



2015 Public Accountability Statement



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### Scope of Reporting

This Public Accountability Statement includes information from November 1, 2014, to October 31, 2015, for the following affiliates of Scotiabank in Canada: Scotia Capital Inc., The Mortgage Insurance Company of Canada, National Trust Company, Scotia Mortgage Corporation, Scotia General Insurance Company, Hollis Canadian Bank, Montreal Trust Company of Canada, Scotia Life Insurance Company, The Bank of Nova Scotia Trust Company, RoyNat Inc., and Scotia Merchant Capital Corporation. 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 Inc., which has equity in excess of \$1 billion.

Scotiabank is Canada's international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, and parts of Asia. We are dedicated to helping our 23 million customers become better off through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of approximately 90,000 employees and assets of \$856 billion (as at October 31, 2015), Scotiabank trades on the Toronto (TSX:BNS) and New York (NYSE:BNS) exchanges.

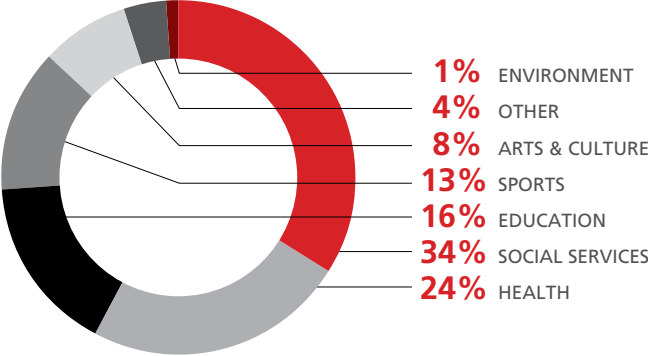
For more information on Scotiabank or to download a copy of the Bank's Annual Report or Corporate Social Responsibility Report, visit [scotiabank.com](http://scotiabank.com).

## CORPORATE DONATIONS AND PHILANTHROPIC ACTIVITY

Through our global philanthropic efforts, we bring together the passion of our employees, the insight of the Bank's community partners and the spirit of communities. Since the Bank's inception, Scotiabankers have been giving back to communities in order to create better places to live and work. Scotiabank's multinational platform provides a unique opportunity to help communities around the globe.

### Community Investment

In fiscal 2015, Scotiabank contributed approximately CAD\$70 million in donations, sponsorships and other forms of assistance globally. Scotiabank employees across the Bank's global locations also contributed more than 575,000 hours of volunteering and fundraising time to local causes.



Looking ahead, the Bank will be bringing great focus to its community investment portfolio to provide greater impact and generate long-term social and economic growth in all the communities where it operates.

### Employee Volunteer Programs

Scotiabank employees give extraordinary support to local causes. The Bank supports their efforts through two formal global employee community programs:

- Scotiabank Team Community Program (STCP)** matches funds raised by employee teams. Through STCP, the Bank matches up to CAD\$5,000 raised by teams of five or more employees or CAD\$15,000 raised by teams of 30 or more employees.
  - Example:** Scotiabankers in our London, U.K. office accompanied by Scotiabank customers took part in the annual London to Paris bike ride in support of the Royal British Legion. The route covered 460 kilometres over four days and the team raised roughly CAD\$45,000.

- Scotiabank Employee Volunteer Program (SEVP)** provides donations to community organizations where individual employees have been active volunteers. Individual employees or retirees who have actively volunteered for at least 50 hours a year with a qualifying community-based organization can apply for a donation of up to CAD\$1,000 from the Bank.
  - Example:** Donna Molby is a Board member of the Sarah McLachlan School of Music who has volunteered more than 300 hours in the last year. The Sarah McLachlan School of Music provides after-school music education at no cost to underserved and at-risk populations living in Vancouver, British Columbia. Students aged one to five, grades 4 through 12, and adults 55+ receive high-quality music instruction in both contemporary and classical traditions with no previous experience required. In 2016, the Sarah McLachlan School of Music will be expanding their programming to Surrey, British Columbia and Edmonton, Alberta.

In 2015, Scotiabank donated approximately CAD\$13 million to employee volunteer programs.

### Philanthropic Activity

Below are examples of philanthropic support provided by Scotiabank in the following focus areas:

#### Arts and Culture

Support for the arts enriches the quality of life in the communities where we live and work. Scotiabank continues to support the arts and aims to bring them to life for people who might not otherwise have the opportunity to participate.

- Scotiabank was pleased to partner with **Crows Theatre** on the Scotiabank Creative Communities Program. The program is focused on providing workshops for more than 700 young people in the east end of Toronto, Ontario. The workshops include acting, improv and song.

## Education

Scotiabank's focus on education funding provides financial aid to students in recognition of their academic excellence and ensures that they can pursue their interests regardless of economic background. The Bank's efforts in providing student aid continued in 2015, awarding more than 450 scholarships and bursaries internationally, totalling \$1.2 million.

- **Saint Mary's University** received a commitment from Scotiabank to create a foundation that will help usher in a new era for technology start-ups with the introduction of the Master of Technology Entrepreneurship and Innovation (MTEI) program. The MTEI program will prepare the next generation of leaders for new technologies and transformative opportunities. The graduate program is positioned to close the gaps in existing business practices and educate students on cutting-edge technology.
- In 2015, Scotiabank was pleased to establish several new awards at **Thompson Rivers University** in Kamloops, British Columbia. The awards are available to students in the New Venture Creation program (Entrepreneurship) within the Bachelor of Business Administration and Post-Baccalaureate Diploma programs. In the New Venture Creation program, students learn to research new business ideas, prepare formal business plans, secure initial financing, and manage small businesses on an ongoing basis. When completed, students will have developed the entrepreneurial abilities and spirit that are critical in generating a dynamic economy that can compete globally.

## Environment

Scotiabank continues to support the environmental initiatives of not-for-profit organizations and registered charities dedicated to environmental preservation, education and sustainability.

