

2012 Corporate Social Responsibility Data Charts

April 2012



Table of Contents

Introduction 3

At a Glance 4

Financial Data Charts 5

Corporate Governance Data Charts..... 7

Customers Data Charts 7

Employees Data Charts 9

Environmental Data Charts 15

Community Data Charts..... 17

Introduction

Scotiabank's philosophy is to integrate corporate social responsibility (CSR) into all day-to-day business activities. We measure success not only in terms of financial criteria but also in building customer satisfaction and employee engagement, maintaining strong governance practices and supporting the communities we serve.

As part of Scotiabank commitment to CSR, reporting on the Bank's progress year over year is critical.

As a federally regulated financial institution in Canada, Scotiabank is required to create a Public Accountability Statement outlining our contributions, both economically and socially, in Canada. As an international organization, Scotiabank also supports the Global Reporting Initiative (GRI), a non-profit organization that provides all companies and organizations with a comprehensive sustainability reporting framework that is widely used around the world. This framework sets out the principles and indicators that organizations use to measure and report their economic, environmental and social performance. Lastly, as a signatory to the UN Global Compact, Scotiabank's CSR Report also meets our Communication on Progress reporting requirement.

Despite our various reporting requirements, the Bank understands the importance of communicating our progress and results to our stakeholders, and that different stakeholders look for different types of information.

This document is a summary of all the data charts used in Scotiabank's 2012 CSR Report and website. It is a way for stakeholders looking specifically at data to find it easily in one place. Additional and supplementary information can be found in our 2012 CSR Report and at www.scotiabank.com/csr.

The Bank welcomes feedback about this report and other Scotiabank communications at corporate.communications@scotiabank.com.

At a Glance

Key economic, social and environmental performance indicators¹

Bright Future Indicators	Performance		
	2010	2011	2012
Total donations & sponsorships (global)	\$50 million	\$50 million	\$53 million
Number of global employee volunteer hours through formal community involvement programs	324,000 hours ⁽¹⁾	360,000 hours	500,000 hours
Employee Engagement Survey question: "Scotiabank group is socially and environmentally responsible" ⁽²⁾	N/A	91% favorable	91% favorable
Economic Indicators			
Salaries & employee benefits (global)	\$4.6 billion	\$5.4 billion	\$5.75 billion
Debt financing to business (Canada)	over \$83 billion	over \$90 billion	over \$100 billion
Taxes (global)	\$2.5 billion	\$2.4 billion	\$2.6 billion
Amount spent on goods & services from suppliers (global)	\$3.0 billion	\$3.5 billion	\$4.0 billion
Return on equity	18.3%	18.8%	19.7%
Social Indicators			
Investment in employee training (global)	\$74 million	\$65 million	\$63 million
Employee satisfaction (global)	85% ⁽³⁾	85%	84%
Women in senior management (global)	22.6%	23.5%	24.0%
Women in senior management (Canada)	33.1%	33.6%	33.8%
Visible minorities in senior management (Canada)	12%	9.5%	13.9%
Aboriginal employees (Canada)	1.1%	1.1%	1.2%
Employees with disabilities (Canada)	4%	3.8%	3.3%
Locations serving Aboriginal customers (Canada)	23	22	27
Environmental Indicators			
Energy consumption (Canada)	1,413,731 GJs ⁽⁴⁾	1,320,090 GJs ⁽⁴⁾	1,296,627 GJs
Greenhouse gas emissions (Canada)	97,862 tonnes ⁽⁴⁾	97,288 tonnes ⁽⁴⁾	93,850 tonnes
Business travel (air/rail)	50,078,224km	57,813,611km	54,731,914km
Paper consumption (Canada)	4,319 tonnes	4,899 tonnes	4,503 tonnes
Paper shredding/recycling (Canada)	5,050 tonnes	4,237 tonnes	5,797 tonnes
Environmental disposal of computer equipment	4,748 items	4,384 items	4,096 items

(1) This is a restated number.

