2013
1169 Regent St,
Fredericton

NEWFOUNDLAND AND LABRADOR

Circle K 2092
5 Mill Rd,
Corner Brook

ONTARIO

Mac's 1381
345 Talbot St W,
Aylmer

Cottrelle and McVean #4
1985 Cottrelle Blvd,
Brampton

East Gwillimbury†
18289 Yonge St Unit #4,
East Gwillimbury

Queensway and Islington†
1100 The Queensway,
Etobicoke

Mac's 52675
110 Silvercreek Pkwy N,
Guelph

Mac's 6031
196 Ontario St,
Kingston

Mac's 1747
5460 Ferry St,
Niagara Falls

McLeod Square†
7957 McLeod Rd, Bld E
Unit E1,
Niagara Falls

Mac's 00042
621 Cassells St,
North Bay

Oakwoods Centre†
1919 Ironoak Way,
Oakville

Windfields Branch†
2630 Simcoe St N Unit 1,
Oshawa

Quickie Guimour
326-332 Bank St,
Ottawa

Mac's 935
333 Rideau St,
Ottawa

Mac's 52260
450 Bank St,
Ottawa

Mac's 64091
287 Talbot St,
St. Thomas

Mac's 68024
1 Hobin St,
Stittsville

Mac's 368
370 Second Ave N,
Sudbury

Mac's 01730
365 Algonquin Blvd E,
Timmins

Yonge and St. Clair†
1 St. Clair Ave E,
Toronto

Queens Quay†
225 Queens Quay E,
Toronto

Danforth and Main†
2575 Danforth Ave,
Toronto

Yonge and Soudan†
3 Soudan Ave,
Toronto

Yorkdale N #1
3401 Dufferin St,
Toronto

Regent Park†
647 Dundas St E Unit 1,
Toronto

Danforth and Pape 3
649 Danforth Ave,
Toronto

Carlton and Church†
70 Carlton St,
Toronto

SASKATCHEWAN

7-Eleven #38834
4220 East Buckingham Dr,
Regina

QUÉBEC

Couche-Tard 1190
22 Place Du Commerce,
Île Des Sœurs

Couche-Tard 505
1241 Autoroute Duplessis,
Ancienne-Lorette

Couche-Tard 1150
6270 boul Louis-
Hippolyte Lafontaine,
Anjou

Couche-Tard 386
7151 Rue Jarry E,
Anjou

Couche-Tard 385
7700 Rue Roi-René,
Anjou

Couche-Tard 1074
99 Av Elm,
Beaconsfield

Couche-Tard 5059
985 Rue Bernard-Pilon
(Ancien Ct#447),
Beloeil

Couche-Tard 656
1030 Av Gilles Villeneuve,
Berthierville

Couche-Tard 179
398 Boul Du Curé-Labelle,
Blainville

Couche-Tard 150
603 Boul Du Curé-Labelle,
Blainville

Couche-Tard 1999
1000 Boul De La Grande-
Allée (Ct #159),
Boisbriand

Couche-Tard 927
102 Rue Port Royal,
Bonaventure

Couche-Tard Esso 1199
1221 Rue Nobel,
Boucherville

Couche-Tard 981
1555 Boul Montarville,
Boucherville

* The above information only captures net installations, thus, if an ABM was installed and de-commissioned or vice-versa at the same address during the fiscal year, that information is not included in the above reporting.

† Multiple ABMs decommissioned in the same location.

ABMs installed* in Canada in 2021 cont...

