Supplementary Financial Information

Q4 2019

For the period ended: October 31, 2019

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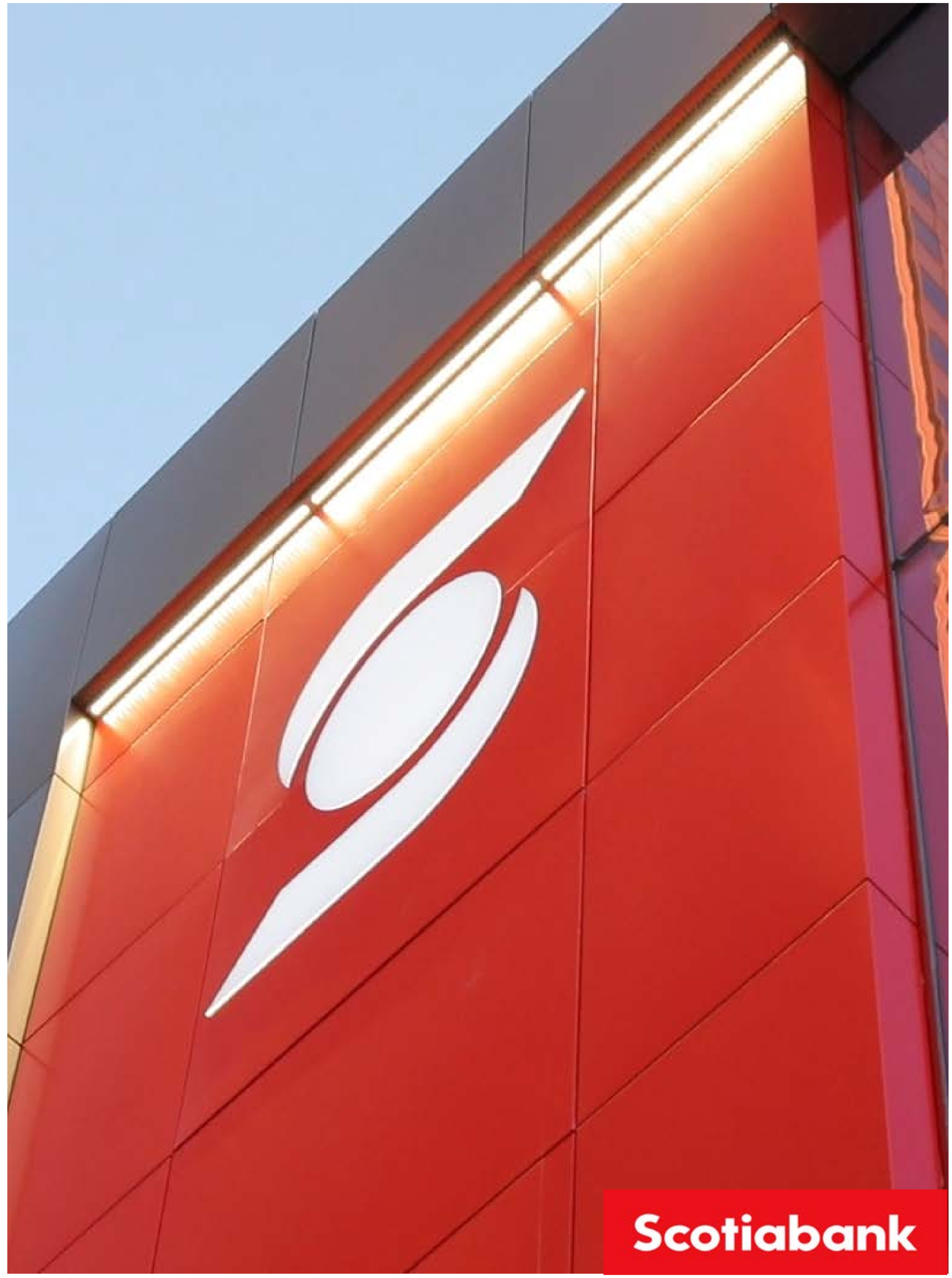