- The **Trans Canada Trail** is one of the world's longest networks of trails. When completed, the Trail will stretch nearly 24,000 kilometres across Canada from the Atlantic Ocean to the Pacific Ocean to the Arctic Ocean. Scotiabank's commitment will go towards filling in gaps in the Trail between Dieppe, New Brunswick and the Confederation Bridge. The Trail will give Canadians opportunities to be active while exploring our diverse landscapes and appreciating our rich history.

## Health

Helping to improve patient care and get patients back into society as quickly as possible remains a focus for Scotiabank's funding in the health care sector. The Bank is proud to partner with a variety of organizations supporting this cause.

- Scotiabank was pleased to support the Independent Living Program (ILP) at the **ErinoakKids Centre for Treatment and Development**. The ILP helps young people make the transition from children's treatment centre care into adulthood. For 11 days and 10 nights, participants live in a barrier-free apartment in a university residence and learn the skills of independence – banking, using public transit, cooking and more.

## Social Services

Providing strong support to the community is central to everything we do at Scotiabank.

- **Welcome Hall Mission** in Montreal offers specialized support for pregnant and young mothers in social and economic difficulty through its program *Coeur à Soeur*. Each year, approximately 200 to 250 young women aged 15 to 30 turn to the mission for help to break the cycle of poverty, homelessness and self-destructive lifestyles. Scotiabank was proud to support the program and help young women access affordable housing and vocational training opportunities to assist their transition back into society.

## Sports

Scotiabank continues to support sports and promote sportsmanship and leadership, whether through youth-organized teams or formally organized sports teams and events.

- Scotiabank was proud to support the **Canadian Deaf Ice Hockey Federation** team as they participated in the 18th Winter Deaflympics Games in Russia in March 2015. Over the seven-day tournament, the team participated in five games and won the silver medal. Our young Canadian team played extremely well and gained valuable experience at the international level, preparing them for future events.

## SMALL BUSINESS BANKING

Scotiabank supports small business in Canada with over 1,700 branch-based Small Business advisors delivering practical tools, resources and banking services to help small businesses grow and succeed. In 2015, a number of new small business initiatives were launched:

### ■ A new business account that responds to changing business volumes:

Scotiabank's new Right Size Account *for business* responds to our customers' desire to have an account with fees that automatically adjust to changing business transaction volumes. This account only charges for transactions that are processed, and when volumes increase, the price per transaction goes down. Every dollar counts for a small business, and with the Right Size Account *for business*, the savings can add up, conserving cash and helping reduce monthly expenses.

### ■ Reducing the time it takes to open a new Small Business Account:

By consolidating and reducing the number of documents, signatures and input screens required when a customer visits a branch to open a new business account, Scotiabank has significantly reduced the time necessary to open a Small Business Account. By reducing the administrative process, our Small Business advisors have more time to focus on providing advice and resources that will help the small business owner achieve their objectives.

### ■ Even stronger support for start-up businesses:

For the past five years Scotiabank has been a leader in providing financial services to start-ups, offering its unique Running Start *for business* program tailored to the needs of businesses two years and younger. This year the Bank welcomed the Canadian Federation of Independent Business (CFIB) as a new partner to the program. Running Start *for business* customers are now offered the benefits of CFIB's member services team, the strength of its advocacy programs, and a package of discounts on a variety of business services through its Partner Benefit Program. This is in addition to the lending and business account discounts already offered on Scotiabank products, Chase Paymentech's merchant services rebate program, Davis and Henderson's design cheque services and the offer of one free year of access to Intuit's QuickBooks Online accounting software.

### ■ Increasing our support to professionals:

In 2015, Scotiabank expanded its network of qualified professional specialists, bringing incremental expertise and specialization to health care and other professionals. Working with the highly successful Scotia Professional Plan, these specialists are supported by unique lending, cash management and investment products customized to their specific requirements.

### ■ New lending options for agricultural enterprises:

In 2015, Small Business increased its lending capabilities to agricultural enterprises, now accommodating larger loans and offering innovative lending approaches through enhancements to Scotiabank's universal credit limit product called Scotia Flex *for agriculture*. These changes now give small business advisors new options to support the unique needs of agricultural enterprises.

### Scotiabank Small Business Advisors



(at October 31, 2015)	2015 <sup>1</sup>
Branch managers with small business experience	983
Dedicated small business account managers and officers	771
Number of branches with dedicated small business officers	494
Total number of small business bankers	1,754

<sup>1</sup> Out of 1,013 Canadian branches.

**+ FOR MORE INFORMATION ON SCOTIABANK'S SMALL BUSINESS PRODUCTS AND SERVICES VISIT [SCOTIABANK.COM/SMALLBUSINESS](http://SCOTIABANK.COM/SMALLBUSINESS)**

## ACCESS TO FINANCIAL SERVICES

Scotiabank is committed to providing access to basic banking, including a basic transactional account at a minimal cost. In addition, Scotiabank ensures access to finance by removing social and physical barriers and offering specialized programs for vulnerable customer segments.

Customer Segment	Basic Banking	Savings, Investment and Credit Products
<p>All</p> 	<p>Scotiabank Prepaid Reloadable Visa cards are alternative payment cards that are loaded and reloaded with the customer's own funds and can be used anywhere Visa is accepted. These cards provide a credit-free way for holders to pay for purchases worldwide and online without qualifying for credit.</p> <p>The ScotiaCard with Visa Debit allows customers to pay with their debit card online and internationally wherever Visa is accepted. ScotiaCard with Visa Debit is a debit card not a credit card. Any purchases or transactions customers make with a ScotiaCard with Visa Debit will be debited directly from their chequing account.</p>	<p>Bank the Rest Savings Program (Canada) helps customers improve their saving habits while making everyday debit purchases.</p> <p>The Momentum Savings Account pays customers twice – first with an everyday competitive interest rate, and then with extra interest when customers keep their money saved.</p> <p>The Scotiabank Savings Accelerator Account offers customers a registered and non-registered option and a high interest rate on their entire balance as it grows.</p> <p>Scotiabank Canada offers a variety of credit products, from no-fee to low-rate to rewards, to meet customer needs.</p>
<p>No/Low-Fee</p> 	<p>Scotiabank's Basic Banking Account (Canada) is a low-cost bank account designed for customers who keep their monthly transactions to a minimum.</p> <p>Beneficiaries of a Registered Disability Savings Plan 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 offers no-fee credit card options that provide special benefits for customers:</p> <p><i>Scotia Momentum</i>® No-Fee Visa* card offers accelerated cash back rewards.</p> <p><i>No-Fee Scotiabank Value</i>® Visa* card provides a low annual interest rate.</p> <p><i>No-Fee ScotiaGold</i>® Visa* card is a no frills card with travel benefits.</p> <p>SCENE<sup>†</sup> Visa* card allows customers to earn SCENE reward points to redeem towards movies, entertainment and more.</p> <p>Scotiabank® Rewards Visa* card 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>

Customer Segment

Basic Banking

Savings, Investment and Credit Products

Youth



The Student Banking Advantage Account (Canada) provides a no-fee banking account with unlimited debit transactions for full-time university or college students.

