SUPPLEMENTARY FINANCIAL INFORMATION

Scotiabank®

July 31, 2019

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The supplementary financial information package contains comparative figures that have been reclassified in prior periods, where applicable, to conform with the current reporting period presentation

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NOTES

This document is not audited and should be read in conjunction with our Q3 2019 Quarterly Report to Shareholders and 2018 Annual Report.

Adoption of IFRS 15

The Bank has adopted the International Financial Reporting Standards 15 *Revenue from Contracts with Customers (IFRS 15)* issued by the International Accounting Standards Board (IASB) effective November 1, 2018, which replaced the International Accounting Standard 18 *Revenue (IAS 18)*. The standard provides a single, principles-based five-step model to be applied to all contracts with customers and to determine whether the performance obligation is to provide the service itself (i.e act as a principal) or to arrange another party to provide the service (i.e act as an agent). The standard also requires entities to provide users of financial statements with more informative and relevant disclosures.

The adoption of IFRS 15 resulted in changes to the Bank's consolidated statement of financial position as below:

Comparative periods

Comparative periods continue to be presented under IAS18 and therefore is not comparable to the information presented for 2019 under IFRS 15.

For an explanation of how the Bank applies the requirements of IFRS 15 please refer to the significant accounting policy notes 3 and 4 in the Bank's quarterly report for period ended July 31, 2019.

Non-GAAP Measures

The Bank uses a number of financial measures to assess its performance. Some of these measures are not calculated in accordance with Generally Accepted Accounting Principles (GAAP), which are based on International Financial Reporting Standards (IFRS), are not defined by GAAP and do not have standardized meanings that would ensure consistency and comparability among companies using these or similar measures. The Bank believes that certain non-GAAP measures are useful in assessing ongoing business performance and provide readers with a better understanding of how management assesses performance. These non-GAAP measures are used throughout this report and defined below.

Adjusting Items

Adjusted results exclude the following items:

	2019			2018				2017				FULL YEAR	
Adjusting Items (Pre-Tax) ($MM)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Acquisition-Related Costs													
Day 1 PCL on acquired performing financial instruments - International Banking	-	151	-	-	404	-	-	-	-	-	-	404	-
Integration Costs	43	25	31	75	26	-	-	-	-	-	-	101	-
Canadian Banking	4	6	7	28	3	-	-	-	-	-	-	31	-
Canadian Banking excluding Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-
International Banking	39	19	24	47	23	-	-	-	-	-	-	70	-
Amortization of Intangibles[1]	30	28	30	27	23	18	18	19	19	19	25	86	82
Canadian Banking	14	14	14	14	12	7	7	8	7	7	13	40	35
Canadian Banking excluding Wealth Management	5	6	5	5	5	5	5	6	5	5	5	20	21
International Banking	16	14	16	13	11	11	11	11	12	12	12	46	47
Sub Total	73	204	61	102	453	18	18	19	19	19	25	591	82
Other													
Net gain on dispositions	320	(173)	-	-	-	-	-	-	-	-	-	-	-
Total (Pre-Tax)	**393**	**31**	**61**	**102**	**453**	**18**	**18**	**19**	**19**	**19**	**25**	**591**	**82**

	2019			2018				2017				FULL YEAR	
Adjusting Items (After Tax, NCI) ($MM)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2017
Acquisition-Related Costs													
Day 1 PCL on acquired performing financial instruments - International Banking	-	66	-	-	176	-	-	-	-	-	-	176	-
Integration Costs	26	15	17	45	15	-	-	-	-	-	-	60	-
Canadian Banking	3	4	6	21	2	-	-	-	-	-	-	23	-
Canadian Banking excluding Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-
International Banking	23	11	11	24	13	-	-	-	-	-	-	37	-
Amortization of Intangibles[2]	22	20	22	20	16	13	13	14	14	14	18	62	60
Canadian Banking	11	10	10	10	9	5	5	6	5	5	10	29	26
Canadian Banking excluding Wealth Management	4	4	4	4	4	4	4	5	3	4	4	16	16
International Banking	11	10	12	10	7	8	8	8	9	9	8	33	34
Sub Total	48	101	39	65	207	13	13	14	14	14	18	298	60
Other													
Net gain on dispositions	418	(142)	-	-	-	-	-	-	-	-	-	-	-
Total (After Tax, NCI)	**466**	**(41)**	**39**	**65**	**207**	**13**	**13**	**14**	**14**	**14**	**18**	**298**	**60**

(1) Excludes amortization of intangibles related to software (pre-tax).

(2) Excludes amortization of intangibles related to software (after-tax).

($ millions)	For the three months ended July 31 2019	April 30 2019	July 31 2018	For the nine months ended July 31 2019	July 31 2018
Reported Results					
Net interest income	**$ 4,374**	$ 4,193	$ 4,085	**$12,841**	$11,971
Non-interest income	**3,285**	3,610	3,096	**10,225**	9,356
Total revenue	**7,659**	7,803	7,181	**23,066**	21,327
Provision for credit losses	**713**	873	943	**2,274**	2,021
Non-interest expenses	**4,209**	4,046	3,770	**12,426**	10,994
Income before taxes	**2,737**	2,884	2,468	**8,366**	8,312
Income tax expense	**753**	625	529	**1,876**	1,859
Net income	**$ 1,984**	$ 2,259	$ 1,939	**$ 6,490**	$ 6,453
Net income attributable to non-controlling interests in subsidiaries (NCI)	**120**	70	(44)	**301**	84
Net income attributable to equity holders	**1,864**	2,189	1,983	**6,189**	6,369
Net income attributable to common shareholders	**1,839**	2,125	1,956	**6,071**	6,247
Diluted earnings per share *(in dollars)*	**$ 1.50**	$ 1.73	$ 1.55	**$ 4.94**	$ 5.10
Acquisition and divestiture-related amounts					
Day 1 provision for credit losses on acquired performing financial instruments[1]	**$ –**	$ 151	$ 404	**$ 151**	$ 404
Integration costs[2]	**43**	25	26	**99**	26
Amortization of Acquisition-related intangible assets, excluding software[2]	**30**	28	23	**88**	59
Acquisition-related costs	**73**	204	453	**338**	489
Net loss/(gain) on divestitures[3]	**320**	(173)	–	**147**	–
Acquisition and divestiture-related amounts (Pre-tax)	**393**	31	453	**485**	489
Income tax expense/(benefit)	**78**	(27)	(133)	**34**	(143)
Acquisition and divestiture-related amounts (After tax)	**471**	4	320	**519**	346
Adjustment attributable to NCI	**(5)**	(45)	(113)	**(55)**	(113)
Acquisition and divestiture-related amounts (After tax and NCI)	**$ 466**	$ (41)	$ 207	**$ 464**	$ 233
Adjusted Results					
Net interest income	**$ 4,374**	$ 4,193	$ 4,085	**$12,841**	$11,971
Non-interest income	**3,591**	3,437	3,096	**10,358**	9,356
Total revenue	**7,965**	7,630	7,181	**23,199**	21,327
Provision for credit losses	**713**	722	539	**2,123**	1,617
Non-interest expenses	**4,122**	3,993	3,721	**12,225**	10,909
Income before taxes	**3,130**	2,915	2,921	**8,851**	8,801
Income tax expense	**675**	652	662	**1,842**	2,002
Net income	**$ 2,455**	$ 2,263	$ 2,259	**$ 7,009**	$ 6,799
Net income attributable to NCI	**125**	115	69	**356**	197
Net income attributable to equity holders	**2,330**	2,148	2,190	**6,653**	6,602
Net income attributable to common shareholders	**$ 2,305**	$ 2,084	$ 2,163	**$ 6,535**	$ 6,480
Adjusted diluted earnings per share					
Adjusted net income attributable to common shareholders	**$ 2,305**	$ 2,084	$ 2,163	**$ 6,535**	$ 6,480
Dilutive impact of share-based payment options and others	**44**	39	31	**131**	51
Adjusted net income attributable to common shareholders (diluted)	**$ 2,349**	$ 2,123	$ 2,194	**$ 6,666**	$ 6,531
Weighted average number of basic common shares outstanding *(millions)*	**1,221**	1,224	1,223	**1,224**	1,207
Dilutive impact of share-based payment options and others *(millions)*	**30**	28	26	**29**	16
Adjusted weighted average number of diluted common shares outstanding *(millions)*	**1,251**	1,252	1,249	**1,253**	1,223
Adjusted diluted earnings per share *(in dollars)*	**$ 1.88**	$ 1.70	$ 1.76	**$ 5.32**	$ 5.34
Impact of adjustments on diluted earnings per share *(in dollars)*	**$ 0.38**	$ (0.03)	$ 0.21	**$ 0.38**	$ 0.24

(1) Recorded in provision for credit losses.
(2) Recorded in non-interest expenses.
(3) Loss/(gain) on divestitures are recorded in non-interest income; costs related to divestitures are recorded in non-interest expenses.

The Enhanced Disclosure Task Force (EDTF) of the Financial Stability Board published its report, "Enhancing the Risk Disclosure of Banks" on October 29, 2012. The report sets forth recommendations around improving risk disclosures and identifies existing leading practice risk disclosures. The Bank provided these disclosures in its 2014 Annual report and continues its efforts to provide further disclosures with the objective of enhancing and aligning with evolving industry practices associated with the 32 recommendations in the EDTF report. Below is the index of all these recommendations to facilitate easy reference in the Bank's public disclosure documents available on www.scotiabank.com/investor relations.

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS

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July 31, 2019 Reference Table for EDTF

Recommendation			Q3/19		2018 Annual Report	
Type of risk	**Number**	**Disclosure**	**Quarterly Report**	**Supplementary Regulatory Capital Disclosures**	**MD&A**	**Financial Statements**
General	1	The index of risks to which the business is exposed.			78, 82, 91	
	2	The Bank's risk to terminology, measures and key parameters.			74-77	
	3	Top and emerging risks, and the changes during the reporting period.	24-27		80-81, 87-90	
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	37, 39-40		55-57, 99-100, 116-117	
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.			72-74	
	6	Description of risk culture and procedures applied to support the culture.			74-77	
	7	Description of key risks from the Bank's business model.			78-79	
	8	Stress testing use within the Bank's risk governance and capital management.			75	
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.		3-4	55-57	209
	10	a) Regulatory capital components.	37, 61	19-26, 70	58	
		b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.		16-18		
	11	Flow statement of the movements in regulatory capital since the previous reporting period,		70	59-60	
		including changes in common equity tier 1, additional tier 1 and tier 2 capital.	37			
	12	Discussion of targeted level of capital, and the plans on how to establish this.			55-57	
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.		6, 36-47, 55-57, 72, 73	63-67, 79, 126	180, 234
	14	Analysis of the capital requirements for each Basel asset class.		14-17, 34-47, 52, 54, 61, 64-69	63-67	180, 228-234
	15	Tabulate credit risk in the Banking Book.	65-66	14-17, 34-47, 52, 54, 61, 66-69	63-67	229
	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.		49, 60, 72	63-67	
	17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.		77	65-66	
Liquidity Funding	18	Analysis of the Bank's liquid assets.	29-32		97-100	
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	29-32		99	
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual			103-105	
		maturity at the balance sheet date.	35-36			
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	32-33		101-102	
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	28-29		96	
	23	Discussion of significant trading and non-trading market risk factors.	67		92-97	233-234
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	27, 67		92-97	233-234
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			92-97	234
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.		34-41, 49-50, 54	87-90, 120-126	189-191, 230-232
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance				
		forbearance policies.				153-158, 191
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	53	29-30	86, 120-121, 123, 124	191
	29	Analysis of counterparty credit risk that arises from derivative transactions.	38, 66-67		84-85	178, 181
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	66-67		84-85, 87	
Other risks	31	Quantified measures of the management of operational risk.	67		67, 106	
	32	Discussion of publicly known risk items.	38		71	

HIGHLIGHTS

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	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Operating Performance:															
Reported:															
Net Income ($MM)	**1,984**	2,259	2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	6,490	6,453	8,724	8,243
Net Income Attributable to Common Shareholders ($MM)	**1,839**	2,125	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	6,071	6,247	8,361	7,876
EPS ($) - Basic	**1.51**	1.74	1.72	1.72	1.60	1.70	1.88	1.66	1.68	1.63	1.58	4.96	5.18	6.90	6.55
- Diluted	**1.50**	1.73	1.71	1.71	1.55	1.70	1.86	1.64	1.66	1.62	1.57	4.94	5.10	6.82	6.49
ROE (%)[1]	**11.5**	13.8	13.5	13.8	13.1	14.9	16.2	14.5	14.8	14.9	14.3	13.0	14.7	14.5	14.6
Core Banking Margin (%)[1]	**2.45**	2.45	2.45	2.47	2.46	2.47	2.46	2.44	2.46	2.54	2.40	2.45	2.46	2.46	2.46
Productivity Ratio (%)[1]	**55.0**	51.8	54.9	54.6	52.5	52.8	49.3	53.8	53.3	54.7	53.7	53.9	51.5	52.3	53.9
Effective Tax Rate (%)	**27.5**	21.7	18.1	18.7	21.5	22.2	23.3	20.6	20.6	13.9	23.5	22.4	22.4	21.5	19.8
Effective Tax Rate (TEB) (%)	**28.7**	22.6	19.1	19.5	22.3	22.9	23.9	23.0	23.3	24.6	24.9	23.4	23.1	22.2	23.9
Adjusted:															
Net Income ($MM)[1,2]	**2,455**	2,263	2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	7,009	6,799	9,144	8,303
Net Income Attributable to Common Shareholders (Diluted)[1,2]	**2,349**	2,123	2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	6,666	6,531	8,731	7,995
EPS ($) - Diluted[1,2]	**1.88**	1.70	1.75	1.77	1.76	1.71	1.87	1.65	1.68	1.63	1.58	5.32	5.34	7.11	6.54
ROE (%)[1,2]	**14.3**	13.6	13.7	14.1	14.5	15.0	16.3	14.6	14.8	15.0	14.5	13.9	15.2	14.9	14.7
Productivity Ratio (%)[1,3]	**51.7**	52.3	54.1	53.2	51.8	52.5	49.1	53.6	53.0	54.4	53.3	52.7	51.1	51.7	53.6
Balance Sheet:															
Total Assets ($B)	**1,066.7**	1,058.2	1,034.3	998.5	946.7	926.3	923.2	915.3	906.3	921.6	887.0				
Net Customer Loans and Acceptances ($B)	**603.2**	596.6	584.8	568.2	567.5	535.0	519.6	517.9	510.4	506.6	488.5				
Deposits ($B)	**722.3**	712.3	690.9	676.5	654.2	640.6	635.8	625.4	618.1	628.2	604.7				
Common Shareholders' Equity ($B)	**63.5**	63.6	62.5	61.0	60.8	57.3	55.1	55.5	53.4	55.1	53.0				
Credit Quality:															
Net Impaired Loans ($MM)[4]	**3,559**	3,695	3,607	3,453	3,707	3,381	3,288	2,243	2,273	2,510	2,416				
- % of Customer Loans and Acceptances	**0.58**	0.61	0.61	0.60	0.65	0.63	0.63	0.43	0.44	0.49	0.49				
Allowance for Credit Losses ($MM)[5]	**5,273**	5,376	5,199	5,154	5,418	5,017	4,923	4,068	4,078	4,342	4,274				
Provision for Credit Losses ($MM)[6]	**713**	873	688	590	943	534	544	536	573	587	553	2,274	2,021	2,611	2,249
Provision for Credit Losses on Loans and Acceptances ($MM)[7]	**713**	874	685	549	942	538	550					2,272	2,030	2,579	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**0.48**	0.61	0.47	0.39	0.69	0.42	0.42	0.42	0.45	0.49	0.45	0.52	0.51	0.48	0.45
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**0.48**	0.51	0.47	0.39	0.40	0.42	0.42	0.42	0.45	0.49	0.45	0.48	0.41	0.41	0.45
Net write-offs as a % of Average Net Loans & Acceptances	**0.50**	0.50	0.50	0.45	0.39	0.45	0.46	0.44	0.54	0.53	0.49	0.50	0.43	0.44	0.50
Capital Measures:															
CET1 Capital Ratio (%)	**11.2**	11.1	11.1	11.1	11.4	12.0	11.2	11.5	11.3	11.3	11.3				
Tier 1 Capital Ratio (%)	**12.3**	12.5	12.5	12.5	12.8	13.5	12.7	13.1	12.6	12.5	12.6				
Total Capital Ratio (%)	**14.8**	14.7	14.6	14.3	14.5	15.3	14.6	14.9	14.8	14.7	14.8				
Leverage Ratio (%)	**4.2**	4.3	4.4	4.5	4.9	4.8	4.6	4.7	4.4	4.4	4.5				
CET1 Risk-Weighted Assets ($MM)	**417,058**	415,212	408,565	400,507	411,426	375,901	382,248	376,379	365,411	374,876	359,611				

