

# INVESTOR FACT SHEET

## Q1 2019

### ▶ 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 98,000 employees<sup>1</sup> and assets of over 1 trillion (as at January 31, 2019), 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

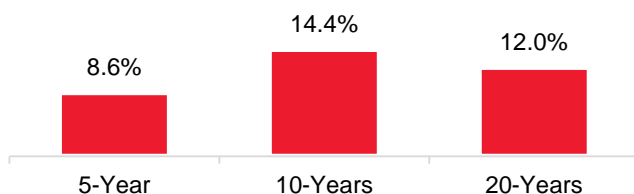
- **CANADA'S INTERNATIONAL BANK AND A TOP 10 BANK IN THE AMERICAS**
  - Diversified by business and geography, providing sustainable and growing earnings and dividends
- **DIVERSIFIED EXPOSURE TO HIGH QUALITY GROWTH MARKETS**
  - Leading bank in the Pacific Alliance growth markets of Mexico, Peru, Chile 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

### ▶ SHAREHOLDER INFORMATION

- **Share Price (TSX): November 1/18 – January 31/19**

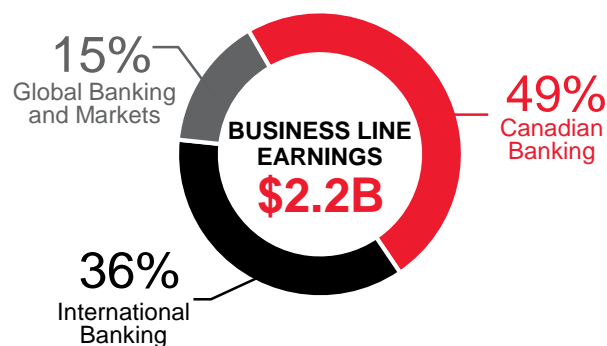
High	\$74.87	Closing Price	\$74.80
Low	\$66.36	52 week high	\$82.70
Market Capitalization <sup>3</sup>	\$92 billion	Common Shares Outstanding <sup>3</sup>	1,226 million

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



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### ▶ THREE DIVISIONS<sup>2,3,4,7</sup>



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

Total Assets	\$1,034 billion
Net Loans and Acceptances	\$585 billion
Deposits	\$691 billion
Employees	>98,000
Branches and Offices	3,076
ABMs	8,970

### ▶ MEDIUM-TERM FINANCIAL OBJECTIVES

		Q1/19 Actual <sup>3,4</sup>
EPS Growth	7%+	-6.4%
Return on Equity	14%+	13.7%
Operating Leverage	Positive	-10.8%
Capital Level	Strong Levels	11.1% <sup>6</sup>

### • Upcoming Events

April 9, 2019	Annual General Meeting
May 28, 2019	Q2 2019 Results
August 27, 2019	Q3 2019 Results
November 26, 2019	Q4 2019 Results

- **Dividend Dates: Quarterly dividend of \$0.87 per share, approved by the Board of Directors**

#### RECORD DATE

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

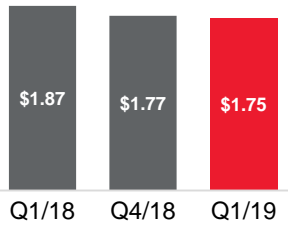
#### PAYMENT DATE

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

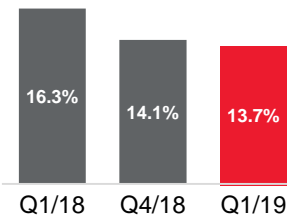


## ▶ Q1/19 FINANCIAL HIGHLIGHTS<sup>4</sup>

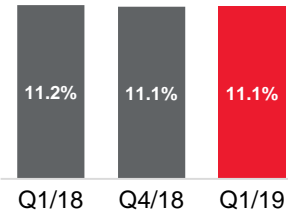
### Earnings per Share – Diluted



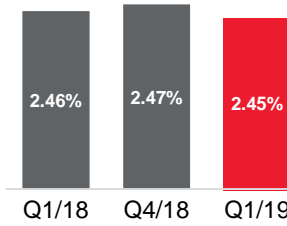
### Return on Equity



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

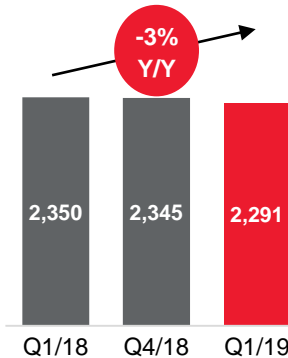


### Core Banking Margin

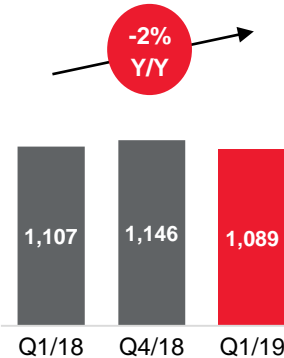


## ▶ Q1/19 NET INCOME GROWTH<sup>4</sup>

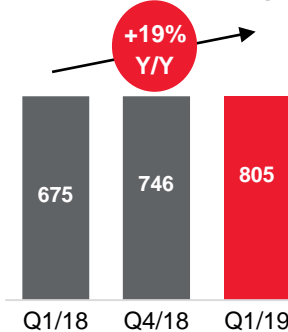
### All-Bank



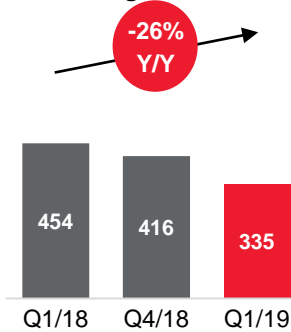
### Canadian Banking<sup>7</sup>



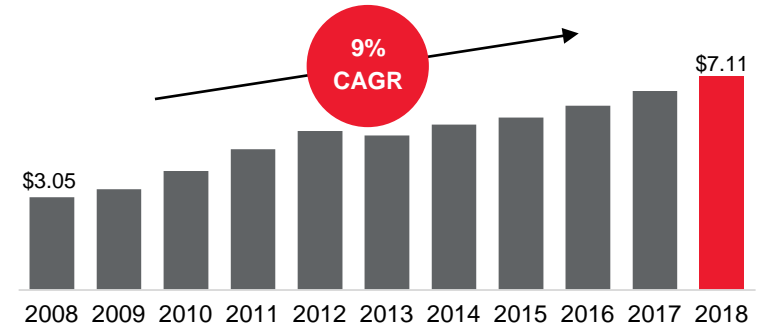
### International Banking<sup>7</sup>



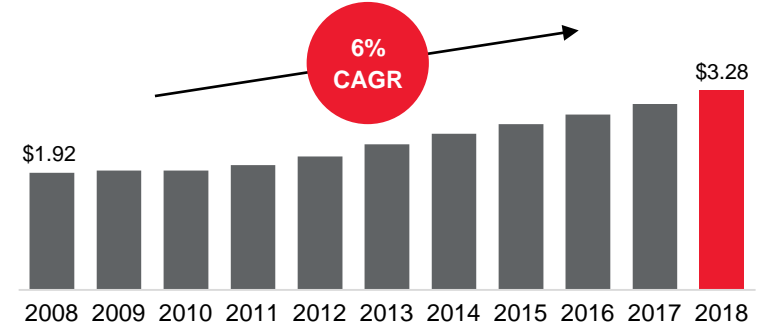
### Global Banking and Markets<sup>7</sup>