Getting There Savings Program for Youth (Canada) 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 *L'earn* Visa card or Student SCENE Visa card, with no minimum income requirement.

*L'earn*® Visa\* card is a no annual fee card that offers students Moneyback rewards.

The no annual fee Student SCENE Visa card allows students to earn SCENE rewards points to redeem towards movies, entertainment and more.

ScotiaLine Personal Line of Credit for Students is an interest-only line of credit for students to help pay for tuition and related expenses and also provide an interest-only grace period for 12 months following graduation.

To make it easier for student customers to do business with Scotiabank, technology initiatives were piloted at 14 of the top student-focused branches in Canada. Branch advisors were provided with equipment to enable end-to-end fulfillment of bank accounts and credit cards, all on-campus during the busy back-to-school season, allowing for customer on-boarding with no branch visit.

Seniors



In Canada, customers aged 60 and over automatically receive a discount off the applicable monthly account fee.

In Canada, customers aged 65 and older will receive a discount on the annual fee for the *ScotiaGold Passport*® Visa\*, Scotiabank Gold American Express and Scotiabank American Express cards.

Helpful online RRIF/LIF/LRIF illustrator tool, literature and advice are available for seniors.

Aboriginals



27 Aboriginal Banking Centres (Canada), including on-reserve branches, offer all of the Bank's basic banking services.

Niche on-reserve lending programs are available to individuals and band councils across Canada for on-reserve housing.

Newcomers to Canada



Landed immigrants and foreign workers receive \$100 when they open an eligible chequing account. They can secure their valuables with a free safety deposit box for one year and can purchase gold and other precious metals through services provided by ScotiaMocatta®.

Landed immigrants and foreign workers can build their credit history with an unsecured credit card, and get a Scotia U.S. Dollar Daily Interest Account or a Scotia Euro Daily Interest Savings Account. They may take advantage of a number of Scotiabank StartRight programs.

International students in Canada can get an unsecured SCENE Visa card or an unsecured *L'earn* Visa card with great rewards and no annual fee. They can open a Scotia U.S. Dollar Daily Interest Account or a Scotia Euro Daily Interest Savings Account.

## PHYSICAL ACCESS TO BANKING

The Bank makes significant efforts to accommodate the needs of people with disabilities. Since 2003, all new and renovated Scotiabank branches and facilities in Canada meet or exceed the Canadian Standards Association (CSA) accessibility guidelines. The Bank is targeting 100% accessibility in all public areas of our existing Canadian branches. Accessibility in fiscal 2015 is above 95%.

Scotiabank ABMs are designed for easy accessibility:

- They 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, and audio navigation 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.

**+ FOR MORE INFORMATION ON  
SCOTIABANK'S ACCESSIBILITY SERVICES  
VISIT [SCOTIABANK.COM/ACCESSIBILITY](http://SCOTIABANK.COM/ACCESSIBILITY)**

## NUMBER OF EMPLOYEES IN CANADA<sup>1</sup>

(as of October 31, 2015)

Province	Regular	Contract	Total
Alberta	3,051	59	3,110
British Columbia	2,835	44	2,879
Manitoba	555	8	563
New Brunswick	613	6	619
Newfoundland & Labrador	570	15	585
Northwest Territories	11	0	11
Nova Scotia	1,714	36	1,750
Ontario	25,029	824	25,853
Prince Edward Island	114	3	117
Quebec	2,039	115	2,154
Saskatchewan	596	12	608
Yukon Territory	15	0	15
<b>Total Canada (headcount)</b>	<b>37,142</b>	<b>1,122</b>	<b>38,264</b>

<sup>1</sup> Includes regular and contract employees; standard, leave.



## DEBT FINANCING

Scotiabank is committed to meeting the needs of Canadian business, including small and medium enterprises. The following chart(s) indicate – by province and for Canada as a whole – the amount of business credit authorized and outstanding in Canadian dollars as of October 31, 2015, and the number of customers to whom it was authorized. In 2015, Scotiabank provided \$134 billion in debt financing to businesses in Canada.

### Debt Financing Statement (October 31, 2015)

Authorization Levels of	\$0–\$24,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	105,039	51,692	14,102
Alberta & NWT <sup>2</sup>	122,385	54,679	16,146
Saskatchewan	30,599	13,679	3,460
Manitoba	79,300	19,050	7,206
Ontario	361,613	130,615	48,313
Quebec	82,251	57,121	10,158
New Brunswick	23,930	9,488	2,890
Nova Scotia	37,236	13,960	4,426
PEI	5,715	1,920	674
Newfoundland	22,345	7,609	2,743
<b>Canada</b>	<b>870,413</b>	<b>359,813</b>	<b>110,118</b>

Authorization Levels of	\$25,000–\$99,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	367,789	167,222	7,957
Alberta & NWT <sup>2</sup>	426,035	201,241	9,350
Saskatchewan	148,236	71,774	3,074
Manitoba	674,085	203,984	12,630
Ontario	1,250,290	558,429	26,810
Quebec	298,452	192,991	6,507
New Brunswick	90,136	39,334	1,850
Nova Scotia	149,134	69,505	3,088
PEI	28,678	13,286	586
Newfoundland	108,169	41,435	2,308
<b>Canada</b>	<b>3,541,004</b>	<b>1,559,201</b>	<b>74,160</b>