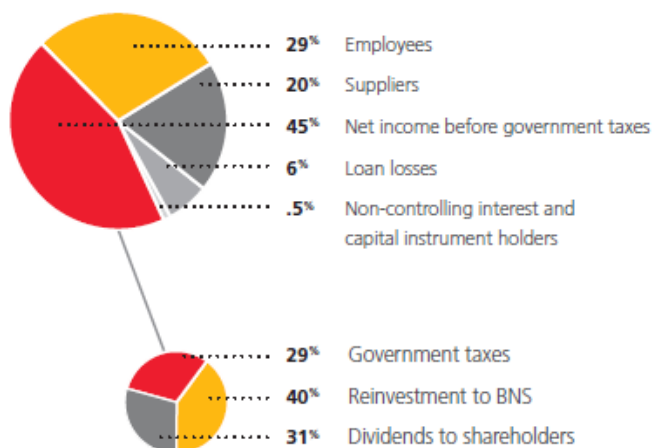
(2) This metric was introduced in 2011

(3) The 2010 data represents a new index - Employee Engagement – which measures the passion and commitment employees have for their job, coworkers, and organization, that influences them to go the "extra mile."

(4) Numbers have been restated to account for locations that are not under our operational control using estimates based on comparable buildings. We continue to expand the geographic scope of our reporting boundary with the objective of reporting total emissions.

Financial Data Charts

Net income allocation



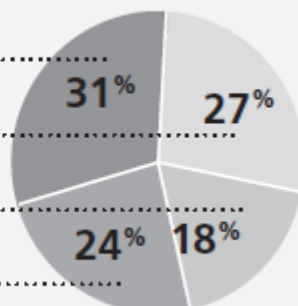
Business lines % of 2012 net income (millions)*

Canadian Banking **\$1,938**

International Banking **\$1,734**

Global Wealth Management **\$1,170**

Global Banking and Markets **\$1,492**



* % of 2012 net income, excluding the Other segment.

Taxes in foreign regions

(As at October 31, 2012) (\$ thousands)	Income taxes
Asia Pacific	100,487
Caribbean & Latin America	476,835
Europe & Middle East	33,304
United States	159,076
Total	769,702

Taxes in Canada

(As at October 31, 2012) (\$ thousands)	Income taxes	Capital taxes	Other taxes ⁽¹⁾
Federal	397,023	0	186,872
Provincial			
Newfoundland	5,866	9,236	3,352
Prince Edward Island	1,674	1,473	76
Nova Scotia	14,535	10,963	5,281
New Brunswick	4,628	4,805	1,638
Quebec	23,530	393	17,091
Ontario	270,068	0	205,475
Manitoba	5,261	9,608	1,856
Saskatchewan	4,999	8,069	833
Alberta	28,489	0	5,692
British Columbia	31,399	0	7,602
Territories	528	0	36
Total provinces	390,977	44,547	248,932
Total	788,000	44,547	435,804

(1) includes payroll taxes, GST, HST, municipal taxes and deposit insurance premiums.

Debt financing

Scotiabank is committed to meeting the needs of Canadian businesses, including small and medium enterprises. The following charts indicate – by province and for Canada as a whole – the amount of business credit authorized and outstanding, as of Oct. 31, 2012, and the number of customers to whom it was authorized.

Authorization levels of:	\$0 - \$24,999			\$25,000 - \$99,999			\$100,000 - \$249,999			\$250,000 - \$499,999		
	Authorized \$ thousands	Outstanding \$ thousands	Customers	Authorized \$ thousands	Outstanding \$ thousands	Customers	Authorized \$ thousands	Outstanding \$ thousands	Customers	Authorized \$ thousands	Outstanding \$ thousands	Customers
British Columbia & Yukon *	98,222	51,451	14,946	279,608	138,716	6,200	291,904	172,311	1,944	298,237	197,895	877
Alberta & NWT **	432,882	94,098	76,999	441,583	186,665	10,101	355,044	195,371	2,373	380,730	232,945	1,139
Saskatchewan	30,533	15,070	3,692	124,638	66,227	2,644	132,957	82,921	866	109,612	76,355	325
Manitoba	106,289	21,518	9,313	811,861	245,746	15,606	843,225	422,450	6,495	230,479	155,691	700
Ontario	312,667	123,907	50,085	997,741	490,575	21,577	1,136,720	666,022	7,522	1,147,240	772,689	3,402
Quebec	76,214	54,507	9,989	243,611	163,319	5,377	210,325	136,548	1,372	213,518	149,576	632
New Brunswick	19,791	7,905	2,742	71,448	34,057	1,520	71,308	43,638	474	40,272	28,575	126
Nova Scotia	32,174	12,212	4,492	120,773	64,250	2,554	135,245	82,130	893	144,981	92,423	427
PEI	5,167	2,114	673	23,092	11,842	465	23,803	15,832	156	16,164	11,309	52
Newfoundland	21,496	7,903	3,023	82,124	35,813	1,847	67,048	36,994	453	42,633	27,439	129
Canada	1,135,434	390,685	175,954	3,196,477	1,437,213	67,891	3,267,577	1,854,217	22,548	2,623,865	1,744,897	7,809

