

INVESTOR FACT SHEET

Q4 2018

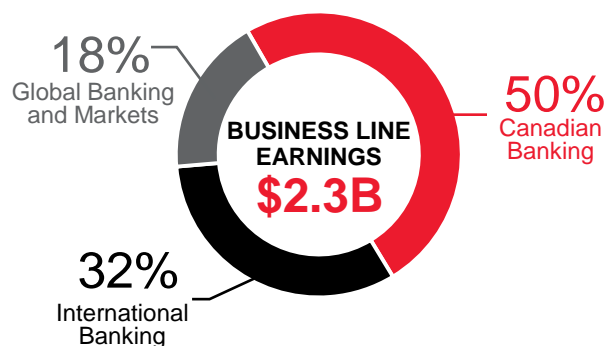
OUR BUSINESS

Scotiabank is Canada's international bank and a leading financial services provider in the Americas. We are dedicated to helping our more than 25 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 more than 97,000 employees¹ and assets of \$998 billion (as at October 31, 2018), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit www.scotiabank.com and follow us on Twitter @ScotiabankViews.

REASONS TO INVEST IN SCOTIABANK

- **CANADA'S INTERNATIONAL BANK AND A TOP 10 BANK IN THE AMERICAS**
 - Diversified by business and geography, providing sustainable and growing earnings and dividends
- **DIVERSIFIED EXPOSURE TO HIGH QUALITY GROWTH MARKETS**
 - Leading bank in the Pacific Alliance growth markets of Mexico, Peru, Chile and Colombia – a region of 230 million people
- **INCREASING SCALE AND MARKET SHARE IN KEY MARKETS**
 - Gaining market share in key markets of Canada and Pacific Alliance
- **IMPROVING QUALITY OF EARNINGS WHILE REDUCING RISK PROFILE**
 - Building scale in Wealth, exited over 20 non-core countries and businesses
- **ENHANCING COMPETITIVE ADVANTAGE IN TECHNOLOGY AND TALENT**
 - Leading levels of technology investment supports digital banking strategy

THREE DIVISIONS^{2,3,4}



OTHER FINANCIAL INFORMATION³

Total Assets	\$998 billion
Net Loans and Acceptances	\$568 billion
Deposits	\$677 billion
Employees	>97,000
Branches and Offices	3,095
ABMs	9,029

MEDIUM-TERM FINANCIAL OBJECTIVES

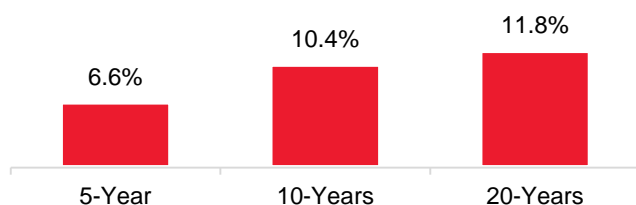
		2018 Actual ^{3,4}
EPS Growth	7%+	+8.7%
Return on Equity	14%+	14.9%
Operating Leverage	Positive	+3.7%
Capital Level	Strong Levels	11.1% ⁵

SHAREHOLDER INFORMATION

- **Share Price (TSX): August 1/18 – October 31/18**

High	\$78.60	Closing Price	\$70.65
Low	\$69.01	52 week high	\$85.50
Market Capitalization ²	\$87 billion	Common Shares Outstanding ³	1,227 million

TOTAL SHAREHOLDER RETURN⁵



Upcoming Events

February 26, 2019	Q1 2019 Results
May 28, 2019	Q2 2019 Results
August 27, 2019	Q3 2019 Results
November 26, 2019	Q4 2019 Results

- **Dividend Dates⁴: Quarterly dividend of \$0.85 per share, approved by the Board of Directors**

RECORD DATE

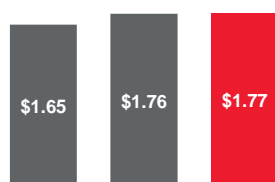
January 2, 2019
April 2, 2019
July 2, 2019
October 1, 2019

PAYMENT DATE

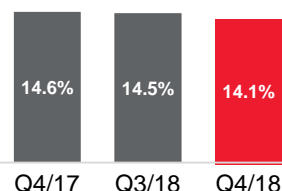
January 29, 2019
April 26, 2019
July 29, 2019
October 29, 2019