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



## ▶ ANNUAL DIVIDEND GROWTH



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

Agency	Legacy Debt	Bail-Inable Debt	Outlook
DBRS	AA	AA (low)	Stable
Fitch	AA-	AA-	Stable
Moody's	Aa2	A2	Stable
S&P	A+	A-	Stable

## ▶ CONTACT INFORMATION

### Investor Relations

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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 January 31, 2019

<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

<sup>5</sup> The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at January 31, 2019. Source: Thomson Reuters

<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

# CANADIAN BANKING

## Q1 2019

### ▶ OUR BUSINESS

Canadian Banking provides a full suite of financial advice and banking solutions to over 10 million retail, small business, commercial, and wealth management customers in Canada.

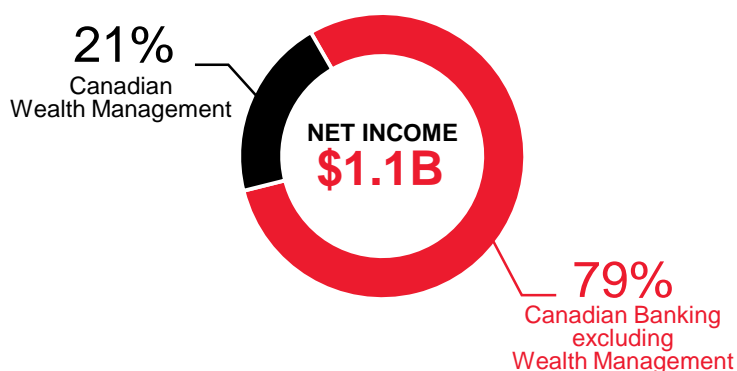
### ▶ STRATEGIC PRIORITIES

- **Customer Focus:** Deliver a leading experience and deepen relationships across our business and channels
- **Productivity:** Reduce structural costs while driving tangible revenue initiatives in order to build the capacity to invest in our business and technology
- **Digital Transformation:** Leverage digital as the foundation of all our activities to improve our operations, enhance the client experience and drive digital adoption
- **Business Mix Alignment:** Optimize our business mix by growing higher margin assets, building core deposits, and expanding fee based income
- **Leadership:** Grow and diversify talent and engage employees through a performance-oriented culture
- Integrate MD Financial and Jarislowsky Fraser (both acquired in 2018) while driving both operational improvements and customer growth

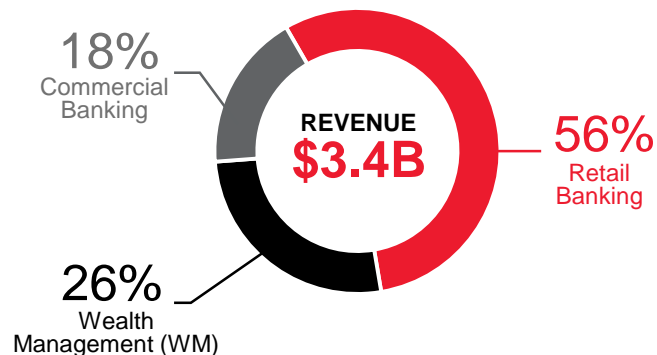
### ▶ MEDIUM-TERM FINANCIAL OBJECTIVES

	Target	Q1/19 <sup>1,2,3</sup>
Net Income Growth <sup>4</sup>	7%+	-2%
Productivity Ratio	<49%	50.0%
<i>CB ex Wealth</i>	<45%	45.7%
<i>Wealth</i>	<65%	63.4%
New Primary Customers	+1MM	+210,000

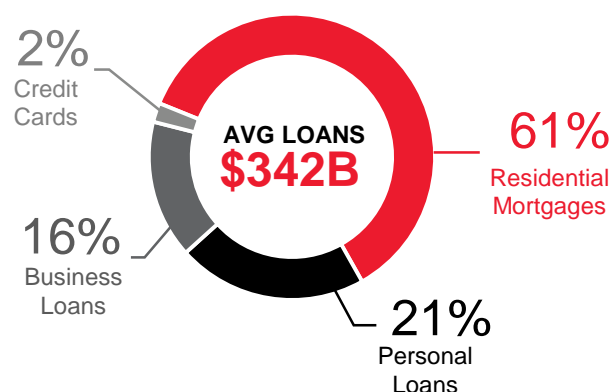
### ▶ NET INCOME BY BUSINESS LINE<sup>2,3,4</sup>



### ▶ BUSINESS LINES<sup>3</sup>



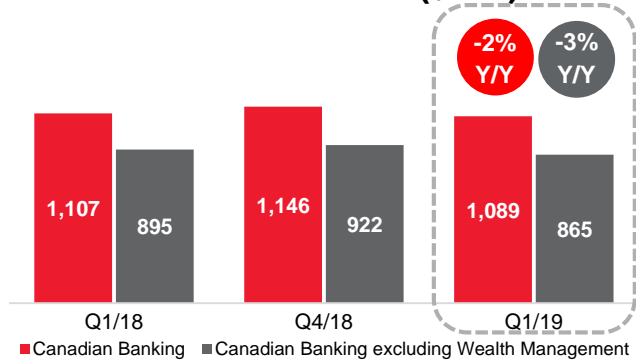
### ▶ AVERAGE LOAN MIX<sup>3</sup>



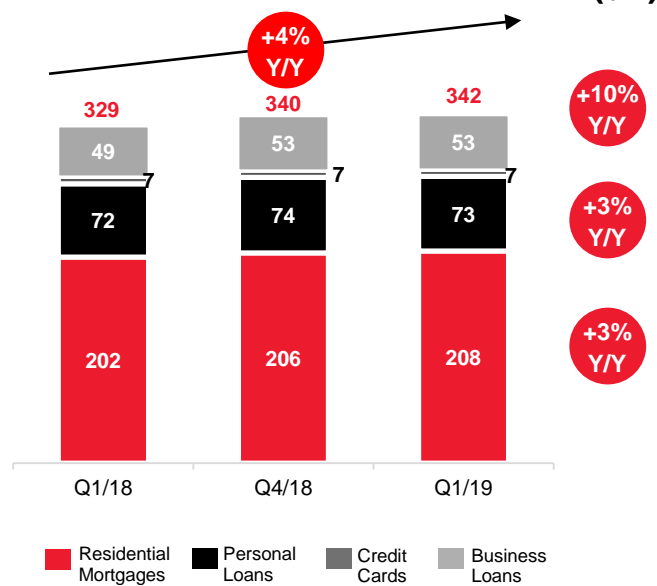
### ▶ KEY FINANCIAL INFORMATION<sup>1,2,3,5</sup>