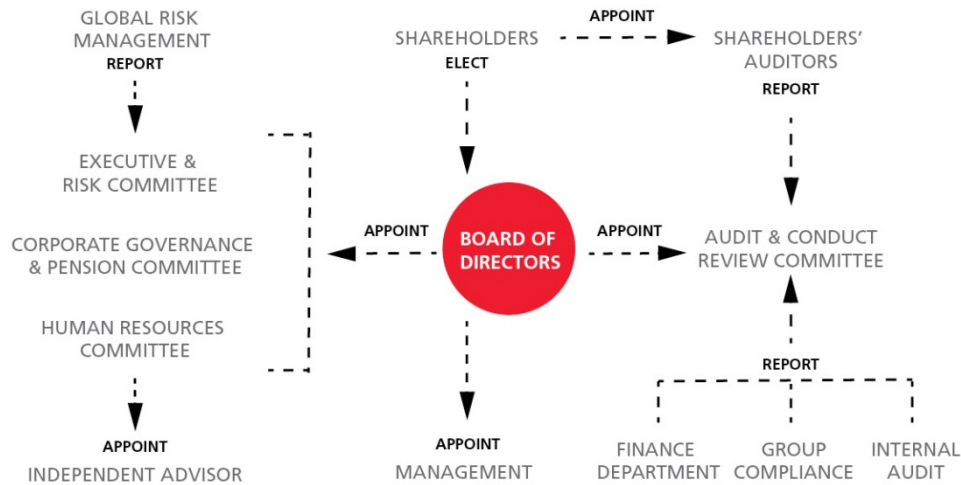
Authorization levels of:	\$500,000 - \$999,999			\$1,000,000 - \$4,999,999		
	Authorized \$ thousands	Outstanding \$ thousands	Customers	Authorized \$ thousands	Outstanding \$ thousands	Customers
British Columbia & Yukon *	252,020	172,155	378	697,082	457,020	336
Alberta, Saskatchewan & NWT ***	315,193	183,231	501	910,710	511,542	425
Manitoba	166,716	91,000	264	252,817	145,202	132
Ontario	1,103,645	783,293	1,610	4,081,975	2,935,006	1,846
Quebec	256,207	175,290	376	857,317	565,496	381
NB, PEI, NFLD and NS ****	233,061	152,585	339	866,456	543,802	407
Canada	2,326,842	1,557,555	3,468	7,666,357	5,158,068	3,527

Authorization levels of:	over \$5,000,000		
	Authorized \$ thousands	Outstanding \$ thousands	Customers
British Columbia and Yukon*	3,321,396	1,915,955	134
Alberta, Saskatchewan and NWT***	14,164,487	6,131,610	311
Manitoba	751,935	256,623	29
Ontario	53,902,830	22,334,342	1,244
Quebec	6,382,995	3,800,540	218
NB, PEI, NFLD and NS ****	2,420,812	1,510,313	122
Canada	80,944,455	35,949,383	2,058

Note: for reasons of client confidentiality, we have combined the following: * Yukon Territory with British Columbia. ** Northwest Territories with Alberta. *** Northwest Territories, Saskatchewan and Alberta. **** New Brunswick, Prince Edward Island, Newfoundland and Nova Scotia.