Couche-Tard 479 3250 Boul Rome (P-S #5072), Brossard	Couche-Tard 464 227 Boul Maple, Châteauguay	Couche-Tard 949 24 Route 138, Forestville	Petro-Canada 1023 300 Rue Brignon, Granby	Couche-Tard 263 1640 Av Dollard, Lasalle	Couche-Tard 5009 309 Boul Cartier O (Ancien Ct#105), Laval	Couche-Tard 593 2201 Route Des Rivières, Lévis	Couche-Tard 735 991 Rue Sherbrooke, Magog
Solar Uniquartier #1 5955 Boul Du Quartier, Brossard	Couche-Tard 466 227 Boul Saint-Jean Baptiste, Châteauguay	Couche-Tard 1321 1051 Boul Laurain, Gatineau	Couche-Tard 707 825 Rue Maisonneuve, Granby	Couche-Tard 276 † 9301 Boul Lasalle, Lasalle	Couche-Tard 133 3150 Boul Cartier O, Laval	Couche-Tard Esso 1197 1515 Boul Taschereau, Longueuil	Couche-Tard 925 511 Boul Perron, Maria
Couche-Tard 1196 6598 Boul Taschereau, Brossard	Couche-Tard 902 2082 Rue Roussel, Chicoutimi	Couche-Tard 602 245 Rue De Cannes, Gatineau	Couche-Tard 625 725 Boul Des Hautes-Plaines, Hull	Couche-Tard 136 1300 Boul De La Concorde O, Laval	Couche-Tard 1073 4600 Autoroute 440 O, Laval	Couche-Tard 448 1720 Jacques-Cartier E, Longueuil	Couche-Tard 1085 161 Autoroute 40 E Local 9, Maskinongé
Couche-Tard 1180 7305 Boul Grande-Allée, Brossard	Couche-Tard 1388 585 Rue Bégin, Chicoutimi	Couche-Tard 616 265 Boul Saint-Raymond, Gatineau	Couche-Tard 291 551 Boul Jacques-Bizard, L'Île-Bizard	Couche-Tard 101 1845 Boul Saint-Elzéar O, Laval	Couche-Tard 131 4655 Boul Des Laurentides, Laval	Couche-Tard 408 1756 Boul Marie-Victorin, Longueuil	Couche-Tard 1047 1035 Route 243, Local 190, Melbourne
Couche-Tard 1194 7500 Boul Taschereau, Brossard	Couche-Tard Irving 709 427 Rue De La Rivière, Cowansville	Couche-Tard Ultramar 62 348 Boul Lorrain, Gatineau	Couche-Tard Petro-Canada 50 Boul Don-Quichotte, L'Île-Perrot	Couche-Tard 107 2050 Boul René-Laennec, Laval	Couche-Tard 142 5795 Boul Des Laurentides, Laval	Couche-Tard 492 1804 Boul Marie-Victorin, Longueuil	Couche-Tard 1089 676 Boul Saint-Jean-Baptiste, Mercier
Couche-Tard Esso 1042 175 Av Lepine, Buckingham	Couche-Tard 177 2001 Chemin D'oka, Deux-Montagnes	Couche-Tard Ultramar 62 630 Boul Labrosse, Gatineau	Couche-Tard 201 19795 Ch Sainte-Marie, Kirkland	Couche-Tard 132 2100 Boul Curé-Labelle, Laval	Couche-Tard 103 620 Boul De La Concorde O, Laval	Couche-Tard 417 2900 Rue De Lyon, Longueuil	Couche-Tard 1115 9225 Boul De Saint-Canut, Mirabel
Couche-Tard 457 87 Boul Marie-Victorin Local 6, Candiac	Couche-Tard 161 2700 Boul Des Promenades, Deux-Montagnes	Couche-Tard 600 730 Boul Du Mont Royal, Gatineau	Couche-Tard Esso 160 200 Boul De L'ange Gardien, L'assomption	Couche-Tard 106 225 Boul Curé-Labelle, Laval	Couche-Tard 186 8050 Av Marcel-Villeneuve, Laval	Couche-Tard Esso 1181 2955 Ch Chambly, Longueuil	Couche-Tard 1168 2495 Ch Rockland, Mont-Royal
Couche-Tard 1189 875 Boul De Perigny, Chambly	Couche-Tard 1188 395 Av Dorval, Dorval	Couche-Tard Esso 601 882 Boul Saint-René O, Gatineau	Couche-Tard 503 1015 Boul Du Lac, Lac-Beauport	Couche-Tard 134 260 Boul De La Concorde E, Laval	Couche-Tard 109 855 Boul Vanier, Laval	Couche-Tard Esso 1191 310 Boul Roland-Therrien, Longueuil	Provi-Soir 493 328 Boul Laurier, Mont-Saint-Hilaire
Couche-Tard 452 1 10 Rue Principale, Châteauguay	Couche-Tard 221 475 Av Dumont, Dorval	Couche-Tard 612 9 Rue Daniel Johnson, Gatineau	Couche-Tard 208 2555 Rue Provost, Lachine	Couche-Tard 143 275 Boul Samson (P.S. #5097), Laval	Couche-Tard 1001 89 Rue Queen, Lennoxville	Couche-Tard 418 468 Boul Curé-Poirier O, Longueuil	Couche-Tard 1021 733 Boul Sir Wilfrid-Laurier, Mont-Saint-Hilaire