	Growth (Y/Y)	Canadian Banking	Canadian Banking ex. WM
<b>Revenue Growth</b>		+3%	Flat
<i>NIM</i>		2.44% (+3bps)	2.39% (+4bps)
<i>Average Loan Growth</i>		+4%	+4%
<b>Expense Growth</b>		+7%	+2%
<i>Productivity Ratio</i>		50.0% (+160bps)	45.7% (+70bps)
<i>Operating Leverage</i>		-3.5%	-1.6%
<b>PCL Growth</b>		+11%	+10%
<i>PCL Rate</i>		0.27% (+2bps)	0.28% (+2bps)
<b>Net Income<sup>4</sup></b>		-2%	-3%
<i>Total Average Assets</i>		+6%	+4%
<i>Total Average Deposits</i>		+9%	+8%
<i>AUA / AUM<sup>1,9</sup></i>		+13% / +43%	NA
<b>Branches<sup>1</sup></b>		956 (-1%)	956 (-1%)
<b>Employees<sup>1,6</sup></b>		23,468 (+11%)	17,916 (4%)

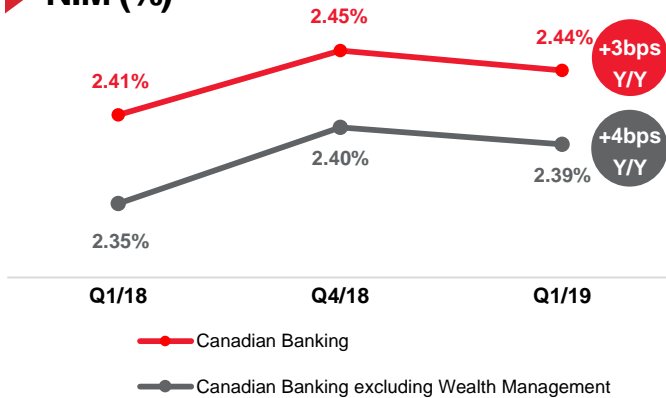
## NET INCOME GROWTH (\$MM)<sup>2,4</sup>



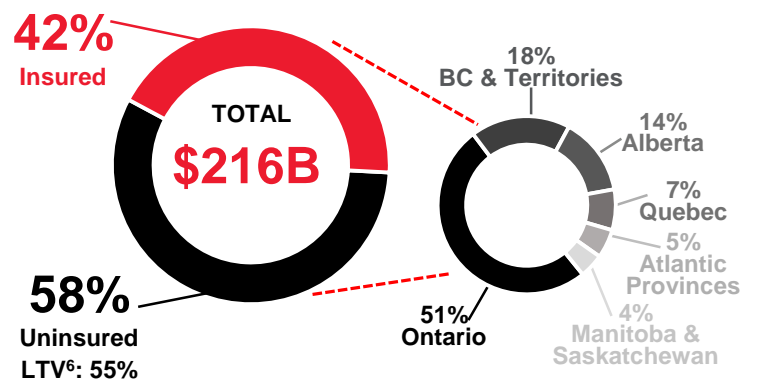
## AVERAGE LOANS & ACCEPTANCES (\$B)<sup>10</sup>



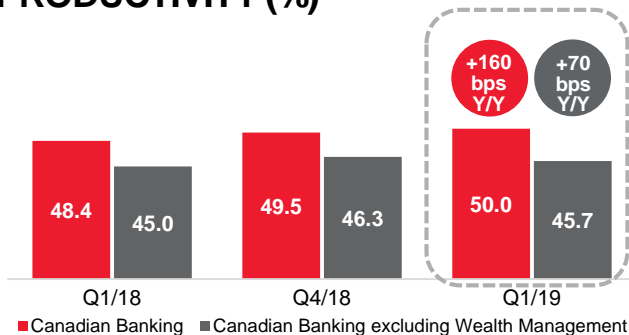
## NIM (%)<sup>8</sup>



## RESIDENTIAL MORTGAGE PORTFOLIO<sup>1,10</sup>



## PRODUCTIVITY (%)<sup>2</sup>



## CONTACT INFORMATION

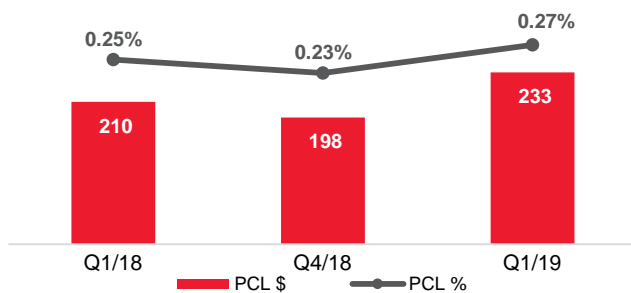
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## PROVISION FOR CREDIT LOSSES (\$MM, RATIO)



<sup>1</sup> As at January 31, 2019  
<sup>2</sup> Adjusted for Acquisition-related costs, including integration and amortization costs related to current acquisitions, amortization of intangibles related to current and past acquisitions  
<sup>3</sup> For the 3 months ended January 31, 2019  
<sup>4</sup> Attributable to equity holders of the Bank  
<sup>5</sup> Reflects adoption of new revenue accounting standard, IFRS 15  
<sup>6</sup> Employees are reported on a full-time equivalent basis  
<sup>7</sup> LTV calculated based on the total outstanding balance secured by the property. Property values indexed using Teranet HPI data  
<sup>8</sup> Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances  
<sup>9</sup> Includes the impact of acquisitions  
<sup>10</sup> May not add due to rounding

# INTERNATIONAL BANKING

## Q1 2019

### ▶ OUR BUSINESS

The International Banking division serves more than 15 million Retail, Corporate, and Commercial customers across Latin America, the Caribbean and Asia. International Banking is focused on growing its operations in Latin America, including the Pacific Alliance countries of Mexico, Peru, Chile and Colombia, and optimizing operations in Central America and the Caribbean.

