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	Bank of Nova Scotia	Bank of Nova Scotia	The Bank of Nova Scotia	Scotiabank Capital Trust
Issuer Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	064149107	064149636	064149628	064149610	064149594	064149552	064151202	064151111	06415E303	064159KJ4	80928BAC0
Governing law(s) of the instrument	Ontario, Federal	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in	Ontario, Federal Laws Applicable in	Ontario, Federal Laws Applicable in	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in		Ontario, Federal Laws Applicable in Ontario
	Laws Applicable in			Ontario	Ontario	Ontario			Ontario	governed by, and construed in accordance	
	Ontario, U.S.									with, the laws of the State of New York	
										(other than the provisions relating to an	
3										NVCC Automatic Conversion and certain	
Regulatory treatment											
4 Transitional Basel III rules	Common Equity Tio	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Common Equity Tier	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	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	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	Preferred shares	Preferred shares	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)	18,284	128	92	232	108	350	500	500	300	1,561	750
9 Par value of instrument	N/A	CAD 153,568,450	CAD 111,431,550	CAD 279,035,550	CAD 129,608,625	CAD 350,000,000	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	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost
9 Par value of instrument 10 Accounting classification 11 Original date of issuance	N/A	12-Apr-10	26-Apr-15	28-Feb-11	2-Feb-16	17-Dec-15	14-Mar-16	16-Sep-16	12-Oct-18	12-Oct-17	28-Sep-06
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	Feipetuai	respetual	respetual	respectual	respetual	reipetuai	respetual	reipetuai	Feipetuai	reipetuai	respetual
					14						
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	4	Optional Call at par on Apr. 26, 2015 and	Optional Call at par on Apr. 26, 2020 and	Optional Call at par on Feb. 2, 2016 and	Optional Call at par on Feb. 2, 2021 and	Optional Call at par on April 26, 2021 and	Optional Call at par on July 26, 2021 and	Optional Call at par on January 27, 2022 and	Optional Call at par on January 27, 2024	Optional Call on any Interest Payment	Optional Call on Dec. 31, 2011 and on any
	4	every five years thereafter	every five years thereafter	every five years thereafter	every five years thereafter on a Fixed	every five years thereafter	every five years thereafter	every five years thereafter	and every five years thereafter	Date as defined in the Prospectus	distribution date thereafter, at the greater of
	4				Rate Share Conversion Date as defined					Supplement on or after Oct 12, 2022 at par	par plus accrued interest and the Canada
	4				in the Prospectus Supplement					plus accrued interest	Yield Price as defined in the Prospectus
	4										
	4										
46	4					1		I	1		
10	4	1	1	1			1	1	4	1	
Subsequent call dates, if applicable			On any other date that is not April 26 after		On any other day that is not a Fixed Rate	1		I	1		On Dec. 31, 2036 at par plus accrued intere
			April 26, 2020 at C\$ 25.50		Share Conversion Date (as defined in the	1		I	1		
					Prospectus Supplement) at C\$25.50	1		I	1		
16		1	1	1		I	1	1	T.	1	l
Coupons/dividends	+		1			1	1	1	1	1	
	Floriton	Phone 4	Planting	Pine d	Florida	Florid	Fired	Florid	First	Fired	First.
17 Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Floating	Fixed	rixed	Fixed	Fixed	Fixed	FIXEG
Coupon rate and any related index	\$0.87/share	1.820% (Next reset on Apr/26/2020)	90 day Treasury Bill Rate + 1%, Reset	2.063% (Next reset on Feb/2/2021)	90 day Treasury Bill Rate + 1.34%, Reset	5.500% (Next reset on Apr/26/2021)	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	b.650% (Next reset on Jan/1/2037)
	(quarterly, as at		Quarterly		Quarterly	1		I	1	3-month LIBOR + 2.648%	
	Q2/19)					1		I	1		
	4					1		I	1		
	4					1		I	1		
	4					1		I	1		
18	4	1	1	1		1	1	1	4	1	
19 Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	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	No.	No	No	No	Yes
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
	- restructive tible	THOS CONTRIBUTE	THOSE CONVERTIDIE	I WALL CONTAGUING	THOSE CONTROLLED		Ether of		Filtrandie		
24 If convertible, conversion trigger (s)	4					Either of:	Either of:	Either of:	Either of:	Either of:	Automatic Exchange due to any of the
	4					 the Superintendent publicly announces 	 the Superintendent publicly announces that 	· the Superintendent publicly announces that	 the Superintendent publicly announces 	 the Superintendent publicly announces 	following:
	4					that the Bank has been advised, in	the Bank has been advised, in writing, that	the Bank has been advised, in writing, that the	that the Bank has been advised, in	that the Bank has been advised, in writing,	
	4					writing, that the Superintendent is of the	the Superintendent is of the opinion that the	Superintendent is of the opinion that the Bank	writing, that the Superintendent is of the	that the Superintendent is of the opinion	Application for a winding-up
	4					opinion that the Bank has ceased, or is	Bank has ceased, or is about to cease, to be	has ceased, or is about to cease, to be viable	opinion that the Bank has ceased, or is	that the Bank has ceased, or is about to	2. Superintendent has taken control of the
	4					about to cease, to be viable and that.	viable and that, after the conversion of the	and that, after the conversion of the Preferred	about to cease, to be viable and that,	cease, to be viable and that, after the	Bank
	4					after the conversion of the Preferred	Preferred Shares Series 36, the Preferred	Shares Series 38, the Preferred Shares Series		conversion of all contingent instruments,	 Superintendent advices that Tier 1 Capita
	4							39 and all other contingent instruments of the	and the conversion of white on, as	and taking into account any other factors	o. oupcontendent devices that her i ouplie
						Shares Series 34, the Preferred Shares	Shares Series 37 and all other contingent	Ponk on applicable and taking into account	(including the Breferred Charge Corion 4)	or circumstances that are considered	ratio less than 5.0% or Total Capital ratio le
	N. I.					Series 35 and all other contingent	instruments of the Bank, as applicable, and	Bank, as applicable, and taking into account	(including the Preferred Shares Series 4)	or circumstances that are considered	than 8.0%
	1					Series 35 and all other contingent instruments of the Bank, as applicable,	instruments of the Bank, as applicable, and taking into account any other factors or	Bank, as applicable, and taking into account any other factors or circumstances that are	(including the Preferred Shares Series 4) and the Preferred Shares Series 41) and	or circumstances that are considered relevant or appropriate, it is reasonably	than 8.0% 4. Board of Directors advices that Tier 1
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors	instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is	(including the Preferred Shares Series 4) and the Preferred Shares Series 41) and taking into account any other factors or	or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total Capital
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered	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	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	(including the Preferred Shares Series 4) and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered	or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	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%
						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	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	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the visbility of the Bank will be restored or maintained; or	(including the Preferred Shares Series 4) and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably	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	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
						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	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	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 • a federal or provincial government in Canad	(including the Preferred Shares Series 41 and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably a likely that the viability of the Bank will be	D 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	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
						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	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	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the visbility of the Bank will be restored or maintained; or	(including the Preferred Shares Series 4) and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably	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	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
						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	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	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 • a federal or provincial government in Canad publicly announces that the Bank has	(including the Preferred Shares Series 41 and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably a likely that the viability of the Bank will be	D 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	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
						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 a federal or provincial government in	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 vlability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has	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 • a federal or provincial government in Canad publicly announces that the Bank has accepted or agreed to accept a capital	(including the Preferred Shares Series 4 and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably all kely that the viability of the Bank will be restored or maintained; or a federal or provincial government in	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	than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total 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
						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 extended to the bank of the Bank will be Canada publicity announces that the	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 wability 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	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 • a federal or provincial government in Canad publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the	(including the Preferred Shares Series 4a and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably all likely that the viability of the Bank will be restored or maintained, or	D 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	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
						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 vability 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 of accept	instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is researably likely that the viability of the Bank will be restored or maintained; or a state of the sta	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 a federal or provincial government in Canad publicly announces that the Bank has accepted or agreef to accept a capital injection, or equivalent support, from the federal government or any provincial	(including the Preferred Shares Series 44) and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably alikely 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	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 rejection, or equivalent support, from the federal government or any provincial government or political subdivision or	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