SUPPLEMENTARY FINANCIAL INFORMATION

Scotiabank

Oct 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

This document is not audited and should be read in conjunction with our Q4 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 Oct 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)	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Acquisition-Related Costs															
Day 1 PCL on acquired performing financial instruments - International Banking	-	-	151	-	-	404	-	-	-	-	-	-	151	404	-
Integration Costs	79	43	25	31	75	26	-	-	-	-	-	-	178	101	-
Canadian Banking	10	4	6	7	28	3	-	-	-	-	-	-	27	31	-
Canadian Banking excluding Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International Banking	69	39	19	24	47	23	-	-	-	-	-	-	151	70	-
Amortization of Intangibles[1]	28	30	28	30	27	23	18	18	19	19	19	25	116	86	82
Canadian Banking	14	14	14	14	14	12	7	7	8	7	7	13	56	40	35
Canadian Banking excluding Wealth Management	6	5	6	5	5	5	5	5	6	5	5	5	22	20	21
International Banking	14	16	14	16	13	11	11	11	11	12	12	12	60	46	47
Sub Total	107	73	204	61	102	453	18	18	19	19	19	25	445	591	82
Other															
Net loss/(gain) on dispositions	1	320	(173)	-	-	-	-	-	-	-	-	-	148	-	-
Total (Pre-Tax)	**108**	**393**	**31**	**61**	**102**	**453**	**18**	**18**	**19**	**19**	**19**	**25**	**593**	**591**	**82**

	2019				2018				2017				FULL YEAR		
Adjusting Items (After Tax, NCI) ($MM)	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2018	2018	2017
Acquisition-Related Costs															
Day 1 PCL on acquired performing financial instruments - International Banking	-	-	66	-	-	176	-	-	-	-	-	-	66	176	-
Integration Costs	45	26	15	17	45	15	-	-	-	-	-	-	103	60	-
Canadian Banking	7	3	4	6	21	2	-	-	-	-	-	-	20	23	-
Canadian Banking excluding Wealth Management	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International Banking	38	23	11	11	24	13	-	-	-	-	-	-	83	37	-
Amortization of Intangibles[2]	20	22	20	22	20	16	13	13	14	14	14	18	84	62	60
Canadian Banking	10	11	10	10	10	9	5	5	6	5	5	10	41	29	26
Canadian Banking excluding Wealth Management	4	4	4	4	4	4	4	4	5	3	4	4	16	16	16
International Banking	10	11	10	12	10	7	8	8	8	9	9	8	43	33	34
Sub Total	65	48	101	39	65	207	13	13	14	14	14	18	253	298	60
Other															
Net loss/(gain) on dispositions	32	418	(142)	-	-	-	-	-	-	-	-	-	308	-	-
Total (After Tax, NCI)	**97**	**466**	**(41)**	**39**	**65**	**207**	**13**	**13**	**14**	**14**	**14**	**18**	**561**	**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 October 31 2019	July 31 2019	October 31 2018	For the year ended October 31 2019	October 31 2018
Reported Results					
Net interest income	$ 4,336	$ 4,374	$ 4,220	$ 17,177	$ 16,191
Non-interest income	3,632	3,285	3,228	13,857	12,584
Total revenue	7,968	7,659	7,448	31,034	28,775
Provision for credit losses	753	713	590	3,027	2,611
Non-interest expenses	4,311	4,209	4,064	16,737	15,058
Income before taxes	2,904	2,737	2,794	11,270	11,106
Income tax expense	596	753	523	2,472	2,382
Net income	$ 2,308	$ 1,984	$ 2,271	$ 8,798	$ 8,724
Net income attributable to non-controlling interests in subsidiaries (NCI)	107	120	92	408	176
Net income attributable to equity holders	2,201	1,864	2,179	8,390	8,548
Net income attributable to common shareholders	2,137	1,839	2,114	8,208	8,361
Diluted earnings per share *(in dollars)*	$ 1.73	$ 1.50	$ 1.71	$ 6.68	$ 6.82
Adjustments					
Acquisition and divestiture-related amounts					
Day 1 provision for credit losses on acquired performing financial instruments[1]	$ -	$ -	$ -	$ 151	$ 404
Integration costs[2]	79	43	75	178	101
Amortization of Acquisition-related intangible assets, excluding software[2]	28	30	27	116	86
Acquisition-related costs	107	73	102	445	591
Net loss/(gain) on divestitures[3]	1	320	-	148	-
Acquisition and divestiture-related amounts (Pre-tax)	108	393	102	593	591
Income tax expense/(benefit)	(16)	78	(28)	18	(171)
Acquisition and divestiture-related amounts (After tax)	92	471	74	611	420
Adjustment attributable to NCI	5	(5)	(9)	(50)	(122)
Acquisition and divestiture-related amounts (After tax and NCI)	$ 97	$ 466	$ 65	$ 561	$ 298
Adjusted Results					
Net interest income	$ 4,336	$ 4,374	$ 4,220	$ 17,177	$ 16,191
Non-interest income	3,626	3,591	3,228	13,984	12,584
Total revenue	7,962	7,965	7,448	31,161	28,775
Provision for credit losses	753	713	590	2,876	2,207
Non-interest expenses	4,197	4,122	3,962	16,422	14,871
Income before taxes	3,012	3,130	2,896	11,863	11,697
Income tax expense	612	675	551	2,454	2,553
Net income	$ 2,400	$ 2,455	$ 2,345	$ 9,409	$ 9,144
Net income attributable to NCI	102	125	101	458	298
Net income attributable to equity holders	2,298	2,330	2,244	8,951	8,846
Net income attributable to common shareholders	$ 2,234	$ 2,305	$ 2,179	$ 8,769	$ 8,659
Adjusted diluted earnings per share					
Adjusted net income attributable to common shareholders	$ 2,234	$ 2,305	$ 2,179	$ 8,769	$ 8,659
Dilutive impact of share-based payment options and others	30	44	21	160	72
Adjusted net income attributable to common shareholders (diluted)	$ 2,264	$ 2,349	$ 2,200	$ 8,929	$ 8,731
Weighted average number of basic common shares outstanding *(millions)*	1,218	1,221	1,230	1,222	1,213
Dilutive impact of share-based payment options and others *(millions)*	29	30	16	29	16
Adjusted weighted average number of diluted common shares outstanding *(millions)*	1,247	1,251	1,246	1,251	1,229
Adjusted diluted earnings per share *(in dollars)*[4]	$ 1.82	$ 1.88	$ 1.77	$ 7.14	$ 7.11
Impact of adjustments on diluted earnings per share *(in dollars)*	$ 0.09	$ 0.38	$ 0.06	$ 0.46	$ 0.29