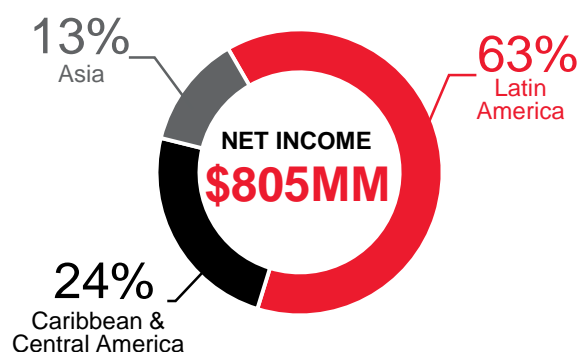
### ▶ STRATEGIC PRIORITIES

- **Customer Focus:** Leverage our investments in our new customer experience system to keep strengthening our service oriented culture
- **Leadership:** Continue attracting and developing exceptional and diverse leadership talent to keep pace with the changing needs of an increasingly competitive global market.
- **Digital Transformation:** Continue accelerating our digital transformation to gain scale and deliver business impact
- **Business Mix Alignment:** Continue achieving profitable growth by increasing core deposits, growing our insurance revenues and integrating strategic acquisitions into our operations
- **Strong Risk Culture:** Improving our risk management practices by strengthening our leadership team and through continued investment in technology

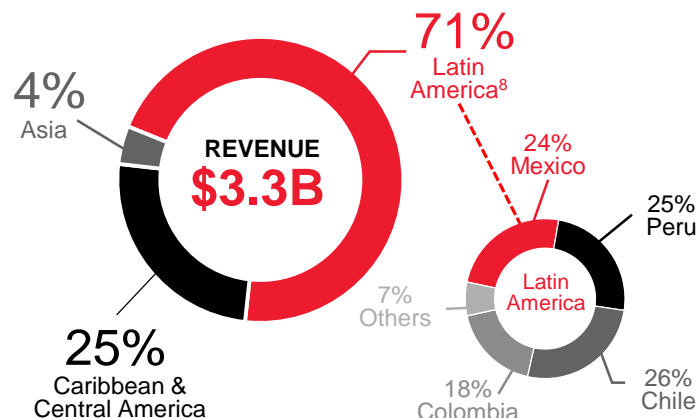
### ▶ MEDIUM-TERM FINANCIAL OBJECTIVES

	Target	Q1/19 <sup>3,4,5</sup>
Net Income Growth <sup>1</sup>	9%+	18%
Productivity Ratio	<51%	51.1%
Operating Leverage	Positive	+4.2%

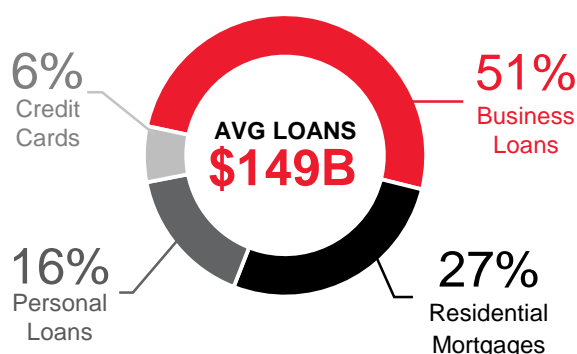
### ▶ NET INCOME BY REGION<sup>1,3,4</sup>



### ▶ GEOGRAPHIC REVENUE<sup>4</sup>



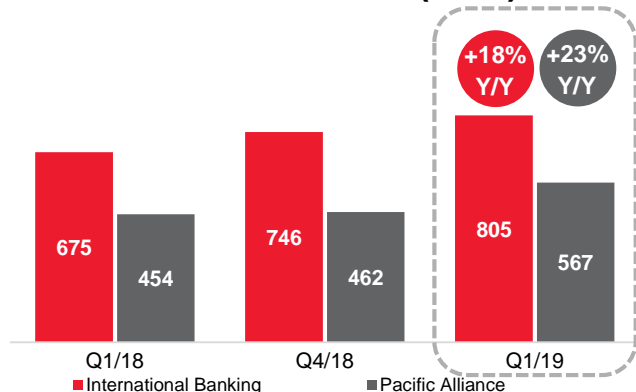
### ▶ AVERAGE LOAN MIX<sup>4</sup>



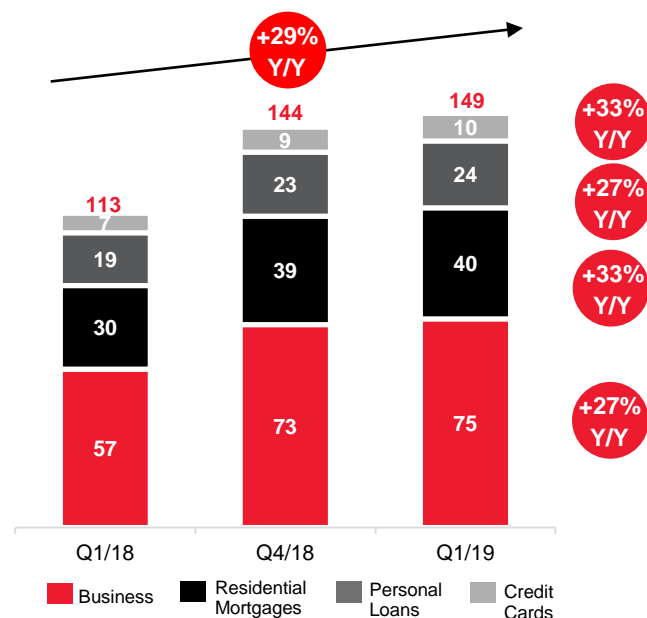
### ▶ KEY FINANCIAL INFORMATION<sup>3,4,5</sup>

	Growth (Y/Y)	International Banking
<b>Revenue Growth</b>		+22%
<i>NIM</i>		4.52% (-14bps)
<i>Average Loan Growth</i>		+29%
<b>Expense Growth</b>		+18%
<i>Productivity Ratio</i>		51.1% (-180bps)
<i>Operating Leverage</i>		4.2%
<b>PCL Growth</b>		+37%
<i>PCL Rate</i>		1.28% (+2bps)
<b>Net Income<sup>1</sup></b>		+18%
<i>Total Average Loans</i>		+29%
<i>Total Average Deposits</i>		+19%
<b>Branches<sup>2</sup></b>		1,844 (+5%)
<b>Employees<sup>2,6</sup></b>		57,639 (+11%)