Authorization Levels of	\$100,000–\$249,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	303,447	162,478	2,049
Alberta & NWT <sup>2</sup>	341,389	176,807	2,272
Saskatchewan	133,891	75,052	884
Manitoba	939,125	424,306	6,897
Ontario	1,146,126	634,930	7,599
Quebec	209,736	134,699	1,383
New Brunswick	68,164	39,114	460
Nova Scotia	132,991	75,589	888
PEI	23,047	13,709	156
Newfoundland	70,257	35,699	484
<b>Canada</b>	<b>3,368,173</b>	<b>1,772,383</b>	<b>23,072</b>

Authorization Levels of	\$250,000–\$499,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	304,505	188,558	911
Alberta & NWT <sup>2</sup>	382,187	231,416	1,133
Saskatchewan	125,386	83,979	373
Manitoba	231,875	155,956	678
Ontario	1,333,281	905,880	3,913
Quebec	201,216	136,042	600
New Brunswick	43,689	27,895	136
Nova Scotia	154,501	100,898	448
PEI	19,172	12,958	57
Newfoundland	45,994	26,130	142
<b>Canada</b>	<b>2,841,806</b>	<b>1,869,712</b>	<b>8,391</b>

Authorization Levels of	\$500,000–\$999,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	288,121	202,260	419
Alberta, Saskatchewan & NWT <sup>3</sup>	439,622	273,239	655
Manitoba	171,549	102,708	265
Ontario	1,340,186	963,346	1,964
Quebec	243,599	171,753	361
NB, PEI, NFLD and NS <sup>4</sup>	257,230	165,804	381
<b>Canada</b>	<b>2,740,307</b>	<b>1,879,110</b>	<b>4,045</b>

Authorization Levels of	\$1,000,000–\$4,999,999		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	904,658	594,506	421
Alberta, Saskatchewan & NWT <sup>3</sup>	1,362,282	819,718	634
Manitoba	299,524	177,620	151
Ontario	5,157,757	3,880,301	2,299
Quebec	879,770	662,517	410
NB, PEI, NFLD and NS <sup>4</sup>	939,281	607,403	430
<b>Canada</b>	<b>9,543,272</b>	<b>6,742,065</b>	<b>4,345</b>

Authorization Levels of	Over \$5,000,000		
	Authorized (\$000s)	Outstanding (\$000s)	Customers
British Columbia & Yukon <sup>1</sup>	4,295,612	2,586,221	181
Alberta, Saskatchewan & NWT <sup>3</sup>	19,178,475	8,560,146	407
Manitoba	837,940	304,748	35
Ontario	75,065,718	32,371,445	1,549
Quebec	8,759,468	5,500,915	293
NB, PEI, NFLD and NS <sup>4</sup>	2,935,129	1,623,914	154
<b>Canada</b>	<b>111,072,342</b>	<b>50,947,389</b>	<b>2,619</b>
<b>Total</b>	<b>133,977,317</b>	<b>65,129,673</b>	<b>226,750</b>

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

<sup>1</sup> Yukon Territory with British Columbia;

<sup>2</sup> Northwest Territories with Alberta;

<sup>3</sup> Northwest Territories, Saskatchewan and Alberta;

<sup>4</sup> New Brunswick, Prince Edward Island, Newfoundland and Nova Scotia.

## TAXES

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 2015, this totalled \$2.9 billion, representing 28% 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.

**+ FOR ADDITIONAL INFORMATION ON THE BANK'S TAX EXPENSE IN 2015, PLEASE REFER TO TABLE 76 IN THE SCOTIABANK 2015 ANNUAL REPORT, AVAILABLE AT [SCOTIABANK.COM/INVESTORRELATIONS](http://SCOTIABANK.COM/INVESTORRELATIONS)**

### Taxes in Canada

(for the year ended October 31, 2015)

(CAD\$ thousands)	Income	Capital	Other <sup>1</sup>
<b>Federal</b>	<b>526,838</b>	<b>0</b>	<b>263,530</b>
<b>Provincial</b>			
Newfoundland	5,290	7,044	2,615
Prince Edward Island	1,130	1,186	222
Nova Scotia	12,455	11,075	4,341
New Brunswick	4,270	6,530	1,578
Quebec	24,949	0	29,854
Ontario	323,133	0	231,765
Manitoba	3,836	9,546	1,850
Saskatchewan	5,200	6,675	960
Alberta	29,628	0	7,043
British Columbia	36,759	0	7,544
Northwest Territories	512	0	38
<b>Total provinces</b>	<b>447,162</b>	<b>42,056</b>	<b>287,810</b>
<b>Total</b>	<b>974,000</b>	<b>42,056</b>	<b>551,340</b>

### Taxes in Foreign Regions

(for the year ended October 31, 2015)

(CAD\$ thousands)	Income Taxes
Asia/Pacific	100,099
Caribbean & Latin America	595,283
Europe & Middle East	57,159
United States	126,459
<b>Total</b>	<b>879,000</b>

<sup>1</sup> Includes payroll taxes, GST, HST, municipal taxes and deposit insurance premiums.

## BRANCH OPENINGS, CLOSINGS AND RELOCATIONS

Scotiabank's strong customer focus and commitment to improving sales and service includes providing access to 1,013 branches and 3,567 ABMs 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.