* The above information only captures net installations, thus, if an ABM was installed and de-commissioned or vice-versa at the same address during the fiscal year, that information is not included in the above reporting.

† Multiple ABMs decommissioned in the same location.

ABMs installed* in Canada in 2021 cont...

Couche-Tard Esso 1193 1 Boul René-Lévesque E, Montréal	Couche-Tard 373 1555 Rue Saint-Denis, Montréal	Couche-Tard 301 500 Rue Fleury E, Montréal	Couche-Tard 322 6386 Rue Sherbrooke E, Montréal	Couche-Tard 312 8545 Boul Saint-Michel, Montréal	Couche-Tard 926 41, Boul Gérard-D.- Lévesque O Cp 817, Paspébiac	Couche-Tard 502 14045 Boul Henri-Bourassa, Québec	Couche-Tard 1045 100 Autoroute 20, Local 190, Rivière-Beaudette
Couche-Tard 1348 1001 Rue Sherbrooke O Local 160, Montréal	Couche-Tard 1165 2010 Av Papineau, Montréal	Couche-Tard 1175 5405 Boul Décarie, Montréal	Couche-Tard 230 6500 Boul Monk, Montréal	Couche-Tard 341 8755 Boul Pie-IX, Montréal	Couche-Tard Esso 1172 12044 Rue Sherbrooke E, Pointe-Aux-Trembles	Couche-Tard 548 1970 Av Chauveau E, Québec	Couche-Tard 1146 662 Route Bégin, Saint-Anselme
Couche-Tard 1167 10433 Boul Pie-IX, Montréal	Esso 1187 2160 Boul Décarie, Montréal	Couche-Tard 1186 5500 Boul Décarie, Montréal	Couche-Tard 1182 6500 Ch De La Côte- Saint-Luc, Montréal	Couche-Tard 378 888 Boul De Maisonneuve E, Montréal	Couche-Tard 313 12745 Rue Notre-Dame E, Pointe-Aux-Trembles	Couche-Tard 588 490 Boul Raymond, Québec	Couche-Tard 415 2450 Boul Du Millénaire, Saint-Basile-Le-Grand
Couche-Tard 5030 10640 Boul Pie-IX, Montréal	Couche-Tard 1169 2488 Boul Rosemont E, Montréal	Couche-Tard 268 5700 Ch De La Côte-Saint-Luc, Montréal	660 Ste-Catherine # 3 660 Rue Sainte Catherine O, Montréal	Couche-Tard 397 8950 Rue Sherbrooke E, Montréal	Couche-Tard 219 1856 Boul Des Sources, Pointe-Claire	Couche-Tard 697 3614 Rue Queen (P.S. #5094), Rawdon	Couche-Tard 1096 101 Boul Montarville, Saint-Bruno-De-Montarville
Couche-Tard 1155 115 Boul Crémazie O, Montréal	Couche-Tard 354 3585 Rue Hochelaga, Montréal	Couche-Tard 1152 5800 Av Christophe- Colomb, Montréal	Couche-Tard 1171 6860 Rue Sherbrooke E, Montréal	Couche-Tard 1159 9255 Boul De L'Acadie, Montréal	Couche-Tard 958 56 Boul Du Portage-Des- Mousses, Port-Cartier	Couche-Tard 183 1190 Boul Iberville, Repentigny	Couche-Tard 484 520 Clairevue O, Saint-Bruno-De-Montarville
Couche-Tard 357 1223 Rue Sainte-Catherine E, Montréal	Couche-Tard 368 3875 Rue Masson, Montréal	Couche-Tard Esso 1164 5945 Rue Notre-Dame E, Montréal	Couche-Tard Esso 1178 700 Rue Atwater, Montréal	Couche-Tard Esso 1161 9600 Boul Maurice Duplessis, Montréal	Couche-Tard 961 60 Route 138, Port-Cartier	Couche-Tard 180 445 Boul Lacombe (P.S. #5008), Repentigny	Couche-Tard 1201 1095 Rue De La Visitation, Saint-Charles-Borromée
Couche-Tard 1208 1255 Rue Notre-Dame O, Montréal	Couche-Tard Esso 1151 4085 Rue Bélanger, Montréal	Solar Uniquartier #2 5955 Boul Du Quartier, Montréal	Couche-Tard Esso 1154 790 Boul Cremazie E, Montréal	Couche-Tard 1166 9777 Rue Papineau, Montréal	Couche-Tard 581 183 Boul Baril O, Princeville	Couche-Tard 1044 420 Ch De La Mairie, Local 190, Rigaud	Couche-Tard 725 155 Montée Saint-Régis, Saint-Constant
Couche-Tard 749 1285 Boul De Maisonneuve O, Montréal	Couche-Tard Esso 1174 4110 Rue Sainte-Catherine E, Montréal	Couche-Tard 274 6240 Av Somerled, Montréal	Couche-Tard 369 800 Rue Sauvé E, Montréal	Couche-Tard 630 3250 Boul Henri-Bourassa E, Montréal-Nord	Couche-Tard 513 1305 Boul Pie-XI N, Québec	Couche-Tard 1322 355 Av Léonidas S, Rimouski	Couche-Tard 1176 3 Rue Monchamp, Saint-Constant
Couche-Tard 1185 1390 De L'Eglise Av, Montréal	Couche-Tard 365 4500 Rue Beaubien E, Montréal	Couche-Tard 287 6300 Rue Sherbrooke O, Montréal	Couche-Tard 325 8275 Boul Saint-Laurent, Montréal	Couche-Tard 1997 6331 Boul Henri-Bourassa E, Montréal-Nord			Couche-Tard 437 71 Rue Saint-Pierre, Saint-Constant

* The above information only captures net installations, thus, if an ABM was installed and de-commissioned or vice-versa at the same address during the fiscal year, that information is not included in the above reporting.

† Multiple ABMs decommissioned in the same location.

ABMs installed* in Canada in 2021 cont...