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(2) Adjusted for Acquisition and divestiture-related amounts, including Day 1 PCLs, integration and amortization costs related to current acquisitions, amortization of intangibles related to current and past acquisitions and net gain of divestitures (after tax).
(3) Adjusted for Acquisition and divestiture-related amounts, including Day 1 PCLs, integration and amortization costs related to current acquisitions, amortization of intangibles related to current and past acquisitions and net gain of divestitures (pre-tax).
(4) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans.
Excludes loans and related allowance for credit losses acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico (prior to 2018).
(5) Includes allowance for credit losses on all financial assets - loans, acceptances, off-balance sheet exposures, debt securities, deposits with financial institutions.
Excludes loans and related allowance for credit losses acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico (prior to 2018).
(6) Includes provision for credit losses on all financial assets - loans, acceptances, off-balance sheet exposures, debt securities, deposits with financial institutions.
(7) Includes provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

COMMON SHARE AND OTHER INFORMATION

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	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Valuation:															
Book Value per Common Share ($)	**52.06**	52.01	51.01	49.75	49.32	47.77	45.98	46.24	44.54	45.86	43.87	52.06	49.32	49.75	46.24
Share Price ($) - High	**74.16**	75.92	74.87	78.60	80.79	82.70	85.50	83.85	80.00	82.30	78.96	75.92	85.50	85.50	83.85
- Low	**68.36**	70.43	66.36	69.01	73.91	75.20	80.79	75.81	73.31	74.55	69.20	66.36	73.91	69.01	69.20
- Close	**70.46**	73.78	74.80	70.65	77.09	78.92	81.72	83.28	77.67	75.88	77.76	70.46	77.09	70.65	83.28
Share Price (Closing) as % of Book Value	**135.3**	141.9	146.6	142.0	156.3	165.2	177.7	180.1	174.4	165.5	177.3	135.3	156.3	142.0	180.1
Price (Closing) / Earnings Ratio (X) (1)	**10.5**	10.9	11.1	10.2	11.3	11.4	11.9	12.7	12.0	12.0	13.1	10.5	11.3	10.2	12.7
Market Capitalization ($MM)	**85,993**	90,188	91,679	86,690	94,954	94,591	97,901	99,872	93,065	91,198	93,951	85,993	94,954	86,690	99,872
Dividends:															
Common Dividends Paid ($MM)	**1,062**	1,063	1,041	1,043	1,011	982	949	947	911	915	895	3,166	2,941	3,985	3,668
Common Dividends/Share ($)	**0.87**	0.87	0.85	0.85	0.82	0.82	0.79	0.79	0.76	0.76	0.74	2.59	2.43	3.28	3.05
Shares:															
Number of Common Shares Outstanding at Period End (MM)	**1,220**	1,222	1,226	1,227	1,232	1,199	1,198	1,199	1,198	1,202	1,208				
Average Number of Common Shares Outstanding (MM) - Basic	**1,221**	1,224	1,226	1,230	1,223	1,198	1,199	1,198	1,200	1,206	1,209	1,224	1,207	1,213	1,203
- Diluted	**1,251**	1,252	1,255	1,246	1,240	1,203	1,215	1,215	1,219	1,223	1,229	1,253	1,223	1,229	1,223
Other Information: (2)															
Employees (3)(4)	**101,809**	100,945	98,508	97,021	96,473	88,997	88,803	87,761	88,209	87,578	87,713				
Branches and Offices	**3,129**	3,147	3,076	3,095	2,963	2,983	2,996	3,003	3,016	3,062	3,081				
ABMs	**9,361**	9,197	8,970	9,029	9,108	8,115	8,076	8,140	8,155	8,177	8,155				
Legacy Senior Debt Credit Ratings:															
Moody's (5)	**Aa2**	Aa2	Aa2	Aa2	Aa2	A1	A1	A1	A1	A1	Aa3				
Standard & Poor's (5)	**A+**	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch (5)	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS (5)	**AA**	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA				

(1) Based on trailing 4 quarters' EPS.
(2) Excludes affiliates.
(3) Employees are reported on a full-time equivalent basis.
(4) Prior period amounts have been restated to conform with current period presentation.
(5) Outlook is stable as of July 31, 2019.

CONSOLIDATED STATEMENT OF INCOME

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
CONSOLIDATED STATEMENT OF INCOME:															
Interest Income	**8,440**	8,101	7,991	7,720	7,131	6,735	6,481	6,247	6,118	5,834	5,728	24,532	20,347	28,067	23,927
Interest Expense	**4,066**	3,908	3,717	3,500	3,046	2,785	2,545	2,416	2,285	2,106	2,085	11,691	8,376	11,876	8,892
Net Interest Income	**4,374**	4,193	4,274	4,220	4,085	3,950	3,936	3,831	3,833	3,728	3,643	12,841	11,971	16,191	15,035
Non-Interest Income	**3,285**	3,610	3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	10,225	9,356	12,584	12,120
Total Revenue	**7,659**	7,803	7,604	7,448	7,181	7,058	7,088	6,812	6,894	6,581	6,868	23,066	21,327	28,775	27,155
Provision for Credit Losses	**713**	873	688	590	943	534	544	536	573	587	553	2,274	2,021	2,611	2,249
Total Non-interest Expenses	**4,209**	4,046	4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	12,426	10,994	15,058	14,630
Income before Taxes	**2,737**	2,884	2,745	2,794	2,468	2,798	3,046	2,608	2,649	2,393	2,626	8,366	8,312	11,106	10,276
Income Tax Expense	**753**	625	498	523	529	621	709	538	546	332	617	1,876	1,859	2,382	2,033
Reported Net Income	**1,984**	2,259	2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	6,490	6,453	8,724	8,243
Acquisition and divestiture-related costs (after tax)(1)(2)	**471**	4	44	74	320	13	13	14	14	14	18	519	346	420	60
Adjusted Net Income	**2,455**	2,263	2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	7,009	6,799	9,144	8,303
Net Income Attributable to Non-Controlling Interests in Subsidiaries	**120**	70	111	92	(44)	70	58	55	58	64	61	301	84	176	238
Adjusted Net Income Attributable to Non-Controlling Interests in Subsidiaries	**125**	115	116	101	69	70	58	55	58	64	61	356	197	298	238
Adjusted Net Income Attributable to Equity Holders of the Bank	**2,330**	2,148	2,175	2,244	2,190	2,120	2,292	2,029	2,059	2,011	1,966	6,653	6,602	8,846	8,065
Preferred Shareholders	**25**	64	29	65	27	65	30	29	29	32	39	118	122	187	129
Common Shareholders	**2,305**	2,084	2,146	2,179	2,163	2,055	2,262	2,000	2,030	1,979	1,927	6,535	6,480	8,659	7,936
Adjustments to net income due to share-based payment options and other(3)	**44**	39	45	21	31	2	13	8	12	15	19	131	51	72	59
Adjusted Net Income Attributable to Common Shareholders (Diluted)	**2,349**	2,123	2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	6,666	6,531	8,731	7,995

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(2) Excludes amortization of intangibles related to software (after tax).
(3) The quarterly adjustments may not sum to the full year adjustment resulting from timing differences of the calculations.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING

Scotiabank

($MM)	QUARTERLY TREND 2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	YEAR-TO-DATE 2019	YEAR-TO-DATE 2018	FULL YEAR 2018	FULL YEAR 2017
Net Interest Income (TEB)	**2,120**	1,990	2,036	2,029	2,024	1,906	1,939	1,915	1,876	1,763	1,809	6,146	5,869	7,898	7,363
Net Fee and Commission Revenues(1)	**1,282**	1,248	1,233	1,239	1,200	1,123	1,175	1,109	1,186	1,164	1,190	3,763	3,498	4,737	4,649
Net Income (Loss) from Investments in Associated Corporations	**16**	18	13	23	11	44	15	16	21	16	13	47	70	93	66
Other Operating Income (TEB)	**114**	124	133	152	138	158	174	225	183	191	174	371	470	622	773
Total Revenue (TEB)	**3,532**	3,380	3,415	3,443	3,373	3,231	3,303	3,265	3,266	3,134	3,186	10,327	9,907	13,350	12,851
Provision for Credit Losses	**(240)**	(252)	(233)	(198)	(181)	(205)	(210)	(218)	(224)	(236)	(235)	(725)	(596)	(794)	(913)
Non-interest Expenses(1)	**(1,723)**	(1,711)	(1,730)	(1,747)	(1,661)	(1,641)	(1,605)	(1,629)	(1,633)	(1,596)	(1,629)	(5,164)	(4,907)	(6,654)	(6,487)
Income before Taxes	**1,569**	1,417	1,452	1,498	1,531	1,385	1,488	1,418	1,409	1,302	1,322	4,438	4,404	5,902	5,451
Income Tax Expense (TEB)	**(409)**	(369)	(379)	(383)	(401)	(368)	(386)	(351)	(364)	(331)	(341)	(1,157)	(1,155)	(1,538)	(1,387)
Reported Net Income	**1,160**	1,048	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	3,281	3,249	4,364	4,064
Adjusting Items (after tax)(2)	**14**	14	16	31	11	5	5	6	5	5	10	44	21	52	26
Adjusted Net Income (3)	**1,174**	1,062	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	3,325	3,270	4,416	4,090
Reported Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	**1,160**	1,048	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	3,281	3,249	4,364	4,064
												-			
Adjusted Net Income Attributable to Non-Controlling Interests(3)	**-**	-	-	-	-	**-**	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank(3)	**1,174**	1,062	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	3,325	3,270	4,416	4,090
Profitability Measurements:															
Reported Return on Equity (%)	**19.5**	18.4	18.1	21.3	23.0	22.7	24.2	23.1	23.0	22.5	22.4	18.7	23.3	22.7	22.8
Adjusted Return on Equity (%)(3)	**19.8**	18.7	18.4	21.9	23.2	22.8	24.3	23.2	23.2	22.7	22.6	19.0	23.4	23.0	22.9
Net Interest Margin(4)	**2.49**	2.46	2.44	2.45	2.46	2.43	2.41	2.41	2.41	2.38	2.39	2.47	2.44	2.44	2.40
Provision for Credit Losses as % of Average Net Loans and Acceptances(6)	**0.27**	0.30	0.27	0.23	0.21	0.25	0.25	0.27	0.28	0.31	0.30	0.28	0.24	0.24	0.29
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances(6)	**0.29**	0.28	0.27	0.22	0.21	0.25	0.27	0.27	0.28	0.31	0.30	0.28	0.24	0.24	0.29
Net write-offs as a % of Average Net Loans & Acceptances	**0.29**	0.28	0.28	0.23	0.23	0.26	0.25	0.29	0.32	0.34	0.32	0.28	0.25	0.24	0.32
Reported Productivity Ratio (%)	**48.8**	50.6	50.6	50.7	49.2	50.8	48.6	49.9	50.0	50.9	51.1	50.0	49.5	49.8	50.5
Adjusted Productivity Ratio (%)(3)	**48.3**	50.0	50.0	49.5	48.8	50.6	48.4	49.7	49.8	50.7	50.7	49.4	49.2	49.3	50.2
Average Balances ($B):															
Residential Mortgages	**210.9**	208.4	207.8	205.7	204.9	203.8	202.4	199.4	195.2	192.3	191.3	209.0	203.7	204.2	194.5
Personal Loans	**74.4**	73.3	73.5	73.5	72.6	71.4	71.6	71.4	70.3	68.5	68.2	73.8	71.8	72.3	69.7
Credit Cards	**7.6**	7.3	7.4	7.3	7.1	6.9	6.9	6.8	6.7	6.6	6.8	7.5	7.0	7.0	6.7
Business and Government Loans & Acceptances	**57.6**	55.0	53.5	53.3	52.6	50.5	48.5	47.1	46.0	44.3	42.6	55.3	50.5	51.2	45.0
Total Loans & Acceptances	**350.5**	344.0	342.2	339.8	337.2	332.6	329.4	324.7	318.2	311.7	308.9	345.6	333.0	334.7	315.9
Other Assets	**14.0**	13.9	14.1	9.4	6.8	6.0	6.0	6.9	6.9	6.7	6.7	14.0	6.4	7.1	6.8
Total Assets	**364.5**	357.9	356.3	349.2	344.0	338.6	335.4	331.6	325.1	318.4	315.6	359.6	339.4	341.8	322.7
Personal Deposits	**178.0**	178.3	174.4	169.5	166.5	164.4	162.9	161.9	162.3	162.0	162.1	176.9	164.6	165.9	162.1
Non-Personal Deposits	**87.4**	84.0	82.3	79.0	74.7	72.8	73.5	73.4	72.5	69.3	69.4	84.6	73.7	75.0	71.2
Total Deposits(6)	**265.4**	262.3	256.7	248.5	241.2	237.2	236.4	235.3	234.8	231.3	231.5	261.5	238.3	240.9	233.3
Other Liabilities	**19.8**	18.5	17.8	14.4	12.9	12.1	11.5	10.9	10.7	10.4	10.1	18.7	12.1	12.7	10.4
Total Liabilities	**285.2**	280.8	274.5	262.9	254.1	249.3	247.9	246.2	245.5	241.7	241.6	280.2	250.4	253.6	243.7
Period End Balances ($B)															
Assets under Administration(7)	**382**	381	360	357	323	316	319	315	331	336	324	382	323	357	315
Assets under Management(7)	**240**	239	225	223	195	157	158	155	153	155	148	240	195	223	155
Other:															
Branches	**953**	957	956	955	960	965	964	963	968	971	975				
Employees(8)	**23,889**	23,471	23,468	22,975	21,759	21,222	21,149	21,832	22,191	21,873	21,568				
ABMs	**3,632**	3,642	3,633	3,644	3,646	3,685	3,682	3,690	3,674	3,563	3,560				

(1) Effective Q1/19, reflects the adoption of IFRS 15 with an impact of $50 million in Q3/19 (Q1/19: $55 million,Q2/19: $50 million).
(2) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(3) Adjusted for acquisition-related costs, including integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.
(4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(5) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
(6) Certain deposits (Tangerine Canadian Mortgage Bonds) are reported in the Other Segment.
(7) Prior period amounts have been restated to conform with current period presentation.
(8) Employees are reported on a full-time equivalent basis.

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING

Scotiabank.