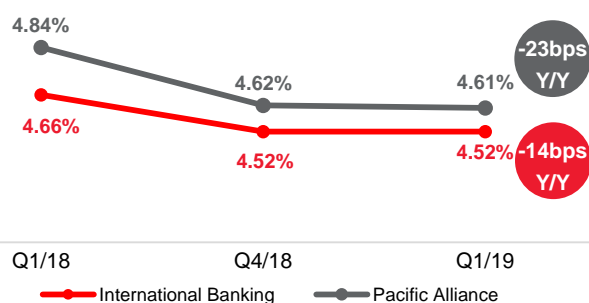
## ▶ NET INCOME GROWTH (\$MM)<sup>1,3,5,8</sup>



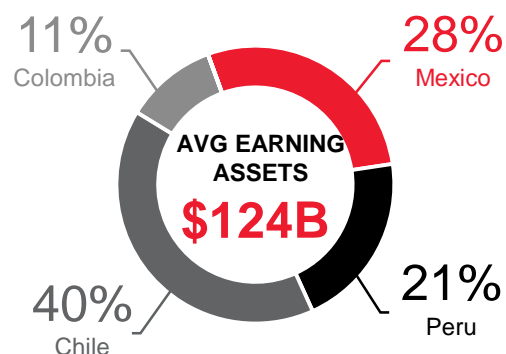
## ▶ AVERAGE LOANS & ACCEPTANCES (\$B)<sup>5,8</sup>



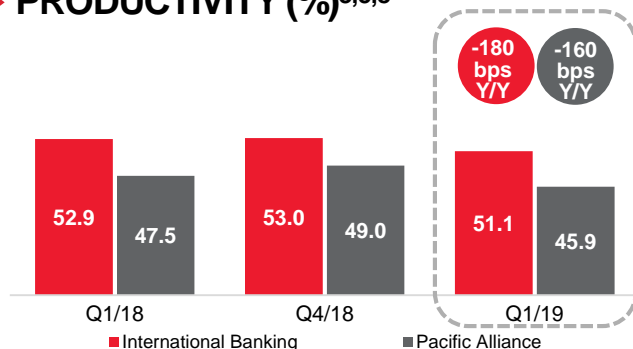
## ▶ NIM (%)<sup>7,8</sup>



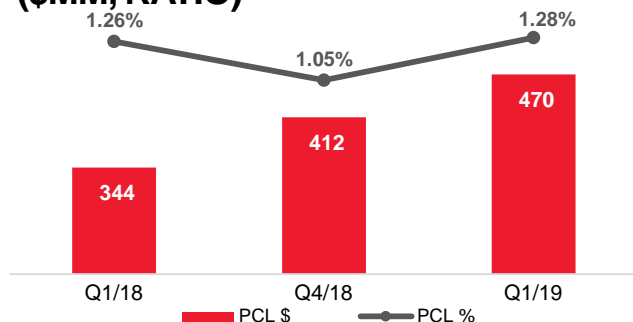
## ▶ AVERAGE EARNING ASSETS BY COUNTRY IN PACIFIC ALLIANCE<sup>4</sup>



## ▶ PRODUCTIVITY (%)<sup>3,5,8</sup>



## ▶ PROVISION FOR CREDIT LOSSES (\$MM, RATIO)



## ▶ CONTACT INFORMATION

### Investor Relations

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<sup>1</sup> Attributable to equity holders of the Bank  
<sup>2</sup> As at January 31, 2019  
<sup>3</sup> Adjusted for Acquisition-related costs, including integration and amortization costs related to current acquisitions, amortization of intangibles related to current and past acquisitions  
<sup>4</sup> For the 3 months ended January 31, 2019  
<sup>5</sup> Y/Y growth rates (%) are on a constant \$ basis, while metrics and change in bps are on a reported basis  
<sup>6</sup> Employees are reported on a full-time equivalent basis  
<sup>7</sup> Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances  
<sup>8</sup> Includes the impact of acquisitions

# GLOBAL BANKING AND MARKETS

## Q1 2019

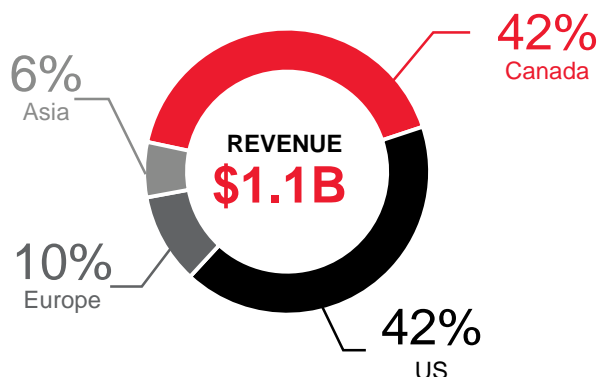
### ▶ OUR BUSINESS

Global Banking and Markets (GBM) conducts Scotiabank's wholesale banking business with corporate, government and institutional investor clients. GBM is a full-service wholesale bank in priority markets of Canada, the United States and Latin America. GBM also offers a range of products and services in select markets in Europe and Asia-Pacific.

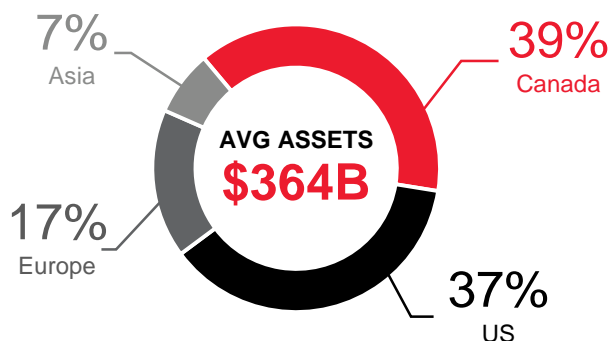
### ▶ STRATEGIC PRIORITIES

- **Strategic Approach to Lending:** Focused on up-tiering corporate relationships and increasing our lending penetration where we have greater opportunities to win ancillary business
- **Strengthen Investment Banking:** Continue multi-year buildout to expand regional expertise for investment banking and equity capital markets to focus on local and cross-border M&A and advisory deals
- **Growth in Pacific Alliance:** Continue to meaningfully invest in the Pacific Alliance countries to become a true market leader in local and cross border banking and capital markets capabilities

