

Disclosure Template for Main Features of Regulatory Capital Instruments

1	Issuer	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		Common Shares	Rate Reset Preferred Shares - Series 20	Rate Reset Preferred Shares - Series 21	Rate Reset Preferred Shares - Series 22	Rate Reset Preferred Shares - Series 23	Rate Reset Preferred Shares - Series 30
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	064149107	064149727	064149719	064149693	064149685	064149636
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario, U.S.	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario
	Regulatory treatment						
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Common shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	18,292	184	137	214	60	141
9	Par value of instrument	N/A	C\$25.00/share	C\$25.00/share	C\$25.00/share	C\$25.00/share	C\$25.00/share
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	N/A	June 10, 2008	October 26, 2013	September 9, 2008	January 26, 2014	April 12, 2010
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date						
14	Issuer call subject to prior supervisory approval		Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		Optional Call at par on Oct 25, 2013 and every five years thereafter	Optional Call at par on Oct 26, 2018 and every five years thereafter	Optional Call at par on Jan. 26, 2014 and every five years thereafter	Optional Call at par onJan. 26, 2019 and every five years thereafter	Optional Call at par on Apr. 26, 2015 and every five years thereafter
16	Subsequent call dates, if applicable			On any other date that is not October 26 after October 26, 2013 at C\$25.50		On any other date that is not January 26 after Jan.26, 2019 at C\$25.50	
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Floating	Fixed
18	Coupon rate and any related index	\$0.85/share (quarterly, as at Q3/18)	3.610% (Next reset on Oct/26/2018)	90 day Treasury Bill Rate + 1.70%, Reset Quarterly	3.830% (Next reset on Jan/26/2019)	90 day Treasury Bill Rate + 1.88%, Reset Quarterly	1.820% (Next reset on Apr/26/2020)
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)						
25	If convertible, fully or partially						
26	If convertible, conversion rate						
27	If convertible, mandatory or optional conversion						
28	If convertible, specify instrument type convertible into						
29	If convertible, specify issuer of instrument it converts into						
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger (s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-down mechanism						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness
36	Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features		Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant

Disclosure Template for Main Features of Regulatory Capital Instruments

1	Issuer	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		Rate Reset Preferred Shares - Series 31	Rate Reset Preferred Shares - Series 32	Rate Reset Preferred Shares - Series 33	Rate Reset Preferred Shares - Series 34	Rate Reset Preferred Shares - Series 36
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	064149628	064149610	064149594	064149552	064151202
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario
	Regulatory treatment					
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	102	256	119	350	500
9	Par value of instrument	C\$25.00/share	C\$25.00/share	C\$25.00/share	C\$25.00/share	C\$25.00/share
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	April 26, 2015	February 1, 2011	February 2, 2016	December 8, 2015	March 4, 2016
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date					
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call at par on Apr. 26, 2020 and every five years thereafter	Optional Call at par on Feb. 2, 2016 and every five years thereafter	Optional Call at par on Feb. 2, 2021 and every five years thereafter on a Fixed Rate Share Conversion Date as defined in the Prospectus Supplement	Optional Call at par on April 26, 2021 and every five years thereafter	Optional Call at par on July 26, 2021 and every five years thereafter
16	Subsequent call dates, if applicable	On any other date that is not April 26 after April 26, 2020 at C\$ 25.50		On any other day that is not a Fixed Rate Share Conversion Date (as defined in the Prospectus Supplement) at C\$25.50		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	90 day Treasury Bill Rate + 1%, Reset Quarterly	2.063% (Next reset on Feb/2/2021)	90 day Treasury Bill Rate + 1.34%, Reset Quarterly	5.500% (Next reset on Apr/26/2021)	5.500% (Next reset on Jul/26/2021)
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)				Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 34, the Preferred Shares Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 36, the Preferred Shares Series 37 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially				Fully	Fully
26	If convertible, conversion rate				Outstanding Preferred Shares Series 34 and, if issued, each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Preferred Shares Series 36 and, if issued, each outstanding Preferred Shares Series 37 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion				Mandatory	Mandatory
28	If convertible, specify instrument type convertible into				Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into				The Bank of Nova Scotia	The Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger (s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-down mechanism					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Debt
36	Non-compliant transitioned features	Yes	Yes	Yes	No	No
37	If yes, specify non-compliant features	Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant		

Disclosure Template for Main Features of Regulatory Capital Instruments

1	Issuer	Bank of Nova Scotia	The Bank of Nova Scotia	Scotiabank Capital Trust	Scotiabank Tier 1 Trust	Bank of Nova Scotia	Bank of Nova Scotia
		Rate Reset Preferred Shares - Series 38	Additional Tier 1 Capital Notes	Scotia BaTS II Series 2006-1	Scotia BaTS III Series 2009-1	Subordinated Debentures	Subordinated Debentures
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	064151111	064159KJ4	80928BAC0	80928FAA5	GB0000767771	064149AW7
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario, U.S.	Ontario, Federal Laws Applicable in Ontario
	Regulatory treatment						
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred shares	Other Additional Tier 1	Innovative Tier 1	Innovative Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	500	1,560	750	650	128	259
9	Par value of instrument	C\$25.00/share	USD 1000.00 per note	C\$ 1000.00 per note	C\$ 1000.00 per note	USD 1000.00 per note	C\$ 1000.00 per note
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	September 9, 2016	October 12, 2017	September 28, 2006	May 7, 2009	August 21, 1986	June 20, 1995
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date				June 30, 2108	August 21, 2085	June 20, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call at par on January 27, 2022 and every five years thereafter	Optional Call on any Interest Payment Date as defined in the Prospectus Supplement on or after Oct 12, 2022 at par plus accrued interest	Optional Call on Dec. 31, 2011 and on any distribution date thereafter, at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus	Optional Call on or after Jun. 30, 2014 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus, or at par if redeemed on any Interest Reset Date	Optional Call at par on any Interest Payment Date on or after Aug. 21, 1991 as defined in the Prospectus	Optional Call, on or after Jun. 20, 2000 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement
16	Subsequent call dates, if applicable			On Dec. 31, 2036 at par plus accrued interest	On Jun. 30, 2019 at par plus accrued interest		
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.850% (Next reset on Jan/27/2022)	4.650% until Oct/12/2022 and thereafter at 3-month LIBOR + 2.648%	5.650% (Next reset on Jan/1/2037)	7.802% (Next reset on Jun/30/2019)	6 Month LIBOR+0.125%	8.900%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	Yes	Yes	Yes	Yes
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 38, the Preferred Shares Series 39 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Automatic Exchange due to any of the following:  1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital  ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement	Automatic Exchange due to any of the following:  1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital		
25	If convertible, fully or partially	Fully	Fully	Fully	Fully		
26	If convertible, conversion rate	Outstanding Preferred Shares Series 38 and, if issued, each outstanding Preferred Shares Series 39 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	40 Bank Preferred Shares Series T for each \$1,000 of principle on Automatic Exchange	40 Bank Preferred Shares Series R for each \$1,000 of principle on Automatic Exchange		
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory		
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1	Additional Tier 1		
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia		
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger (s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-down mechanism						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deeply Subordinated Indebtedness	Subordinated Debt	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features			Incentive to Redeem, Not NVCC Compliant	Incentive to Redeem, Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant

Disclosure Template for Main Features of Regulatory Capital Instruments

1	Issuer	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		Subordinated Debentures	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	064149P27	064151AR4	064151GC1	064159HB5
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).
	Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,743	1,200	730	1,626
9	Par value of instrument	C\$ 1000.00 per note	C\$ 1000.00 per note	C\$ 1000.00 per note	USD 1000.00 per note
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 18, 2012	March 30, 2015	December 8, 2015	December 16, 2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	October 18, 2024	March 30, 2027	December 8, 2025	December 16, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	Optional call on or after Oct. 18, 2017 and prior to Oct. 18, 2019 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	Optional Call on or after March 30,2022 at par plus accrued interest	Optional call on or after December 8, 2020 at par plus accrued interest	
16	Subsequent call dates, if applicable	In whole at par plus accrued interest on or after Oct. 18, 2019; or in part at par plus accrued interest on any Interest Payment Date as defined in the Prospectus Supplement after Oct. 18, 2019			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.036% until Oct.18, 2019 and thereafter at 90-days BA rate + 1.14%	2.580% until Mar.30, 2022 and thereafter at 90-days BA +1.19%	3.367% until Dec.8, 2020 and thereafter at 90-days BA + 2.19%	4.500%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	No	No
22	Noncumulative or cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)		Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: <input type="checkbox"/> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or <input type="checkbox"/> a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially		Fully	Fully	Fully
26	If convertible, conversion rate		Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion		Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into		Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into		Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	Yes	No	No	No
37	If yes, specify non-compliant features	Incentive to Redeem, Not NVCC Compliant			