(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.

(4) Earnings per share calculations are based on full dollar and share amounts.

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

Scotiabank

Oct 31, 2019 Reference Table for EDTF

Recommendation			2019 Annual Report		
Type of risk	**Number**	**Disclosure**	**MD&A**	**Financial Statements**	**Supplementary Regulatory Capital Disclosures**
General	1	The index of risks to which the business is exposed.	75-76, 80, 88		
	2	The Bank's risk to terminology, measures and key parameters.	71-74		
	3	Top and emerging risks, and the changes during the reporting period.	78-79, 84-87		
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	53-54, 96-97, 113-114		
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.	69-71		
	6	Description of risk culture and procedures applied to support the culture.	71-74		
	7	Description of key risks from the Bank's business model.	75-77		
	8	Stress testing use within the Bank's risk governance and capital management.	72		
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	53-54	208	3-4
	10	a) Regulatory capital components.	55		19-22
		b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.			16-17
	11	Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital.	56-57		75
	12	Discussion of targeted level of capital, and the plans on how to establish this.	53-54		
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.	60-64, 77, 122	178, 233	6, 37-48, 78, 85
	14	Analysis of the capital requirements for each Basel asset class.	60-64	178, 227-233	14-15, 35, 60-62, 66
	15	Tabulate credit risk in the Banking Book.	60-64	228	14-15, 35, 60-62, 66
	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.	60-64		77
	17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	61-63		51-54
Liquidity Funding	18	Analysis of the Bank's liquid assets.	94-97		
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	96		
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	99-101		
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	98-99		
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	93		
	23	Discussion of significant trading and non-trading market risk factors.	89-94	232-233	
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	89-94	232-233	
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	89-94	233	
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.	84-87, 116-122	189-190, 229-231	35, 60-62
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance forbearance policies.		153-158, 190	
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	84, 116-117, 119, 120	190	32-33
	29	Analysis of counterparty credit risk that arises from derivative transactions.	82-83	176, 179	
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	82-83, 85		
Other risks	31	Quantified measures of the management of operational risk.	64, 102		
	32	Discussion of publicly known risk items.	68		