► Q4/18 FINANCIAL HIGHLIGHTS⁴

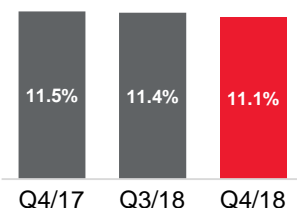
Earnings per Share – Diluted



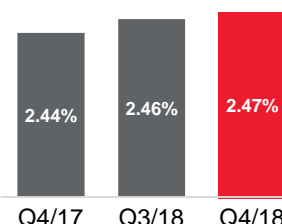
Return on Equity



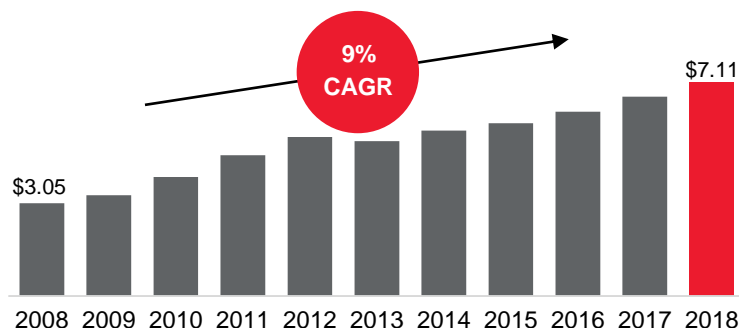
CET1 Capital Ratio⁶



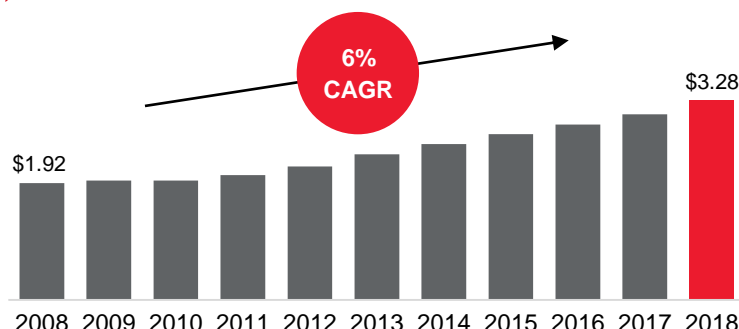
Core Banking Margin



► ANNUAL DILUTED EPS GROWTH⁸

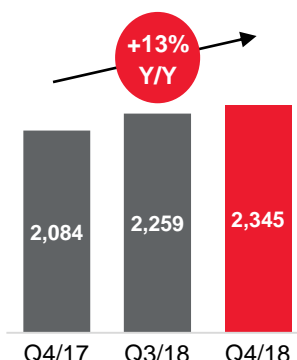


► ANNUAL DIVIDEND GROWTH

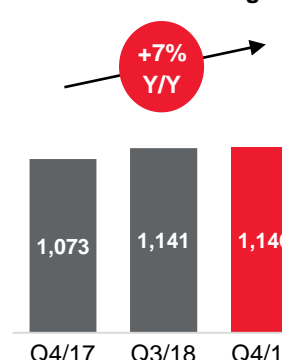


► Q4/18 NET INCOME GROWTH⁴

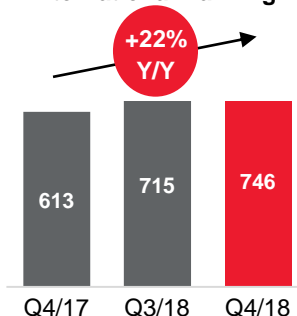
All-Bank



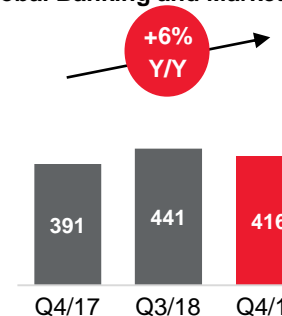
Canadian Banking⁷



International Banking⁷



Global Banking and Markets⁷



► LEGACY SENIOR DEBT CREDIT RATINGS³

Agency	Rating	Outlook
DBRS	AA	Stable
Fitch	AA-	Stable
Moody's	Aa2	Stable
S&P	A+	Stable

► CONTACT INFORMATION

Investor Relations

Philip Smith Steven Hung Lemar Persaud Judy Lai
 416-863-2866 416-933-8774 416-866-6124 416-775-0485
 investor.relations@scotiabank.com

Transfer Agent

Computer Trust Co. of Canada
 T: 1-877-982-8767
 F: 1-888-453-0330
 service@computershare.com

¹ Employees are reported on a full-time equivalent basis

² Excludes Other segment

³ As at October 31, 2018

⁴ Adjusted for Acquisition-related costs, including integration and amortization costs related to current acquisitions, amortization of intangibles related to current and past acquisitions and the Day 1 PCL impact on acquired performing loans in Q3/18

⁵ The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at October 31, 2018. Source: Bloomberg

⁶ Reflects all-in approach

⁷ Adjusted net income attributable to equity holders of the Bank

⁸ Excludes notable items for years prior to 2016. For 2016 onwards, results adjusted for acquisition-related costs including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions