

# INVESTOR FACT SHEET

## Q4 2018

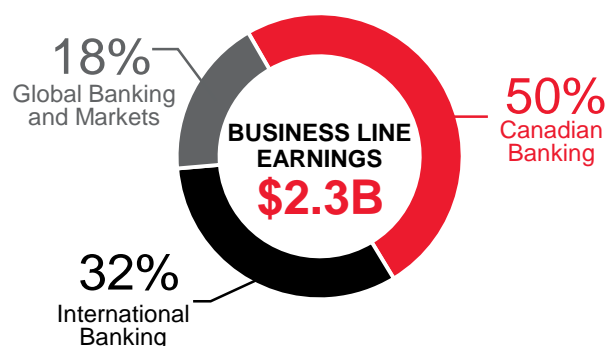
### OUR BUSINESS

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 employees<sup>1</sup> 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](http://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<sup>2,3,4</sup>



### OTHER FINANCIAL INFORMATION<sup>3</sup>

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

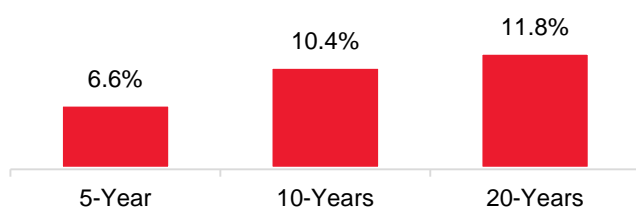
		2018 Actual <sup>3,4</sup>
EPS Growth	7%+	+8.7%
Return on Equity	14%+	14.9%
Operating Leverage	Positive	+3.7%
Capital Level	Strong Levels	11.1% <sup>5</sup>

### 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 <sup>2</sup> | \$87 billion | Common Shares Outstanding <sup>3</sup> | 1,227 million |
|------------------------------------|--------------|--|---------------|

### TOTAL SHAREHOLDER RETURN<sup>5</sup>



- 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 Dates<sup>4</sup>: Quarterly dividend of \$0.85 per share, approved by the Board of Directors**

#### RECORD DATE

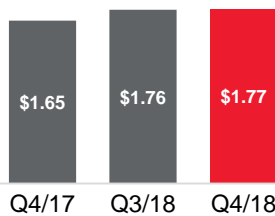
January 2, 2019  
 April 2, 2019  
 July 2, 2019  
 October 1, 2019

#### PAYMENT DATE

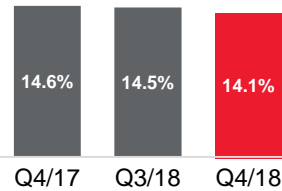
January 29, 2019  
 April 26, 2019  
 July 29, 2019  
 October 29, 2019

## ▶ Q4/18 FINANCIAL HIGHLIGHTS<sup>4</sup>

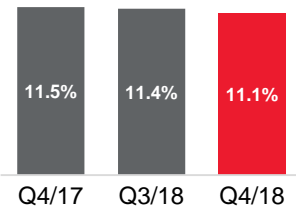
### Earnings per Share – Diluted



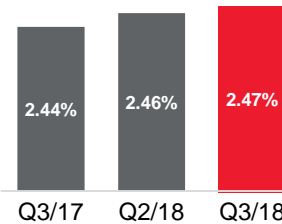
### Return on Equity



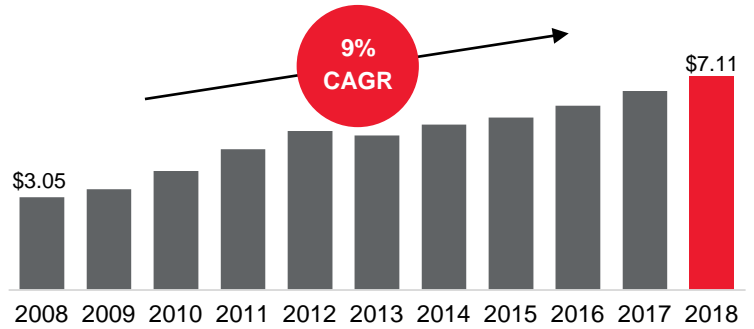
### CET1 Capital Ratio<sup>6</sup>



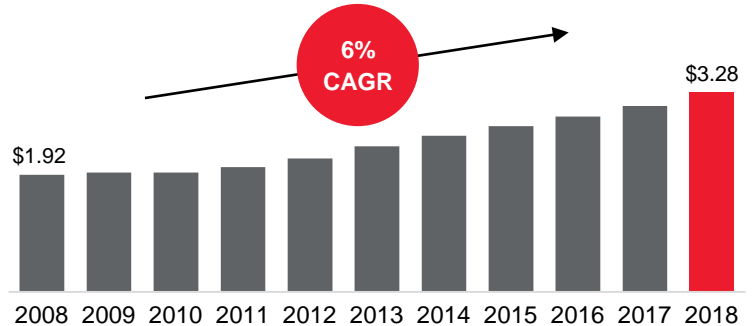
### Core Banking Margin



## ▶ ANNUAL DILUTED EPS GROWTH<sup>8</sup>

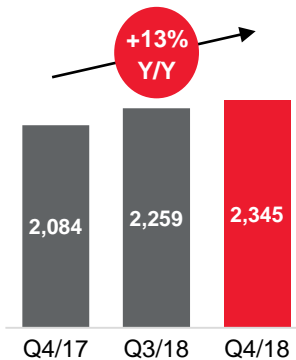


## ▶ ANNUAL DIVIDEND GROWTH

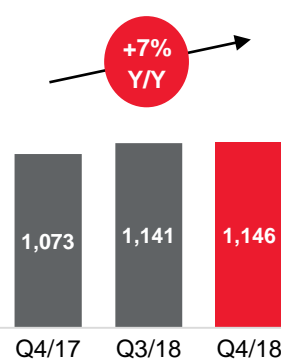


## ▶ Q4/18 NET INCOME GROWTH<sup>4</sup>

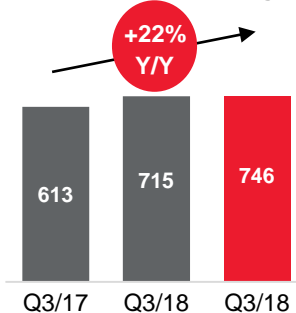
### All-Bank



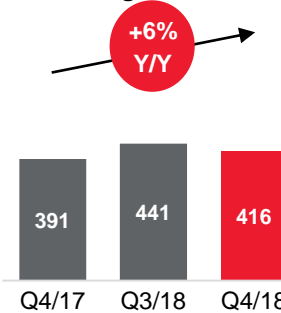
### Canadian Banking<sup>7</sup>



### International Banking<sup>7</sup>



### Global Banking and Markets<sup>7</sup>



## ▶ LEGACY SENIOR DEBT CREDIT RATINGS<sup>3</sup>

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

<sup>1</sup> Employees are reported on a full-time equivalent basis

<sup>2</sup> Excludes Other segment

<sup>3</sup> As at October 31, 2018

<sup>4</sup> 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

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

<sup>6</sup> Reflects all-in approach

<sup>7</sup> Adjusted net income attributable to equity holders of the Bank

<sup>8</sup> 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