Couche-Tard 156
207 Boul Industriel,
Saint-Eustache

Couche-Tard 1079
802 Boul Arthur-Sauvé,
Saint-Eustache

Couche-Tard 1195
3351 Boul Taschereau,
Saint-Hubert

Couche-Tard 478
4960 Montée Saint-Hubert,
Saint-Hubert

Couche-Tard 1177
5005 Boul Cousineau,
Saint-Hubert

Couche-Tard 494
7161 Boul Cousineau,
Saint-Hubert

Couche-Tard 435
120 Boul Du Séminaire N,
Saint-Jean-Sur-Richelieu

Couche-Tard 487
940 Boul Du Séminaire N,
Saint-Jean-Sur-Richelieu

Couche-Tard Petro-Canada
10 Boul De La Salette,
Saint-Jérôme

Couche-Tard 1043
1050 Autoroute Des
Laurentides,
Saint-Jérôme

Couche-Tard 654
401 Rue Saint-Georges,
Saint-Jérôme

Couche-Tard 1198
390 Boul Sir-Wilfrid-Laurier,
Saint-Lambert

Couche-Tard 1122
1315 Boul Alexis-Nihon,
Saint-Laurent

Couche-Tard 1162
950 Boul Marcel-Laurin,
Saint-Laurent

Couche-Tard Esso 213
585 Route De La Cité-Des-
Jeunes,
Saint-Lazare

Couche-Tard 370
5959 Boul Robert,
Saint-Léonard

Couche-Tard 1160
7635 Boul Lacordaire,
Saint-Léonard

Couche-Tard 377
9155 Boul Viau,
Saint-Léonard

Couche-Tard 1116
1145 Rang Saint-Édouard,
Saint-Liboire

Couche-Tard 1138
2210 Av Du Marché,
Saint-Lin-Laurentides

Couche-Tard 1083
994 Rue Saint-Isidore,
Saint-Lin-Laurentides

Couche-Tard 671
955 Boul De Sainte-Adèle,
Sainte-Adèle

Couche-Tard 215
56 Rue Sainte-Anne,
Sainte-Anne-De-Bellevue

Couche-Tard 433
5540 Route 132,
Sainte-Catherine

Couche-Tard Esso 1183
1911 Ch Du Fer-A-Cheval,
Sainte-Julie

Couche-Tard 164
204 Rue Saint-Charles,
Sainte-Thérèse

Couche-Tard 456
298 Ch Larocque,
Salaberry-De-Valleyfield

Couche-Tard 1144
3170 Monseigneur-Langlois,
Salaberry-De-Valleyfield

Couche-Tard 1099
395 Rue Des Érables, Local 110,
Salaberry-De-Valleyfield

Couche-Tard 959
2121 Boul Laure,
Sept-Îles

Couche-Tard Irving 732
2558 Rue Galt O,
Sherbrooke

Couche-Tard 708
705 Boul Jacques-Cartier N,
Sherbrooke

Couche-Tard #720
1100 Rang Saint-François,
Terrebonne

Couche-Tard 521
4195 Boul Frontenac O,
Thetford Mines

Couche-Tard 1143
380 Boul Thibault,
Trois-Rivières

Couche-Tard 864
7710 Rue Notre-Dame O,
Trois-Rivières

Couche-Tard 485
65 Rue De L'Aqueduc,
Varenes

Couche-Tard 406
90 Rue Quévillon,
Varenes

Couche-Tard 225
3890 Rue Wellington,
Verdun

Couche-Tard 203
4460 Rue De Verdun,
Verdun

Couche-Tard 1203
35 Boul Arthabaska E,
Victoriaville

Couche-Tard 1129
9 Rue Des Roses,
Victoriaville

* The above information only captures net installations, thus, if an ABM was installed and de-commissioned or vice-versa at the same address during the fiscal year, that information is not included in the above reporting.

† Multiple ABMs decommissioned in the same location.

ABMs decommissioned* in Canada in 2021

ALBERTA

Scotia West Edmonton Mall #3030 8882-170 St, Edmonton	7-Eleven 2936 Radcliffe Dr SE, Calgary	Scotiabank Theatre Chinook 6455 Macleod Trail SW, Calgary
Galaxy Red Deer #357 37400 Hwy #2, Red Deer	BNS Cineplex East Hills 305 East Hills Blvd SE, Calgary	7-Eleven 6819 83rd St, Edmonton
Edmonton Main† 10050 Jasper Ave, Edmonton	Galaxy Medicine Hat 3292 Dunmore Rd SE, Medicine Hat	Wagner Road 8509 Wagner Rd, Edmonton
Cineplex N. Edmonton 14231 137th Ave NW, Edmonton	Sunridge Spectrum 3142 2555 32nd St NE #400, Calgary	Rec Room Deerfoot #1 901 64 Ave NE, Calgary
Cineplex Manning T.C. 15531 37 St NW, Edmonton	7-Eleven 50 3rd Ave SW, High River	7-Eleven 9104 82 Ave NW, Edmonton
Cineplex Westhills 165 Stewart Green SW, Calgary	7-Eleven 541 13 St N, Lethbridge	Cineplex Iron Mills 261055 Cross Iron Blvd Unit 528, Rockyview
Cineplex BNS Rec Room 1725 99 St NW, Edmonton	7-Eleven 580 Acadia Dr SE, Calgary	The Rec Room West Edmonton
Galaxy Sherwood Park 2020 Sherwood Dr, Sherwood Park	Cineplex Windermere 6151 Currents Dr NW, Edmonton	8882 170 St NW Unit M325, Edmonton
	7-Eleven 6303 Bowness Rd NW, Calgary	