Corporate Governance Data Charts

Board of directors reporting structure



Customers Data Charts

Customer complaint resolution

A clear and effective complaint resolution process is essential to our financial success and to being a responsible organization. Our statistical data and complaint resolution process are outlined below. Internationally, Scotiabank follows a similar process, which may vary according to country regulatory requirements or local needs.

	2010	2011	2012
Number of customer complaints received by Office of the President	10,123	10,445	10,597*
Percentage of customers surveyed who were fully satisfied with the handling of their complaint	88%	82%	84%**

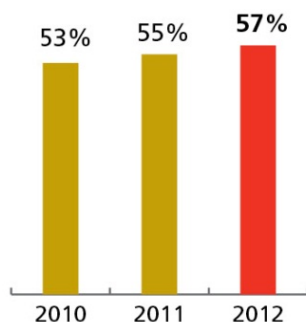
* Represents total number of Office of the President complaints out of more than 19 million customers. Complaints are categorized by service, credit, policy, pricing, compliance, documentation and other to review for trends and recommend changes.

** Based on surveys of 386 customers.

Overview of Scotiabank's microfinance services

(As at October 31, 2012)	Total loans (CAD)	Average loan size (CAD)	# of customers
Perú (CrediScotia)	\$590 million	\$3,500	150,000
Chile (Banco Desarrollo)	\$60 million	\$3,000	14,000
Guatemala (Banco de Antigua)	\$60 million	\$3,000	15,000
Dominican Republic (Soluciones)	\$32 million	\$2,400	16,350
Jamaica (CrediScotia)	\$1 million	\$500	1,200
Total	\$743 million		197,500

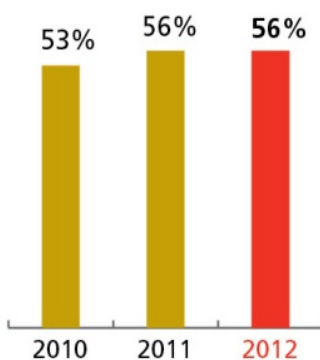
Small Business Customer Loyalty (Canada) – Top Box



Scotiabank's small business customer loyalty index is based on results from an internal survey, and is a key indicator of our customers' loyalty to Scotiabank.

Top Box refers to the proportion of customers who provided the highest rating based on a five-point rating scale.

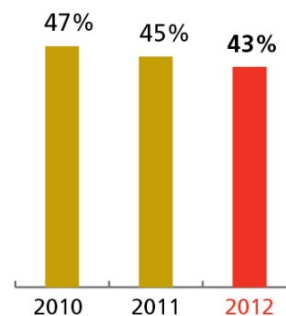
Scotiabank Retail Customer Loyalty (Canada) – Top Box



Top Box refers to the proportion of customers who provided the highest rating based on a five-point rating scale.

Scotiabank Retail Customer Loyalty (International Banking)

Through Your Customers' Eyes, International Banking (TYCE IB)



*Customer Loyalty Index (CLI) is a composite score, which is the average of the proportion of Top Box responses (highest ranking on a five-point scale) across four loyalty questions.

Scotiabank Small Business Advisors

(at October 31, 2012)	2010	2011	2012
Branch managers with small business experience	963	977	975
Dedicated small business account managers and officers	715	731	757
Number of branches with dedicated small business officers	459	454	475 *
Total number of small business bankers	1,678	1,708	1,732

* Out of 1,037 Canadian branches.

Employees Data Charts

Employee perception of CSR

	2012 favourable score	Global Benchmark
Scotiabank is socially and environmentally responsible	91%	89%

Through Scotiabank's employee engagement index, employee perception of Scotiabank being a socially and environmentally responsible organization is measured.

Diversity highlights at Scotiabank

Scotiabank has been tracking female representation at the VP+ level globally since 2007 and is currently exploring tracking other diversity groups from a global perspective.