($MM)	QUARTERLY TREND 2019 Q3	Q2	Q1	2018 Q4	Q3	Q2	Q1	2017 Q4	Q3	Q2	Q1	YEAR-TO-DATE 2019	2018	FULL YEAR 2018	2017
Net Interest Income (TEB)	**2,157**	2,121	2,080	2,030	1,827	1,758	1,707	1,667	1,735	1,713	1,611	6,358	5,292	7,322	6,726
Net Fee and Commission Revenues	**784**	844	797	815	697	709	710	669	681	708	697	2,425	2,116	2,931	2,755
Net Income (Loss) from Investments in Associated Corporations	**182**	210	161	201	153	156	133	115	131	117	119	553	442	643	482
Other Operating Income (TEB)	**304**	181	293	88	176	119	154	114	98	80	159	778	449	537	451
Total Revenue (TEB)	**3,427**	3,356	3,331	3,134	2,853	2,742	2,704	2,565	2,645	2,618	2,586	10,114	8,299	11,433	10,414
Provision for Credit Losses	**(476)**	(628)	(470)	(412)	(771)	(340)	(344)	(310)	(325)	(349)	(310)	(1,574)	(1,455)	(1,867)	(1,294)
Non-interest Expenses	**(1,780)**	(1,710)	(1,742)	(1,721)	(1,510)	(1,438)	(1,442)	(1,395)	(1,442)	(1,397)	(1,430)	(5,232)	(4,390)	(6,111)	(5,664)
Income before Taxes	**1,171**	1,018	1,119	1,001	572	964	918	860	878	872	846	3,308	2,454	3,455	3,456
Income Tax Expense (TEB)	**(269)**	(249)	(226)	(197)	(97)	(219)	(193)	(200)	(206)	(213)	(209)	(744)	(509)	(706)	(828)
Reported Net Income	**902**	769	893	804	475	745	725	660	672	659	637	2,564	1,945	2,749	2,628
Adjusting Items (after tax)(1)	**39**	131	28	43	309	8	8	8	9	9	8	198	325	368	34
Adjusted Net Income(2)	**941**	900	921	847	784	753	733	668	681	668	645	2,762	2,270	3,117	2,662
Reported Net Income Attributable to Non-Controlling Interests	**121**	69	111	92	(44)	70	58	55	58	64	61	301	84	176	238
Reported Net Income Attributable to Equity Holders of the Bank	**781**	700	782	712	519	675	667	605	614	595	576	2,263	1,861	2,573	2,390
Adjusted Net Income Attributable to Non-Controlling Interests(2)	**126**	113	116	101	69	70	58	55	58	64	61	355	197	298	238
Adjusted Net Income Attributable to Equity Holders of the Bank(2)	**815**	787	805	746	715	683	675	613	623	604	584	2,407	2,073	2,819	2,424
Profitability Measurements:(6)															
Reported Return on Equity (%)	**14.1**	13.1	14.5	14.3	11.2	16.3	16.4	15.0	14.7	14.8	14.2	13.9	14.5	14.4	14.7
Adjusted Return on Equity (%)(2)	**14.7**	14.7	14.9	15.0	15.5	16.5	16.6	15.2	14.9	15.1	14.4	14.8	16.2	15.8	14.9
Net Interest Margin(3)	**4.45**	4.58	4.52	4.52	4.70	4.74	4.66	4.67	4.77	5.00	4.73	4.52	4.70	4.65	4.79
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances(4)	**1.24**	1.71	1.28	1.05	2.58	1.22	1.26	1.14	1.16	1.33	1.21	1.41	1.71	1.51	1.21
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances(2)(4)	**1.24**	1.30	1.28	1.05	1.23	1.22	1.26	1.14	1.16	1.33	1.21	1.27	1.24	1.18	1.21
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances (4)	**1.36**	1.29	1.23	1.20	1.33	1.38	1.25	1.14	1.16	1.33	1.21	1.30	1.32	1.28	1.21
Net write-offs as a % of Average Net Loans & Acceptances	**1.27**	1.26	1.34	1.24	1.14	1.26	1.38	1.16	1.43	1.33	1.34	1.29	1.26	1.25	1.31
Reported Productivity Ratio (%)	**51.9**	51.0	52.3	54.9	52.9	52.5	53.3	54.4	54.5	53.3	55.3	51.7	52.9	53.5	54.4
Adjusted Productivity Ratio (%)(2)	**50.3**	50.0	51.1	53.0	51.7	52.1	52.9	53.9	54.1	52.9	54.9	50.5	52.2	52.4	53.9
Average Balances ($B):															
Residential Mortgages	**41.5**	41.9	40.2	39.3	31.6	31.3	29.8	29.1	29.8	29.2	27.9	41.2	30.9	33.0	29.0
Personal Loans(5)	**25.1**	24.1	23.8	22.9	19.5	19.4	18.6	18.0	18.2	17.9	17.2	24.3	19.2	20.1	17.8
Credit Cards(5)	**10.1**	10.1	9.5	9.1	8.0	7.7	7.2	6.8	6.8	6.8	6.4	9.9	7.6	8.0	6.7
Business and Government Loans & Acceptances	**78.5**	78.0	75.1	73.0	62.9	60.4	57.3	56.5	58.2	55.4	52.6	77.2	60.2	63.4	55.7
Total Loans & Acceptances	**155.2**	154.1	148.6	144.3	122.0	118.8	112.9	110.4	113.0	109.3	104.1	152.6	117.9	124.5	109.2
Investment Securities	**17.3**	17.6	17.8	18.3	17.1	17.8	17.8	15.1	15.4	14.9	14.7	17.5	17.6	17.7	15.0
Deposits with Banks	**17.8**	16.2	14.6	13.9	13.6	13.4	13.3	13.2	14.1	14.3	14.5	16.2	13.4	13.5	14.0
Other Assets	**15.9**	15.3	15.9	16.5	11.4	10.2	9.3	7.7	9.7	10.4	9.5	15.7	10.3	12.3	9.3
Total Assets	**206.2**	203.2	196.9	193.0	164.1	160.2	153.3	146.3	152.2	148.9	142.9	202.0	159.2	168.0	147.5
Personal Deposits	**42.8**	42.9	41.3	40.9	36.2	36.3	34.7	34.1	35.5	35.3	33.9	42.3	35.7	37.0	34.7
Non-Personal Deposits	**77.4**	75.1	75.5	74.5	66.0	64.5	61.4	62.3	62.4	60.5	56.9	76.0	64.0	66.6	60.5
Total Deposits	**120.2**	118.0	116.8	115.4	102.2	100.8	96.1	96.4	97.9	95.8	90.8	118.3	99.7	103.6	95.2
Other Liabilities	**37.9**	37.9	37.0	37.5	27.1	23.2	20.7	21.0	19.4	18.9	18.6	37.6	23.7	27.2	19.5
Total Liabilities	**158.1**	155.9	153.8	152.9	129.3	124.0	116.8	117.4	117.3	114.7	109.4	155.9	123.4	130.8	114.7
Period End Balances ($B):(5)															
Assets under Administration	**156**	158	151	153	154	148	143	146	141	149	136	156	154	153	146
Assets under Management	**57**	58	57	58	58	56	53	52	48	50	46	57	58	58	52
Other:(5)															
Branches	**1,909**	1,918	1,844	1,865	1,896	1,740	1,752	1,761	1,767	1,807	1,818				
Employees(7)(8)	**59,541**	59,836	57,639	57,873	58,251	51,799	51,745	51,306	51,219	51,362	51,822				
ABMs	**5,729**	5,555	5,337	5,385	5,462	4,430	4,394	4,450	4,481	4,614	4,595				
Amortization of intangibles (pre-tax)	**16**	14	16	13	11	11	11	11	12	12	12	46	33	46	47

(1) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(2) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.
(3) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(4) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
(5) Excludes affiliates.
(6) Ratios are on a reported basis.
(7) Employees are reported on a full-time equivalent basis.
(8) Prior period amounts have been restated to conform with current period presentation.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS

Scotiabank.

($MM)	QUARTERLY TREND 2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	YEAR-TO-DATE 2019	YEAR-TO-DATE 2018	FULL YEAR 2018	FULL YEAR 2017
Net Interest Income (TEB)	**337**	350	372	337	365	362	390	351	340	322	323	1,059	1,117	1,454	1,336
Net Fee and Commission Revenues(1)	**412**	455	404	398	472	415	436	519	455	447	443	1,271	1,323	1,721	1,864
Net Income (Loss) from Investments in Associated Corporations	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)(1)	**335**	346	299	338	273	378	364	219	322	434	449	980	1,015	1,353	1,424
Total Revenue (TEB)	**1,084**	1,151	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	3,310	3,455	4,528	4,624
Provision for Credit Losses - (Charge)/Recovery	**4**	6	16	20	10	11	9	(8)	(24)	(2)	(8)	26	30	50	(42)
Non-interest Expenses	**(593)**	(594)	(645)	(553)	(543)	(565)	(572)	(569)	(530)	(501)	(560)	(1,832)	(1,680)	(2,233)	(2,160)
Income before Taxes	**495**	563	446	540	577	601	627	512	563	700	647	1,504	1,805	2,345	2,422
Income Tax Expense (TEB)	**(121)**	(143)	(111)	(124)	(136)	(154)	(173)	(121)	(122)	(183)	(178)	(375)	(463)	(587)	(604)
Net Income	**374**	420	335	416	441	447	454	391	441	517	469	1,129	1,342	1,758	1,818
Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	**374**	420	335	416	441	447	454	391	441	517	469	1,129	1,342	1,758	1,818
REVENUE BY BUSINESS:															
Business Banking	**599**	622	643	623	664	613	657	627	637	591	611	1,864	1,934	2,557	2,466
Capital Markets	**485**	529	432	450	446	542	533	462	480	612	604	1,446	1,521	1,971	2,158
Total Revenue (TEB)	**1,084**	1,151	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	3,310	3,455	4,528	4,624
CAPITAL MARKETS REVENUE:															
Interest Rate and Credit	**210**	272	156	181	188	198	210	184	194	215	308	638	596	777	901
Equities	**187**	185	174	200	176	260	231	207	215	322	204	546	667	867	948
Commodities	**21**	14	25	13	14	19	19	11	9	22	27	60	52	65	69
Foreign Exchange	**67**	58	77	56	68	65	73	60	62	53	65	202	206	262	240
Total Revenue (TEB)	**485**	529	432	450	446	542	533	462	480	612	604	1,446	1,521	1,971	2,158
Profitability Measurements:															
Return on Equity (%)	**12.8**	15.2	11.5	15.3	15.6	16.9	16.2	14.9	14.9	18.5	15.8	13.1	16.2	16.0	16.0
Net Interest Margin(2)(3)	**1.61**	1.70	1.80	1.72	1.82	1.80	2.03	1.88	1.76	1.75	1.63	1.70	1.88	1.83	1.75
Provision for Credit Losses as % of Average Net Loans and Acceptances(4)	**(0.01)**	(0.02)	(0.07)	(0.09)	(0.05)	(0.05)	(0.04)	0.04	0.11	0.01	0.04	(0.03)	(0.05)	(0.06)	0.05
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances(4)	**(0.01)**	(0.02)	(0.01)	(0.07)	(0.06)	0.02	(0.01)	0.04	0.11	0.01	0.04	(0.01)	(0.02)	(0.03)	0.05
Net write-offs as a % of Average Net Loans & Acceptances	**0.01**	0.09	-	(0.03)	-	0.08	0.05	0.04	0.18	0.19	0.04	0.03	0.04	0.03	0.11
Productivity Ratio (%)	**54.7**	51.6	60.0	51.5	48.9	48.9	48.1	52.3	47.4	41.7	46.1	55.3	48.6	49.3	46.7
Average Balances ($B):															
Business and Government Loans & Acceptances	**92.7**	92.7	91.5	84.4	82.9	80.2	79.8	78.8	82.1	79.8	82.1	92.3	81.0	81.8	79.9
Securities Purchased Under Resale Agreements	**116.7**	116.5	117.0	94.1	85.4	90.6	93.9	92.1	91.8	97.1	95.2	116.7	90.0	91.0	94.0
Trading Assets - Securities	**103.1**	93.5	91.4	76.7	77.5	83.5	88.2	79.2	87.8	86.6	89.6	96.0	83.1	81.5	85.8
- Loans	**13.8**	13.7	13.9	14.9	16.4	17.1	18.3	16.5	18.9	18.8	18.0	13.8	17.3	16.7	18.0
Investment Securities	**4.6**	4.4	4.3	4.3	4.1	3.6	4.4	4.7	4.7	5.1	5.6	4.4	4.0	4.1	5.0
Deposits with Banks	**0.4**	0.2	1.9	0.6	0.7	0.8	2.9	4.2	4.1	4.1	4.5	0.8	1.5	1.3	4.2
Other Assets	**42.7**	39.9	44.1	42.6	44.4	45.0	46.2	46.5	48.6	48.0	50.8	42.4	45.2	44.5	48.7
Total Assets	**374.0**	360.9	364.1	317.6	311.4	320.8	333.7	322.0	338.0	339.5	345.8	366.4	322.0	320.8	335.6
Total Deposits	**101.2**	93.8	93.4	88.6	85.6	85.0	85.8	79.0	79.4	75.5	74.7	96.2	85.5	86.3	77.2
Other Liabilities	**204.9**	201.6	203.8	170.9	171.9	183.5	188.6	188.9	194.2	187.4	193.0	203.5	181.3	178.7	190.1
Total Liabilities	**306.1**	295.4	297.2	259.5	257.5	268.5	274.4	267.9	273.6	262.9	267.7	299.6	266.8	265.0	267.3
Other:															
Employees(5) - In Canada	**1,131**	1,133	1,120	1,233	1,228	1,202	1,232	1,264	1,273	1,228	1,240				
- Outside Canada	**1,227**	1,178	1,206	1,306	1,283	1,232	1,204	1,149	1,107	1,053	1,063				
- Total	**2,358**	2,311	2,326	2,539	2,511	2,434	2,436	2,413	2,380	2,281	2,303				

(1) Prior period amounts have been restated to conform with current period presentation.
(2) Corporate Banking and securitization conduits.
(3) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(4) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
(5) Employees are reported on a full-time equivalent basis.

BUSINESS SEGMENT PERFORMANCE: OTHER [1]

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Net Interest Income (TEB)[2]	**(240)**	(268)	(214)	(176)	(131)	(76)	(100)	(102)	(118)	(70)	(100)	(722)	(307)	(483)	(390)
Net Fee and Commission Revenues	**(8)**	(5)	(9)	(6)	(35)	(18)	(10)	(9)	(5)	(9)	(13)	(22)	(63)	(69)	(36)
Net Income from Investments in Associated Corporations[3]	**(8)**	(58)	(45)	(55)	(38)	(46)	(38)	(34)	(39)	(34)	(34)	(111)	(122)	(177)	(141)
Other Operating Income (TEB)[2][4]	**(128)**	247	51	35	49	70	39	38	28	(261)	28	170	158	193	(167)
Total Revenue (TEB)[2]	**(384)**	(84)	(217)	(202)	(155)	(70)	(109)	(107)	(134)	(374)	(119)	(685)	(334)	(536)	(734)
Provision for Credit Losses[5]	**(1)**	1	(1)	-	(1)	-	1	-	-	-	-	(1)	-	-	-
Operating Expenses	**(113)**	(31)	(54)	(43)	(56)	(82)	121	(75)	(67)	(107)	(70)	(198)	(17)	(60)	(319)
Income before Taxes	**(498)**	(114)	(272)	(245)	(212)	(152)	13	(182)	(201)	(481)	(189)	(884)	(351)	(596)	(1,053)
Income Tax Expense (TEB)[2]	**46**	136	218	181	105	120	43	134	146	395	111	400	268	449	786
Reported Net Income	**(452)**	22	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(484)	(83)	(147)	(267)
Adjusting Items (after tax)[6]	**418**	(141)	-	-	-	-	-	-	-	-	-	277	-	-	-
Adjusted Net Income	**(34)**	(119)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(207)	(83)	(147)	(267)
Reported:															
Net Income Attributable to Non-Controlling Interests	**(1)**	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	**(451)**	21	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(484)	(83)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	**(451)**	21	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(484)	(83)	(147)	(267)
Adjusted:															
Net Income Attributable to Non-Controlling Interests	**(1)**	2	-	-	-	-	-	-	-	-	-	1	-	-	-
Net Income Attributable to Equity Holders of the Bank	**(33)**	(121)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(208)	(83)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	**(33)**	(121)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(208)	(83)	(147)	(267)
Average Balances ($B):															
Total Assets	**116**	117	116	111	116	121	112	108	107	100	107	116	117	115	106
Total Deposits	**241**	233	231	220	225	231	225	213	213	214	220	235	227	225	215
Other Liabilities	**1**	5	8	9	4	6	9	5	14	14	15	4	7	7	13
Total Liabilities	**242**	238	239	229	229	237	234	218	227	228	235	239	234	232	228

(1) Represents smaller operating segments including Group Treasury and corporate adjustments.
(2) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the three business segments reported on pages 4 to 6.
(3) Reflects elimination of tax normalization adjustments related to income from associated corporations in other business segments.
(4) Includes net gain on divestitures.
(5) Effective fiscal 2018, changes in allowances for credit losses that related to incurred but not yet identified are recorded as stage 1 and stage 2 provisions for credit losses in the business operating segments. Prior to 2018, they were recorded in the Other segment.
(6) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

NON-INTEREST INCOME

Scotiabank

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Fee and Commission Revenues:															
Card Revenues prior to adoption of IFRS 15	**290**	298	299	300	271	261	273	254	255	246	263	887	805	1,105	1,018
Impact from the adoption of IFRS 15[1]	**(50)**	(50)	(55)	-	-	-	-	-	-	-	-	(155)	-	-	-
Card Revenues[1]	**240**	248	244	300	271	261	273	254	255	246	263	732	805	1,105	1,018
Banking Services Fees	**445**	461	433	473	404	405	423	424	426	411	423	1,339	1,232	1,705	1,684
Credit Fees	**325**	322	324	308	312	286	285	279	301	286	287	971	883	1,191	1,153
Total Banking Revenues	**1,010**	1,031	1,001	1,081	987	952	981	957	982	943	973	3,042	2,920	4,001	3,855
Mutual Funds	**472**	454	447	439	425	412	438	408	417	406	408	1,373	1,275	1,714	1,639
Brokerage Fees	**217**	217	216	227	222	216	230	212	273	285	277	650	668	895	1,047
Investment Management and Trust															
Investment Management and Custody	**208**	220	206	164	145	119	123	112	113	116	112	634	387	551	453
Personal and Corporate Trust	**50**	52	51	45	46	50	40	43	44	46	46	153	136	181	179
	259	271	257	209	191	169	163	155	157	162	158	787	523	732	632
Total Wealth Management Revenues	**948**	942	920	875	838	797	831	775	847	853	843	2,810	2,466	3,341	3,318
Underwriting and Other Advisory	**110**	149	92	103	145	118	148	165	150	140	143	351	411	514	598
Non-Trading Foreign Exchange	**171**	175	160	158	158	158	148	136	131	148	142	506	464	622	557
Other Fees and Commissions	**231**	245	252	228	206	203	204	256	205	227	215	728	613	841	903
Other Expenses	**-**	-	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)
Total Fee and Commission Revenues	**2,470**	2,542	2,425	2,445	2,334	2,228	2,312	2,289	2,315	2,311	2,316	7,437	6,874	9,319	9,231
Net Income from Investments in Associated Corporations	**190**	170	129	169	126	154	110	97	113	98	99	489	390	559	407
Other Operating Income:															
Trading Revenues	**397**	386	329	370	305	358	387	137	279	118	452	1,112	1,050	1,420	986
Net Gain on sale of Investment Securities	**118**	86	22	10	35	66	35	129	84	87	80	226	136	146	380
Insurance underwriting income, net of claims	**165**	169	184	169	158	190	169	150	163	151	162	518	517	686	626
Other	**(55)**	257	241	65	138	112	139	179	107	88	116	443	389	454	490
Total	**625**	898	776	614	636	726	730	595	633	444	810	2,299	2,092	2,706	2,482
Total Non-Interest Income	**3,285**	3,610	3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	10,225	9,356	12,584	12,120

(1) IFRS 15 was adopted prospectively effective November 1, 2018 (Q1/19), prior period amounts have not been restated and are not comparable.