### Branch Locations Newly Opened in 2015

#### Alberta

1915 4th St. S.W., Calgary

#### Ontario

150 Main St. E., Grimsby  
475 Renforth Dr., Toronto  
1640 Avenue Rd., Toronto  
10645 Bramalea Rd., Brampton  
85 Dufay Rd., Brampton  
489 Dundas St. W., Oakville

#### Quebec

1365 Boul. Michèle-Bohec, Blainville

### Branches Consolidated in 2015

#### Alberta

3210 118th Ave. N.W., Edmonton  
4805 Centre St., Calgary

#### British Columbia

31205 Old Yale Rd., Abbotsford  
5901 East Broadway, Burnaby  
953 Brunette Ave., Coquitlam  
970 Burrard St., Vancouver  
5659 Dunbar St., Vancouver

#### Manitoba

1425 Main St., Winnipeg  
1648 Dublin Ave., Winnipeg

#### New Brunswick

323 St. George St., Moncton

#### Nova Scotia

589 Prince St., Truro  
3084 Hwy. 2, Fall River  
63 Lavinia St., New Glasgow  
79 Victoria St., Amherst

#### Ontario

347 Jane St., Toronto  
320 Speers Rd., Oakville  
1525 Britannia Rd. E., Mississauga  
6725 Airport Rd., Mississauga  
1020 Brock Rd., Pickering  
1357 Ottawa St., Windsor  
1188 Danforth Ave., Toronto  
60 Kingston Rd. E., Ajax  
229 Welland Ave., St. Catharines

1258 King St. E., Kitchener  
1401 Michigan Ave., Sarnia  
388 Brown's Line, Etobicoke  
4800 Victoria Ave., Niagara Falls  
366 Elgin St., Ottawa  
525 Iroquois Shore Rd., Oakville  
9225 Hwy. 93, Midland

#### Quebec

3000 Boul de Laurentides, Laval  
5094 Rue Jean Talon Est, Montreal  
5501 Westminster Ave., Montreal

#### Saskatchewan

201 1st Ave. S., Saskatoon

### Branches Closed in 2015

1196 Granville St., Vancouver<sup>1</sup>

### Branches Relocated in 2015

8405 Granville St., Vancouver

### ABM Installations and De-installations

#### ABM INSTALLATIONS

##### Alberta

1915 4th St. S.W., Calgary  
5037 50th Ave., Vermilion  
1160 Railway Ave., Unit 102, Canmore  
127 4th St. N., Vauxhall  
4801 50th St., Stettler  
6975 Ellerslie Rd., Edmonton  
6304 50th St., Beaumont  
11204 Jasper Ave., Edmonton  
102 Genesis Dr., Stony Plain  
13 Southland Cres. S.W., Calgary  
10065 Jasper Ave., Edmonton

##### British Columbia

201 City Centre Mall, Kitimat  
6021 168th St., Surrey  
46299 Yale Rd. E., Chilliwack  
32770 George Ferguson Way, Abbotsford  
9989 152 St., Unit 31, Surrey

##### Manitoba

777 Norquay Dr., Winkler  
119 Salter St., Winnipeg

##### Nova Scotia

1800 Argyle St., Halifax

10027 Hwy. 1, Saulnierville  
140 A South Albion St., Amherst  
7 Inglis St., Truro

#### New Brunswick

133 Saunders Rd., McAdam

#### Ontario

100 City Centre Dr., Mississauga  
150 Main St. E., Unit B, Grimsby  
325 Marche Way, Unit 107, Ottawa  
179 Enterprise Blvd., Suite 219, Markham  
3290 Main St., Athens  
60 Standish Crt., Mississauga  
320 Queen St., Ottawa  
8555 Campeau Dr., Ottawa  
71 Ramsay Rd., London  
300 Consilium Place, Scarborough  
475 Renforth Dr., Toronto  
1 Main St. S., Milverton  
438 Donald B. Munro Dr., Carp  
30 Main St., Unit 5, Dowling  
121 Front St., Spanish  
6730 Highway 11 N., Temagami  
23 Woodstock St. S., Tavistock  
1640 Avenue Rd., Toronto  
1765 Beachburg Rd., Beachburg  
10645 Bramalea Rd., Brampton  
85 Dufay Rd., Brampton  
489 Dundas St. W., Unit 2, Oakville

#### Prince Edward Island

494 Main St., O'Leary  
Main Street, Morell

#### Quebec

1365 Boul. Michèle-Bohec, Blainville  
465 Vanier, Gatineau  
720 Boul de la Salette, St. Jerome  
1045 Rue Hains, Drummondville  
1535 Boul. St. Antoine, St. Jerome  
446 Ave. Bethany, Lachute  
845 Boul. Marie Victorin, Saint-Nicolas  
Rue Charles-Rodrigue, Levis  
4010 Boul. St-Jean, Montreal

#### Saskatchewan

347 2nd Ave. S., Saskatoon  
111 2nd Ave. S., Saskatoon  
21 Main St., Shellbrook

<sup>1</sup> This branch has been inactive since

October 24, 1999, but remained a part of the BNS network due to special circumstances.

## **ABM DE-INSTALLATIONS<sup>1,2</sup>**

### **Alberta**

166 - 3210 118th Ave., Edmonton  
230 Lynx St., Banff  
23263 Wye Rd., Sherwood Park  
8251 Fairmount Dr., Calgary  
4312 1st St., Claresholm  
310 Ridge Rd., Strathmore  
61 Riverside Dr., Okotoks  
9804 153rd Ave., Edmonton  
8545 82nd Ave., Edmonton  
9420 Macleod Tr., Calgary  
4810 142nd Ave., Edmonton  
3808 Bow Trails S.W., Calgary  
1135 North Railway St., Okotoks  
6004 Currents Dr., Edmonton  
5830 104 St., Edmonton  
2820 Main St. S.E., Airdrie  
1304 14th St. S.W. Calgary  
1595 32nd Ave. N.E., Calgary  
10325 34th Ave. Edmonton  
388 Country Hills Blvd., Calgary  
700 - 12445 Lake Fraser Dr. S.E., Calgary  
37430 Hwy. 2 S., Red Deer  
6312 50th St., Edmonton  
14865 137th Ave., Edmonton  
4945 101 Ave., Edmonton  
400 - 2 Herbert Rd., St. Albert  
4604 50th St., Cold Lake  
9761 90th St., Fort Saskatchewan  
435 Banff Ave., Banff  
2020 16th Ave. N.E., Calgary  
505 10th St. N.W., Calgary  
10231 170th St., Edmonton  
17056 95th Ave., Edmonton  
6833 177th St., Edmonton  
7014 Fairmount Dr. S.E., Calgary  
31 Fairview Blvd., St. Albert  
12206 Stony Plain Rd., Edmonton  
11230 107 Ave., Edmonton  
529 2nd Ave. S.E., Airdrie  
109 Centre Ave., Airdrie  
52 Carleton Ave., Red Deer  
704 Redcliff Dr., Medicine Hat  
5309 Rundelhorn Dr. N.E., Calgary  
3130 68th St. N.E., Calgary  
10855 Bonaventure Dr. S.E., Calgary  
15131 127th St., Edmonton  
1820 Uxbridge Dr. N.W., Calgary  
539 17th Ave. S.W., Calgary  
8247 Elbow Dr. S.W., Calgary  
211 Thickwood Blvd., Fort McMurray  
291 Sakitawaw Tr., Fort McMurray  
9824 Franklin Ave., Fort McMurray  
142 Dickins Dr., Fort McMurray  
1 - 12 Castleridge Dr. N.E., Calgary  
5919 Macleod Tr. S.W., Calgary