	2010	2011	2012	Government benchmark**
Visible minorities (Canada)*	23.8%	24.6%	25.1%	20.4%
Visible minorities in senior management (Canada)*	11.5%	9.5%	13.9%	8.7%
Women (Canada)*	69.4%	68.4%	67.0%	62.2%
Women in senior management (Canada)*	33.1%	33.6%	33.8%	24.2%
Women in VP+ positions (Global)	22.6%	23.5%	24.0%	NA
Persons with disabilities (Canada)*	4.0%	3.8%	3.3%	4.2%
Aboriginals (Canada)*	1.1%	1.1%	1.2%	1.7%

Data is as at October 31, 2012

* Data excludes provincially regulated Scotia/McLeod and Roynat Capital employees

** This is a tailored availability rate derived from the 2006 Census that is customized to the banking environment and is calculated by looking at specific occupations where Scotiabank has employees.

Employee engagement index (%)*

	2011	2012
Scotiabank 2012	85%	84%
Norm among global financial services organizations	81%	82%

Overall, Scotiabank employees are highly engaged. Results show that Scotiabank continues to be at the forefront of employee engagement from a global benchmark perspective. At 84% engagement, we are in the top 10% of benchmarked financial services organizations globally and considered a leader in the field of employee engagement.

*This index measures the passion and commitment employees have for their job, coworkers and organization that influences them to go the "extra mile."

Number of employees in Canada*

	Full-time	Part-time	Total
Alberta	2,653	1,183	3,836
British Columbia	2,286	1,195	3,481
Manitoba	505	222	727
New Brunswick	534	307	841
Newfoundland & Labrador	517	264	781
Nova Scotia	1,353	608	1,961
Northwest Territories	11	2	13
Ontario	21,794	4,874	26,668
Prince Edward Island	109	61	170
Quebec	1,909	531	2,440
Saskatchewan	484	328	812
Yukon Territories	15	10	25
Total	32,170	9,585	41,755
Total full-time equivalent **			33902.3

* As of October 31, 2012, there were 1220 contract employees, representing 2.9% of the total Canadian workforce, and 3394 casual employees representing 8.1% of the total Canadian workforce. These numbers are included in the table above.

**Geographic Breakdown is represented by headcount figures (actual number of individual employees), whereas Full-time Equivalent (FTE statistics) represent units of work reflecting a standard 37.5 hour work week. Note that one FTE might reflect work from more than one actual employee. Consequently, the aggregate FTE figure may not necessarily match the aggregate headcount figure.

Employee training

	2012 (Global)
Total training investment (\$ millions) ¹	\$63
Training investment per employee (approx) ²	\$789
Formal learning hours per employee (approx) ²	22 hours

1. Includes direct and indirect expenditures.
2. Average per full-time equivalent.

Breakdown of flexible work options In Canada In 2012*

Flextime	842
Job sharing	111
Compressed workweek	632
Work alternate location (part-time)	154
Work alternate location (full-time)	271
Change from full-time to part-time	32
Phased retirement	30

*Only includes regular status employees (excludes contract and casual), as only regular status employees are eligible for Flexible Work Options.

The above represents the formal FWO options captured through our HRIS. There are also numerous informal arrangements between employees and supervisors.

Geographic breakdown by country*

Country or region	Full-time equivalent employees
Bahamas	733
Barbados	339
Belize	178
Canada	34,218
Chile	3,906
China	133
Costa Rica	1,232
Dominican Republic	1,993
El Salvador	1,645
Europe	310
Guatemala	1,147
Guyana	166
Hong Kong	137
Malaysia	99
India	195
Jamaica	2,161
Mexico	10,986
Panama	370
Peru	10,683
Puerto Rico	1,667
Singapore	63
Trinidad & Tobago	1,272
United States	618
Other**	1,070

*Geographic Breakdown is represented by headcount figures (actual number of individual employees), whereas Full-time Equivalent (FTE statistics) represent units of work reflecting a standard 37.5 hour work week. Note that one FTE might reflect work from more than one actual employee. Consequently, the aggregate FTE figure may not necessarily match the aggregate headcount figure.

**Includes additional countries and representative offices in Asia, the Caribbean and Latin America.

Scotiabank's global salaries and benefits

(\$ millions)	2012
Salaries	\$3,231
Performance-based compensation	\$1,477
Stock-based compensation	\$208
Pensions and other benefits	\$833
Total	\$5,749

Global Incentive Pay Program

	2010	2011	2012
Canadian*			
Number of participating employees	31,400	34,100	33,540
Total payout (\$millions)	174.5	208.8	220.2
International			
Number of participating employees	9,250	10,500	10,110
Number of countries	35	35	37
Total payout (\$millions)	26.5	32.9	36.7

*Approximate.

