

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 30	Rate Reset Preferred Shares - Series 31	Rate Reset Preferred Shares - Series 32	Rate Reset Preferred Shares - Series 33	Rate Reset Preferred Shares - Series 34
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	064149107	064149636	064149628	064149610	064149594	064149552
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	Additional Tier 1
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
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)	18,296	128	92	232	108	350
9	Par value of instrument	N/A	CAD 154,000,000	CAD 111,000,000	CAD 279,000,000	CAD 130,000,000	CAD 350,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	N/A	12-Apr-10	26-Apr-15	28-Feb-11	2-Feb-16	17-Dec-15
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 Apr. 26, 2015 and every five years thereafter	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
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	Floating	Fixed
18	Coupon rate and any related index	\$0.85/share (quarterly, as at Q3/18)	1.820% (Next reset on Apr/26/2020)	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)
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	Convertible
24	If convertible, conversion trigger (s)						<ul style="list-style-type: none"> <li>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</li> <li>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.</li> </ul>
25	If convertible, fully or partially						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.
27	If convertible, mandatory or optional conversion						Mandatory
28	If convertible, specify instrument type convertible into						Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into						The 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)	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	No
37	If yes, specify non-compliant features		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	The Bank of Nova Scotia	Scotiabank Capital Trust
		Rate Reset Preferred Shares - Series 36	Rate Reset Preferred Shares - Series 38	Rate Reset Preferred Shares - Series 40	Additional Tier 1 Capital Notes	Scotia BaTS II Series 2006-1
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	064151202	064151111	06415E303	064159KJ4	80928BAC0
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).	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	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Preferred shares	Preferred shares	Preferred shares	Other Additional Tier 1	Innovative Tier 1
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	500	500	300	1,561	750
9	Par value of instrument	CAD 500,000,000	CAD 500,000,000	CAD 300,000,000	USD 1,250,000,000	CAD 750,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	14-Mar-16	16-Sep-16	12-Oct-17		28-Sep-06
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 July 26, 2021 and every five years thereafter	Optional Call at par on January 27, 2022 and every five years thereafter	Optional Call at par on January 27, 2024 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
16	Subsequent call dates, if applicable					On Dec. 31, 2036 at par plus accrued interest
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.500% (Next reset on Jul/26/2021)	4.850% (Next reset on Jan/27/2022)	4.850% (Next reset on Jan/27/2024)	4.650% until Oct/12/2022 and thereafter at 3-month LIBOR + 2.648%	5.650% (Next reset on Jan/1/2037)
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	Yes
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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.</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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 or write-off, as applicable, of all contingent instruments (including the Preferred Shares Series 40 and the Preferred Shares Series 41) 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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Automatic Exchange due to any of the following: <ol style="list-style-type: none"> <li>Application for a winding-up</li> <li>Superintendent has taken control of the Bank</li> <li>Superintendent advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0%</li> <li>Board of Directors advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0%</li> <li>Superintendent directs Bank to increase capital</li> </ol> <p>** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement</p>
25	If convertible, fully or partially	Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate	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.	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 Preferred Shares Series 40 and, if issued, each outstanding Preferred Shares Series 41 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
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	Bank of Nova Scotia	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	Subordinated Indebtedness	Deeply Subordinated Indebtedness
36	Non-compliant transitioned features	No	No	No	No	Yes
37	If yes, specify non-compliant features					Incentive to Redeem, Not NVCC Compliant

Disclosure Template for Main Features of Regulatory Capital Instruments

1	Issuer	Scotiabank Tier 1 Trust	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		Scotia BaTS III Series 2009-1	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures	Subordinated Debentures
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	80928FAA5	GB000767771	064149AW7	064149P27	064151AR4	064151GC1
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario	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
	Regulatory treatment						
4	Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Innovative Tier 1	Tier 2 Subordinated debt	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)	650	130	258	1,747	1,220	738
9	Par value of instrument	CAD 650,000,000	USD 99,000,000	CAD 250,000,000	CAD 1,750,000,000	CAD 1,250,000,000	CAD 750,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7-May-09	21-Aug-86	20-Jun-95	18-Oct-12	30-Mar-15	8-Dec-15
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Jun-08	21-Aug-85	20-Jun-25	18-Oct-24	30-Mar-27	8-Dec-25
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 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	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	On Jun. 30, 2019 at par plus accrued interest			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	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.802% (Next reset on Jun/30/2019)	6 Month LIBOR+0.125%	8.900%	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 + 2.19%	3.367% until Dec.8, 2020 and thereafter at 90-days BA + 2.19%
19	Existence of a dividend stopper	Yes	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	Yes	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Automatic Exchange due to any of the following: 1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital				Either of: • 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 • 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: • 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 • 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	40 Bank Preferred Shares Series R for each \$1,000 of principle on Automatic Exchange				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	Additional 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	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	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	No	No
37	If yes, specify non-compliant features	Incentive to Redeem, Not NVCC Compliant	Not NVCC Compliant	Not NVCC Compliant	Incentive to Redeem, Not NVCC Compliant		

**Disclosure Template for Main Features of Regulatory Capital Instruments**

1	Issuer	Bank of Nova Scotia	Bank of Nova Scotia
		<b>Subordinated Debentures</b>	<b>Subordinated Debentures</b>
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	064159HB5	06415ELY9
3	Governing law(s) of the instrument	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
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,642	1,757
9	Par value of instrument	USD 1,250,000,000	CAD 1,750,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16-Dec-15	18-Jan-19
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16-Dec-25	18-Jan-29
14	Issuer call subject to prior supervisory approval		
15	Optional call date, contingent call dates and redemption amount		Optional call on or after January 18, 2024 at par plus accrued interest
16	Subsequent call dates, if applicable		
	<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.500%	3.89% until Jan 18, 2024 and thereafter at 90-days BA + 1.58%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>
25	If convertible, fully or partially	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.
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	Bank of Nova Scotia	Bank of Nova Scotia
30	Write-down feature	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
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features		