BRITISH COLUMBIA

Colossus- Langley 1405 20090 91A Ave, Langley	BNS Cineplex Cinemas 452 SW Marine Dr, Vancouver	Scotiabank Theatre Vancouver 900 Burrard St, Vancouver
Lynn Valley† 1246 Lynn Valley Rd, North Vancouver	Silvercity Metropolis 14 4700 Kingsway Ave, Burnaby	New Glenpark Village 1940 Kane Rd Unit 108, Kelowna
7-Eleven #37884 1398 W Broadway, Vancouver	7-Eleven 556 Abbott St, Vancouver	Galaxy Chilliwack 8249 Eagle Landing Pkwy Unit 226, Chilliwack
Galaxy Cinemas Nanaimo 213-4750 Rutherford Rd, Nanaimo	Cineplex Aberdeen Mall 700-1320 West Trans Canada Hwy, Kamloops	MANITOBA
Cineplex Park Royal Shopping Centre 3000 Park Royal S, West Vancouver	Pemberton Branch† 7433 Prospect St, Pemberton	7-Eleven 1131 Nairn Ave, Winnipeg
Cineplex Abbotsford 3122 Mt Lehman Rd Unit J200, Abbotsford	7-Eleven 7986 120th St, Surrey	Winnipegosis Branch 1450 Main St, South Winnipeg
Silvercity Victoria 3130 Trilicum Rd, Victoria	7-Eleven 8080 Williams Rd, Richmond	Silvercity St Vital 2402 160-1255 St Mary's Rd, Winnipeg
Lytton Branch 421 Main St, Lytton	Cineplex International 88 W Pender St 3rd Floor, Vancouver	Cineplex McGillivray 2190 McGillivray Blvd, Winnipeg
	Cineplex Odeon Westshore 900 2945 Jacklin Rd, Langford	7-Eleven 627 Ellice Ave, Winnipeg

Windsor Park Shopping Centre† 664 Elizabeth Rd, Winnipeg
Silvercity Polo Park 817 St James St, Winnipeg

NEW FOUNDLAND AND LABRADOR

Avalon Mall Rec Room 48 Kenmount Rd Unit 2210, St. John's
Cineplex Cinemas Avalon M 48 Kenmount Rd, St. John's

NEW BRUNSWICK

Cineplex Cinemas Trinity 125 Trinity Dr, Moncton
Cineplex Fredericton 1381 Regent St, Fredericton
Cineplex Saint John 175 Mcallister Dr, Saint John

Cineplex Miramichi 2480 King George Hwy, Miramichi
Saint Stephen #3 35 Milltown Blvd, Saint Stephen
Cineplex Cinemas Dieppe 499 Paul St, Dieppe

NOVA SCOTIA

Cineplex Yarmouth 136 Starrs Rd, Yarmouth
Cineplex Cinemas Dartmouth 145 Shubie Dr, Dartmouth
Cineplex Cinemas Bayer's Lake 190 Chain Lake Dr, Halifax
Cineplex Cinemas Truro 20 Treaty Trail, Truro
Cineplex Cinemas Sydney 325 Prince St, Sydney

* The above information only captures net de-installations thus, if an ABM was installed and de-installed or vice-versa in the same location during the fiscal year, that information is not included in the above reporting. Similarly if a location had three old ABMs de -installed and two new ABMs installed, the above report will only include the one net ABM de-installed.