REVENUE FROM TRADING-RELATED ACTIVITIES AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT

Scotiabank

	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
REVENUE FROM TRADING OPERATIONS ($MM):															
Trading-Related Revenue (TEB)(1)															
Net Interest Income	**17**	19	16	18	28	47	37	25	20	17	12	52	112	130	74
Non-Interest Income															
- Trading	**441**	422	360	397	331	382	411	216	372	455	497	1,223	1,124	1,521	1,540
- Fee & Commission	**91**	106	103	104	98	97	106	158	101	127	116	300	301	405	502
Total	**549**	547	479	519	457	526	554	399	493	599	625	1,575	1,537	2,056	2,116
Trading-Related Revenue by Product (TEB)															
Interest Rate and Credit	**150**	198	115	132	142	138	147	120	116	166	243	463	427	559	645
Equities	**175**	168	166	188	139	245	215	171	185	299	178	509	599	787	833
Foreign Exchange	**65**	60	85	73	73	69	84	63	67	49	74	210	226	299	253
Commodities	**51**	40	66	45	50	64	71	59	75	65	94	157	185	230	293
Other	**108**	81	47	81	53	10	37	(14)	50	20	36	236	100	181	92
Trading-Related Revenue by Product (TEB)	**549**	547	479	519	457	526	554	399	493	599	625	1,575	1,537	2,056	2,116
Taxable Equivalent Adjustment	**44**	36	31	27	26	24	24	79	93	337	45	111	74	101	554
Total Trading-Related Revenue (Non-TEB)	**505**	511	448	492	431	502	530	320	400	262	580	1,464	1,463	1,955	1,562
ASSETS UNDER ADMINISTRATION ($B):															
Personal															
Retail Brokerage	**152.9**	154.8	147.1	146.5	153.8	150.6	153.5	151.7	171.4	174.3	168.5				
Investment Management and Trust	**120.2**	120.0	117.0	113.9	105.1	104.2	103.5	107.0	105.0	106.4	102.0				
	273.1	274.8	264.1	260.4	258.9	254.8	257.0	258.7	276.4	280.7	270.5				
Mutual Funds	**202.5**	202.5	188.9	187.5	156.3	152.0	150.9	148.3	141.4	146.2	137.4				
Institutional(2)	**72.3**	72.5	69.0	69.7	69.5	65.0	63.0	63.2	63.2	67.3	61.7				
Total	**547.9**	549.8	522.0	517.6	484.7	471.8	470.9	470.2	481.0	494.2	469.6				
ASSETS UNDER MANAGEMENT ($B):															
Personal	**56.4**	56.0	55.7	54.7	56.3	53.2	53.1	51.8	53.5	53.4	50.0				
Mutual Funds	**186.2**	186.2	173.9	173.0	140.1	137.6	136.3	134.0	127.7	132.3	123.9				
Institutional(2)	**54.5**	55.0	51.9	52.9	56.9	22.3	21.4	20.9	20.1	19.3	20.1				
Total	**297.1**	297.2	281.5	280.6	253.2	213.1	210.8	206.7	201.3	205.0	194.0				

(1) Trading-related revenue consists of net interest income and non-interest income. Included are unrealized gains and losses on security positions held, realized gains and losses from the purchase and sale of securities, fees and commissions from securities borrowing and lending activities, and gains and losses on trading derivatives. Underwriting and other advisory fees, which are shown separately in the consolidated statement of income, are excluded.

(2) Prior period amounts have been restated to conform with current period presentation.

OPERATING EXPENSES

Scotiabank

($MM)	QUARTERLY TREND 2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	YEAR-TO-DATE 2019	YEAR-TO-DATE 2018	FULL YEAR 2018	FULL YEAR 2017
Salaries and Employee Benefits															
Salaries	**1,250**	1,221	1,222	1,179	1,109	1,091	1,075	1,074	1,068	1,046	1,032	3,693	3,275	4,454	4,220
Performance-Based Compensation	**463**	378	448	415	394	406	409	387	389	423	400	1,289	1,209	1,624	1,599
Share-Based Payment	**71**	47	118	39	34	39	80	38	51	24	96	236	153	192	209
Other Employee Benefits	**354**	380	376	339	342	366	138	310	341	345	351	1,110	846	1,185	1,347
	2,138	2,026	2,164	1,972	1,879	1,902	1,702	1,809	1,849	1,838	1,879	6,328	5,483	7,455	7,375
Premises															
Rent	**130**	135	129	131	120	110	116	105	117	110	112	394	346	477	444
Property Taxes	**26**	23	22	23	26	27	22	20	24	27	22	71	75	98	93
Other Premises Costs	**118**	117	111	118	108	108	103	112	111	105	104	346	319	437	432
	274	275	262	272	254	245	241	237	252	242	238	811	740	1,012	969
Technology	**423**	427	434	423	383	391	368	384	366	361	356	1,284	1,142	1,565	1,467
Depreciation	**100**	99	97	97	87	86	84	86	87	84	83	296	257	354	340
Amortization															
Amortization of Software Intangibles	**146**	131	121	109	102	100	97	91	85	84	79	398	299	408	339
Amortization of Intangibles	**30**	28	30	27	23	18	18	18	19	20	25	88	59	86	82
	176	159	151	136	125	118	115	109	104	104	104	486	358	494	421
Communications	**113**	119	109	123	106	113	105	108	104	112	113	341	324	447	437
Advertising and Business Development	**162**	150	139	182	130	140	129	176	144	133	128	451	399	581	581
Professional	**197**	203	218	270	215	210	186	252	192	173	158	618	611	881	775
Business and Capital Taxes															
Business Taxes	**118**	110	126	104	105	99	111	93	98	94	98	354	315	419	383
Capital Taxes	**12**	12	11	9	12	12	12	5	9	13	13	35	36	45	40
	130	122	137	113	117	111	123	98	107	107	111	389	351	464	423
Other expenses prior to the adoption of IFRS 15	**546**	516	515	476	474	410	445	409	467	447	519	1,577	1,329	1,805	1,842
Impact from the adoption of IFRS 15[1]	**(50)**	(50)	(55)	-	-	-	-	-	-	-	-	(155)	-	-	-
Other [1]	**496**	466	460	476	474	410	445	409	467	447	519	1,422	1,329	1,805	1,842
Total Non-interest Expenses	**4,209**	4,046	4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	12,426	10,994	15,058	14,630

(1) IFRS 15 was adopted prospectively effective November 1, 2018 (Q1/19), prior period amounts have not been restated and are not comparable.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)

Scotiabank

	QUARTERLY TREND										
	2019			2018				2017			
($MM)	**Q3**	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets											
Cash and Deposits with Financial Institutions	**45,262**	50,121	52,942	62,269	51,891	61,792	57,365	59,663	57,750	50,877	48,429
Precious Metals	**3,572**	3,543	3,622	3,191	3,759	4,005	5,471	5,717	7,621	8,534	7,198
Trading Assets											
- Securities	**115,988**	103,125	93,047	85,474	77,611	81,738	87,377	78,652	86,090	90,505	88,360
- Loans	**14,158**	13,104	13,161	14,334	14,930	16,399	16,726	17,312	16,965	18,895	16,664
- Other	**922**	911	748	454	340	1,518	1,561	2,500	2,093	2,431	1,494
- Total Trading Assets	**131,068**	117,140	106,956	100,262	92,881	99,655	105,664	98,464	105,148	111,831	106,518
Financial Instruments Designated at Fair Value through Profit or Loss	**13**	14	14	12	15	13	14	13	231	251	236
Securities Purchased under Resale Agreements and Securities Borrowed	**119,478**	126,090	127,959	104,018	84,599	84,175	88,648	95,319	85,901	101,643	97,327
Derivative Financial Instruments	**36,157**	31,358	32,161	37,558	34,991	33,949	36,847	35,364	37,255	37,641	34,963
Investment Securities	**82,592**	85,146	77,986	78,396	74,216	74,220	75,148	69,269	68,501	69,792	72,721
Loans to Customers											
- Residential Mortgages	**265,170**	260,586	258,649	253,357	253,593	242,760	239,419	236,916	231,737	228,313	224,085
- Personal Loans	**98,679**	97,874	96,650	96,019	95,318	90,855	89,605	89,227	88,504	87,255	84,574
- Credit Cards	**17,933**	17,730	17,124	16,485	16,629	15,109	14,577	14,104	13,663	14,036	13,636
- Business and Government	**212,655**	212,920	198,793	191,038	188,380	174,123	164,413	168,449	168,945	171,242	159,566
- Sub-total	**594,437**	589,110	571,216	556,899	553,920	522,847	508,014	508,696	502,849	500,846	481,861
- Allowance for Credit Losses	**(5,194)**	(5,295)	(5,111)	(5,065)	(5,323)	(4,929)	(4,817)	(4,327)	(4,290)	(4,591)	(4,508)
- Total Net Loans	**589,243**	583,815	566,105	551,834	548,597	517,918	503,197	504,369	498,559	496,255	477,353
Other											
- Customers' Liability Under Acceptances, net of allowance	**13,923**	12,823	18,737	16,329	18,947	17,074	16,380	13,560	11,810	10,378	11,185
- Current Tax Assets	**1,342**	1,271	1,072	657	559	381	385	327	507	480	517
- Investment Property	**39**	33	34	36	37	16	16	16	16	18	17
- Land, Buildings and Equipment	**2,595**	2,689	2,646	2,648	2,560	2,374	2,298	2,365	2,212	2,337	2,258
- Investments in Associates	**5,496**	5,303	5,184	4,850	4,703	4,806	4,518	4,586	4,382	4,523	4,262
- Goodwill and Other Intangible Assets	**17,612**	17,825	17,864	17,719	14,890	12,273	12,049	12,106	11,931	12,285	12,056
- Deferred Tax Assets	**1,706**	2,069	2,047	1,938	1,957	1,787	1,738	1,713	1,728	1,933	1,795
- Other Assets	**16,642**	18,929	18,954	16,776	12,101	11,872	13,414	12,422	12,780	12,868	10,157
- Total Other Assets	**59,355**	60,942	66,538	60,953	55,754	50,583	50,798	47,095	45,366	44,822	42,247
Total Assets	**1,066,740**	1,058,169	1,034,283	998,493	946,703	926,310	923,152	915,273	906,332	921,646	886,992

	QUARTERLY TREND										
	2019			2018				2017			
($MM)	**Q3**	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities											
Deposits											
- Personal	**222,895**	224,933	221,921	214,545	210,600	203,922	200,727	200,030	197,914	202,004	199,145
- Business and Government	**456,806**	443,707	434,749	422,002	401,643	393,761	390,258	384,988	377,883	379,015	363,972
- Financial Institutions	**42,645**	43,642	34,209	39,987	41,939	42,960	44,852	40,349	42,346	47,190	41,581
- Total Deposits	**722,346**	712,282	690,879	676,534	654,182	640,643	635,837	625,367	618,143	628,209	604,698
Financial Instruments Designated at Fair Value through Profit or Loss	**11,536**	10,919	9,907	8,188	7,652	6,575	5,045	4,663	3,373	2,545	1,681
Other											
- Acceptances	**13,932**	12,833	18,746	16,338	18,955	17,079	16,398	13,560	11,810	10,378	11,185
- Obligations Related to Securities Sold Short	**25,669**	29,957	31,621	32,087	27,968	29,050	32,893	30,766	32,740	30,078	26,381
- Derivative Financial Instruments	**37,307**	33,176	35,970	37,967	34,778	32,010	37,741	34,200	39,919	40,336	39,257
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	**120,555**	124,331	116,527	101,257	81,706	90,888	90,931	95,843	92,008	95,664	100,837
- Current Tax Liabilities	**315**	305	267	435	428	529	695	408	626	479	812
- Subordinated Debentures	**9,021**	7,554	7,492	5,698	5,687	5,667	5,701	5,935	7,376	7,621	7,507
- Provisions for Off-Balance Sheet Credit Risks and Other	**202**	176	186	182	197	184	178	333	373	426	473
- Deferred Tax Liabilities	**1,248**	1,387	1,360	1,205	753	604	578	697	645	648	624
- Other	**54,478**	55,002	52,162	50,922	47,063	39,946	35,968	41,876	41,401	45,463	35,705
- Total Other Liabilities	**262,727**	264,721	264,331	246,091	217,535	215,957	221,083	223,618	226,898	231,093	222,781
Total Liabilities	**996,609**	987,922	965,117	930,813	879,369	863,175	861,965	853,648	848,414	861,847	829,160
Equity											
Common Equity											
- Common Shares	**18,295**	18,284	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625
- Retained Earnings	**43,682**	43,056	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653
- Accumulated Other Comprehensive Income	**1,187**	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589
- Other Reserves	**370**	395	406	404	162	108	112	116	123	126	139
- Total Common Equity	**63,534**	63,571	62,525	61,044	60,752	57,261	55,081	55,454	53,365	55,115	53,006
Preferred Shares and Other Equity Instruments	**3,884**	3,884	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249
Total Equity Attributable to Equity Holders of the Bank	**67,418**	67,455	66,409	65,228	64,986	61,495	59,660	60,033	56,384	58,134	56,255
Non-Controlling Interests in Subsidiaries	**2,713**	2,792	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577
Total Equity	**70,131**	70,247	69,166	67,680	67,334	63,135	61,187	61,625	57,918	59,799	57,832
Total Liabilities and Equity	**1,066,740**	1,058,169	1,034,283	998,493	946,703	926,310	923,152	915,273	906,332	921,646	886,992

AVERAGE BALANCE SHEET

Scotiabank.