1968 Millwoods Rd., Edmonton  
12925 118th Ave., Edmonton  
3518 118th Ave., Edmonton  
807 McKenzie Dr. S.E., Calgary  
4933 Millwoods Rd. S., Edmonton  
13215 127th St., Edmonton  
14004 23rd Ave., Edmonton  
4208 2nd Ave., Edson  
708 Parsons Rd. S.W., Edmonton  
1714 Bow Valley Tr., Canmore  
169 East Lake Cr., Airdrie  
6200 50th St., Beaumont  
703 42nd Ave. S.E., Calgary  
3760 Kepler St., Whitecourt  
9903 51st Ave., Edmonton  
200 King St., Spruce Grove  
2203 110th St., Edmonton  
600 - 6700 46th St., Olds  
9330 144th Ave., Edmonton  
1501 Main St. E., Slave Lake  
12550 Symons Valley Rd., Calgary  
6450 Centre St. N.E., Calgary  
171 Hwy. 16A, Spruce Grove  
15 Millrise Blvd. S.W., Calgary  
7535 75th St., Edmonton  
6640 Popular Dr., Grande Prairie  
110 Town Crest Rd., Fort Saskatchewan  
800 Riverbend Square, Edmonton  
5000 - 8650 112th Ave. N.W., Calgary  
101 Palisades Way, Sherwood Park  
17808 Stony Plain Rd., Edmonton  
5635 44th St., Lloydminster  
2904 50th Ave., Lloydminster  
13610 66th St., Edmonton  
100 - 8435 Bowfort Rd. N.W., Calgary  
14588 Mclvor Blvd. S.W., Calgary  
5205 Discovery Way, Leduc  
98 Centre St., High River  
9650 Harvest Hills Blvd., Calgary  
4805 Centre St. N., Calgary  
166 - 3210 118th Ave., Edmonton

### **British Columbia**

30362 Fraser Hwy., Abbotsford  
11020 8 St., Dawson Creek  
14780 108th Ave., Surrey  
3114 East 49th Ave., Vancouver  
13598 88th Ave., Surrey  
23212 Dewdney Trunk Rd., Maple Ridge  
2103 West Broadway, Vancouver  
15551 Fraser Hwy., Surrey  
7670 Vedder Rd., Sardis  
8908 96A St., Fort St. John  
4779 Joyce Ave., Powell River  
100 - 8236 Eagle Landing Pkwy., Chilliwack  
3790 Quadra St., Victoria  
3603 Voght St., Merritt

2890 Westshore Pkwy., Langford  
4110 Oak St., Vancouver  
1198 Marine Dr., North Vancouver  
14th St. N., Golden  
4191 North Rd., Burnaby  
2315 Pitt River Rd., Port Coquitlam  
45740 Yale Rd. W., Chilliwack  
1396 East 41st Ave., Vancouver  
1731 Capilano Rd., North Vancouver  
634 Harvey Ave., Kelowna  
2574 South Island Hwy., Campbell River  
15184 56th Ave., Surrey  
5277 48th Ave., Delta  
2148 Sooke Rd., Victoria  
380 Trans Canada Hwy., Duncan  
2712 West Island Hwy., Qualicum Beach  
2728 Spencer Rd., Victoria  
728 Esplanade St., Ladysmith  
490 Island Hwy., Victoria  
2052 Comox Ave., Comox  
2502 Mt. Newton Cross Rd., Saanichton  
100 Esquimalt Rd., Victoria  
1945 Oak Bay Ave., Victoria  
3690 Johnston Rd., Port Alberni  
6369 Hammond Bay Rd., Nanaimo  
828 Deloume Rd., Mill Bay  
4177 Kingsway, Burnaby  
2016 McCallum Rd., Abbotsford  
4505 Canada Way, Burnaby  
2181 Clearbrook Rd., Abbotsford  
1989 Sumas Way, Abbotsford  
9605 100th St., Fort St. John  
9240 200th St., Langley  
20304 Lougheed Hwy., Maple Ridge  
1295 East 12th Ave., Vancouver  
1896 East Hastings St., Vancouver  
1190 Pitt River Rd., Port Coquitlam  
1705 East Trans Canada Hwy., Kamloops  
1229 Eagle Pass Way, Sicamous  
311 10th St. S.W., Salmon Arm  
2025 152nd St., Surrey  
8686 Granville St., Vancouver  
4314 West 10th Ave., Vancouver  
1580 Hwy. 99, Squamish  
8622 200th St., Langley  
1503 West 41st Ave., Vancouver  
3051 Lougheed, Coquitlam  
1591 56th St., Tsawwassen  
1321 Yates St., Victoria  
1155 Hwy. 33 W., Kelowna  
400A - 525 Hwy. 97 S., Kelowna  
2061 Whatcom Rd., Abbotsford  
370 East Island Hwy., Parksville  
5157 216th St., Langley  
3393 Douglas St., Victoria  
4293 5th Ave., Prince George  
1859 K.L.O. Rd., Kelowna

8380 112th St., Delta  
6391 176th St., Surrey  
9620 120th St., Surrey  
23320 Mavis Ave., Fort Langley  
3800 Finnerty Rd., Victoria  
3011 Main St., Vancouver  
447 East Columbia St., New Westminster  
46325 Yale Rd. E., Chilliwack  
984 West Broadway, Vancouver  
30 - 4368 Main St., Whistler  
2591 Panorama Dr., Coquitlam  
1100 Burrard St., Vancouver  
970 Burrard St., Vancouver  
953 Brunette Ave., Coquitlam  
1-31205 Maclure Rd., Abbotsford  
5659 Dunbar St., Vancouver  
5901 East Broadway, Burnaby