† Multiple ABMs decommissioned in the same location.

ABMs decommissioned* in Canada in 2021 cont...

Cineplex Parklane 5657 Spring Garden Rd, Halifax	Courtney Park 16 110 Courtney Park Dr, Mississauga	Galaxy Belleville 160 Bell Blvd, Belleville	Winston Churchill 24 2081 Winston Park Dr, Oakville	Scotiabank Theatre Toronto 259 Richmond St W, Toronto	Galaxy Peterborough 320 Water St, Peterborough	Silvercity Brampton 7411 50 Great Lakes Dr, Brampton	Cineplex Niagara Square 7555 Montrose Rd, Niagara Falls
Cineplex New Minas 8944 Commercial St, New Minas	Galaxy Cinemas Milton 1175 Maple Ave, Milton	BNS Colossus Toronto 1651 Queen St E, Toronto	Vanier† 211 Montreal Rd, Ottawa	Matheson Complex 2660 Matheson Blvd E 2nd Floor, Mississauga	Holiday Inn† 327 Ontario St, St. Catharines	Cineplex North Barrie 507 Cundles Rd E, Barrie	Galaxy Chatham 760 St Clair St, Chatham
ONTARIO	Cineplex Don Mills 12 Marie Labette Rd Unit B, Toronto	Masonville Rec Room 1680 Richmond St, London	Eglinton Town Centre 725 22 Lebovic Ave, Scarborough	Galaxy Sault Ste. Marie 293 Bay St, Sault Ste. Marie	Silvercity Yorkdale 7406 3401 Dufferin St, North York	Cineplex Odeon Varsity City 55 Bloor St W, Toronto	Cineplex Morningside 785 Milner Ave, Scarborough
Victoria Street† 1 Victoria St S Unit 2, Kitchener	Silvercity Burlington Cinemas 1250 Brant St, Burlington	Silvercity London 7422 1680 Richmond St, London	Cineplex Odeon South Keys 2214 Bank St, Ottawa	Coliseum -Scarborough 740 300 Borough Dr Unit 765, Scarborough	Silvercity Oakville 3531 Wycroft Rd, Oakville	Galaxy Waterloo 550 King St N, Waterloo	Silvercity Hamilton Cinemas 795 Paramount Dr, Stoney Creek
Yonge and Dundas 24 10 Dundas St E, Toronto	Cineplex Odeon Barrhaven 131 Riocan Ave, Barrhaven	BNS Cineplex Markham VIP 179 Enterprise Blvd Suite 219, Markham	Silvercity Yonge and Eglinton 2300 Yonge St, Toronto	Galaxy North Bay 300 Lakeshore Dr, North Bay	Silvercity Sudbury 7429 355 Barrydowne Rd, Sudbury	Galaxy Collingwood 6 Mountain Rd, Collingwood	Galaxy Orangeville 85 Fifth Ave, Orangeville
Square 1 Rec Room 100 City Centre Dr Unit 1-70, Mississauga	Galaxy Cinemas Cornwall 1325 Second St E, Cornwall	Silvercity Newmarket 740 18151 Yonge St, East Gwillimbury	7-Eleven 2330 Battleford Rd, Mississauga	Coliseum Mississauga 742 309 Rathburn Rd W, Mississauga	Spadina and Lonsdale 416 Spadina Rd, Toronto	Cineplex Gardiner's Road 626 Gardiner's Rd, Kingston	Silvercity Thunder Bay 7 850 North May St, Thunder Bay
Pape and Gowan† 1002 Pape Ave, Toronto	Cineplex Oshawa 1351 Grandview St N, Oshawa	1940 Eglinton Avenue East 1940 Eglinton Ave E, Scarborough	Silvercity Gloucester 74 2385 City Park Dr, Ottawa	Cineplex Odeon Devonshire 3100 Howard Ave, Windsor	Stone Road Mall† 435 Stone Rd W, Guelph	Convention Centre 6815 Stanley Ave, Niagara Falls	Silvercity Richmond Hill 8725 Yonge St, Richmond Hill
Galaxy Owen Sound 1020 10th St W, Owen Sound	BNS Cineplex Pickering 1355 Kingston Rd, Pickering	Cineplex Cinemas Kitchener 225 Fairway Rd S, Kitchener	Cineplex Ajax 248 Kingston Rd, Ajax	BNS Cineplex Lansdowne 325 Marche Way Unit 107, Ottawa	Galaxy Cinemas Guelph 485 Woodlawn Rd W, Guelph	Galaxy Barrie 72 Commerce Park Dr, Barrie	Galaxy Midland 9226 County Rd 93, RR #2, Box #52, Midland
Queensway 7260 1025 The Queensway, Etobicoke	Galaxy Sarnia 1380 London Rd, Sarnia	BNS Cineplex 19683 Seton Cr SE, Burlington	BNS Rec Room Roundhouse 255 Bremner Blvd, Toronto	Coliseum Ottawa 7424 3090 Carling Ave, Ottawa	Silvercity Windsor 7431 4611 Walker Rd, Windsor	Cineplex Odeon Westmount 755 Wonderland Rd S, London	Brookdale Mall 960-17 Brookdale Ave N, Cornwall