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Deposits with Financial Institutions	**47,560**	48,715	52,327	49,885	55,052	56,296	55,664	57,578	55,351	47,176	52,483	49,543	55,664	54,207	53,196
Trading Assets - Securities	**107,987**	96,857	94,735	80,319	81,362	87,107	91,301	82,647	90,844	89,470	93,633	99,893	86,584	85,005	89,146
- Loans	**13,770**	13,696	13,887	14,855	16,395	17,094	18,252	16,525	18,949	18,847	17,971	13,786	17,249	16,645	18,066
- Total	**121,757**	110,553	108,622	95,174	97,757	104,201	109,553	99,172	109,793	108,317	111,604	113,679	103,833	101,650	107,212
Securities Purchased under Resale Agreements and Securities Borrowed	**119,147**	119,984	119,633	98,186	88,538	94,013	96,684	95,263	94,011	100,560	98,090	119,583	93,068	94,358	96,951
Investment Securities including Investments in Associates	**88,439**	86,898	85,294	80,759	78,874	82,174	77,457	73,167	74,250	75,281	76,402	86,876	79,472	79,797	74,771
Loans to Customers - Residential Mortgages	**262,347**	259,528	256,560	253,068	243,866	241,606	238,287	234,028	229,980	225,909	223,264	259,478	241,249	244,229	228,315
- Personal Loans(1)	**98,766**	96,638	96,699	96,031	91,733	90,640	89,759	89,207	88,420	86,403	85,679	97,376	90,712	92,052	87,436
- Credit Cards(1)	**17,760**	17,445	16,999	16,469	15,123	14,645	14,153	13,570	13,616	13,524	13,294	17,401	14,640	15,101	13,501
- Business and Government	**210,417**	203,707	198,471	189,842	178,451	172,026	167,480	164,884	169,720	163,675	161,804	204,204	172,659	176,990	165,032
- Sub-total	**589,290**	577,318	568,729	555,410	529,173	518,917	509,679	501,689	501,736	489,511	484,041	578,459	519,260	528,372	494,284
- Allowance for Credit Losses	**5,210**	5,231	5,172	5,164	4,923	4,931	4,854	4,344	4,446	4,730	4,586	5,204	4,902	4,968	4,525
- Total	**584,080**	572,087	563,557	550,246	524,250	513,986	504,825	497,345	497,290	484,781	479,455	573,255	514,358	523,404	489,759
Total Earning Assets	**960,983**	938,237	929,433	874,250	844,471	850,670	844,183	822,525	830,695	816,115	818,034	942,936	846,395	853,416	821,889
Derivative Financial Instruments	**35,145**	31,093	37,326	36,316	35,720	34,094	34,967	31,812	36,096	35,481	39,440	34,801	34,931	35,251	35,994
Customers' Liability under Acceptances	**14,415**	18,733	16,985	17,617	17,151	16,655	13,751	13,980	12,225	11,534	11,620	16,689	15,844	16,290	12,346
Other Assets	**50,281**	51,369	48,855	43,278	38,103	39,549	41,661	40,016	42,874	44,024	42,578	50,037	39,960	40,726	42,390
Total Assets	**1,060,824**	1,039,432	1,032,599	971,461	935,445	940,968	934,562	908,333	921,890	907,154	911,672	1,044,463	937,130	945,683	912,619
Deposits from Customers	**685,789**	670,338	661,735	634,267	611,785	610,421	598,270	582,275	582,497	574,622	574,282	672,646	606,785	613,712	578,450
Deposits from Banks	**41,867**	37,154	36,596	38,202	42,309	43,167	45,211	41,687	42,127	41,620	43,053	38,554	43,567	42,215	42,126
	727,656	707,492	698,331	672,469	654,094	653,588	643,481	623,962	624,624	616,242	617,335	711,200	650,352	655,927	620,576
Securities Sold Short	**29,144**	31,827	34,089	32,093	32,001	33,858	35,817	33,420	31,443	30,608	31,321	31,685	33,893	33,439	31,707
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	**115,766**	112,911	111,814	90,473	91,104	100,642	101,764	102,208	102,692	99,794	104,514	113,503	97,806	95,958	102,323
Subordinated Debentures	**7,940**	7,480	5,994	5,686	5,700	5,777	5,804	5,901	7,482	7,506	7,505	7,134	5,760	5,741	7,095
Other Liabilities	**110,148**	110,000	113,765	103,188	87,416	84,752	86,595	83,501	96,804	94,052	93,018	111,573	86,179	90,540	92,105
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income and Other Reserves	**63,553**	63,048	61,756	60,898	59,006	56,171	55,007	54,409	54,240	54,060	52,832	62,654	57,007	57,815	53,919
- Preferred Shares	**3,884**	3,884	4,171	4,277	4,234	4,560	4,579	3,358	3,019	3,236	3,575	3,981	4,457	4,411	3,297
- Non-Controlling Interests in Subsidiaries	**2,733**	2,790	2,679	2,376	1,890	1,620	1,515	1,574	1,586	1,656	1,572	2,733	1,676	1,852	1,597
- Total Shareholders' Equity	**70,170**	69,722	68,606	67,551	65,130	62,351	61,101	59,341	58,845	58,952	57,979	69,368	63,140	64,078	58,813
Total Liabilities and Shareholders' Equity	**1,060,824**	1,039,432	1,032,599	971,461	935,445	940,968	934,562	908,333	921,890	907,154	911,672	1,044,463	937,130	945,683	912,619

(1) Prior period amounts have been restated to conform with current period presentation.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

Scotiabank

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Common Shares:															
Balance at Beginning of Period	**18,284**	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625	15,513	18,234	15,644	15,644	15,513
Share issuance, net of repurchase/redemptions	**11**	(12)	62	(58)	2,581	34	33	60	(30)	(11)	112	61	2,648	2,590	131
Balance at End of Period	**18,295**	18,284	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625	18,295	18,292	18,234	15,644
Retained Earnings:															
Balance at Beginning of Period	**43,056**	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653	34,752	41,414	38,117	38,117	34,752
Cumulative effect on adoption of IFRS 9							(564)						(564)	(564)	
Balance as at November 1, 2017							37,553						37,553	37,553	
Cumulative effect on adoption of IFRS 15			(58)									(58)			
Balance as at November 1, 2018			41,356									41,356			
Net Income attributable to Common Shareholders of the Bank	**1,839**	2,125	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	6,071	6,247	8,361	7,876
Dividends Paid to Common Shareholders of the Bank	**(1,062)**	(1,063)	(1,041)	(1,043)	(1,011)	(982)	(949)	(947)	(911)	(915)	(895)	(3,166)	(2,942)	(3,985)	(3,668)
Shares repurchased/redeemed	**(154)**	(229)	(186)	(306)	(59)	-	(149)	1	(248)	(468)	(112)	(569)	(208)	(514)	(827)
Other	**3**	(13)		(3)	-	2	-	(15)	1	(1)	(1)	(10)	2	(1)	(16)
Balance at End of Period	**43,682**	43,056	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653	43,682	40,652	41,414	38,117
Accumulated Other Comprehensive Income (Loss):															
Balance at Beginning of Period	**1,836**	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589	2,240	992	1,577	1,577	2,240
Cumulative effect on adoption of IFRS 9							51						51	51	
Balance as at November 1, 2017							1,628						1,628	1,628	
Other Comprehensive Income, net of Income Tax															
Foreign Currency Translation	**(778)**	380	562	(566)	(70)	1,222	(1,006)	1,007	(2,885)	1,835	(1,151)	164	146	(420)	(1,194)
Debt Instruments at Fair Value through Other Comprehensive Income	**41**	39	57	(48)	(34)	(62)	(108)	N/A	N/A	N/A	N/A	137	(204)	(252)	N/A
Equity Instruments at Fair Value through Other Comprehensive Income	**10**	11	20	(16)	16	(30)	83	N/A	N/A	N/A	N/A	41	69	53	N/A
Available-for-Sale Securities (Debt and Equity)	**-**	-	-	-	-	-	-	(22)	(92)	103	(49)	-	-	-	(60)
Cash Flow Hedges	**395**	2	257	(99)	(116)	(70)	(71)	(18)	165	(59)	(117)	654	(257)	(356)	(29)
Other	**(317)**	(183)	(301)	75	174	28	62	44	237	(327)	666	(801)	264	339	620
Total	**(649)**	249	595	(654)	(30)	1,088	(1,040)	1,011	(2,575)	1,552	(651)	195	18	(636)	(663)
Balance at End of Period	**1,187**	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589	1,187	1,646	992	1,577
Other Reserves:															
Balance at Beginning of Period	**395**	406	404	162	108	112	116	123	126	139	152	404	116	116	152
Share-based payments	**1**	1	4	-	1	1	4	2	-	1	5	6	6	6	8
Shares issued	**(7)**	(7)	(17)	242	53	(5)	(8)	(9)	(3)	(14)	(18)	(31)	40	282	(44)
Other	**(19)**	(5)	15	-	-	-	-	-	-	-	-	(9)	-	-	-
Balance at End of Period	**370**	395	406	404	162	108	112	116	123	126	139	370	162	404	116
Total Common Equity at End of Period	**63,534**	63,571	62,525	61,044	60,752	57,261	55,081	55,454	53,365	55,115	53,006	63,534	60,752	61,044	55,454

Composition of Accumulated Other Comprehensive Income (Loss):

	Q3 2019	Q2 2019	Q1 2019	Q4 2018	Q3 2018	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017
Foreign Currency Translation	**1,605**	2,383	2,003	1,441	2,007	2,077	855	1,861	854	3,739	1,904
Debt Instruments at Fair Value through Other Comprehensive Income	**69**	28	(11)	(68)	(20)	14	76	N/A	N/A	N/A	N/A
Equity Instruments at Fair Value through Other Comprehensive Income	**(85)**	(95)	(106)	(126)	(110)	(126)	(96)	N/A	N/A	N/A	N/A
Available-for-Sale Securities (Debt and Equity)	**-**	-	-	-	-	-	-	(46)	(24)	68	(35)
Cash Flow Hedges	**533**	138	136	(121)	(22)	94	164	235	253	88	147
Other	**(935)**	(618)	(435)	(134)	(209)	(383)	(411)	(473)	(517)	(754)	(427)
Total	**1,187**	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Preferred Shares and other Equity Instruments:															
Balance at Beginning of Period	**3,884**	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	3,594	4,184	4,579	4,579	3,594
Shares Issued				300	-	-	-	1,560	-	-	-	-	-	300	1,560
Shares repurchased/redeemed	**-**	-	(300)	(350)	-	(345)	-	-	-	(230)	(345)	(300)	(345)	(695)	(575)
Net Income attributable to Preferred Shareholders and other Equity Instrument Holders of the Bank	**25**	64	29	65	27	65	30	29	29	32	39	118	122	187	129
Dividends paid to Preferred Shareholders and other Equity Instrument Holders of the Bank	**(25)**	(64)	(29)	(65)	(27)	(65)	(30)	(29)	(29)	(32)	(39)	(118)	(122)	(187)	(129)
Balance at End of Period	**3,884**	3,884	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	3,884	4,234	4,184	4,579
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:															
Balance at Beginning of Period	**2,792**	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577	1,570	2,452	1,592	1,592	1,570
Cumulative effect on adoption of IFRS 9							(97)						(97)	(97)	
Balance as at November 1, 2017							1,495						1,495	1,495	
Net Income attributable to Non-Controlling Interests in Subsidiaries	**120**	70	111	92	(44)	70	58	55	58	82	43	301	84	176	238
Other Comprehensive Income, net of Income Tax	**(164)**	(11)	101	(163)	(24)	77	(1)	52	(155)	57	-	(74)	52	(111)	(46)
Distributions to Non-Controlling Interests	**(39)**	(61)	(31)	(119)	(23)	(32)	(25)	(12)	(34)	(51)	(36)	(131)	(80)	(199)	(133)
Other	**4**	37	124	294	799	(2)	-	(37)	-	-	-	165	797	1,091	(37)
Balance at End of Period	**2,713**	2,792	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577	2,713	2,348	2,452	1,592
Total Equity at End of Period	**70,131**	70,247	69,166	67,680	67,334	63,135	61,187	61,625	57,918	59,799	57,832	70,131	67,334	67,680	61,625

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER

Scotiabank

($ billions)	31-Jul-19 Balance	31-Jul-19 % of Total	30-Apr-19 Balance	30-Apr-19 % of Total	31-Jan-19 Balance	31-Jan-19 % of Total	31-Oct-18 Balance	31-Oct-18 % of Total	31-Jul-18 Balance	31-Jul-18 % of Total
Residential Mortgages	**265.2**	**43.6**	260.6	43.3	258.6	43.8	253.4	44.2	253.6	44.3
Personal Loans	**98.7**	**16.2**	97.9	16.3	96.7	16.4	96.0	16.7	95.3	16.6
Credit Cards	**17.9**	**3.0**	17.7	2.9	17.1	2.9	16.5	2.9	16.6	2.9
Personal	**381.8**	**62.8**	376.2	62.5	372.4	63.1	365.9	63.8	365.5	63.8
Financial Services										
Non-Bank	**27.9**	**4.6**	26.4	4.4	24.3	4.1	24.6	4.3	24.6	4.3
Bank[(1)]	**5.4**	**0.9**	5.7	1.0	5.4	0.9	4.5	0.8	4.5	0.8
Wholesale and Retail	**27.1**	**4.5**	27.4	4.5	26.0	4.4	25.1	4.4	24.5	4.3
Real Estate and Construction	**32.7**	**5.4**	31.1	5.2	30.1	5.1	29.2	5.1	29.3	5.1
Energy	**16.2**	**2.7**	16.7	2.8	15.0	2.5	14.8	2.6	13.4	2.3
Transportation	**9.4**	**1.5**	9.6	1.6	9.2	1.6	9.3	1.6	9.2	1.6
Automotive	**15.4**	**2.5**	15.7	2.6	14.8	2.5	14.7	2.6	14.8	2.6
Agriculture	**13.1**	**2.2**	12.4	2.1	10.9	1.9	11.5	2.0	11.2	2.0
Hospitality and Leisure	**4.4**	**0.7**	4.3	0.7	4.4	0.8	4.0	0.7	4.1	0.7
Mining	**6.7**	**1.1**	6.9	1.1	6.2	1.0	5.5	0.9	5.9	1.0
Metals	**3.2**	**0.5**	3.2	0.5	2.9	0.5	3.0	0.5	3.4	0.6
Utilities	**10.6**	**1.7**	10.7	1.8	10.1	1.7	9.7	1.7	10.4	1.8
Health Care	**5.8**	**1.0**	5.5	0.9	5.7	1.0	5.4	0.9	5.7	1.0
Technology and Media	**14.0**	**2.3**	14.9	2.5	14.3	2.4	12.3	2.2	12.0	2.1
Chemicals	**2.5**	**0.4**	2.5	0.4	2.1	0.4	1.9	0.3	2.3	0.4
Food and Beverage	**8.6**	**1.4**	8.2	1.4	9.7	1.6	7.9	1.4	8.0	1.4
Forest Products	**2.7**	**0.4**	2.7	0.4	2.5	0.4	1.9	0.3	2.0	0.3
Other[(2)]	**15.5**	**2.5**	16.3	2.7	18.6	3.2	16.9	3.0	16.8	3.0
Sovereign[(3)]	**5.4**	**0.9**	5.5	0.9	5.4	0.9	5.1	0.9	5.3	0.9
Business and government	**226.6**	**37.2**	225.7	37.5	217.6	36.9	207.3	36.2	207.4	36.2
Loans and acceptances	**608.4**	**100.0**	601.9	100.0	590.0	100.0	573.2	100.0	572.9	100.0
Allowance for credit losses on loans and acceptances	**(5.2)**		(5.3)		(5.1)		(5.1)		(5.3)	
Loans and acceptances net of allowance for credit losses	**603.2**		596.6		584.9		568.1		567.6	

(1) Deposit taking institutions and securities firms.
(2) Other includes $3.3 billion in wealth management, $2.8 billion in services and $1.3 billion in financing products.
(3) Includes central banks, regional and local governments, supra-national agencies.

IMPAIRED LOANS BY BUSINESS SEGMENT

Scotiabank

($MM)	IFRS 9							IAS 39			
	2019			2018				2017			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS:(1)(2)											
Canadian Banking											
Retail	**855**	872	863	840	838	818	846	882	941	1,001	1,047
Commercial	**222**	205	194	158	172	178	186	174	185	193	214
	1,077	1,077	1,057	998	1,010	996	1,032	1,056	1,126	1,194	1,261
International Banking											
Retail	**2,146**	2,181	2,113	2,026	2,143	1,984	1,885	2,173	2,095	2,247	2,130
Commercial	**1,804**	1,817	1,791	1,823	1,950	1,724	1,578	1,264	1,298	1,475	1,387
	3,950	3,998	3,904	3,849	4,093	3,708	3,463	3,437	3,393	3,722	3,517
Global Banking & Markets											
Canada	**1**	1	1	1	1	1	1	1	1	2	26
U.S.A.	**97**	129	108	80	115	156	179	132	161	206	195
Europe	**51**	110	168	151	199	199	236	168	143	157	82
Asia	**53**	49	49	51	64	67	67	71	89	145	168
	202	289	326	283	379	423	483	372	394	510	471
Total Gross Impaired Loans	**5,229**	5,364	5,287	5,130	5,482	5,127	4,978	4,865	4,913	5,426	5,249
NET IMPAIRED LOANS:(1)(2)(3)											
Canadian Banking											
Retail(4)	**590**	607	599	564	560	533	554	237	295	344	390
Commercial	**116**	100	92	54	56	55	60	40	46	49	61
	706	707	691	618	616	588	614	277	341	393	451
International Banking											
Retail(4)	**1,419**	1,451	1,375	1,298	1,399	1,270	1,185	909	826	857	851
Commercial	**1,269**	1,292	1,287	1,329	1,398	1,197	1,123	798	825	890	794
	2,688	2,743	2,662	2,627	2,797	2,467	2,308	1,707	1,651	1,747	1,645
Global Banking and Markets											
Canada	**-**	-	-	-	-	-	-	-	-	-	19
U.S.A.	**86**	112	84	55	96	127	149	93	116	154	150
Europe	**48**	105	143	123	160	159	174	116	96	105	46
Asia	**31**	28	27	30	38	40	43	50	69	111	105
	165	245	254	208	294	326	366	259	281	370	320
Total Net Impaired Loans	**3,559**	3,695	3,607	3,453	3,707	3,381	3,288	2,243	2,273	2,510	2,416

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico, prior to 2018.
(2) Includes Acquisition-related impact for GILs and NILs in International Banking
(3) Excludes Letters of Credit (LCs).
(4) Under IFRS 9, certain allowances previously attributed to retail impaired loans are now attributed to retail performing loans.

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT

Scotiabank.