### **Manitoba**

510 1st St., Brandon  
6620 Roblin Blvd., Winnipeg  
1134 St. Mary's Rd., Winnipeg  
185 Scurfield Blvd., Winnipeg  
609 Regent St., Winnipeg  
3086 Pembina St., Winnipeg  
31 Osborne St., Winnipeg  
2501 Portage Ave., Winnipeg  
1420 Jefferson Ave., Winnipeg  
1858 King Edward St., Winnipeg  
1790 Highland Ave., Brandon  
766 Corydon Ave., Winnipeg  
701 Portage Ave., Winnipeg  
655 Notre Dame, Winnipeg  
229 Sherbrook St., Winnipeg  
373 Salter St., Winnipeg  
1915 Main St., Winnipeg  
380 Provencher Blvd., Winnipeg  
50 Sage Creek Blvd., Winnipeg  
690 Sterling Lyon Pkwy., Winnipeg  
1648 Dublin Ave., Winnipeg  
1485 Portage Ave., Winnipeg  
1425 Main St., Winnipeg

### **Northwest Territories**

482 Range Lake Rd., Yellowknife

### **Nova Scotia**

63 Lavinia St., New Glasgow  
800 Sackville Dr., Lower Sackville  
2120 Hammonds Plains Rd.,  
Hammonds Plains  
3084 Hwy. 2, Fall River  
79 Victoria St., Amherst  
589 Prince St., Truro

### **New Brunswick**

77 Marr Rd., Rothesay  
323 St. George St., Moncton

### **Ontario**

1525 Britannia Rd. E., Mississauga  
19 - 9225 Hwy. 93, Midland  
388 Browns Line Rd., Etobicoke  
1188 Danforth Ave., Toronto  
100 - 6725 Airport Rd., Mississauga  
1258 King St. E., Kitchener  
1183 Pinecrest Ave., Ottawa  
632 Plains Rd. E., Burlington  
1201 Markham Rd., Scarborough  
1195 Walkers Line, Burlington  
2562 Weston Rd., Weston  
10511 Bramalea Rd., Brampton  
2650 Brimley Rd., Scarborough  
915 Westney Rd. S., Ajax  
405 Second St. S., Kenora  
325 Dundas St. E., Oakville  
880 Wonderland Rd. N., London  
3550 Queen St. E., Brampton  
839 Wonderland Rd. S., London  
677 Burnhamthorpe Rd., Etobicoke  
1350 Taunton Rd. E., Oshawa  
1586 Bathurst St., Toronto  
2498 Gerrard St. E., Toronto  
5842 Main St., Stouffville  
2163 Dundas St. E., Mississauga  
520 King St. W., Oshawa  
7975 Trafalgar Rd., Hornby  
1991 Salem Rd., Ajax  
725 Walkers Line, Burlington  
2525 Thomas St., Mississauga  
745 Courtney Park Dr. W., Mississauga  
230 Lloydmanor Rd., Etobicoke  
601 Yonge St., Barrie  
4926 Bathurst St., Toronto  
1974 Avenue Rd., Toronto  
10 Legend Crt., Ancaster  
2801 Midland Ave., Mississauga  
2435 Finch Ave. W., North York  
1480 Britannia Rd. E., Mississauga  
251 West Arthur St., Thunder Bay  
888 Red River Rd., Thunder Bay  
277 North Cumberland St., Thunder Bay  
1110 West Arthur St., Thunder Bay  
1180 Fisher St., North Bay  
86 Barrievue Dr., Barrie  
8330 Kennedy Rd., Unionville  
135 Rexdale Blvd., Rexdale  
9270 McCowan Rd., Markham  
9240 Leslie St., Richmond Hill  
1575 Warden Ave., Scarborough  
204 Grove St., Barrie  
396 North Front St., Belleville  
1221 Guelph Line, Burlington  
1140 Highbury Ave., London  
908 Sheppard Ave. W., Toronto  
3020 Unity Dr., Mississauga

5 Great Lakes Dr., Brampton  
2001 North Park Dr., Brampton  
816 Queenston Rd., Stoney Creek  
1329 Regent St., Sudbury  
1390 Wellington Rd. S., London  
Hwy. 69, Parry Sound  
3051 Lawrence Ave., Scarborough  
1812 Algonquin Ave., North Bay  
1548 Merivale Rd., Nepean  
20 Beechwood Ave., Vanier  
1528 Dundas St., Oakville  
2881 Major Mackenzie Dr., Markham  
2 Westney Rd. S., Ajax  
504 Lancaster St., Kitchener  
4574 King St. E., Kitchener  
4021 Yonge St., Toronto  
2695 Credit Valley Rd., Mississauga  
780 South Sheridan Way, Mississauga  
909 Wilson Ave., North York  
3178 Dougall Ave., Windsor  
3579 Tecumseh Rd. E., Windsor  
2695 Credit Valley Rd., Mississauga  
780 South Sheridan Way, Mississauga  
909 Wilson Ave., North York  
3178 Dougall Ave., Windsor  
3579 Tecumseh Rd. E., Windsor  
548 Richmond St. E., Toronto  
962 Merivale Rd., Ottawa  
1607 Carling Ave., Ottawa  
386 Great Northern Rd., Sault Ste. Marie  
2291 Keele St., Toronto  
38 Spadina Ave., Toronto  
3381 Kennedy Rd., Scarborough  
577 Birchmount Rd., Scarborough  
12985 Bathurst St., Richmond Hill  
3101 Victoria Park, Scarborough  
2498 Bank St., Ottawa  
1077 Yonge St., Toronto  
3401 Sheppard Ave. E., Toronto  
2165 Erin Mills Pkwy., Mississauga  
1501 Wellington St. E., Aurora  
957 Hamilton Rd., London  
685 Taunton Rd., Whitby  
3070 Dufferin St., Toronto  
508 Wilson Ave., Downsview  
A2 - 800 Franklin Blvd., Cambridge  
299 Wharnclyff Rd. S., London  
1235 Appleby Line, Burlington  
3451 Rebecca St., Oakville  
316 Oxford St. E., London  
1331 Brant St., Burlington  
4722 Yonge St., North York  
935 Liverpool Rd., Pickering  
1349 Burnhamthorpe E., Mississauga  
16634 Yonge St., Newmarket  
2799 Lakeshore Blvd. W., Etobicoke  
1800 Bayview Ave., Toronto