Organizational changes in 2012

Transaction and Partner	Employee impact
Scotiabank divested of its majority interest in Transportation Lease Systems Inc. (TLSI), the holding company of TLS Fleet Management.	Approximately 130 employees of TLSI were transitioned as part of the sale.
Acquisition of 51% of Banco Colpatria in Colombia	Banco Colpatria is Colombia's fifth largest financial group and one of the country's leading lenders with a positive track record of growth. The bank is the second largest credit card issuer in Colombia and also offers commercial and consumer loans and home mortgages throughout its network of 175 branches and 308 ATMs and more than 4,000 employees.
Acquisition of 51% of Colfondos in Colombia	Colfondos is Colombia's fourth largest pension fund with \$9.25 billion in assets under management and 1,200 employees.
Credito Familiar from Citigroup Inc.'s, Banamex unit in Mexico	Credito Familiar was founded in 1996 with the aim of extending personal loans to working-class Mexican families. Over the past decade the lender has given credit to more than 3.6 million clients. Credito Familiar currently has around 2,400 employees and more than 240 branches in Mexico.

International employee engagement Index (%)

	2011	2012
Chile	76%	78%
Mexico	88%	83%
Peru	84%	85%

Total voluntary[#] employee turnover (Canada)

2010	2011	2012
8.7%	8.9%	9.4%

* Voluntary denotes those who have left due to resignation, voluntary settlement, or contract expiration.

Survey questions most favourably rated at Scotiabank* in 2012

Question	% Total favourable	
	2011	2012
I have a clear understanding of what is expected of me.	93	93
I have a good understanding of Scotiabank Group's business direction and goals.	92	91
I have confidence in the future of Scotiabank Group.	91	90
Scotiabank Group is socially and environmentally responsible.	91	91
My direct supervisor treats me with respect.	90	90

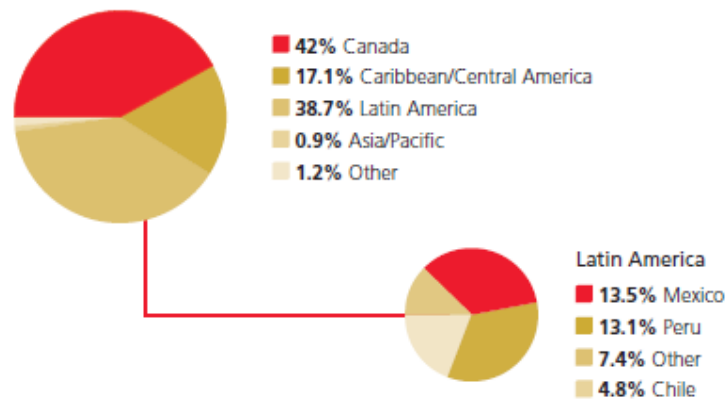
* Based on total % favourable.

Scotiabank workplace accidents*

	2010	2011	2012
Major accidents – Resulting in lost time occurrences	168	122	140
Minor accidents – Reportable requiring medical attention, but not involving lost work time beyond day of injury	78	107	110
Other reportable occurrences – as defined by the Canada Labour Code Part II	175	158	126
Total number of lost days due to injury	1,214	1,359	1,676

* Represents reported accidents in Canada during the calendar year.

Geographic breakdown by region



Environmental Data Charts

Scotiabank maintains an ongoing commitment to operating in an energy-efficient manner to minimize our carbon footprint.

Measuring energy consumption

2012 greenhouse gas emissions
(Canada and International)

Source	CO ₂ e emissions* (metric tonnes)
Indirect CO ₂ e produced from electricity and steam purchases	128,052
Direct CO ₂ e emissions produced from combustion of fuels	16,310
Indirect CO ₂ e emissions produced from employee air travel	8,765
Total CO₂e footprint	153,127**

* Calculated in accordance with the Greenhouse Gas Protocol of the World Resources Institute and the World Business Council for Sustainable Development (www.ghgprotocol.org), including emission factors for electricity purchases, natural gas and fuel.