($MM)	IFRS 9							IAS 39			
	2019			2018				2017			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period(1)(2)(3)	**5,364**	5,287	5,130	5,482	5,127	4,978	5,070	4,913	5,426	5,249	5,394
Net Classifications(1)											
Canadian Retail(4)											
New Classifications											
Declassifications											
Payments											
Sales											
Net Classifications	**270**	269	286	249	263	207	249	199	214	261	298
Canadian Commercial											
New Classifications	**53**	36	70	24	25	29	29	14	33	29	66
Declassifications	**(1)**	(4)	-	(1)	(11)	(2)	-	-	(6)	(6)	(1)
Payments	**(16)**	(6)	(7)	(16)	(10)	(19)	(6)	(10)	(14)	(21)	(6)
Sales	**-**	-	-	-	-	(3)	-	-	(2)	-	(41)
Net Classifications	**36**	26	63	7	4	5	23	4	11	2	18
International Retail(4)											
New Classifications											
Declassifications											
Payments											
Sales											
Net Classifications	**556**	586	590	517	447	435	486	427	404	360	391
International Commercial											
New Classifications	**158**	66	75	343	168	159	127	54	80	163	112
Declassifications	**-**	-	(4)	(85)	(5)	(4)	(13)	-	(4)	(1)	(24)
Payments	**(78)**	(64)	(111)	(224)	(51)	(43)	(77)	(53)	(25)	(28)	(34)
Sales	**-**	-	-	-	-	-	-	-	-	-	-
Net Classifications	**80**	2	(40)	34	112	112	37	1	51	134	54
Global Banking and Markets											
New Classifications	**14**	39	97	32	23	54	5	72	1	123	36
Declassifications	**-**	-	(29)	(47)	-	-	-	-	-	-	-
Payments	**(57)**	(41)	(26)	(55)	(67)	(82)	(72)	(99)	(30)	(73)	(74)
Sales	**(38)**	(20)	-	(24)	(2)	(36)	(7)	-	(7)	-	-
Net Classifications	**(81)**	(22)	42	(94)	(46)	(64)	(74)	(27)	(36)	50	(38)
Total	**861**	861	941	713	780	695	721	604	644	807	723
Write-offs											
Canadian Retail	**(287)**	(260)	(263)	(247)	(243)	(235)	(246)	(258)	(274)	(307)	(254)
Canadian Commercial	**(17)**	(14)	(28)	(21)	(10)	(14)	(10)	(15)	(17)	(25)	(32)
International Retail	**(533)**	(536)	(549)	(570)	(409)	(430)	(384)	(405)	(393)	(353)	(428)
International Commercial	**(49)**	(32)	(37)	(38)	(28)	(25)	(97)	(64)	(112)	(122)	(20)
Global Banking and Markets	**(4)**	(21)	-	(5)	(1)	(16)	(11)	(9)	(38)	(37)	(10)
Total	**(890)**	(863)	(877)	(881)	(691)	(720)	(748)	(751)	(834)	(844)	(744)
Forex (1)(3)/ Other											
Canadian Retail	**-**	-	-	-	-	-	-	-	-	-	-
Canadian Commercial	**(2)**	(1)	1	-	-	1	-	-	(2)	2	-
International Retail	**(58)**	18	46	(64)	121	94	(43)	56	(163)	110	(60)
International Commercial	**(44)**	56	45	(123)	142	59	(31)	29	(116)	76	(48)
Global Banking and Markets	**(2)**	6	1	3	3	20	9	14	(42)	26	(16)
Total	**(106)**	79	93	(184)	266	174	(65)	99	(323)	214	(124)
Balance at End of Period(1)(3)	**5,229**	5,364	5,287	5,130	5,482	5,127	4,978	4,865	4,913	5,426	5,249

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico, prior to 2018.
(2) Includes IFRS 9 transition adjustments due to changes in the definition of default.
(3) Includes Acquisition-related impact for GILs in Forex/Other in International Banking.
(4) Canadian and International Retail classification information is limited and therefore shown only at the total net classification.

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES - IFRS 9

Scotiabank

($MM)	2019 Q3	2019 Q2	2019 Q1	2018 Q4[(1)(3)]	2018 Q3[(1)(3)]	2018 Q2[(1)(3)]	2018 Q1[(1)(3)]
Impaired Loans - Stage 3							
Balance, Beginning of Period[(1)]	**1,669**	1,680	1,677	1,775	1,746	1,690	1,756
Provision for Credit Losses[(2)]	**776**	700	679	637	559	595	564
Write-offs	**(890)**	(863)	(877)	(881)	(691)	(720)	(748)
Recoveries	**145**	147	145	246	157	140	146
Foreign Currency Adjustment and Other	**(30)**	5	56	(100)	4	41	(28)
Balance, End of Period	**1,670**	1,669	1,680	1,677	1,775	1,746	1,690
Performing Loans - Stage 1 and 2[(4)]							
Balance, Beginning of Period[(1)]	**3,626**	3,431	3,388	3,548	3,183	3,127	3,163
Provision for Credit Losses[(2)]	**(63)**	173	9	(47)	384	(61)	(10)
Foreign Currency Adjustment and Other	**(39)**	22	34	(113)	(19)	117	(26)
Balance, End of Period	**3,524**	3,626	3,431	3,388	3,548	3,183	3,127
Allowance for Credit Losses on Loans	**5,194**	5,295	5,111	5,065	5,323	4,929	4,817
Allowance for Credit Losses on Off-Balance Sheet exposures	**61**	63	69	74	77	73	75
Allowance for Credit Losses on acceptances, debt securities and deposits with financial institutions	**18**	18	19	15	18	15	31
Total Allowance for Credit Losses	**5,273**	5,376	5,199	5,154	5,418	5,017	4,923
Total Allowance for Credit Losses by Business Line							
Consists of:							
Canadian Banking	**1,624**	1,639	1,619	1,631	1,634	1,643	1,657
International Banking	**3,511**	3,587	3,402	3,327	3,573	3,153	3,032
Global Banking and Markets	**138**	150	178	196	211	221	234
Other	**-**	-	-	-	-	-	-
	5,273	5,376	5,199	5,154	5,418	5,017	4,923
Allowance for Credit Losses on loans by Type of Borrower							
Impaired Loans - Stage 3							
Residential Mortgages	**364**	368	362	360	414	404	394
Personal Loans	**628**	627	640	644	608	595	598
Credit Cards	**-**	-	-	-	-	-	-
Business and Government	**678**	674	678	673	753	747	698
Performing Loans - Stage 1 and 2[(5)]							
Residential Mortgages	**357**	366	347	318	349	314	304
Personal Loans	**1,470**	1,490	1,471	1,465	1,528	1,329	1,305
Credit Cards	**1,293**	1,360	1,212	1,213	1,259	1,172	1,141
Business and Government	**404**	410	401	392	412	368	377
Allowance for Credit Losses on Loans	**5,194**	5,295	5,111	5,065	5,323	4,929	4,817

(1) After IFRS 9 transition adjustments.
(2) Includes provision for credit losses on all financial assets.
(3) Prior period amounts are not presented as they are not on a comparable basis due to the transition to IFRS 9.
(4) Includes acquisition-related impact (Q2/19: $151 million, Q3/18: $403 million).
(5) Q2/19 includes Acquisition-related impact of $3 million in Residential Mortgages, $18 million in Personal Loans, $128 million in Credit Cards, $2 million in Business and Government.
Q3/18 includes Acquisition-related impact of $48 million in Residential Mortgages, $206 million in Personal Loans, $94 million in Credit Cards, $55 million in Business and Government.

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES - IAS 39

Scotiabank

($MM)	2017				2016			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197
Write-offs	(751)	(834)	(844)	(744)	(707)	(643)	(683)	(555)
Recoveries	191	142	205	142	197	142	152	109
Provision for Credit Losses	536	573	587	553	550	571	752	539
Foreign Currency Adjustment and Other	61	(182)	135	(69)	44	70	(173)	64
Balance, End of Period	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Comprised of:								
Individually Assessed Allowances	847	852	1,008	1,033	1,034	998	959	956
Collective Allowances	3,480	3,438	3,583	3,475	3,592	3,544	3,443	3,398
Total Allowance for Credit Losses	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Allocated as follows:								
Impaired Loans								
Residential Mortgages	326	324	389	383	458	537	542	576
Personal Loans	1,040	1,060	1,102	1,052	1,089	1,034	998	990
Credit Cards	543	531	556	501	507	429	386	356
Business and Government	713	725	869	897	894	855	820	801
	2,622	2,640	2,916	2,833	2,948	2,855	2,746	2,723
Performing Loans								
Residential Mortgages	101	92	91	106	120	128	126	128
Personal Loans	461	477	470	477	457	457	456	449
Credit Cards	259	263	233	218	205	189	191	177
Business and Government	625	606	632	640	662	684	669	641
	1,446	1,438	1,426	1,441	1,444	1,458	1,442	1,395
Total Allowance for Credit Losses	4,068	4,078	4,342	4,274	4,392	4,313	4,188	4,118
Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee	4,068	4,078	4,342	4,274	4,392	4,313	4,188	4,118
Loans acquired under the FDIC Guarantee	259	212	249	234	234	229	214	236
Total Allowance for Credit Losses	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	120	128	140	138	138	108	124	121

IMPAIRED LOANS BY TYPE OF BORROWER

Scotiabank

($MM)	July 31, 2019 Gross	July 31, 2019 Allowance for Credit Losses (Stage 3)	July 31, 2019 Net	April 30, 2019 Gross	April 30, 2019 Allowance for Credit Losses (Stage 3)	April 30, 2019 Net	July 31, 2018 Gross	July 31, 2018 Allowance for Credit Losses (Stage 3)	July 31, 2018 Net
Residential Mortgages	**1,910**	**364**	**1,546**	1,922	368	1,554	1,946	414	1,532
Personal Loans	**1,091**	**628**	**463**	1,131	627	504	1,035	608	427
Credit Cards	**-**	**-**	**-**	-	-	-	-	-	-
Personal	**3,001**	**992**	**2,009**	3,053	995	2,058	2,981	1,022	1,959
Financial Services									
Non-Bank	**22**	**14**	**8**	24	14	10	69	14	55
Bank	**2**	**2**	**-**	2	2	-	2	2	-
Wholesale and Retail	**470**	**207**	**263**	402	178	224	375	171	204
Real Estate and Construction	**382**	**89**	**293**	384	93	291	479	127	352
Energy	**133**	**16**	**117**	169	19	150	237	45	192
Transportation	**173**	**50**	**123**	222	49	173	239	73	166
Automotive	**52**	**19**	**33**	45	17	28	38	13	25
Agriculture	**177**	**54**	**123**	163	50	113	176	47	129
Hospitality and Leisure	**3**	**-**	**3**	4	1	3	35	1	34
Mining	**14**	**5**	**9**	28	6	22	34	5	29
Metals	**43**	**18**	**25**	47	19	28	138	32	106
Utilities	**38**	**21**	**17**	53	25	28	237	61	176
Health Care	**85**	**21**	**64**	84	22	62	86	27	59
Technology and Media	**20**	**5**	**15**	25	6	19	27	11	16
Chemicals	**11**	**3**	**8**	10	3	7	7	2	5
Food and Beverage	**143**	**56**	**87**	146	57	89	109	48	61
Forest Products	**29**	**8**	**21**	27	7	20	34	8	26
Other	**156**	**82**	**74**	205	98	107	130	54	76
Sovereign	**275**	**8**	**267**	271	8	263	49	12	37
Business & Government	**2,228**	**678**	**1,550**	2,311	674	1,637	2,501	753	1,748
Impaired Loans, net of Related Allowances	**5,229**	**1,670**	**3,559**	5,364	1,669	3,695	5,482	1,775	3,707

PROVISION FOR CREDIT LOSSES BY BUSINESS LINE - IFRS 9

Scotiabank.

Q3/19	PCLs ($MM) STAGE 1 AND 2	PCLs ($MM) STAGE 3	PCLs ($MM) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) STAGE 3	AS A % OF NET LOANS & ACCEPTANCES (BPS) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) NET WRITE-OFFS
Canadian Banking						
Retail	**(24)**	**242**	**218**	**33**	**30**	**33**
Commercial	**9**	**14**	**23**	**10**	**16**	**10**
Total	**(15)**	**256**	**241**	**29**	**27**	**29**
International Banking(1)						
Retail	**(37)**	**462**	**425**	**248**	**228**	**236**
Commercial	**(10)**	**60**	**50**	**30**	**26**	**23**
Total	**(47)**	**522**	**475**	**136**	**124**	**127**
Global Banking and Markets	**(2)**	**(2)**	**(4)**	**(1)**	**(1)**	**1**
Other	**1**	**-**	**1**	**-**	**-**	**-**
Provision for credit losses on loans, acceptances and off-balance sheet exposures	**(63)**	**776**	**713**	**52**	**48**	**50**
Canadian Banking	**(1)**	**-**	**(1)**			
International Banking	**1**	**-**	**1**			
Global Banking and Markets	**-**	**-**	**-**			
Other	**-**	**-**	**-**			
Provision for credit losses on debt securities and deposit with banks	**-**	**-**	**-**			
Total Provision for credit losses	**(63)**	**776**	**713**			

Q2/19	PCLs ($MM) STAGE 1 AND 2	PCLs ($MM) STAGE 3	PCLs ($MM) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) STAGE 3	AS A % OF NET LOANS & ACCEPTANCES (BPS) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) NET WRITE-OFFS
Canadian Banking						
Retail	25	220	245	31	35	32
Commercial	(5)	13	8	9	6	8
Total	20	233	253	28	30	28
International Banking(1)						
Retail	(2)	421	419	236	235	244
Commercial	8	51	59	27	30	13
Total	6	472	478	129	130	126
Global Banking and Markets	(1)	(5)	(6)	(2)	(2)	9
Other	(2)	-	(2)	-	-	-
Provision for credit losses on loans, acceptances and off-balance sheet exposures	23	700	723	49	51	50
Canadian Banking	(1)	-	(1)			
International Banking	(1)	-	(1)			
Global Banking and Markets	-	-	-			
Other	1	-	1			
Provision for credit losses on debt securities and deposit with banks	(1)	-	(1)			
Total Provision for credit losses	22	700	722			

Q1/19	PCLs ($MM) STAGE 1 AND 2	PCLs ($MM) STAGE 3	PCLs ($MM) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) STAGE 3	AS A % OF NET LOANS & ACCEPTANCES (BPS) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) NET WRITE-OFFS
Canadian Banking						
Retail	1	201	202	28	28	30
Commercial	1	28	29	21	23	20
Total	2	229	231	27	27	28
International Banking(1)						
Retail	5	416	421	233	236	262
Commercial	12	35	47	19	26	12
Total	17	451	468	123	128	134
Global Banking and Markets	(15)	(1)	(16)	(1)	(7)	-
Other	2	-	2	-	-	-
Provision for credit losses on loans, acceptances and off-balance sheet exposures	6	679	685	47	47	50
Canadian Banking	2	-	2			
International Banking	2	-	2			
Global Banking and Markets	-	-	-			
Other	(1)	-	(1)			
Provision for credit losses on debt securities and deposit with banks	3	-	3			
Total Provision for credit losses	9	679	688			

Q4/18	PCLs ($MM) STAGE 1 AND 2	PCLs ($MM) STAGE 3	PCLs ($MM) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) STAGE 3	AS A % OF NET LOANS & ACCEPTANCES (BPS) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) NET WRITE-OFFS
Canadian Banking						
Retail	(2)	181	179	25	25	25
Commercial	12	7	19	6	15	15
Total	10	188	198	22	23	23
International Banking(1)						
Retail	(28)	412	384	238	221	241
Commercial	(25)	13	(12)	7	(6)	14
Total	(53)	425	372	120	105	124
Global Banking and Markets	(4)	(17)	(21)	(7)	(9)	(3)
Other	-	-	-	-	-	-
Provision for credit losses on loans, acceptances and off-balance sheet exposures	(47)	596	549	42	39	45
Canadian Banking	-	-	-			
International Banking	(1)	41	40			
Global Banking and Markets	1	-	1			
Other	-	-	-			
Provision for credit losses on debt securities and deposit with banks	-	41	41			
Total Provision for credit losses	(47)	637	590			

Q3/18	PCLs ($MM) STAGE 1 AND 2	PCLs ($MM) STAGE 3	PCLs ($MM) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) STAGE 3	AS A % OF NET LOANS & ACCEPTANCES (BPS) TOTAL	AS A % OF NET LOANS & ACCEPTANCES (BPS) NET WRITE-OFFS
Canadian Banking						
Retail	(5)	179	174	25	24	26
Commercial	12	(5)	7	(4)	6	2
Total	7	174	181	21	21	23
International Banking(1)						
Retail	(17)	337	320	236	225	223
Commercial	(13)	60	47	38	31	15
Total	(30)	397	367	133	123	114
Global Banking and Markets	2	(12)	(10)	(6)	(5)	-
Other	-	-	-	-	-	-
Provision for credit losses on loans, acceptances and off-balance sheet exposures	(21)	559	538	41	40	39
Canadian Banking	-	-	-			
International Banking	-	-	-			
Global Banking and Markets	-	-	-			
Other	1	-	1			
Provision for credit losses on debt securities and deposit with banks	1	-	1			
Total Provision for credit losses	(20)	559	539			

(1) Excludes Acquisition-related impact in International Banking - Q2/19 (Retail of $149MM, Commercial of $2MM), Q3/18 (Retail of $349 million, Commercial of $55 million).