						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 a deferal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept capital injection, or equivalent support,	instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant operportate, it is reasonably likely that the viability of the Bank will be restored or maintainent or a selected or convolved powerment in a selected or provinced powerment in secondary or grapes to accept a capital as expected or supper to accept a capital as injection, or equivalent support, from the factors of the provinced power provinced pr	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 a federal or provincial government in Canad publicly amounces that the Bank has publicly amounces that the Bank has expected to the provincial provincial provincial provincial provincial provincial provincial provincial powerment or provincial covernment or provincial covernment or provincial	(including the Preferred Shares Series 4 and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably alikely that the vability of the Bank will be restored or maintained; or versioned or maintained; or considered that the second of the secon	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 amounces that the Bank Canada publicly amounces that the Bank linjection, or equivalent support, from the tederal government or any provincial government or political subdivision or agent or agency thered without which the	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factor or iccumstances that are considered relevant or appropriate, it is reasonably likely that the visibility of the Bank bit restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept acapital rejection, or equivalent support, from the federal government or any	instruments of the Bank, as applicable, and taking into account any other factors and or circumstances that are considered relevant or circumstances that are considered relevant which is considered relevant with the properties of the considered relevant to the considered or provincial government in Canada publicly announces that the Bank has accepted or aspect a capital acceptation agreed to accept a capital self-deferal government or any provincial government or political subdivision or agent or	Bank, as applicable, and taking into account any other faction or circumstances that are considered relevant or appropriate. It is a will be restored or maintained: or a site bank will be restored or maintained: or a site desert or provincial government in Canad publicly announces that the Bank main accepted or agreed to accept a capital injection, or equivalent support, from the operation of the control of the site of the control of the	(including the Preferred Shares Series 4) and the Preferred Shares Series 4) and taking into account any other factors or including and taking into account any other factors or incrumstances that are considered relevant or appropriate, it is reasonably alkely that the vability of the Bank to accept a factor of maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital eljection, or equivalent support, from the federal government or appropriate that the provincial government or appropriate that the provincial pro	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factor or circumstances that are considered relevant or appropriate, it is reasonably likely that the valsibility of the Bank will be restored or maintained; or share will be restored or maintained. The share will be share the bank has accepted or agreed to accept acceptability or equivalent support, from the federal government or any provincial operament or political	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 maintainance; or a selected or provincial government in Canada publicly amounces that the Bank has accepted or agreed to accept a capital selected or agreed to accept a capital or accept a capital acceptance or any provincial government or political subdivision or agreed or agreed to accept a capital acceptance or any provincial government or political subdivision or agree accepts the provincial government or political subdivision or agree accepts the provincial accepts of the provincial accepts accepted to the provincial accepts of the provincial accepts of the provincial accepts the provincial accepts of the provincial accepts the provincial accepts of the provincial accepts the	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series 4 and the Preferred Shares Series 4 and the Preferred Shares Series 4 and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably all kelly that the valuability of the Barik will be restored or maintained, or a factor of provincial genement in a factor of the provincial genement in the Barik has accepted or agreed to accept a capital rejection, or equivalent support, from the federal government or any provincial government or political provincial government or government	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 amounces that the Bank Canada publicly amounces that the Bank linjection, or equivalent support, from the tederal government or any provincial government or political subdivision or agent or agency thered without which the	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
						Series 35 and all other contingent ininstruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered or circumstances that are considered with the continuation 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, provincial government or political subdivision or agent or agency to the subdivision or agent or agency to the subdivision or agent or agency thereof	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is the second or maintained: or which is the second or maintained: or which is the second or maintained: or a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial reference provincial or any provincial capters; thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series 4 and the Preferred Shares Series 4 and taking into account any other factors or circumstances that are considered of committees that are considered with the preferred that are considered of the preferred that are considered of the preferred that are considered or the state of the Bank will be restored or maintained; or * a federal or provincial government in Canada publish, announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, or control and preferred that the provincial government or political subdivision or agent or agency thereof	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable on or circumstances of the Bank, as applicable or or circumstances that are considered or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restorted or maintained; or overment it = a fidered or provincient such as the state of the stat	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is the second or maintained: or which is the second or maintained: or which is the second or maintained: or a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial reference provincial or any provincial capters; thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series 4.) and the Preferred Shares Series 4.) are considered considered the Preferred Conference of the Share 4. The Shares 4.	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is the second or maintained: or which is the second or maintained: or which is the second or maintained: or a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial reference provincial or any provincial capters; thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of an action grid to account any other factors or controllance share are considered. It is a considered or share the series of a controllance share the Stark has accepted or agency to acquisited support, from the factorial publicly amonices that the stark possible of a capital injection, or equivalent support from the factorial publicly and series of a capital series of a capital series of a series of a capital series of a serie	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable on or circumstances of the Bank, as applicable or or circumstances that are considered or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restorted or maintained; or overment it = a fidered or provincient such as the state of the stat	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is the second or maintained: or which is the second or maintained: or which is the second or maintained: or a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial reference provincial or any provincial capters; thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series 4.) and the Preferred Shares Series 4.) are considered considered the Preferred Conference of the Share 4. The Shares 4.	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is the second or maintained: or which is the second or maintained: or which is the second or maintained: or a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial reference provincial or any provincial capters; thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of an action grid to account any other factors or controllance share are considered. It is a considered or share the series of a controllance share the Stark has accepted or agency to acquisited support, from the factorial publicly amonices that the stark possible of a capital injection, or equivalent support from the factorial publicly and series of a capital series of a capital series of a series of a capital series of a serie	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is reasonably relevant or maintained: or which is reasonably relevant or maintained: or which is reasonably relevant to a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial federal government or any provincial captery thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of an action grid to account any other factors or controllance share are considered. It is a considered or share the series of a controllance share the Stark has accepted or agency to acquisited support, from the factorial publicly amonices that the stark possible of a capital injection, or equivalent support from the factorial publicly and series of a capital series of a capital series of a series of a capital series of a serie	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is reasonably relevant or maintained: or which is reasonably relevant or maintained: or which is reasonably relevant to a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial federal government or any provincial captery thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of an action grid to account any other factors or controllance share are considered. It is a considered or share the series of a controllance share the Stark has accepted or agency to acquisited support, from the factorial publicly amonices that the stark possible of a capital injection, or equivalent support from the factorial publicly and series of a capital series of a capital series of a series of a capital series of a serie	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is reasonably relevant or maintained: or which is reasonably relevant or maintained: or which is reasonably relevant to a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial federal government or any provincial captery thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of the controllance share share shares series of the shares series of the shares series of the shares of	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