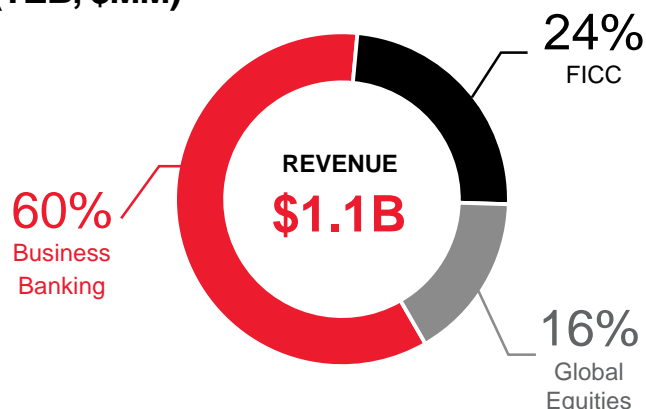
### ▶ GEOGRAPHIC REVENUE<sup>1</sup>



### ▶ ASSETS BY GEOGRAPHY<sup>1</sup>



### ▶ REVENUE BY BUSINESS LINE (TEB, \$MM)<sup>1</sup>



### ▶ KEY FINANCIAL INFORMATION<sup>1</sup>

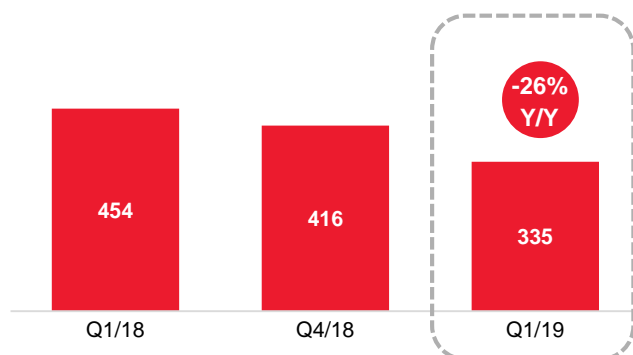
	Growth (Y/Y)
<b>Revenue Growth</b>	-10%
<i>NIM</i>	1.80% (-23bps)
<i>Average Loan Growth<sup>3</sup></i>	+15%
<b>Expense Growth</b>	+13%
<i>Productivity Ratio</i>	60.0% (+1200bps)
<i>Operating Leverage</i>	-22.4%
<b>PCL Growth</b>	N/A
<i>PCL Rate</i>	-0.07% (-3bps)
<b>Net Income<sup>2</sup></b>	-26%
<i>Total Average Assets</i>	+9%
<i>Total Average Deposits</i>	+9%
<b>Employees<sup>4,5</sup></b>	2,326 (-5%)

### ▶ BUSINESS HIGHLIGHTS

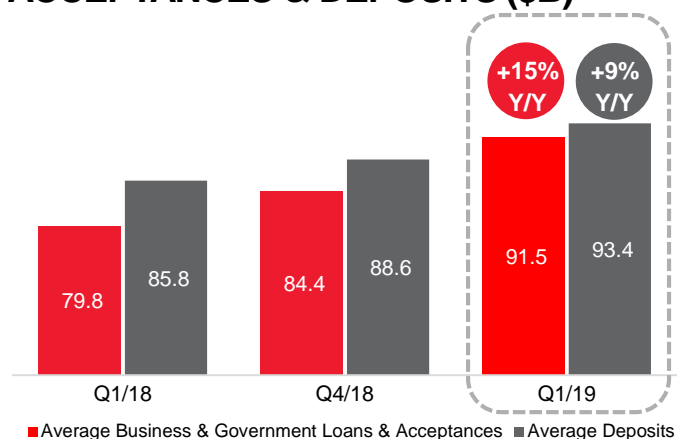
- Strong momentum in LatAm DCM; ranked #4 for international bond issuance in Latin America for Q1/19; up from #12 as at end of F2018
- Cross border expertise continues to win business; acted as joint bookrunner for 6 cross border transactions year to date
- Focused on Environmental, Social and Governance (ESG); Launched formal coverage of ESG investment research in Canada and a government sustainable finance platform



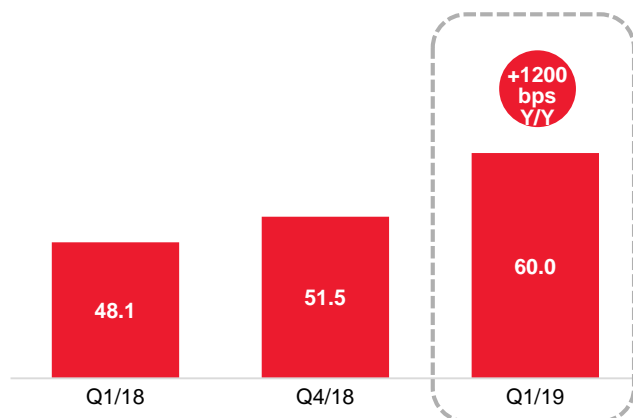
## ▶ NET INCOME GROWTH (\$MM)<sup>2</sup>



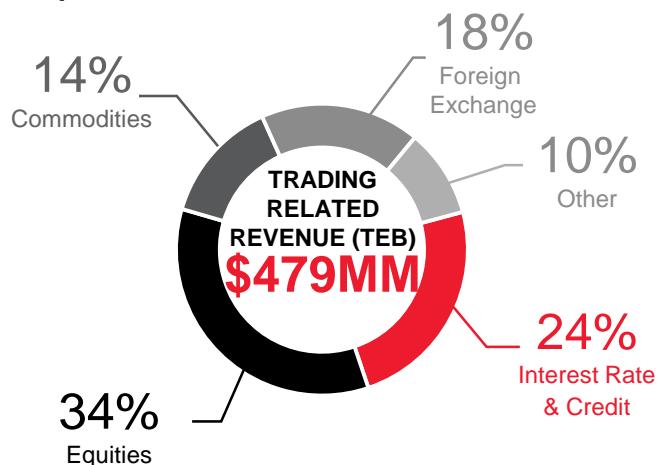
## ▶ AVERAGE LOANS AND ACCEPTANCES & DEPOSITS (\$B)<sup>1,3</sup>



## ▶ PRODUCTIVITY (%)



## ▶ TRADING-RELATED REVENUE (TEB, \$MM)<sup>1,6</sup>



## ▶ CONTACT INFORMATION

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<sup>1</sup> For the 3 months ended January 31, 2019  
<sup>2</sup> Attributable to equity holders of the Bank  
<sup>3</sup> Average business and government loans and acceptances  
<sup>4</sup> Employees are reported on a full-time equivalent basis  
<sup>5</sup> As at January 31, 2019  
<sup>6</sup> All-Bank trading-related revenue



# PACIFIC ALLIANCE COUNTRIES

## Q1 2019

### ▶ WHAT IS IT?

The Pacific Alliance countries (or "PACs") comprise of **Mexico, Peru, Chile and Colombia**. It is a regional trade bloc created in 2011 by the four countries that seeks the free movement of goods, services, capital and people.