1235 Williams Pkwy., Brampton  
627 Dixon Rd., Rexdale  
3190 Prince of Wales Dr., Nepean  
5706 Hwy. 7, Markham  
8510 Woodbine Ave., Markham  
1715 Bloor St. E., Mississauga  
2650 Rutherford Rd., Vaughan  
8656 Yonge St., Richmond Hill  
490 Great Lakes Dr., Brampton  
1170 Oxford St. W., London  
5286 Dundas St. W., Etobicoke  
10700 Bathurst St., Vaughan  
12016 Airport Rd. N., Caledon  
2098 Commerce Park Dr., Innisfil  
9919 Airport Rd., Brampton  
3 Baldwin St., Brooklin  
320 Thickson Rd. S., Whitby  
7540 Winston Churchill Blvd., Mississauga  
3255 Dundas St. W., Mississauga  
5651 Hurontario St., Mississauga  
2232 St. Laurent Blvd., Ottawa  
720 March Rd., Kanata  
390 Lakeshore Dr., North Bay  
435 Browns Line, Toronto  
2831 Bayview Ave., North York  
6984 Hurontario St., Mississauga  
1805 Victoria Park Ave., Scarborough  
4685 Central Parkway E., Mississauga  
3685 Erindale Station Rd., Mississauga  
7756 Hurontario St., Brampton  
11151 Yonge St., Richmond Hill  
355 Waverly Rd., Bowmanville  
1670 McCowan Rd., Scarborough  
354 Dundas Hwy. E., Mississauga  
807 Red River Rd., Thunder Bay  
408 Hwy. 7 E., Mississauga  
2 Vaughan Valley Rd., Vaughan

403 Brock St. S., Whitby  
2653 March Rd., Carp  
2950 Woodroffe Ave., Nepean  
5501 Ojibway Pkwy., Windsor  
680 The Queensway, Toronto  
1440 Prince of Wales Dr., Ottawa  
9950 Chinguacousy Rd., Brampton  
412 Holland W., Bradford  
914 Red River Rd., Thunder Bay  
2238 Carling Ave., Ottawa  
1857 Merivale Rd., Nepean  
1 Montreal Rd., Vanier  
6990 Rexwood Rd., Mississauga  
18223 Leslie St., Newmarket  
1438 LaSalle Boul., Sudbury  
999 Harwood Ave. N., Ajax  
11475 Tecumseh Rd., Windsor  
115 Salem Rd., Ajax  
3000 Major Mackenzie Dr., Vaughan  
2016 Ogilvie Rd., Ottawa  
602 - 7700 Hurontario St., Brampton  
19 - 9225 Hwy. 93, Midland  
1000 Palladium Dr., Ottawa  
84 Lynden Rd., Brantford  
265 King George Rd., Brantford  
222 Silvercreek Pkwy. N., Guelph  
880 Goyeau St., Windsor  
3 Clair Rd. W., Guelph  
2900 Ellsemere Ave., Scarborough  
3049 Jefferson Dr., Brockville  
11729 Tecumseh Rd. E., Windsor  
1 Henderson Dr., Aurora  
751 Upper James St., Hamilton  
5095 Yonge St., Toronto  
363 Kent St. W., Lindsay  
110 Place D'Orleans, Cumberland  
Hwy 90, Massey St., Angus

4800 Victoria Ave., Niagara Falls  
1401 Michigan Ave., Sarnia  
525 Iroquois Shore Rd., Oakville  
1258 King St. E., Kitchener  
19 - 9225 Hwy. 93, Midland  
229 Welland Ave., St. Catharines  
1357 Ottawa St., Windsor  
303 Queen St., Ottawa  
60 Kingston Rd. E., Ajax  
366 Elgin St., Ottawa  
1020 Brock Rd., Pickering  
648 King St. W., Kitchener  
347 Jane St., Toronto  
40 King St. W., Toronto

### Quebec

3000 Boul des Laurentides, Laval  
75 Chemin Eardly, Alymer  
5 Chemin de la Grande Côte, Rosemere  
52 Boul Clairevue O., Longueuil  
1011 Avenue de Bourlamaque, Quebec  
5094 Rue Jean Talon E., Montreal  
5501 Westminster Ave. N., Montreal

### Saskatchewan

31 - 201 1st Ave. S., Saskatoon  
4403 45th Ave., Lloydminster  
3330 8th St. E., Saskatoon  
824 51st St. E., Saskatoon  
1101 Broadway Ave., Saskatoon  
1828 McCormand Dr., Saskatoon  
935 Main St. N., Moose Jaw  
1740 Idylwyld Dr., Saskatoon  
275 Albert St. N., Regina  
3165 East Truesdale Dr., Regina  
825 Arcola Ave. E., Regina  
5005 Sherwood Dr., Regina  
810 McCarthy Blvd., Regina

<sup>1</sup> 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. Non-renewal of the Shell ABM network resulted in 357 de-installations in fiscal year 2015.

<sup>2</sup> Indicates an ABM de-installed in the fiscal year due to renovations, etc., which the Bank intends to re-install in fiscal 2016.

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Serving customers for more than 180 years



The coat of arms, or crest, was designed by A. Scott Carter, R.C.A., M.R.A.I.C., of Toronto, and approved by the College of Heralds on May 30, 1951.

The words "Strength, Integrity, Service" form the Motto.

The various elements illustrate the Scottish tradition of Nova Scotia, where the bank was founded (thistle, unicorn, St. Andrew's cross) combined with emblems representing Canada and its various areas (maple leaf, stag, ship, codfish, plough, sheaf of grain).