						Series 35 and all other contingent instruments of the Bank, as applicable, and taking pint account any other factors or crumstances that are considered, and taking pint account any other factors or crumstances that are considered, the continues of the series of the continues of the series of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or oppropriete, it is reasonably likely that the maintained: or which is reasonably relevant or maintained: or which is reasonably relevant or maintained: or which is reasonably relevant to a federal or provincial government in Canada publicly announces that the Bank succepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial federal government or any provincial captery thereof without which the Bank would have been determined by the Superintendent	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely hat the viability of the Bank will be restored or maintained; a factored relevant or appropriate or a factored provincial government or Canad publicly amountees that the Bank has accepted or agreed to accept a capture of the provincial government or political subdivision or agent or agency themselves the provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent by	(including the Preferred Shares Series of and the Preferred Shares Series of and taking sino account any other factors or controllance shares series of the controllance share share shares series of the shares series of the shares series of the shares of	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 rejection, or equivalent support, from the federal government or any provincial government or optical subdivision or agent o	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
25 If convertible, fully or partially						Series 35 and all other contingent instruments of the Bark, as applicable, instruments of the Bark, as applicable, and a series of the series of the series of the series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the valuability of the Bark will be reasonable or an extraction of maritain-extractive, servement or Canada publicy amounces that the Bark has accepted or agreed to accept a passive procure or application or agent or agreed to accept an extraction or agent or agent or application or agent or agent of the determination or agent or agent or application.	instruments of the Bank, as applicable, and taking into account any other factors or more consistent and the second and the second appropriate. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a federal or providical government in "a federal or providical government or any provincial government or any provincial government or any provincial government or any provincial government or provincial government or provincial subdivision or agent or government or provincial government or provincial government or provincial government or provincial subdivision or agent or government or provincial gove	Bank, as applicable, and taking into account any other factors or croumstances that are range of the factor of the control of	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and the Preferred Shares Series 4) and colorumations that are considered or constructions that are considered or constructions that the validation of the state of the	or circumstances that are considered relevant or approximate, its reasonably relevant or approximate, its reasonably reasonable reas	than 8.0% a Board of Directors advices that Tier 1 Laborator of Directors advices that Tier 1 Laborators of Directors of Total Capital Laborators of Directors of Directors of Directors Laborators of Directors of Directors of Directors Laborators of Directors of Directors of Directors Laborators of Directors of Directors of Directors of Directors Laborators of Directors of Directo
25 If convertible, fully or partially If convertible, conversion rate						Series 35 and all other contingent instruments of the last, its applicable instruments of the last, its applicable instruments of the last, its applicable or circumstances that are considered instruments of the last and instruments of the last, will be relevant or appropriate, it is reasonably labely that the validable of the Bank will be a federal provincing poverment in Cannata publicly amountees that the Bank has accepted or agreed to accept the last has been applied to a result of the last has been a federal provincing poverment or a patient audition or agent or agency thereof without which the bank would have been from validable. Fully Construent of the last substitution of the las	instruments of the Bank, as applicable, and taking nitro account any other factors or disting nitro account any other factors or appropriate, it is reasonably likely that the vability of the Bank will be restored or mannament or application or a	Bank, as applicable, and taking into account any other factors or circumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a federal or provincial government in Canada accepted or appear of the comment of t	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Shares Series 4 are considered or concurred to the Shares Series 40 and the Shares	or circumstances that are considered relevant or approxime, it is reasonably relevant or approxime, it is reasonably restored or maintained, or a federal or provincial government in Canada publicly announces that the Bark expection, or equivalent support, from the federal government or any provincial government or political subdivision on the fideral government or political subdivision on the Stank would have been determined by the Superintendent to be non-viable.	than B.0%. A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank to Increase capital ratio less than B.0%. 5. Superintendent directs Bank to Increase capital 7. Superintendent directs Bank to Increase capital 8. Superintendent Bank to Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase that Increase that Increase the Increase that Increase that Increase the Increase that Incr
						Series 35 and all other contingent instruments of the Bank, as applicable, and tabling into account any other factors returned to the Bank, as applicable, and tabling into account any other factors are applicable, and tabling into account any other factors and applicable, and tabling into account any other factors are applicable, and the validability of the Bank will be reteried or manifestable, are resolved any and the same of the sa	instruments of the Bank, as applicable, and taking into account any other factors or oricumstances that are considered relevant or consumers and any other factors or oricumstances that are considered relevant or availably of the Bank will be restored the wablety of the Bank will be restored to maintained; or a federal or provincial government in Caranda publicly arrounces that the Bank had implication, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial to the provincial subdivision or agent or agree or agree; thereof which will be a provincial to the original subdivision or agent or agree or agree; thereof which will be a provincial to the non-visible. Fully Outstanding Preferred Shares Series 36 and, if issued, each outstanding Preferred Shares Series 36 and, if issued, each outstanding Preferred Shares.	Bank, as applicable, and taking into account any other factors or crounstances that are considered relevant of legislations and the factors of the service o	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and tabling that account says gifter Bachost sor and tabling that account says gifter Bachost sor and tabling that account says gifter Bachost sor previously all skey that the viability of the Bank will be restorted or impartant-direct or manner that the state of the previously given the state of the previously given the state of	or circumstances that are considered relevant or approximate, its reasonably seasonably	than 8.0%. A Board of Directors advices that Tier 4. Board of Directors advices that Tier 4. Color than 1.00 to 1.00 t
						Series 35 and all other contingent instruments of the laws, as applicable, naturaments of the laws, as applicable, naturaments of the laws, as applicable, not circumstances that are considered relevant or appropriate, it is reasonably likely that the two production of the control of manifest with the section of manifest control of the	instruments of the Bank, as applicable, and taking nito account any other factors or activity nito account any other factors or appropriate, it is reasonably likely that the vability of the Bank will be restored or maintained; or invalidation of the bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the provincial support, from the federal government or any provincial support from the federal government or any provincial support from the federal government or any provincial support for the	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably interest to consider the same reasonably likely that the visibility of the Bank will be restored or ministained; or — a facetal or provincial government in Carpollidy amountees that the Bank has injection, or equivalent support, from the facetal government or optical subdivision or agent or approvincial government or political subdivision or agent or approvincial subdivision or agent or approvincial control of the subdivision or agent	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and colorumations that are considered or continuous series of the shares of	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably melevant or an advantage of a melevant provincial government in Canada publicly announces that the Bank has accepted or appeal to accept a capital standard government or any provincial government or approximate government government or approximate government go	than B.0%. A Board of Directors advices that Tier 1 4. Board of Directors advices that Tier 1 4. Board of Directors Bank or Total Capital ratio less than 8.0%. 5. Superintendent directs Bank to Increase capital 5. Superintendent directs Bank to Increase capital 6. Superintendent Bank of Total
						Series 35 and all other contingent instruments of the Bark, as applicable, and taking pint account any other factors relative to the series of	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or maintained; or expended relevant or maintained; or expended relevant or comparison or comparison or comparison or comparison or comparison or considered relevant or co	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is with the state of the Bank. With the state of the Bank will be restored or manitalined; or a factor of the Bank will be restored or manitalined; or a significant or application and accepted or appeal to accept a capital impetion, or equivalent support, from the specific or appeal to accept a capital impetion, or equivalent support, from the government or political subdivision or agent or agent without which the Bank would have been determined by the Superintendent to be non-visible. Fully Outstanding Preferred Shares Series 38 and, issued, each outstanding Preferred Shares support and the state of the stat	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and taking that occurs any other factors or taking that occurs any other factors or the series of the series	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a feeled and provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a George developer, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of slipping di Common Sinese equals to Multiplier x Note Valvar) = Conversion Prices and George of Common Sinese equals to Multiplier x Note Valvar) = Conversion Prices as defined in the	than B.0%. A Board of Directors advices that Tier 1 4. Board of Directors advices that Tier 1 4. Board of Directors Bank or Total Capital ratio less than 8.0%. 5. Superintendent directs Bank to Increase capital 5. Superintendent directs Bank to Increase capital 6. Superintendent Bank of Total