HIGHLIGHTS

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	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Operating Performance:															
Reported:															
Net Income ($MM)	**2,308**	1,984	2,259	2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	8,798	8,724	8,243
Net Income Attributable to Common Shareholders ($MM)	**2,137**	1,839	2,125	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	8,208	8,361	7,876
EPS ($) - Basic	**1.76**	1.51	1.74	1.72	1.72	1.60	1.70	1.88	1.66	1.68	1.63	1.58	6.72	6.90	6.55
- Diluted	**1.73**	1.50	1.73	1.71	1.71	1.55	1.70	1.86	1.64	1.66	1.62	1.57	6.68	6.82	6.49
ROE (%)[1]	**13.3**	11.5	13.8	13.5	13.8	13.1	14.9	16.2	14.5	14.8	14.9	14.3	13.1	14.5	14.6
Core Banking Margin (%)[1]	**2.40**	2.45	2.45	2.45	2.47	2.46	2.47	2.46	2.44	2.46	2.54	2.40	2.44	2.46	2.46
Productivity Ratio (%)[1]	**54.1**	55.0	51.8	54.9	54.6	52.5	52.8	49.3	53.8	53.3	54.7	53.7	53.9	52.3	53.9
Effective Tax Rate (%)	**20.5**	27.5	21.7	18.1	18.7	21.5	22.2	23.3	20.6	20.6	13.9	23.5	21.9	21.5	19.8
Effective Tax Rate (TEB) (%)	**21.9**	28.7	22.6	19.1	19.5	22.3	22.9	23.9	23.0	23.3	24.6	24.9	23.0	22.2	23.9
Adjusted:															
Net Income ($MM)[1][2]	**2,400**	2,455	2,263	2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	9,409	9,144	8,303
Net Income Attributable to Common Shareholders (Diluted)[1][2]	**2,264**	2,349	2,123	2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	8,929	8,731	7,995
EPS ($) - Diluted[1][2]	**1.82**	1.88	1.70	1.75	1.77	1.76	1.71	1.87	1.65	1.68	1.63	1.58	7.14	7.11	6.54
ROE (%)[1][2]	**13.8**	14.3	13.6	13.7	14.1	14.5	15.0	16.3	14.6	14.8	15.0	14.5	13.9	14.9	14.7
Productivity Ratio (%)[1][3]	**52.7**	51.7	52.3	54.1	53.2	51.8	52.5	49.1	53.6	53.0	54.4	53.3	52.7	51.7	53.6
Balance Sheet:															
Total Assets ($B)	**1,086.2**	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 ($B)	**606.4**	603.2	596.6	584.8	568.2	567.5	535.0	519.6	517.9	510.4	506.6	488.5			
Deposits ($B)	**733.4**	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 ($B)	**63.6**	63.5	63.6	62.5	61.0	60.8	57.3	55.1	55.5	53.4	55.1	53.0			
Credit Quality:															
Net Impaired Loans ($MM)[4]	**3,540**	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**	0.58	0.61	0.61	0.60	0.65	0.63	0.63	0.43	0.44	0.49	0.49			
Allowance for Credit Losses ($MM)[5]	**5,145**	5,273	5,376	5,199	5,154	5,418	5,017	4,923	4,068	4,078	4,342	4,274			
Provision for Credit Losses ($MM)[6]	**753**	713	873	688	590	943	534	544	536	573	587	553	3,027	2,611	2,249
Provision for Credit Losses on Loans and Acceptances ($MM)[7]	**756**	713	874	685	549	942	538	550					3,028	2,579	
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**0.50**	0.48	0.61	0.47	0.39	0.69	0.42	0.42	0.42	0.45	0.49	0.45	0.51	0.48	0.45
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**0.50**	0.48	0.51	0.47	0.39	0.40	0.42	0.42	0.42	0.45	0.49	0.45	0.49	0.41	0.45