Scotiabank believes the Pacific Alliance region offers excellent opportunities for growth with pro-business policies, favourable demographics, increasing banking penetration, good economic growth, low consumer indebtedness and stable banking systems.

### ▶ POPULATION

	PACs Total	Canada	Other EM <sup>4</sup> Average	G7 Average
Population <sup>1</sup>	230MM	37MM	n.a.	n.a.
Proj. Population Growth <sup>1,2</sup>	1.0%	0.8%	0.7%	0.4%
Median Age <sup>3</sup>	29 years old	42 years old	32 years old	42 years old

- The aggregate population in the PACs is 6x the population in Canada and the projected population growth in the PACs outpaces Canada, other EM<sup>4</sup> and G7 average in the next 5 years
- The median age of population in the PACs is relatively young at 29, providing favourable demographics for growth in banking services

### ▶ GOVERNMENT

	Mexico	Peru	Chile	Colombia
President	Andrés Manuel López Obrador	Martín Vizcarra	Sebastián Piñera	Iván Duque Márquez
Election Cycle (Next)	Six-Year (2024)	Five-Year (2021)	Four-Year (2021)	Four-Year (2022)

### Financial Stability

	Mexico	Peru	Chile	Colombia
Sovereign Credit Rating	Moody's: A3 S&P: BBB+ Fitch: BBB+	Moody's: A3 S&P: BBB+ Fitch: BBB+	Moody's: A1 S&P: A+ Fitch: A	Moody's: Baa2 S&P: BBB- Fitch: BBB
CB Inflation Targeting (Year of adoption)	2001	2002	1999	1999

Fiscal Data <sup>1</sup>	PACs Average	Other EM Average <sup>4</sup>	G7 Average
Debt/GDP	38%	62%	116%
Fiscal Deficit /GDP	-2.2%	-3.2%	-2.4%

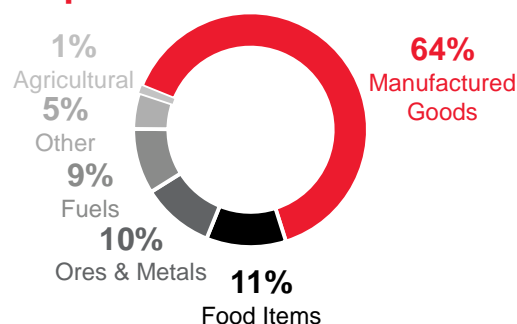
### ▶ ECONOMY

#### • PACs GDP & Income Level<sup>1</sup>

	PACs Total	Canada	PACs vs. Canada
GDP Growth <sup>2</sup>	3.4%	2.0%	1.7x
GDP World Rank	9th	10th	9th vs.10th
GDP Per Capita	US\$37,238	US\$45,032	0.8x

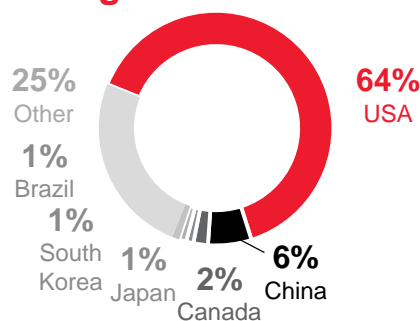
- The World Bank<sup>1</sup> categorizes countries' Income Group into 4 levels: Low Income, Lower Middle Income, Upper Middle Income and High Income
- Chile is rated as High Income (same as Canada) and Mexico, Peru and Colombia as Upper Middle Income

#### • PACs Exports<sup>5</sup>



- Manufacturing is the largest source of exports for the PACs at 64%. Metals and Fuels represent 19%
- Highlights:** Mexico is the largest exporter of flat-screen TVs in the world, and the third-largest exporter of computers. Colombia and Mexico rank the 7<sup>th</sup> and 8<sup>th</sup> in the world respectively for the number of degrees granted in engineering, manufacturing and construction fields, exceeding Canada, the U.K. and Germany. Mexico also ranks the 4<sup>th</sup> in the world for the number of Bachelor's degrees in those fields. Chile is the 5<sup>th</sup> largest exporter of wine in the world, ranking ahead of both the U.S. and New Zealand

#### • PACs Trading Partners<sup>5</sup>









- The US, China and Canada are the PACs' largest trading partners, representing 72% of exports

# PACIFIC ALLIANCE COUNTRIES

## Q1 2019

### ► BUSINESS ENVIRONMENT

Country	HDI Score Rank <sup>6</sup> Category (Rank)	Banking Penetration <sup>1</sup> (% of ages 15+)	Foreign Direct Investment <sup>1</sup> / % of GDP
	High (74)	37%	\$32B / 2.8%
	High (89)	43%	\$7B / 3.2%
	Very High (44)	74%	\$6B / 2.3%
	High (90)	46%	\$14B / 4.5%
	Very High (12)	100%	\$27B / 1.7%
	Very High (13)	93%	\$355B / 1.8%

- The Human Development Index (HDI) ranks 189 countries with regards to the average achievement in key dimensions of human development: a long and healthy life, being knowledgeable and have a decent standard of living. The countries are categorized into 4 levels<sup>6</sup>: Low, Medium, High, Very High
- Banking penetration levels indicated by account ownership at a financial institution or with a mobile-money-service provider (% of population ages 15+)

### ► CONTACT INFORMATION

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<sup>1</sup> Source: World Bank 2017; Debt/GDP: IMF 2017; Fiscal Deficit: CEIC Data 2017

<sup>2</sup> Population growth: World Bank DataBank 2017-2022; GDP growth: 2-year annualized growth projection 2017

<sup>3</sup> Source: The World Factbook, CIA 2017

<sup>4</sup> EM countries include: Argentina, Brazil, China, Greece, India, Indonesia, Poland, South Africa, Turkey, and Russia

<sup>5</sup> Source: United Nation Conference on Trade and Development (UNCTAD) 2017; Organization for Economic Co-operation and Development (OECD) 2016

<sup>6</sup> Source: United Nations Development Programme (UNDP) 2017

For more information, please refer to:

[http://hdr.undp.org/sites/default/files/2018\\_human\\_development\\_statistical\\_update.pdf](http://hdr.undp.org/sites/default/files/2018_human_development_statistical_update.pdf)