						Series 35 and all other contingent instruments of the Bark, as applicable, instruments of the Bark, as applicable, instruments of the Bark, as applicable, and a series of the series of	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and the Preferred Shares Series 4) and colorumations that are considered or constructions that are considered or constructions that the viability of the Bank will be restorted or maintained; but series of the state of t	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably melevant or an advantage of a melevant provincial government in Canada publicly announces that the Bank has accepted or appeal to accept a capital standard government or any provincial government or approximate government government or approximate government go	than B.0%. A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank to Increase capital ratio less than B.0%. 5. Superintendent directs Bank to Increase capital 7. Superintendent directs Bank to Increase capital 8. Superintendent Bank to Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that
						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as applicable, instruments of the laws, as applicable, and a series of the laws of the	instruments of the Bank, as applicable, and taking risk account any other factors or circumstances that are considered relevant or maintained; or expended relevant or maintained; or expended relevant or comparison or comparison or considered relevant o	Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is with the state of the Bank. With the state of the Bank will be restored or manitalined; or a factor of the Bank will be restored or manitalined; or a significant or application and accepted or appeal to accept a capital impetion, or equivalent support, from the specific or appeal to accept a capital impetion, or equivalent support, from the government or political subdivision or agent or agent without which the Bank would have been determined by the Superintendent to be non-visible. Fully Outstanding Preferred Shares Series 38 and, issued, each outstanding Preferred Shares support and the state of the stat	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and concurred the series of concurred the series	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a feeled and provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a George developer, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of slipping di Common Sinese equals to Multiplier x Note Valvar) = Conversion Prices and George of Common Sinese equals to Multiplier x Note Valvar) = Conversion Prices as defined in the	than B.0%. A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank to Increase capital ratio less than B.0%. 5. Superintendent directs Bank to Increase capital 7. Superintendent directs Bank to Increase capital 8. Superintendent Bank to Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that
						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as applicable, instruments of the laws, as applicable, and a series of the laws of the	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or deceased to the series of the series of a proposition, it is reasonable, as the second or appropriate, it is reasonable, as the second or agreed to according operament in Canada publicly amounces that the Basic has accepted or agreed to accept a regular liquidition, or equivalent support, or acceptable injection, or equivalent support, provincial poverment or political subdivision or agent or agency thereof subdivision and the subdivision of agent or agency thereof subdivision or agency thereof subdivision or agent or agency the agency thereof subdivision or agency thereof subdivision or agency the agency that the agency the agency that the agency the agency that the agency that the agency that the agency that the	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a federal provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a Gardenia powerment or any provincial significancy, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of shipping di Common Sinese equals to (Multiplier x Note Valve) = Conversion Prices as defined in the	than B.0%. A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank to Increase capital ratio less than B.0%. 5. Superintendent directs Bank to Increase capital 7. Superintendent directs Bank to Increase capital 8. Superintendent Bank to Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that Increase the Increase that Increase that Increase the Increase that
						Series 35 and all other contingent instruments of the Bark, as applicable, instruments of the Bark, as applicable, instruments of the Bark, as applicable, and a series of the series of	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and the Preferred Shares Series 4) and colorumations that are considered or constructions that are considered or constructions that the viability of the Bank will be restorted or maintained; but series of the state of t	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a federal provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a Gardenia powerment or any provincial significancy, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of shipping di Common Sinese equals to (Multiplier x Note Valve) = Conversion Prices as defined in the	than B.0%. A Board of Directors advices that Tier 1 4. Board of Directors advices that Tier 1 4. Board of Directors Bank or Total Capital ratio less than 8.0%. 5. Superintendent directs Bank to Increase capital 5. Superintendent directs Bank to Increase capital 6. Superintendent Bank of Total
						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as applicable, instruments of the laws, as applicable, and a series of the laws of the	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or deceased to the series of the series of a proposition, it is reasonable, as the second or appropriate, it is reasonable, as the second or agreed to according operament in Canada publicly amounces that the Basic has accepted or agreed to accept a regular liquidition, or equivalent support, or acceptable injection, or equivalent support, provincial poverment or political subdivision or agent or agency thereof subdivision and the subdivision of agent or agency thereof subdivision or agency thereof subdivision or agent or agency the agency thereof subdivision or agency thereof subdivision or agency the agency that the agency the agency that the agency the agency that the agency that the agency that the agency that the	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a federal provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a Gardenia powerment or any provincial significancy, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of shipping di Common Sinese equals to (Multiplier x Note Valve) = Conversion Prices as defined in the	than 8.0% - A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank or Total Capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital - Total Continue voluntary Holder Exchange as defined in the Prospectus Supplement Fully Fully 4. Board Total Continue Voluntary Holder Exchange as defined in the Prospectus Supplement
						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as applicable, instruments of the laws, as applicable, and a series of the laws of the	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or deceased to the series of the series of a proposition, it is reasonable, as the second or appropriate, it is reasonable, as the second or agreed to according operament in Canada publicly amounces that the Basic has accepted or agreed to accept a regular liquidition, or equivalent support, or acceptable injection, or equivalent support, provincial poverment or political subdivision or agent or agency thereof subdivision and the subdivision of agent or agency thereof subdivision or agency thereof subdivision or agent or agency the agency thereof subdivision or agency thereof subdivision or agency the agency that the agency the agency that the agency the agency that the agency that the agency that the agency that the	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a federal provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a Gardenia powerment or any provincial significancy, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of shipping di Common Sinese equals to (Multiplier x Note Valve) = Conversion Prices as defined in the	than 8.0% - A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank or Total Capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital - Total Continue voluntary Holder Exchange as defined in the Prospectus Supplement Fully Fully 4. Board Total Continue Voluntary Holder Exchange as defined in the Prospectus Supplement
						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as applicable, instruments of the laws, as applicable, and a series of the laws of the	instruments of the Bank, as applicable, and taking into account any other factors or more considering into account any other factors or more components. It is reasonably likely that the viability of the Bank will be restored or maritaned: or "a feeter of provided spoemment in "a feeter of provided spoemment in the Bank has accepted or agreed to accept a capital implection, or equivalent support, from the facterial government or any provincial government or any provincial government or any town of the section of	Bank, as applicable, and taking into account any other factors or croumstances that are any other factors or croumstances that are reasonably likely that the visibility of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will be restored or maintained; or a factor of the Bank will restore the Bank will restore the Bank will restore the Bank will restore the Bank will be restored to the Bank will be restored	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or deceased to the series of the series of a proposition, it is reasonable, as the second or appropriate, it is reasonable, as the second or agreed to according operament in Canada publicly amounces that the Basic has accepted or agreed to accept a regular liquidition, or equivalent support, or acceptable injection, or equivalent support, provincial poverment or political subdivision or agent or agency thereof subdivision and the subdivision of agent or agency thereof subdivision or agency thereof subdivision or agent or agency the agency thereof subdivision or agency thereof subdivision or agency the agency that the agency the agency that the agency the agency that the agency that the agency that the agency that the	or circumstances that are considered relevant or appropriate, it is reasonably skely that the viability of the Bank with be relevant or appropriate, it is reasonably skely that the viability of the Bank with be a federal provincial government in Canada publicly announces that the Bank saccepted or agreed to accept a Gardenia powerment or any provincial significancy, or equivalent support, from the declaral government or any provincial agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable Fully Outstand of shipping di Common Sinese equals to (Multiplier x Note Valve) = Conversion Prices as defined in the	than 8.0% - A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank or Total Capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital - Total Continue voluntary Holder Exchange as defined in the Prospectus Supplement Fully Fully 4. Board Total Continue Voluntary Holder Exchange as defined in the Prospectus Supplement