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IFRS 9

Scotiabank

($MM)	2019 Q3	2019 Q2(2)	2019 Q1	2018 Q4	2018 Q3(2)	2018 Q2	2018 Q1(1)
Provision for Credit Losses on impaired loans (Stage 3):							
Residential Mortgages	**25**	11	14	19	31	16	24
Personal Loans	**404**	355	363	350	292	275	282
Credit Cards	**275**	275	240	224	193	210	206
Personal	**704**	641	617	593	516	501	512
Financial Services							
Non-Bank	**-**	1	-	-	1	-	-
Bank	**-**	-	-	-	-	-	-
Wholesale and Retail	**30**	16	21	24	21	21	26
Real Estate and Construction	**14**	10	8	15	21	3	9
Energy	**1**	(2)	(1)	(13)	(20)	3	(3)
Transportation	**-**	2	2	(3)	9	(2)	4
Automotive	**3**	2	1	3	1	4	1
Agriculture	**5**	8	3	7	6	4	(2)
Hospitality and Leisure	**-**	-	-	-	(4)	-	(1)
Mining	**-**	-	1	-	-	(1)	-
Metals	**1**	1	2	(14)	2	4	1
Utilities	**7**	4	1	(29)	5	37	7
Health Care	**2**	6	4	1	-	3	8
Technology and Media	**-**	1	2	1	5	1	-
Chemicals	**-**	-	-	-	-	-	1
Food and Beverage	**1**	4	14	5	6	6	-
Forest Products	**1**	1	1	3	1	1	-
Other	**8**	4	6	5	(10)	(1)	-
Sovereign	**(1)**	1	(3)	39	(1)	11	1
Business & Government	**72**	59	62	44	43	94	52
Provision for Credit Losses on impaired loans (Stage 3)	**776**	700	679	637	559	595	564
Provision for Credit Losses - performing (Stage 1 and 2)(2)(3):							
Personal	**(61)**	23	6	(30)	(22)	(14)	8
Business & Government	**(2)**	(1)	3	(17)	2	(47)	(28)
Provision for Credit Losses - performing (Stage 1 and 2)	**(63)**	22	9	(47)	(20)	(61)	(20)
Total Provision for Credit Losses	**713**	722	688	590	539	534	544

(1) Prior period amounts are not presented as they are not on a comparable basis due to the transition to IFRS 9.
(2) Excludes Acquisition-related impact (Q2/19: $151MM, Q3/18: $404 million).
(3) Includes provision for credit losses on all performing financial assets.

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER - IAS 39

Scotiabank

($MM)	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	FULL YEAR 2017	FULL YEAR 2016
PROVISIONS AGAINST IMPAIRED LOANS:										
Residential mortgages	10	13	6	32	13	26	24	37	61	100
Personal Loans	293	296	294	269	268	275	269	263	1,152	1,075
Credit Cards	172	185	200	177	173	149	147	133	734	602
Personal	475	494	500	478	454	450	440	433	1,947	1,777
Financial Services										
Non-Bank	4	4	1	1	-	-	-	(1)	10	(1)
Bank	-	-	1	-	-	-	2	-	1	2
Wholesale and Retail	19	19	15	10	18	12	16	15	63	61
Real Estate and Construction	16	14	10	22	4	12	13	5	62	34
Energy	4	(1)	2	(13)	24	37	150	79	(8)	290
Transportation	1	3	8	8	7	9	24	5	20	45
Automotive	-	3	-	5	19	4	5	-	8	28
Agriculture	6	2	2	4	7	5	(4)	6	14	14
Hospitality and Leisure	-	-	13	1	-	13	12	-	14	25
Mining	1	1	-	-	1	-	4	1	2	6
Metals Refinery and Processing	-	25	9	12	5	(1)	10	(3)	46	11
Utilities	3	-	9	-	-	7	13	-	12	20
Health Care	5	2	-	-	(2)	3	6	2	7	9
Technology and Media	-	(1)	1	(1)	2	9	3	-	(1)	14
Chemical	-	-	(1)	-	-	1	(4)	(4)	(1)	(7)
Food and Beverage	-	5	8	5	1	1	4	-	18	6
Forest Products	-	1	2	-	1	-	-	-	3	1
Other	1	2	7	21	7	8	8	-	31	23
Sovereign	1	-	-	-	2	1	-	1	1	4
Business & Government	61	79	87	75	96	121	262	106	302	585
Provisions against Impaired Loans	536	573	587	553	550	571	702	539	2,249	2,362
Change in Collective Allowance for Performing Loans	-	-	-	-	-	-	50	-	-	50
Total Provisions	536	573	587	553	550	571	752	539	2,249	2,412
Individually Assessed Provisions	61	79	87	75	96	121	262	106	302	585
Collective Provisions	475	494	500	478	454	450	490	433	1,947	1,827
Total Provisions	536	573	587	553	550	571	752	539	2,249	2,412

CROSS-BORDER EXPOSURES TO SELECT COUNTRIES (1)

Scotiabank

Outstandings (net of provisions), $MM

	Loans	Trade	Interbank Deposits	Govt./ Other Sec.	Invest. In Subs. & Affiliates	Other	**July 31/19 Total**	April 30/19 Total	July 31/18 Total
ASIA									
China	1,162	2,679	339	805	53	106	**5,144**	5,791	4,146
India	1,659	190	0	0	0	7	**1,856**	1,813	1,550
Thailand	115	0	429	0	3,400	18	**3,962**	3,912	3,500
South Korea	640	3	0	0	0	65	**707**	698	972
Hong Kong	1,573	174	9	40	0	12	**1,808**	1,745	1,874
Malaysia	181	1	0	0	323	1	**507**	557	576
Japan	367	42	273	5,438	0	41	**6,161**	4,066	3,867
Other(2)	1,806	148	128	0	0	16	**2,097**	2,424	2,114
Total	7,502	3,238	1,179	6,283	3,776	266	**22,244**	21,005	18,599
LATIN AMERICA									
Chile	4,020	913	2,384	189	5,315	396	**13,217**	13,982	11,797
Mexico	3,408	282	0	594	4,435	160	**8,879**	8,776	7,621
Brazil	6,474	1,452	0	26	391	1,121	**9,464**	8,786	7,124
Peru	2,813	59	4	83	5,472	3	**8,434**	8,327	8,059
Colombia	1,414	234	0	12	1,590	4	**3,254**	3,245	3,315
Others(3)	144	6	0	0	545	0	**695**	694	755
Total	18,273	2,947	2,388	904	17,749	1,683	**43,943**	43,809	38,671
CARIBBEAN & CENTRAL AMERICA									
Panama	4,304	119	58	36	276	1	**4,793**	5,061	4,704
Costa Rica	1,752	74	0	0	1,134	13	**2,972**	3,024	2,892
El Salvador	432	26	0	0	315	0	**773**	796	1,175
Dominican Republic(4)	1,192	12	158	0	404	8	**1,774**	1,475	1,109
Jamaica	50	13	0	0	822	0	**886**	959	879
Others(5)	1,565	95	1	0	425	0	**2,087**	1,910	1,950
Total	9,295	339	218	36	3,376	22	**13,285**	13,226	12,709

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk.
(2) Includes Indonesia, Macau, Singapore and Taiwan.
(3) Includes Venezuela and Uruguay.
(4) Q3/19 included acquisition-related impact of $404 in Dominican Republic.
(5) Includes other English and Spanish Caribbean countries, such as Bahamas, Barbados, British Virgin Islands, Trinidad & Tobago, and Turks & Caicos.

INVESTMENT SECURITIES MEASURED AT FAIR VALUE THROUGH OCI - UNREALIZED GAINS (LOSSES)

	QUARTERLY TREND										
	2019			2018				2017			
	Q3(1)	Q2(1)	Q1(1)	Q4(1)	Q3(1)	Q2(1)	Q1(1)	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	**476**	285	172	(195)	(146)	(202)	(143)	(81)	(122)	82	(44)
Bonds of Designated Emerging Markets	**-**	-	-	-	-	-	-	-	-	-	-
Other Foreign Government Debt	**107**	40	4	(32)	(18)	(3)	(2)	14	25	16	(3)
Other Debt	**44**	19	(18)	(59)	(66)	(64)	(47)	11	12	34	7
Equity Securities at Fair Value through Other Comprehensive Income	**134**	112	45	34	58	25	44	15	74	189	82
	761	456	203	(252)	(172)	(244)	(148)	(41)	(11)	321	42
Net Fair Value of Derivative Instruments and Other Hedge Amounts	**(652)**	(405)	(270)	82	71	154	171	(7)	(8)	(220)	(83)
Net Unrealized Gains (Losses)	**109**	51	(67)	(170)	(101)	(90)	23	(48)	(19)	101	(41)

(1) Prior period amounts not comparable due to the transition to IFRS9.

REGULATORY CAPITAL HIGHLIGHTS

Scotiabank

($MM)	Basel III				
	Q3 2019	Q2 2019	Q1 2019	Q4 2018	Q3 2018
Common Equity Tier 1 capital	**46,565**	46,193	45,344	44,443	46,777
Tier 1 capital	**51,371**	51,709	50,869	50,187	52,540
Total capital	**61,546**	60,855	59,796	57,364	59,837
Risk-weighted Assets(1)					
CET1 Capital Risk-weighted Assets	**417,058**	415,212	408,565	400,507	411,426
Tier 1 Capital Risk-weighted Assets	**417,058**	415,212	408,565	400,680	411,604
Total Capital Risk-weighted Assets	**417,058**	415,212	408,565	400,853	411,783
Capital Ratios (%)					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	**11.2**	11.1	11.1	11.1	11.4
Tier 1 (as a percentage of risk-weighted assets)	**12.3**	12.5	12.5	12.5	12.8
Total capital (as a percentage of risk-weighted assets)	**14.8**	14.7	14.6	14.3	14.5
Leverage					
Leverage Exposures	**1,211,612**	1,204,111	1,167,691	1,119,099	1,071,975
Leverage Ratio (%)	**4.2**	4.3	4.4	4.5	4.9
OSFI Target (%)					
Common Equity Tier 1 minimum ratio	**8.0**	8.0	8.0	8.0	8.0
Tier 1 capital all-in minimum ratio	**9.5**	9.5	9.5	9.5	9.5
Total capital all-in minimum ratio	**11.5**	11.5	11.5	11.5	11.5
Leverage all-in minimum ratio	**3.0**	3.0	3.0	3.0	3.0
Capital instruments subject to phase-out arrangements					
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%)	**30**	30	30	40	40
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	**-**	113	113	-	110
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	**30**	30	30	40	40
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	**-**	-	-	-	-

(1) As per OSFI guideline, effective Q1 2014, the Credit Valuation Adjustment (CVA) risk-weighted assets on derivatives were phased-in using scalars. Commencing in Q1 2019, the CVA RWA scalars have been fully phased-in.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT

Scotiabank.

	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
($MM)	**Q3**	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Net Interest Income (TEB)	**2,009**	1,884	1,928	1,928	1,925	1,810	1,841	1,819	1,781	1,669	1,714	5,821	5,576	7,504	6,982
Net Fee and Commission Revenues(1)	**528**	509	510	561	559	527	546	526	527	496	513	1,547	1,632	2,193	2,062
Net Income (Loss) from Investments in Associated Corporations	**16**	18	13	23	11	44	15	17	20	16	13	47	70	93	66
Other Operating Income (TEB)	**111**	122	133	153	134	159	175	165	183	191	174	366	468	621	713
Total Revenue (TEB)(2)	**2,664**	2,533	2,584	2,665	2,629	2,540	2,577	2,527	2,511	2,372	2,414	7,781	7,746	10,411	9,823
Provision for Credit Losses	**(241)**	(253)	(231)	(195)	(180)	(205)	(210)	(218)	(224)	(236)	(235)	(725)	(595)	(790)	(913)
Non-interest Expenses(1)	**(1,193)**	(1,172)	(1,187)	(1,239)	(1,200)	(1,207)	(1,165)	(1,189)	(1,134)	(1,091)	(1,119)	(3,552)	(3,572)	(4,811)	(4,532)
Income before Taxes	**1,230**	1,108	1,166	1,231	1,249	1,128	1,202	1,120	1,153	1,045	1,060	3,504	3,579	4,810	4,378
Income Tax Expense (TEB)	**(320)**	(289)	(305)	(313)	(327)	(300)	(311)	(293)	(296)	(265)	(271)	(914)	(938)	(1,251)	(1,125)
Reported Net Income	**910**	819	861	918	922	828	891	827	857	780	789	2,590	2,641	3,559	3,253
Adjusting Items (after tax)(3)	**4**	4	4	4	4	4	4	5	4	4	4	12	12	16	17
Adjusted Net Income(3)	**914**	823	865	922	926	832	895	832	861	784	793	2,602	2,653	3,575	3,270
Reported Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	**910**	819	861	918	922	828	891	827	857	780	789	2,590	2,641	3,559	3,253
Adjusted Net Income Attributable to Non-Controlling Interests(3)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank(3)	**914**	823	865	922	926	832	895	832	861	784	793	2,602	2,653	3,575	3,270
Profitability Measurements:															
Return on Equity (%)	**24.1**	22.6	22.8	25.7	26.4	24.8	26.2	24.2	25.7	24.7	24.8	23.2	25.8	25.8	24.9
Adjusted Return on Equity (%)(3)	**24.2**	22.8	22.9	25.8	26.5	24.9	26.4	24.3	25.9	24.9	24.9	23.3	25.9	25.9	25.0
Net Interest Margin(4)	**2.44**	2.40	2.39	2.40	2.41	2.37	2.35	2.35	2.35	2.32	2.32	2.41	2.38	2.39	2.33
Provision for Credit Losses as % of Average Net Loans and Acceptances(5)	**0.28**	0.31	0.28	0.24	0.22	0.26	0.26	0.28	0.29	0.32	0.31	0.29	0.25	0.24	0.30
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances(5)	**0.30**	0.29	0.28	0.23	0.21	0.26	0.27	0.28	0.29	0.32	0.31	0.29	0.25	0.24	0.30
Net write-offs as a % of Average Net Loans & Acceptances	**0.30**	0.29	0.29	0.24	0.23	0.27	0.26	0.29	0.33	0.35	0.33	0.29	0.25	0.25	0.33
Productivity Ratio (%)	**44.8**	46.3	45.9	46.5	45.6	47.5	45.2	47.0	45.1	46.0	46.4	45.7	46.1	46.2	46.1
Adjusted Productivity Ratio (%)(3)	**44.6**	46.1	45.7	46.3	45.4	47.3	45.0	46.8	44.9	45.8	46.1	45.4	45.9	46.0	45.9
Average Balances ($B):															
Residential Mortgages	**207.3**	205.0	204.5	202.5	201.7	200.7	199.4	196.6	192.5	189.7	188.9	205.6	200.6	201.1	191.9
Personal Loans	**70.0**	68.9	69.0	69.0	68.0	67.0	67.1	67.1	65.9	64.2	64.1	69.3	67.4	67.8	65.3
Credit Cards	**7.6**	7.3	7.4	7.2	7.1	6.8	6.9	6.7	6.7	6.6	6.7	7.4	6.9	7.0	6.7
Business and Government Loans & Acceptances	**54.2**	51.7	50.4	50.3	49.7	47.8	46.0	44.7	43.8	42.1	40.7	52.2	47.8	48.5	42.8
Total Loans & Acceptances	**339.1**	332.9	331.3	329.0	326.5	322.3	319.4	315.1	308.9	302.6	300.4	334.5	322.7	324.4	306.7
Other Assets	**2.9**	2.7	2.6	2.5	2.5	2.3	2.4	3.1	3.1	3.0	2.9	2.5	2.4	2.3	3.1
Total Assets	**342.0**	335.6	333.9	331.5	329.0	324.6	321.8	318.2	312.0	305.6	303.3	337.0	325.1	326.7	309.8
Personal Deposits	**166.0**	166.0	162.0	158.6	155.6	153.1	151.5	150.7	150.6	150.0	150.2	164.7	153.4	154.7	150.4
Non-Personal Deposits	**76.9**	74.5	74.2	72.0	67.8	65.2	66.7	66.1	64.3	61.2	61.7	75.2	66.6	68.0	63.3
Total Deposits(6)	**242.9**	240.5	236.2	230.6	223.4	218.3	218.2	216.8	214.9	211.2	211.9	239.9	220.0	222.7	213.7
Other Liabilities	**13.9**	12.6	12.1	11.7	11.0	10.5	10.2	9.6	9.3	9.1	8.9	12.9	10.6	10.8	9.3
Total Liabilities	**256.8**	253.1	248.3	242.3	234.4	228.8	228.4	226.4	224.2	220.3	220.8	252.8	230.6	233.5	223.0
Other:															
Branches	**953**	957	956	955	960	965	964	963	968	971	975				
Employees(7)	**18,241**	17,886	17,916	17,374	17,561	17,292	17,238	17,836	17,840	17,616	17,301				
ABMs	**3,632**	3,642	3,633	3,644	3,646	3,685	3,682	3,690	3,674	3,563	3,560				

(1) Effective Q1/19, reflects the adoption of IFRS 15 with an impact of $50 million in Q3/19 (Q1/19: $55 million, Q2/19: $50 million).
(2) Includes fees received from Global Wealth Management (refer to note 2 on page 29).
(3) Adjusted for acquisition-related costs, including integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.
(4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(5) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
(6) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.
(7) Employees are reported on a full-time equivalent basis.