<sup>7</sup> Ranking based on publicly traded banks by total loans market share as of December 2018





<sup>8</sup> As of January 31, 2019 or for the 3 months ended January 31, 2019

<sup>9</sup> Earnings adjusted for Acquisition-related costs, including integration and amortization costs related to current acquisitions, and amortization of intangibles related to current and past acquisitions

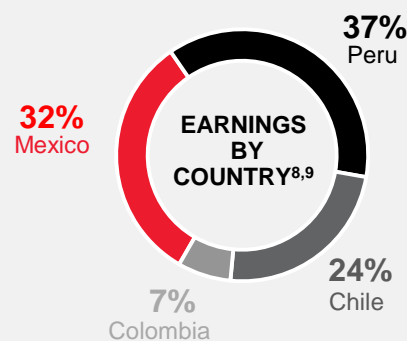
<sup>10</sup> Employees are reported on a full-time equivalent basis

### ► SCOTIABANK IN THE PACs

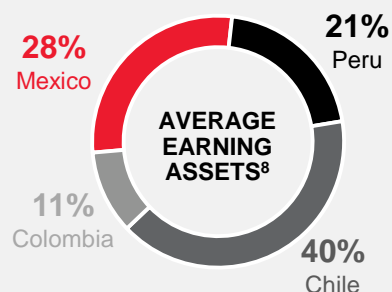
#### • Key Financial Highlights

					PACs
Scotiabank Market Share <sup>7</sup>	7.1%	17.7%	14.0%	6.2%	11.5%
Market Share Ranking <sup>7</sup>	6th	3rd	3rd	5th	4th
Average Total Loans <sup>8</sup> (C\$B)	\$28.1	\$20.5	\$45.6	\$12.2	\$106.3
Revenue <sup>8</sup> (C\$B)	\$0.6	\$0.6	\$0.6	\$0.4	\$2.2
Net Income after NCI <sup>8,9</sup> (C\$MM)	\$182	\$212	\$135	\$39	\$567
ROE <sup>8,9</sup>	25%	28%	9%	10%	16%
# of Employees <sup>8,10</sup>	13,214	11,080	9,257	9,689	43,240

#### • Earnings Composition



#### • Average Earning Assets

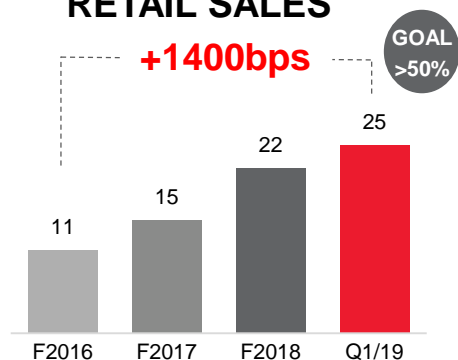


# TECHNOLOGY

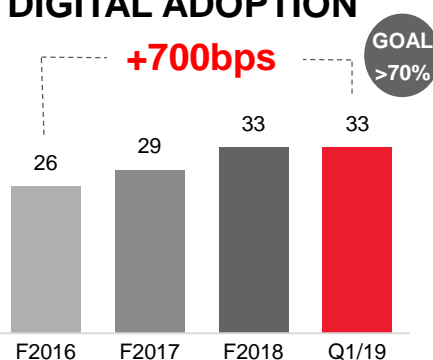
## Q1 2019

Technology includes our efforts in digital, core technology infrastructure and data and analytics. Our 2018 investment of \$3.3 billion is focused on driving growth, providing a better customer experience, improving efficiency and helping to manage risk better. We now have fully operational Digital Factories in Toronto, Mexico, Peru, Chile and Colombia. All 5 countries continue to make good progress against our digital targets.

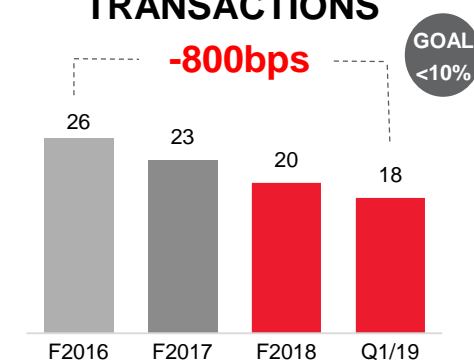
### ALL BANK DIGITAL RETAIL SALES



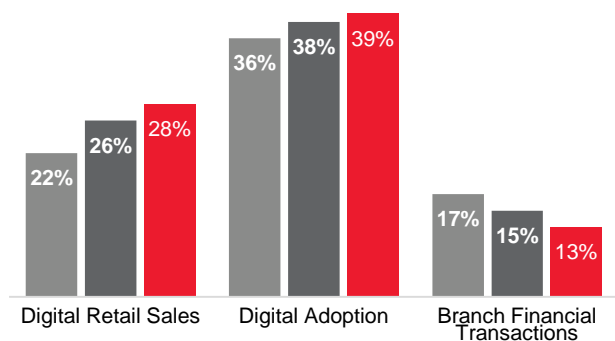
### ALL BANK DIGITAL ADOPTION



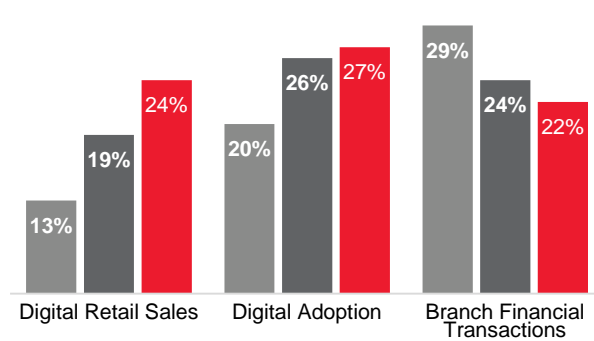
### IN-BRANCH FINANCIAL TRANSACTIONS



### CANADA



### PACIFIC ALLIANCE COUNTRIES



■ 2017 ■ 2018 ■ Q1/19

## 2018 HIGHLIGHTS

- PLATO, our Cloud-based development, deployment and production platform – has significantly accelerated our ability to deploy software. PLATO is now leveraged by our global teams to increase their speed to production.
- Canada: Financial transactions completed via mobile devices have grown 75% over the past two years and is now the most popular financial transaction channel for customers.
- Mexico: New mobile app was released as the first fully on the cloud online Banking implementation for Scotiabank
- Chile: New mortgage application capability launched, providing pre-approvals in under 30 seconds
- Colombia: Savings accounts and term deposits digital solutions rolled out across all branches. New home banking app launched
- Peru: Launched new mobile banking platform, co-created with +1.4K customers

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