If convertible, conversion rate						Series 35 and all other contingent instruments of the last, is applicable, instruments of the last, is applicable, instruments of the last, is applicable, instruments of the last, is a seasonable or circumstances that are considered relevant or appropriate, it is reasonably likely that the stability of the Bank will be a federal or provincial government in Canada publicy amounces that the Bank has accepted or agreed to accept a feature of the stability of the s	instruments of the Bank, as applicable, and taking nish account any other factors or disting nish account any other factors or appropriate, it is reasonably likely that the vability of the Bank will be restored or mantanets or instruments or instruments or instruments or instruments or instruments or instruments or any proposal operations or applicable projection, or equivalent support, from the federal government or any provincial government or any provincial prejection, or equivalent support, from the federal government or any provincial application, or equivalent support, from the federal government or any provincial acceptance of the support of suppor	Bank, as applicable, and taking into account any other factors or circumstances that are reasonably itsely that the visibility of the Bank will be restored or maintained; or — a federal or provincial government in Casa accepted or appear of the common of the Casa accepted or appear of the common of the Casa accepted or appear or any provincial government or political studdies not accept a capital injection, or equivalent support, from the forest government or applicable suboption or appear of the common of the comm	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and concurred the Preferred Shares Series 4) and the Preferred Shares Series 4 are considered or deliverant or appropriate, it is reasonable, as leaves that the validation of the Preferred Shares Series 4 are specified approximately an acquital elipsection, or equivalent support, or acquital elipsection, or equivalent support, or acquital elipsection or agent or agency thereof subdivision of preferred Shares Series 4 will be converted into a number of fully-good as Shares Values J-Coversion Price as defined in the Prospectus Supplement.	or circumstances that are considered interest or approximate, its reasonably interested or approximate, its reasonably instructed or maintained, or a federal or provincial government in Canada publicly announces that the Bath expection, or equivalent support, from the federal government or provincial government or approximate government or approximate government or approximate provincial government or approximate tapport, from the federal government or any provincial government or approximate the federal government or approximate the federal government or approximate that the federal government or approximate federal government or approximate federal government or approximate federal government or federal government or approximate federal government or federal g	than 8.0% - A Board of Directors advises that Ter 1 4. Board of Directors advises that Ter 1 4. Board of Directors advises that Ter 1 5. Superintendent directs Bank to Increase capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase capital ratio less than 8.0% 5. 5. Superintendent directs Bank to Increase Superintent Shares Series Tior each St. Superintendent Shares Series Tior each \$1,000 of principle on Automatic Exchange
If convertible, conversion rate						Series 35 and all other contingent instruments of the Bark, as applicable, and balling into account any other factors returned to the Bark, as applicable, and balling into account any other factors returned to the properties of	instruments of the Bank, as applicable, and taking into account any other factors are concumitationed in the account and the factor of the concumitation and the account and t	Bank, as applicable, and taking into account any other factors or circumstances that are considered telescent or circumstances that are considered telescent or circumstances that are considered telescent or circumstances that the considered telescent or the considered telescent or circumstances or a factor of the considered telescent or considered that the Bank that accepted or agreed to accept a capital accepted or agreed to accept a capital acceptance or considered to accept acceptance or considered to accep	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and table grid to account any other Behards and the Preferred Shares Series 4) and table grid to account any other Behards or provincial growth of the Shares Series 4 and the Shares Shares Series 4 and the Shares Serie	or circumstances that are considered relevant or appropriate, its reasonably selevined the visibility of the Bank with be relevant or appropriate, its reasonably selevined the visibility of the Bank with be a selected or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital vijection, or equivalent support, from the government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-visible. Fully Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) + Convenion Price as defined in the Prospectus Supplement. Mandatory	than 8.0% A Board of Directors advices that Tier 1 Capital ratio less ham 5.0% of Total Capital S. Superintendent directs Bank to increase capital A Superintendent directs Bank to increase capital A Superintendent directs Bank to increase as defined in the Prospectus Supplement Supplement Supplement Eully 400 Bank Preferred Shares Series T for each \$1,000 of principle on Automatic Exchange
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into						Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably expensive the control of the co	than 8.0% - A Board of Directors advises that Ter 1 - 4 Board of Directors advises that Ter 1 - 4 Board of Directors and Directo
If convertible, conversion rate 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18						Series 35 and all other contingent instruments of the Bark, as applicable, and balling into account any other factors returned to the Bark, as applicable, and balling into account any other factors returned to the properties of	instruments of the Bank, as applicable, and taking into account any other factors are concumitationed in the account and the factor of the concumitation and the account and t	Bank, as applicable, and taking into account any other factors or circumstances that are considered telescent or circumstances that are considered telescent or circumstances that are considered telescent or circumstances that the considered telescent or the considered telescent or circumstances or a factor of the considered telescent or considered that the Bank that accepted or agreed to accept a capital accepted or agreed to accept a capital acceptance or considered to accept acceptance or considered to accep	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and table grid to account any other Behards and the Preferred Shares Series 4) and table grid to account any other Behards or provincial growth of the Shares Series 4 and the Shares Shares Series 4 and the Shares Serie	or circumstances that are considered relevant or appropriate, its reasonably selevined the visibility of the Bank with be relevant or appropriate, its reasonably selevined the visibility of the Bank with be a selected or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital vijection, or equivalent support, from the government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-visible. Fully Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) + Convenion Price as defined in the Prospectus Supplement. Mandatory	than 8.0% A Board of Directors advices that Tier 1 Capital ratio less ham 5.0% of Total Capital S. Superintendent directs Bank to increase capital A Superintendent directs Bank to increase capital A Superintendent directs Bank to increase as defined in the Prospectus Supplement Supplement Supplement Eully 400 Bank Preferred Shares Series T for each \$1,000 of principle on Automatic Exchange
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, seed, instrument type convertible into 29 If convertible, seed or description of convertible into 30 Wittle-down failure or description of convertible into	No.	No.	No.	No	No.	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably expensive the control of the co	than 8.0% - A Board of Directors advises that Ter 1 - 4 Board of Directors advises that Ter 1 - 4 Board of Directors and Directo
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, seed, instrument type convertible into 29 If convertible, seed or description of convertible into 30 Wittle-down failure or description of convertible into	No	No	No	No	No.	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably expensive the control of the co	than 8.0% - A Board of Directors advises that Ter 1 - 4 Board of Directors advises that Ter 1 - 4 Board of Directors and Directo
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, seed, instrument type convertible into 29 If convertible, seed or description of convertible into 30 Wittle-down failure or description of convertible into	No.	No.	No.	No.	No No	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably expensive the control of the co	than 8.0% - A Board of Directors advises that Ter 1 - 4 Board of Directors advises that Ter 1 - 4 Board of Directors and Directo
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, seed, instrument type convertible into 29 If convertible, seed or description of convertible into 30 Wittle-down failure or description of convertible into	No.	No.	No.	No.	No.	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered melevant or approximate, its reasonably melevant or approximate, its reasonably melevant or approximate is reasonably expensive the control of the co	than 8.0% . Board of Directors advises that Ter 1 4. Board of Directors advises that Ter 1 4. Board of Directors Bank to Increase capital ratio less than 8.0% . 5. Superintendent directs Bank to Increase capital season of the Prospectus Supplement additional to the Prospectus Supplement State of
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, seed, instrument type convertible into 29 If convertible, seed or description of convertible into 30 Wittle-down failure or description of convertible into	No No	No.	No.	No.	No.	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, and the second supportance, it is reasonably likely that the validity of the Bank will be restored or maintained; or provincial government in a factor of provincial government in a factor of the second support of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial to the second support of support o	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered in incomment or approxime, it is reasonably interested or approxime, it is reasonably interested or maintained, or a federal or provincial government in Canada publicly announces that the Bank interested in the Bank accepted or agreed to accept a capital seasonable or agreed or	than 8.0% . Board of Directors advises that Ter 1 4. Board of Directors advises that Ter 1 4. Board of Directors Bank to Increase capital ratio less than 8.0% . 5. Superintendent directs Bank to Increase capital season of the Prospectus Supplement additional to the Prospectus Supplement State of