APPENDIX 2: GLOBAL WEALTH MANAGEMENT[1]

Scotiabank

($MM)	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Net Interest Income (TEB)	**143**	137	143	128	126	121	123	120	125	117	118	423	370	498	480
Net Fee and Commission Revenues	**983**	976	953	908	871	823	859	800	875	883	888	2,912	2,553	3,461	3,446
Net Income (Loss) from Investments in Associated Corporations	**3**	3	1	6	3	2	3	1	2	3	3	7	8	14	9
Other Operating Income (TEB)	**7**	2	1	8	6	(2)	(1)	64	1	4	(4)	10	3	11	65
Total Revenue (TEB)	**1,136**	1,118	1,098	1,050	1,006	944	984	985	1,003	1,007	1,005	3,352	2,934	3,984	4,000
Provision for Credit Losses	**-**	2	(2)	(3)	(1)	-	1	1	-	(1)	-	-	-	(3)	-
Non-interest Expenses[2]	**(720)**	(718)	(723)	(691)	(641)	(611)	(616)	(611)	(676)	(664)	(689)	(2,161)	(1,868)	(2,559)	(2,640)
Income before Taxes	**416**	402	373	356	364	333	369	374	327	342	316	1,191	1,066	1,422	1,360
Income Tax Expense (TEB)	**(109)**	(104)	(96)	(94)	(95)	(88)	(99)	(78)	(87)	(91)	(84)	(309)	(282)	(376)	(340)
Reported Net Income	**307**	298	277	262	269	245	270	297	240	251	232	882	784	1,046	1,020
Adjusting Items (after tax)[3]	**10**	11	13	28	8	2	2	2	3	3	7	34	12	40	15
Adjusted Net Income[4]	**317**	309	290	290	277	247	272	299	243	254	239	916	796	1,086	1,035
Reported Net Income Attributable to Non-Controlling Interests	**4**	6	4	4	4	2	4	5	5	7	1	14	10	14	18
Reported Net Income Attributable to Equity Holders of the Bank	**303**	292	273	258	265	243	266	292	235	244	231	868	774	1,032	1,002
Adjusted Net Income Attributable to Non-Controlling Interests[4]	**4**	6	4	4	4	2	4	5	5	7	1	14	10	14	18
Adjusted Net Income Attributable to Equity Holders of the Bank[4]	**313**	303	286	286	273	245	268	294	238	247	238	902	786	1,072	1,017
Profitability Measurements:															
Reported Return on Equity (%)	**13.1**	13.0	11.7	14.1	16.6	18.7	20.0	17.5	13.7	18.4	16.8	12.6	18.3	17.1	16.6
Adjusted Return on Equity (%)[4]	**13.5**	13.5	12.3	15.7	17.1	18.9	20.2	21.4	17.4	18.0	17.4	13.1	18.6	15.2	19.3
Reported Productivity Ratio (%)	**63.4**	64.2	65.8	65.9	63.7	64.6	62.7	62.1	67.4	65.9	68.6	64.5	63.6	64.2	66.0
Adjusted Productivity Ratio (%)[4]	**62.2**	62.8	64.2	62.2	62.6	64.4	62.4	61.8	67.1	65.5	67.6	63.1	63.1	62.9	65.5
Average Balances ($B):															
Total Assets	**24.6**	24.6	24.7	19.8	17.3	16.1	15.8	15.6	15.6	15.5	15.1	24.6	16.4	17.3	15.4
Total Deposits	**26.3**	25.8	24.2	21.1	22.4	22.4	21.5	22.0	23.7	24.3	24.0	25.5	22.1	21.8	23.5
Other Liabilities	**6.0**	5.9	6.1	2.6	1.2	1.3	1.7	1.7	1.8	1.7	1.7	5.9	1.4	1.7	1.7
Total Liabilities	**32.3**	31.7	30.3	23.7	23.6	23.7	23.2	23.7	25.5	26.0	25.7	31.4	23.5	23.5	25.2
Period End Balances ($B):[5][6]															
Assets under Administration	**492**	493	466	446	414	404	405	403	415	425	406	492	414	446	403
Assets under Management	**297**	297	281	281	253	213	211	207	201	205	194	297	253	281	207
Other:															
Employees[7] - In Canada	**5,822**	5,585	5,717	5,765	4,368	4,095	4,080	4,160	4,515	4,418	4,432				
- Outside Canada	**2,111**	2,282	2,280	2,225	2,109	2,180	2,201	2,212	2,237	2,264	2,199				
- Total	**7,933**	7,867	7,997	7,991	6,477	6,275	6,281	6,372	6,752	6,682	6,631				

(1) For information purposes only; The results of the Global Wealth Management operations are included in Canadian Banking and International Banking.

(2) Includes fees paid to Canadian Banking (excluding Wealth Management) for the 3 months ended July 31, 2019 ($77 million), and the 9 months ended July 31, 2019 ($225 million), the 9 months ended July 31, 2018 ($229 million) and the year ended October 31, 2018 ($299 million), and the year ended October 31, 2017 ($299 million) for administrative support and other services provided by Canadian Banking to the Global Wealth Management businesses. These are reported as revenues in Canadian Banking (excluding Wealth Management) results.

(3) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.

(4) Adjusted for acquisition-related costs, including integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.

(5) Excludes affiliates.

(6) Prior period amounts have been restated to conform with current period presentation.

(7) Employees are reported on a full-time equivalent basis.

Latin America[2]
(MM)

	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2019			2018				2017							
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2018	2017
Total Revenue (TEB)	**2,413**	2,327	2,375	2,205	1,923	1,825	1,841	1,753	1,704	1,672	1,683	7,130	5,581	7,860	6,904
Provision for Credit Losses	**(409)**	(504)	(391)	(373)	(659)	(288)	(279)	(267)	(267)	(266)	(239)	(1,318)	(1,241)	(1,656)	(1,070)
Non-interest Expenses	**(1,283)**	(1,216)	(1,263)	(1,262)	(1,025)	(958)	(987)	(960)	(948)	(915)	(943)	(3,793)	(2,989)	(4,308)	(3,850)
Net Income before Tax	**721**	607	721	570	239	579	575	526	489	491	501	2,019	1,351	1,896	1,984
Income Tax Expense (TEB)	**(168)**	(149)	(125)	(107)	(21)	(129)	(111)	(120)	(113)	(117)	(120)	(436)	(250)	(355)	(465)
Reported Net Income	**553**	458	596	463	218	450	464	406	376	374	381	1,583	1,101	1,541	1,519
Adjusting Items (after tax) [3]	**23**	102	27	42	287	7	7	8	7	8	8	155	301	365	28
Adjusted Net Income[4]	**576**	559	623	505	505	457	471	414	383	382	389	1,738	1,402	1,906	1,547
Reported:															
Net Income Attributable to Non-Controlling Interests	**92**	50	89	69	(76)	45	34	32	32	41	38	223	1	72	136
Net Income Attributable to Equity Holders of the Bank	**461**	408	507	394	294	405	430	374	344	333	343	1,360	1,100	1,469	1,383
Impact of FX Translation	**-**	5	(21)	(8)	(35)	1	(13)	(7)	-	7	(2)	-	(19)	-	10
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**461**	413	486	386	259	406	417	367	344	340	341	1,360	1,081	1,469	1,393
Adjusted:															
Net Income Attributable to Non-Controlling Interests	**97**	92	94	78	38	46	34	33	31	41	38	277	115	194	136
Net Income Attributable to Equity Holders of the Bank	**479**	467	529	427	467	411	437	381	352	341	351	1,461	1,287	1,711	1,411
Impact of FX Translation	**-**	7	(21)	(7)	(13)	4	(13)	(7)	-	6	(3)	-	5	-	10
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**479**	474	508	420	454	415	424	374	352	347	348	1,461	1,292	1,711	1,421
Profitability Measurements:[5]															
Net Interest Margin[6]	**4.37**	4.54	4.50	4.48	4.73	4.79	4.70	4.71	4.82	5.11	4.76	4.47	4.74	4.66	4.85
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**1.34**	1.78	1.36	1.35	3.13	1.43	1.41	1.35	1.42	1.54	1.38	1.49	2.02	1.82	1.42
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**1.34**	1.37	1.36	1.35	1.31	1.43	1.41	1.35	1.42	1.54	1.38	1.36	1.38	1.37	1.42
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired)[7]	**1.48**	1.35	1.37	1.38	1.40	1.45	1.37	1.35	1.42	1.54	1.38	1.40	1.41	1.40	1.42
Reported Productivity Ratio (%)	**53.2**	52.5	53.9	57.5	53.9	53.1	54.2	55.3	56.3	55.1	56.3	53.2	53.7	54.8	55.7
Adjusted Productivity Ratio (%)	**51.8**	51.3	52.2	54.9	52.2	52.6	53.6	54.7	55.8	54.5	55.7	51.8	52.8	53.4	55.2
Average Balances ($B):															
Residential Mortgages	**30.0**	29.6	28.8	28.0	20.0	19.4	18.7	18.0	17.5	16.8	16.1	29.6	19.5	21.9	17.5
Personal Loans	**19.6**	18.2	18.4	17.6	13.9	13.6	13.4	13.1	12.6	12.4	11.9	18.9	13.7	14.9	12.8
Credit Cards	**8.2**	7.9	7.6	7.2	5.9	5.6	5.3	5.0	4.8	4.7	4.3	8.0	5.7	6.2	5.0
Business and Government Loans & Acceptances	**65.7**	63.7	62.0	60.9	50.2	47.6	45.6	44.9	43.5	40.4	38.8	64.1	47.9	50.6	41.4
Total Loans & Acceptances	**123.5**	119.4	116.8	113.7	90.0	86.2	83.0	81.0	78.4	74.3	71.1	120.6	86.8	93.6	76.7
Total Deposits	**84.9**	81.1	82.4	81.5	67.0	65.3	63.5	62.0	60.1	58.5	56.2	83.3	65.6	69.8	59.4

(1) Data presented on a constant FX basis. Quarterly results reflect FX rates as of Q3/19, while year-to-date results reflect FX rates for YTD2019 and full-year results reflect FX rates for full-year 2018.
(2) Includes results of Mexico, Peru, Colombia, Chile, along with results of smaller operations in the region and unallocated expenses.
(3) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(4) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.
(5) Ratios are on a reported basis.
(6) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(7) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.

APPENDIX 3: INTERNATIONAL BANKING BY REGION[(1)]

Scotiabank

Caribbean & Central America (MM)	QUARTERLY TREND 2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	YEAR-TO-DATE 2019	YEAR-TO-DATE 2018	FULL YEAR 2018	FULL YEAR 2017
Total Revenue (TEB)	**849**	796	828	749	785	747	767	726	754	757	765	2,484	2,314	2,996	2,925
Provision for Credit Losses	**(68)**	(112)	(77)	(35)	(76)	(42)	(64)	(43)	(41)	(65)	(64)	(256)	(181)	(211)	(206)
Non-interest Expenses	**(495)**	(465)	(469)	(455)	(464)	(451)	(455)	(440)	(447)	(429)	(464)	(1,435)	(1,375)	(1,795)	(1,739)
Net Income before Tax	**286**	219	282	259	245	254	248	243	266	263	237	793	758	990	980
Income Tax Expense (TEB)	**(56)**	(39)	(67)	(35)	(46)	(47)	(52)	(51)	(59)	(58)	(55)	(163)	(148)	(176)	(212)
Reported Net Income	**230**	180	215	224	199	207	196	192	207	205	182	630	610	814	768
Adjusting Items (after tax) [(2)]	**16**	26	1	1	1	1	1	1	1	1	1	44	2	4	5
Adjusted Net Income[(3)]	**246**	206	216	225	199	208	197	193	208	207	183	673	612	818	773
Reported:															
Net Income Attributable to Non-Controlling Interests	**29**	25	25	19	31	26	25	23	27	27	24	78	81	102	106
Net Income Attributable to Equity Holders of the Bank	**201**	155	190	205	168	181	171	169	180	178	158	552	529	712	662
Impact of FX Translation	**-**	2	4	(2)	(1)	(5)	(4)	(2)	8	5	7	-	(18)	-	40
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**201**	157	194	203	167	176	167	167	188	183	165	552	511	712	702
Adjusted															
Net Income Attributable to Non-Controlling Interests	**29**	27	25	19	31	26	25	23	28	27	24	76	81	102	106
Net Income Attributable to Equity Holders of the Bank	**217**	181	191	205	169	182	172	170	181	179	159	595	531	716	667
Impact of FX Translation	**-**	2	4	(2)	(1)	(6)	(3)	(2)	8	6	7	-	(19)	-	41
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**217**	183	195	203	168	175	168	168	189	185	166	595	512	716	708
Profitability Measurements:[(4)]															
Net Interest Margin [(5)]	**5.19**	5.17	5.05	5.06	5.08	5.08	5.03	4.96	5.03	5.15	5.04	5.14	5.06	5.06	5.05
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[(6)]	**0.85**	1.46	0.97	(0.07)	0.98	0.61	0.87	0.56	0.51	0.86	0.82	1.09	0.82	0.60	0.69
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[(6)]	**0.85**	1.04	0.97	(0.07)	0.98	0.61	0.87	0.56	0.51	0.86	0.82	0.95	0.82	0.60	0.69
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired)[(3)]	**0.90**	1.03	0.73	0.51	1.12	1.17	0.92	0.56	0.51	0.86	0.82	0.89	1.07	0.93	0.69
Reported Productivity Ratio (%)	**58.4**	58.4	56.5	60.7	59.1	60.5	59.4	60.0	58.6	56.6	60.3	57.8	59.6	59.9	58.9
Adjusted Productivity Ratio (%)	**55.6**	57.8	56.4	60.6	59.0	60.3	59.2	59.8	58.5	56.4	60.2	56.7	59.5	59.8	58.7
Average Balances ($B):															
Residential Mortgages	**11.5**	11.5	11.4	11.4	11.4	11.4	11.4	11.6	11.6	11.7	11.7	11.6	11.4	11.1	11.2
Personal Loans	**5.5**	5.4	5.2	5.3	5.3	5.5	5.3	5.1	5.0	5.0	5.1	5.4	5.4	5.2	4.9
Credit Cards	**1.9**	1.9	2.0	1.8	1.9	1.7	1.9	1.8	1.9	1.8	1.8	1.8	1.8	1.8	1.7
Business and Government Loans & Acceptances	**12.8**	13.4	12.9	13.0	13.1	13.4	13.5	13.6	13.9	13.8	13.8	13.1	13.3	12.8	13.2
Total Loans & Acceptances	**31.7**	32.2	31.5	31.5	31.7	32.0	32.1	32.1	32.4	32.3	32.4	31.9	31.9	30.9	31.0
Total Deposits	**35.3**	35.2	34.3	34.4	35.0	35.2	34.5	36.9	35.8	35.2	34.3	35.0	35.0	33.9	34.3

Asia (MM)	2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	YTD 2019	YTD 2018	FY 2018	FY 2017
Net Income before Tax[(7)]	**165**	190	150	190	136	141	126	114	124	117	111	497	398	565	445
Income Tax Expense (TEB)	**(46)**	(59)	(44)	(59)	(40)	(45)	(36)	(35)	(36)	(39)	(34)	(146)	(120)	(173)	(137)
Net Income	**119**	131	106	131	96	96	90	79	88	78	77	351	278	392	308
Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	**119**	131	106	131	96	96	90	79	88	78	77	351	278	392	308
Impact of FX Translation	**-**	(1)	(4)	(8)	(3)	(3)	(7)	(8)	(6)	(6)	(7)	-	(9)	-	(13)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**119**	130	102	123	93	93	83	71	82	72	70	351	269	392	295

(1) Data presented on a constant FX basis. Quarterly results reflect FX rates as of Q3/19, while year-to-date results reflect FX rates for YTD2019 and full-year results reflect FX rates for full-year 2018.
(2) Refer to the Notes section of the Supplementary for disclosure on non-GAAP measures and adjusting items.
(3) Adjusted for acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions and amortization of intangibles related to current and past acquisitions.
(4) Ratios are on a reported basis.
(5) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
(6) Provision for credit losses on certain financial assets - loans, acceptances and off-balance sheet exposures.
(7) Reported in Net Income (Loss) from Investments in Associated Corporations in International Banking's results.