Net write-offs as a % of Average Net Loans & Acceptances	**0.49**	**0.50**	0.50	0.50	0.45	0.39	0.45	0.46	0.44	0.54	0.53	0.49	0.50	0.44	0.50
Capital Measures:															
CET1 Capital Ratio (%)	**11.1**	11.2	11.1	11.1	11.1	11.4	12.0	11.2	11.5	11.3	11.3	11.3			
Tier 1 Capital Ratio (%)	**12.2**	12.3	12.5	12.5	12.5	12.8	13.5	12.7	13.1	12.6	12.5	12.6			
Total Capital Ratio (%)	**14.2**	14.8	14.7	14.6	14.3	14.5	15.3	14.6	14.9	14.8	14.7	14.8			
Leverage Ratio (%)	**4.2**	4.2	4.3	4.4	4.5	4.9	4.8	4.6	4.7	4.4	4.4	4.5			
CET1 Risk-Weighted Assets ($MM)	**421,185**	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
(3) Adjusted for Acquisition and divestiture-related amounts, including Day 1 PCLs, integration
(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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Valuation:															
Book Value per Common Share ($)	**52.33**	52.06	52.01	51.01	49.75	49.32	47.77	45.98	46.24	44.54	45.86	43.87	52.33	49.75	46.24
Share Price ($) - High	**76.49**	74.16	75.92	74.87	78.60	80.79	82.70	85.50	83.85	80.00	82.30	78.96	76.49	85.50	83.85
- Low	**67.17**	68.36	70.43	66.36	69.01	73.91	75.20	80.79	75.81	73.31	74.55	69.20	66.36	69.01	69.20
- Close	**75.54**	70.46	73.78	74.80	70.65	77.09	78.92	81.72	83.28	77.67	75.88	77.76	75.54	70.65	83.28
Share Price (Closing) as % of Book Value	**144.4**	135.3	141.9	146.6	142.0	156.3	165.2	177.7	180.1	174.4	165.5	177.3	144.4	142.0	180.1
Price (Closing) / Earnings Ratio (X) (1)	**11.2**	10.5	10.9	11.1	10.2	11.3	11.4	11.9	12.7	12.0	12.0	13.1	11.2	10.2	12.7
Market Capitalization ($MM)	**91,867**	85,993	90,188	91,679	86,690	94,954	94,591	97,901	99,872	93,065	91,198	93,951	91,867	86,690	99,872
Dividends:															
Common Dividends Paid ($MM)	**1,094**	1,062	1,063	1,041	1,043	1,011	982	949	947	911	915	895	4,260	3,985	3,668
Common Dividends/Share ($)	**0.90**	0.87	0.87	0.85	0.85	0.82	0.82	0.79	0.79	0.76	0.76	0.74	3.49	3.28	3.05
Shares:															
Number of Common Shares Outstanding at Period End (MM)	**1,216**	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	**1,218**	1,221	1,224	1,226	1,230	1,223	1,198	1,199	1,198	1,200	1,206	1,209	1,222	1,213	1,203
- Diluted	**1,260**	1,251	1,252	1,255	1,246	1,240	1,203	1,215	1,215	1,219	1,223	1,229	1,250	1,229	1,223
Other Information: (2)															
Employees (3)	**101,813**	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	**3,109**	3,129	3,147	3,076	3,095	2,963	2,983	2,996	3,003	3,016	3,062	3,081			
ABMs	**9,391**	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 (4)	**Aa2**	Aa2	Aa2	Aa2	Aa2	Aa2	A1	A1	A1	A1	A1	Aa3			
Standard & Poor's (4)	**A+**	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+			
Fitch (4)	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-			
DBRS (4)	**AA**	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) Outlook is stable as of Oct 31, 2019.