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 When-down heature 31 If any other down heature 32 If convertible, specify issuer of instrument of conventible into 33 If white-down heature 34 If white-down heature 35 If If white-down heature 36 If If white-down heature 37 If If white-down heature 38 If If white-down heature 39 If If white-down heature 30 If If white-down heature 30 If If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If white-down heature 38 If white-down heature 39 If white-down heature 30 If white-down heature 30 If white-down heature 30 If white-down heature 30 If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If white-down heature 39 If white-down heature 30 If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If wh	No.	No.	No.	No.	No.	Series 35 and all other contingent instruments of the last, its applicability instruments of the last, its applicability instruments of the last, its applicability in the last of continued and instruments of the last, its areasonability lastly that the state considered on relevant or approving lastly that the twicklinky of the Bark will be a federal provincial government in Canada publicly arrounded that the Bark has accepted or agreed to accept the state of the last has been applied to a state of the last has been applied to a federal provincial government or any provincial government or political subdivision or agent or agency therefore the state of the last of the la	instruments of the Bank, as applicable, and using instruments of the Bank, as applicable, and using risk account any other factors or of appropriate, it is reasonably likely that the vability of the Bank will be restored or maintained; or or maintained; or or maintained; or or maintained; or or or maintained; or or or maintained; or or or or maintained; or or or or or maintained; or	Bank, as applicable, and talking into account you of the factors or circumstances that are reasonably itself that the visibility of the Bank will be restored or maintained; or ** a federal or provincial government in Canda can be a federal or provincial government in Canda capetal registron, or requivalent support, from the federal government or an opportunity of the support of the provincial government in Canda capetal registron, or requivalent support, from the federal government or any provincial grant or approximately applicately applic	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and the Series of continuations that are considered or circumstances that are considered or continuations that has a considered or series of the Series of t	or circumstances that are considered relevant or approximate, its reasonably relevant or approximate, its reasonably restored or maintained, or a federal or provincial government in Clandab publicly announces that the Bark experience or equivalent support, from the federal government or provincial government or provinci	than B.0% - A Board of Directors advices that Ter 1 - A Board of Directors advices that Ter 1 - A Board of Directors Bank to increase capital ratio less than B.0% - S - S - Orda Capital ratio less than B.0% - S - S - S - S - S - S - S - S - S -
If convertible, conversion rate 26 17 18 19 19 19 19 19 19 19 19 19	No. Preferred Shares	No Desply Subordinated Indektedness	No Deeply Subordinated Indebtedness	No Deeply Subordinated Indebtedness	No Deeply Subordinated Indebtedness	Series 35 and all other contingent instruments of the laws, as applicable, instruments of the laws, as a series of a circumstances that are considered relevant or appropriate, it is reasonably likely that the tractional or manistrances consument in Caradas publicy arrounces that the Bank has accepted or agreed to accept a capital injection, or agreed to accept a capital injection, or agreed to accept a subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be indevented by the Superintendent to be convented into a number of fully-poal Cormon Shates equal to fullifigure 5 State Valley - Corneron Process and the Supplement.	instruments of the Bank, as applicable, and taking nito account any other factors or disting nito account any other factors or appropriate, and the second supportance, it is reasonably likely that the vability of the Bank will be restored or maintained; or provincial government in a factor of maintained; or provincial government in a factor of the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the facter all government or any provincial government or any provincial government or any provincial to the second of the se	Bank, as applicable, and laking into account any other factors or croumstances that are reasonably in the factors of the control of the contr	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and circumstances that are considered or developed the series of continuous series series series of continuous series of continu	or circumstances that are considered in incomment or approxime, it is reasonably interested or approxime, it is reasonably interested or maintained, or a federal or provincial government in Canada publicly announces that the Bank interested in the Bank accepted or agreed to accept a capital seasonable or agreed or	than B.0%. A Board of Directors advices that Tier 1 4. Board of Directors advices that Tier 1 4. Board of Directors Bank or Troat Ceptal ratio less than B.0%. So, So Troat Ceptal ratio less than B.0%. So, Superintendent directs Bank to increase capital so that the Brown of the
If convertible, conversion rate 26 17 18 19 19 19 19 19 19 19 19 19	No. No. Preferred Shares	No. Deeply Subcordinated Indebtedness Yes	No. Deeply Subordinated Indebtedness Vea	No. No. Deeply Subcortinated Indebtedness	No Descriy Subordinated Indebtedness Vest	Series 35 and all other contingent instruments of the last, its applicability instruments of the last, its applicability instruments of the last, its applicability in the last of continued and instruments of the last, its areasonability lastly that the twickling of the Bark will be relevant or approving provening the last will be all the last of the last will be all the last will be a	instruments of the Bank, as applicable, and using instruments of the Bank, as applicable, and using risk account any other factors or of appropriate, it is reasonably likely that the vability of the Bank will be restored or maintained; or or maintained; or or maintained; or or maintained; or or or maintained; or or or maintained; or or or or maintained; or or or or or maintained; or	Bank, as applicable, and talking into account you of the factors or circumstances that are reasonably itself that the visibility of the Bank will be restored or maintained; or ** a federal or provincial government in Canda can be a federal or provincial government in Canda capetal registron, or requivalent support, from the federal government or an opportunity of the support of the provincial government in Canda capetal registron, or requivalent support, from the federal government or any provincial grant or approximately applicately applic	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and the Series of continuations that are considered or circumstances that are considered or continuations that has a considered or series of the Series of t	or circumstances that are considered relevant or approximate, its reasonably relevant or approximate, its reasonably restored or maintained, or a federal or provincial government in Clandab publicly announces that the Bark experience or equivalent support, from the federal government or provincial government or provinci	4. Board of Directors advices that Ter 1 Capital ratio less han 5.0% or Total Capital ratio less than 5.0%. Southern of the State of t
If convertible, conversion rate 26 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 When-down heature 31 If any other down heature 32 If convertible, specify issuer of instrument of conventible into 33 If white-down heature 34 If white-down heature 35 If If white-down heature 36 If If white-down heature 37 If If white-down heature 38 If If white-down heature 39 If If white-down heature 30 If If white-down heature 30 If If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If white-down heature 38 If white-down heature 39 If white-down heature 30 If white-down heature 30 If white-down heature 30 If white-down heature 30 If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If white-down heature 39 If white-down heature 30 If white-down heature 31 If white-down heature 32 If white-down heature 33 If white-down heature 34 If white-down heature 35 If white-down heature 36 If white-down heature 37 If white-down heature 38 If wh	No	No Scooth Subordinated Indebtedness Yes Yes Not NVCC Compliant	Yes	Yes	No Descrip Subordinated Indebtedness Net Net WCS Complaint	Series 35 and all other contingent instruments of the last, its applicability instruments of the last, its applicability instruments of the last, its applicability in the last of continued and instruments of the last, its areasonability lastly that the twickling of the Bark will be relevant or approving provening the last will be all the last of the last will be all the last will be a	instruments of the Bank, as applicable, and using instruments of the Bank, as applicable, and using risk account any other factors or of appropriate, it is reasonably likely that the vability of the Bank will be restored or maintained; or or maintained; or or maintained; or or maintained; or or or maintained; or or or maintained; or or or or maintained; or or or or or maintained; or	Bank, as applicable, and talking into account you of the factors or circumstances that are reasonably itself that the visibility of the Bank will be restored or maintained; or ** a federal or provincial government in Canda can be a federal or provincial government in Canda capetal registron, or requivalent support, from the federal government or an opportunity of the support of the provincial government in Canda capetal registron, or requivalent support, from the federal government or any provincial grant or approximately applicately applic	(including the Preferred Shares Series 4 and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and and the Preferred Shares Series 4) and the Series of continuations that are considered or circumstances that are considered or continuations that has a considered or series of the Series of t	or circumstances that are considered interesting or approximate, its reasonably interesting or approximate, its reasonably instructed or maintained, or a federal or provincial government in Canada publicly announces that the Bark experience or equivalent support, from the federal government or provincial government or any provincial government or subject or any provincial government governme	than B.0% A Board of Directors advices that Ter 1 4. Board of Directors advices that Ter 1 4. Board of Directors Bank to increase capital ratio less than 8.0% S. Superintendent directs Bank to increase capital solutions of the second solution of the se

1 Iss		Scotlabank Tier 1 Trust	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
		80928FAA5	GB000767771	064149AW7	064149P27	064151AR4	064151GC1	064159HB5	06415ELY9
Go	verning 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		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	Ontario, Federal Laws Applicable in Ontario
3	aulatory treatment							limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	
		Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
		Ineligible	Ineligible	Ineligible		Tier 2	Tier 2	Tier 2	Tier 2
6					Ineligible				
	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
	Instrument type (types to be specified by jurisdiction)	Innovative Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt 1 749	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
		CAD 650,000,000	USD 86,210,000	CAD 250,000,000		1,233 CAD 1,250,000,000	CAD 750,000,000	USD 1,250,000,000	CAD 1,750,000,000
10 AC	counting classification	Liability - amortised cost 7-May-09	Liability - amortised cost 21-Aug-86	Liability - amortised cost	Liability - amortised cost 18-Oct-12	Liability - amortised cost 30-Mar-15	Liability - amortised cost 8-Dec-15	Liability - amortised cost 16-Dec-15	Liability - amortised cost
12 D		Dated	Dated	20-Jun-95 Dated		Dated	Dated	Dated	18-Jan-19 Dated
12 PE	Original maturity date	30-Jun-08	21-Aug-85	20-Jun-25	Dated 18-Oct-24	30-Mar-27	8-Dec-25	16-Dec-25	18-Jan-29
		Yes	Voc.	Yes	Voc	Voc.	Yes	10-060-20	10-3a1-25
17	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		Optional call on or after January 18, 2024 at par plus accrued interest
15	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.				