* The above information only captures net de-installations thus, if an ABM was installed and de-installed or vice-versa in the same location during the fiscal year, that information is not included in the above reporting. Similarly if a location had three old ABMs de -installed and two new ABMs installed, the above report will only include the one net ABM de-installed.

† Multiple ABMs decommissioned in the same location.

ABMs decommissioned* in Canada in 2021 cont...

PRINCE EDWARD ISLAND

Cineplex Charlottetown
670 University Ave,
West Royalty

QUÉBEC

Silvercity Star Cite Hull
115 Boul Du Plateau,
Hull

Cineplex Sainte-Foy
1200 Boul Duplessis,
Sainte-Foy

Couche-Tard Bdct0407
1221 Ch Chambly,
Longueuil

Couche-Tard Bdct0909
170 Rue Des Champs-
Élysées,
Saguenay

Couche-Tard 328
2015 Rue Rachel E,
Montréal

Colossus Laval 9408
2800 Av Du Cosmodôme,
Laval

Colisée Kirkland 9407
3200 Rue Jean Yves,
Kirkland

Provi-Soir Bdps0403
333 Av Du Président-Kennedy,
Montréal

660 Sainte-Catherine # 3
660 Rue Sainte-Catherine O,
Montréal

Cineplex Beauport
825 Rue Clémenceau,
Beauport

Cineplex Odeon Brossard C
9350 Boul Leduc,
Brossard

Scotiabank Theatre Montréal
977 Rue Sainte-Catherine O,
Montréal

SASKATCHEWAN

Galaxy Prince Albert
2995 2nd Ave W Unit 1C,
Prince Albert

Galaxy Cinemas Saskatoon
347 2nd Ave,
Saskatoon

Galaxy Regina
420 Mccarthy Blvd N Unit 26,
Regina

YUKON

Whitehorse†
212 Main St,
Whitehorse

* The above information only captures net de-installations thus, if an ABM was installed and de-installed or vice-versa in the same location during the fiscal year, that information is not included in the above reporting. Similarly if a location had three old ABMs de -installed and two new ABMs installed, the above report will only include the one net ABM de-installed.

†Multiple ABMs decommissioned in the same location.



HEADQUARTERS

Bank of Nova Scotia
1709 Hollis Street, Halifax, Nova Scotia
Canada B3J 1W1

EXECUTIVE OFFICES

Scotia Plaza
44 King Street West, Toronto, Ontario
Canada M5H 1H1

CONTACT

For further information contact
sustainability@scotiabank.com

Scotiabank®