** The completeness and accuracy of our total GHG emissions has been verified by an independent third party.

2012 energy consumption (Canada)

Type of energy	Total energy use	Total GHG emissions	GHG Intensity per employee	GHC Intensity per m ²
Electricity (MWHs) - Scope 2	264,628	73,592		
Fuel Purchases (GJs) - Scope 1	343,967	16,281		
Total Electricity and Fuel (GJs)	1,296,627	89,873	2.63	0.0934

2012 energy consumption (International)

Type of energy	Total energy use	Total GHG emissions	GHG Intensity per employee	GHC Intensity per m ²
Electricity (MWHs) - Scope 2	126,205	54,460		
Fuel Purchases (GJs) - Scope 1	441	29		
Total Electricity and Fuel (GJs)	454,779	54,489	1.61	0.0735

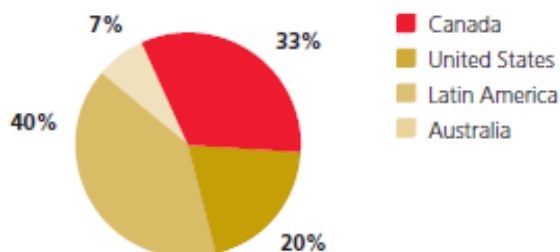
Notes:

* The above information was collected from the best available data and methodologies, which includes information directly captured from invoices processed for payment from various utility vendors. We continue to expand the geographic scope of our reporting boundary with the objective of reporting total emissions. As well, for the first time we estimated for locations that are not under our operational control based on comparable buildings.

* Our Canadian report is based on 1,041 owned and leased retail locations and the space occupied by the Bank in 166 office buildings across Canada, representing approximately 960,000 square meters.

* Our International report is based on 1,255 owned and leased retail locations and the space occupied by the Bank in 51 office buildings in Mexico, Jamaica, Costa Rica, Dominican Republic, El Salvador, Trinidad & Tobago, Peru and Chile representing approximately 740,000 square meters.

2012 Equator Principles assessments



Project category	Number of assessments
A	3
B	7
C	5
Total	15

Scotiabank Canadian paper consumption (tonnes)

Paper classification	2010	2011	2012	% change 2011/12 (decrease)	FSC**
Business forms*	2,610	3,816	2,867	(24.87)	2/5 of highest volume items
Business cards	7	9	7	(28.60)	100%
Letterhead	12	13	7	(46.15)	100%
Bond copy paper	1,560***	1,516	1,464	(3.43)	100%
Annual reports	75	83	71	(14.46)	100%
Marketing direct mail	165	92	87	(5.43)	100%
Total weight (tonnes)	4,429	4,899****	4,503	(8.08)	
Consumption per employee	0.13	0.14	0.13		

* Scotiabank uses more than 4,500 different kinds of forms, but the majority fall into five categories: regular format, high speed printer/ABM rolls, snap sets (carbonless), envelopes and companion booklets. Currently, two of these categories-envelopes and account companion booklets-use FSC paper.

** Forest Stewardship Councils (FSC) certified paper, a stringent system for guiding responsible forest management, guarantees that paper is produced in a way that conserves biological diversity and fragile ecosystems, ensures social responsibility and respects the rights of First Nations peoples and local communities.

*** The 2010 number is restated based on supplier error.

**** The increases are due to materials required for new branches and mergers, as well as rebranding and telephone number updates.

Scotiabank bond copy paper consumption in international locations in 2012

Country*	Weight (tonnes)
Mexico	504.7
Peru	205
Chile	247
Costa Rica	61.31
Jamaica	1,299
Belize	5.8
BVI	4.5
Dominica	0.97
Dominican Republic	45.8
St. Vincent	0.55
Total	2,374.63

* In 2011 Scotiabank reported on only 4 countries. This year, through the expansion of our reporting process we were able to add: Jamaica, Belize, BVI, Dominica, Dominican Republic and St. Vincent to our totals.

Community Data Charts

Corporate
donations
in 2012