16					18, 2019; or in part at par plus acrrued interest on any Interest Payment Date as defined in the Prospectus Supplement after Oct. 18, 2019				
Cr	upons/dividends	-		-					
17	Fixed or floating dividend/coupon		Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	7.802% (Next reset on Juri/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 +1.19%	3.367% until Dec.8, 2020 and thereafter at 90 days BA + 2.19%	44.500%	3.89% until Jan 18, 2024 and thereafter at 90- days BA + 1.58%
18							l		
19		Yes	No	No	No	No .	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory		Mandatory	Mandatory
			Yes	Yes	Yes	NO	No	NO	NO
		Cumulative Convertible	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
		Automatic Exchange due to any of the following:	Non-convertible	Non-convertible	Non-convertible	Convertible Either of:	Convertible Either of:	Convertible Either of:	Convertible Either of:
		1. Application for a winding-up 2. Superintendent has taken control of the Bank 2. Superintendent has taken control of the Bank 2. Superintendent has taken control of the Bank 3. Superintendent has taken as taken as taken 3. Superintendent directs Bank to increase capital 3. Superintendent directs Bank to increase capital				viable and that, after the convention of all confingent instruments, and taking into account any other factors or circumstances and a single properties. It is account any other factors or circumstances are all continuous and a single properties. It is accountable year that the viable properties are sensorably single properties. It is a federal or provincial government in Canada publicly announces that the Bank has accepted or agent of accept a capital season of the provincial government or capital subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	the Superintendent is of the opinion that the Bank has ceased, or is shoult to cease, to be viable and that, after the convention of all contingent instruments, and taking into contingent instruments, and taking into that are considered relevant or appropriate in the Bank will be restored or maintained; or a federal or provincial government or appropriate in a federal or provincial government in the Bank will be restored or maintained; or a federal or provincial government or any provincial government or policial subdivision or agent or agency thereof without which the Bank superintendent to be non-visible	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased for a shoul to cease, to be viable and hatt, after the conversion of all contingent instruments, and laking into account any appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained, or 	the Bank has been advised, in writing, that the Superintendent on the opinion that the Sank has opened on the opinion that the Sank has opened on appeal to accept a capital telefral government on the Sank has opened on agreed to accept a capital telefral government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Sank has opened on agent or agency thereof without which the Bank would have been determined by the Sank has opened on agent or agency thereof without which the Bank would have been determined by the Sank has opened on agent or agency thereof without which the Bank would have been determined by the Sank has opened on agent or agency thereof without which the Bank would have been determined by the Sank has opened on agent or agency thereof without which the Bank would have been determined by the Sank has opened and the Sank has
20		Fully 40 Bank Preferred Shares Series R for each \$1,000				Fully Outstanding Debentures will be converted	Fully Outstanding Debentures will be converted	Fully Outstanding Debentures will be converted into a number of fully-paid	Fully Outstanding Debentures will be converted
26	a common action, quart a callel 1 (EEE	au bauir, Preierted Sharles Settes it to reach \$1,000 of principle on Automatic Exchange				Outstanding Detentions will be converted into a number of Hully-paid Common Shartes equal to (Multiplier X Debenture Value) - Conversion Price as defined in the Prospectus Supplement.	Outstanding Debertures will be convened into a number of fully-paid Common Shares equal to (Multiplier x Deberture Value) + Convenion Price as defined in the Prospecture Supplement.	Common Stains aguil to (Multiplier's Determine Yolas) - Convertion Price as defined in the Prospectus Supplement	Oussaining gesentates will be converted into a number of fully-paid Common Shares equal to (Multiplier x Deberture Value) + Conversion Pite as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion	Mandatory				Mandatory	Mandatory	Mandatory	Mandatory
	If convertible, specify instrument type convertible into	Additional Tier 1				Common Equity Tier 1	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	Bank of Nova Scotia	Bank of Nova Scotia
	rite-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger (s)								
32	If write-down, full or partial							1	
33	If write-down, tull or partial If write-down, permanent or temporary								
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism								
33 34 35 Po	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism	Deeply Subordinated Indebtedness	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
33 34 35 Po 36 No	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism sition in subordination hierarchy in liquidation (specify instrument type immediately senior to n-compliant transitioned features	Yes	Yes	Yes	Senior Creditors Yes Incentive to Redeem, Not NVCC Compliant	Senior Creditors No	Senior Creditors No	Senior Creditors No	Senior Creditors No

					,													
Number Field																		
1 Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia			The Bank of Nova Scotia	The Bank of Nova Scotia		The Bank of Nova Scotia	The Bank of Nova Scotia		The Bank of Nova Scotia		The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2 Unique identifier (ISIN)	US06417G3S5	US06417G3T3	US064159MJ26	US064159MK98	XS1937716022 Province of Ontario and	XS1952159520 Province of Ontario and	XS1987142673 Province of Ontario and Laws of	CA06415EKJ33	CA06415EKH76 Province of Ontario and Lav	CA06415EKY00 vs Province of Ontario and	US064159MZ67	CA06415EMH58 Province of Ontario and	XS1935312618 Province of Ontario and	US064159NF94	CA06415EMW26 Province of Ontario and	CA06415ENJ06 Province of Ontario and	CA06415EQW89 Province of Ontario and	CA06415EQL25 Province of Ontario and
3 Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	by New York Law	Laws of Canada	Laws of Canada	Canada	Laws of Canada	of Canada	Laws of Canada	Debt securities governed by New York Law	Laws of Canada	Laws of Canada	Debt securities governed by New York Law	Laws of Canada	Laws of Canada	Laws of Canada	
	New York Law	New York Law	New York Law	by New York Law	Laws of Canada	Laws of Canada	Canada	Laws or Canada	or canada	Laws or Canada	by New York Law	Laws or Canada	Laws or Canada	by New York Law	Laws of Canada	Laws of Canada	Laws of Canada	Laws of Canada
3a Means by which enforceability of section 13 of the TLAC	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	N/A	N/A	N/A	Contractual	N/A	Contractual	Contractual	N/A	N/A	N/A	N/A
term Sheet is achieved (for other TLAC eligible instruments	Contractour	Contractan	Contractada	Contractadi	Contractadi	Contractan	CONTRACTOR	14/5	14/4	11/1	Contractada	14/4	Contractaur	Contractadi	1474	14/5	14/10	11/0
governed by foreign law)																		
Regulatory treatment																		
4 Transitional Basel III rules																		
5 Post-transitional Basel III rules																		
6 Eligible at solo/group/group solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7 Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in	N/A - Amount eligible for	N/A - Amount eligible for			N/A - Amount eligible for		N/A - Amount eligible for TLAC			N/A - Amount eligible for		N/A - Amount eligible for					N/A - Amount eligible for	
million CAD, as of most recent reporting date)	TLAC only	TLAC only	TLAC only	TLAC only	TLAC only	TLAC only	only	TLAC only	TLAC only	TLAC only		TLAC only	TLAC only	TLAC only	TLAC only	TLAC only	TLAC only	TLAC only
9 Par value of instrument	USD, 20,000,000.00	USD, 25,000,000.00	USD, 415,000,000.00	USD, 1,250,000,000.00		USD, 50,000,000.00		USD 2,008,000	CAD 5,626,000	CAD 4,134,000	USD 25,000,000	CAD 25,000,000	USD 80,000,000	USD 10,000,000	USD 2,045,000	USD 3,065,000	CAD 20,000,000	CAD 52,929,000
10 Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	10-JAN-2019	10-JAN-2019	29-JAN-2019	11-FEB-2019	18-JAN-2019	15-FEB-2019	30-APR-2019	4344 Dated	8 434	18 434	55 43465	43489	4348	9 43496	43497	43517	7 43572	435
12 Perpetual or dated	Dated	Dated	Dated 25 JAN 2021	Dated 11-FEB-2024	Dated	Dated	Dated	Dated 4454	Dated 445	Dated 471	Dated 08 44012	Dated 45319	Dated 5444	Dated 47879	Dated 4459	Dated 4461	Dated 47225	pated
13 Original maturity date 14 Issuer call subject to prior supervisory approval	10-JUL-2020 No.	08-JAN-2021 No	25-JAN-2021 No	No.	18-JAN-2021 No	15-FEB-2029 No	30-APR-2024 No	4454 No	No 445	Yes 4/1	Ves 44012	45315 Yes	5444 Yes	Yes 47879	No 4459:	No 4461:	Yes 47225	472
15 Optional call date/, contingent call dates and redemption	110	110		110	110	140	110	NO	NO	21-Dec-19 100%	30-Dec-2019 100%Tax	24-Jan-20 100%	24-Jan-24 128.237068%:	31-Jan-2022 100%: Tax		110	17-Apr-20 100%	22-Apr-20 100%
amount										500 15 10070	Redemption: Par Plus		Tax Redemption:	Redemption:Par Plus				
										1	Accrued Interest; TLAC	1	Amortized Face Value;	Accrued Interest; TLAC				
										1	Disqualification Event: Par	1	TLAC Disqualification Event	Disqualification Event:Par				
											Plus Accrued Interest;		Amortized Face Value;	Plus Accrued Interest;				
16 Subsequent call dates, if applicable										21-Jun-20; 21-Dec-20; 21-		24-Jul-20; 24-Jan-21; 24-Jul						22-Oct-20; 22-Apr-21; 22-
										Jun-21; 21-Dec-21; 21-Jun	-	21; 24-Jan-22; 24-Jul-22; 24	Jan-27; 24-Jan-28; 24-Jan-	Oct-22; 31-Jan-23; 30-Apr-			Oct-21; 17-Apr-22; 17-Oct-	Oct-21; 22-Apr-22; 22-Oct
										22; 21-Dec-22; 21-Jun-23;		Jan-23; 24-Jul-23		23; 31-Jul-23; 31-Oct-23; 31	4		22; 17-Apr-23; 17-Oct-23;	
										21-Dec-23; 21-Jun-24; 21-				Jan-24; 30-Apr-24; 31-Jul-			17-Apr-24; 17-Oct-24; 17-	
										Dec-24; 21-Jun-25; 21-Dec 25: 21-Jun-26: 21-Dec-26:			Jan-34; 24-Jan-35; 24-Jan- 36: 24-Jan-36: 24-Jan-37:	24; 31-Oct-24; 31-Jan-25;			Apr-25; 17-Oct-25; 17-Apr- 26: 17-Oct-26: 17-Apr-27:	
										25; 21-Jun-26; 21-Dec-26; 21-Jun-27; 21-Dec-27; 21-				30-Apr-25; 31-Jul-25; 31- Oct-25; 31-Jan-26; 30-Apr-			26; 17-Oct-26; 17-Apr-27; 17-Oct-27; 17-Apr-28; 17-	
										lun-28				26; 31-Jul-26; 31-Oct-26; 31				Ort-28
										Juli-26				Jan-27; 30-Apr-27; 31-Jul-			OL1-28	UCI-28
														27; 31-Oct-27; 31-Jan-28;				
													Jan-47; 24-Jan-48	30-Apr-28: 31-Jul-28: 31-				
													2011 47, 24 2011 40	Oct-28; 31-Jan-29; 30-Apr-				
														29: 31-Jul-29: 31-Oct-29: 31				
														Jan-30; 30-Apr-30; 31-Jul-				
														30; 31-Oct-30; 31-Jan-31;				
														30-Apr-31; 31-Jul-31; 31-				
														Oct-31				
					1			1			1				1			
Coupons/dividends					1			1			1				1			
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed	Floating	Floating	Fixed		Fixed	Fixed	Fixed	Floating	Floating	Fixed	Fixed
18 Coupon rate and any related index	USD Libor 3M +33bps	USD Libor 3M +55bps	USD Libor 3M +42bps	FXD 3.40%	Euribor 3M +40bps	FXD 3.56%	FXD 0.50%	3M LIBOR + 0.60%, cap @		Yr 1-2: 3.30%/ Yr3-4: 3.505		Y1-2.80% Y2-3.20% Y3-	'	0.04	3M LIBOR + 0.60%, cap @		0.0315	0.0
								4.50%	4.50%	Yr5-6: 4.00%/ Yr7-8: 4.509 Yr9-10: 5.50%	6/	3.55% Y4-3.90% Y5-4.25%			4.50%	4.50%		
										Yr9-10: 5.50%								
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO Complete or	NO Completion	NO.	NO	NO Committee of the Com	NO Complete	NO Company	NO Committee of the Com	NO	NO Complete or	NO Company	NO Complete	NO	NO	NO Committee of the Com	NO Committee of the Com	NO	NO Committee of the Com
22 Noncumulative or cumulative 23 Convertible or non-convertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative Nonconvertible	Cumulative	Cumulative Nonconvertible	Cumulative	Cumulative Nonconvertible
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	reonconversible	NOTICOTIVE UDIC	PACIFICATIVE UDIC	INVINCITIVE UDIC	reconcentrentiale	reconculivernine	nonconvertible	reductive unie	reductive unic	reon Conventione	reconculivernine	reconcolite tible	reoncoliver upie	recirculive unie	- NOTICOTIVE UDIC	TWO INCOMPET UIDIE	recirculiveruble	Nonconvertible
25 If convertible, fully or partially								1										
26 If convertible, conversion rate	1				1			1			1	1			1			
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	No	No	No	No	No	No	No	No	No	No	No	No
31 If write-down, write-down trigger(s)																		
32 If write-down, full or partial					1										1			
33 If write-down, permanent or temporary					1			1			1				1			
34 If temporary write-down, description of write-up										1								
mechanism																		
34a Type of subordination	ļ	1	1	1	1	1		1	1	+	1			1	1	1	1	
35 Position in subordination hierarchy in liquidation (specify										1		1						
instrument type immediately senior to instrumenty in the										1		1						
insolvency creditor hierarchy of the legal entity concerned)										1								
36 Non-Compliant transitioned features	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
37 If Yes, specify non-compliant features		****				P**		1	100	1000	100			P**	100		P**	100
James, specify non-compliant reacties						-	-		1					1			1	