($MM)	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
CONSOLIDATED STATEMENT OF INCOME:															
Interest Income	**8,252**	8,440	8,101	7,991	7,720	7,131	6,735	6,481	6,247	6,118	5,834	5,728	32,784	28,067	23,927
Interest Expense	**3,916**	4,066	3,908	3,717	3,500	3,046	2,785	2,545	2,416	2,285	2,106	2,085	15,607	11,876	8,892
Net Interest Income	**4,336**	4,374	4,193	4,274	4,220	4,085	3,950	3,936	3,831	3,833	3,728	3,643	17,177	16,191	15,035
Non-Interest Income	**3,632**	3,285	3,610	3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	13,857	12,584	12,120
Total Revenue	**7,968**	7,659	7,803	7,604	7,448	7,181	7,058	7,088	6,812	6,894	6,581	6,868	31,034	28,775	27,155
Provision for Credit Losses	**753**	713	873	688	590	943	534	544	536	573	587	553	3,027	2,611	2,249
Total Non-interest Expenses	**4,311**	4,209	4,046	4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	16,737	15,058	14,630
Income before Taxes	**2,904**	2,737	2,884	2,745	2,794	2,468	2,798	3,046	2,608	2,649	2,393	2,626	11,270	11,106	10,276
Income Tax Expense	**596**	753	625	498	523	529	621	709	538	546	332	617	2,472	2,382	2,033
Reported Net Income	**2,308**	1,984	2,259	2,247	2,271	1,939	2,177	2,337	2,070	2,103	2,061	2,009	8,798	8,724	8,243
Acquisition and divestiture-related costs (after tax)(1)(2)	**92**	471	4	44	74	320	13	13	14	14	14	18	611	420	60
Adjusted Net Income	**2,400**	2,455	2,263	2,291	2,345	2,259	2,190	2,350	2,084	2,117	2,075	2,027	9,409	9,144	8,303
Net Income Attributable to Non-Controlling Interests in Subsidiaries	**107**	120	70	111	92	(44)	70	58	55	58	64	61	408	176	238
Adjusted Net Income Attributable to Non-Controlling Interests in Subsidiaries	**102**	125	115	116	101	69	70	58	55	58	64	61	458	298	238
Adjusted Net Income Attributable to Equity Holders of the Bank	**2,298**	2,330	2,148	2,175	2,244	2,190	2,120	2,292	2,029	2,059	2,011	1,966	8,951	8,846	8,065
Preferred Shareholders	**64**	25	64	29	65	27	65	30	29	29	32	39	182	187	129
Common Shareholders	**2,234**	2,305	2,084	2,146	2,179	2,163	2,055	2,262	2,000	2,030	1,979	1,927	8,769	8,659	7,936
Adjustments to net income due to share-based payment options and other(3)	**30**	44	39	45	21	31	2	13	8	12	15	19	160	72	59
Adjusted Net Income Attributable to Common Shareholders (Diluted)	**2,264**	2,349	2,123	2,191	2,200	2,194	2,057	2,275	2,008	2,042	1,994	1,946	8,929	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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Net Interest Income (TEB)	**2,138**	2,120	1,990	2,036	2,029	2,024	1,906	1,939	1,915	1,876	1,763	1,809	8,284	7,898	7,363
Net Fee and Commission Revenues[1]	**1,303**	1,282	1,248	1,233	1,239	1,200	1,123	1,175	1,109	1,186	1,164	1,190	5,066	4,737	4,649
Net Income (Loss) from Investments in Associated Corporations	**18**	16	18	13	23	11	44	15	16	21	16	13	65	93	66
Other Operating Income (TEB)	**107**	114	124	133	152	138	158	174	225	183	191	174	478	622	773
Total Revenue (TEB)	**3,566**	3,532	3,380	3,415	3,443	3,373	3,231	3,303	3,265	3,266	3,134	3,186	13,893	13,350	12,851
Provision for Credit Losses	**(247)**	(240)	(252)	(233)	(198)	(181)	(205)	(210)	(218)	(224)	(236)	(235)	(972)	(794)	(913)
Non-interest Expenses[1]	**(1,779)**	(1,723)	(1,711)	(1,730)	(1,747)	(1,661)	(1,641)	(1,605)	(1,629)	(1,633)	(1,596)	(1,629)	(6,943)	(6,654)	(6,487)
Income before Taxes	**1,540**	1,569	1,417	1,452	1,498	1,531	1,385	1,488	1,418	1,409	1,302	1,322	5,978	5,902	5,451
Income Tax Expense (TEB)	**(397)**	(409)	(369)	(379)	(383)	(401)	(368)	(386)	(351)	(364)	(331)	(341)	(1,554)	(1,538)	(1,387)
Reported Net Income	**1,143**	1,160	1,048	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	4,424	4,364	4,064
Adjusting Items (after tax)[2]	**17**	14	14	16	31	11	5	5	6	5	5	10	61	52	26
Adjusted Net Income[3]	**1,160**	1,174	1,062	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	4,485	4,416	4,090
Reported Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	**1,143**	1,160	1,048	1,073	1,115	1,130	1,017	1,102	1,067	1,045	971	981	4,424	4,364	4,064
Adjusted Net Income Attributable to Non-Controlling Interests[3]	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank[3]	**1,160**	1,174	1,062	1,089	1,146	1,141	1,022	1,107	1,073	1,050	976	991	4,485	4,416	4,090
Profitability Measurements:															
Reported Return on Equity (%)	**19.0**	19.5	18.4	18.1	21.3	23.0	22.7	24.2	23.1	23.0	22.5	22.4	18.8	22.7	22.8
Adjusted Return on Equity (%)[3]	**19.3**	19.8	18.7	18.4	21.9	23.2	22.8	24.3	23.2	23.2	22.7	22.6	19.0	23.0	22.9
Net Interest Margin[4]	**2.47**	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	2.40
Provision for Credit Losses as % of Average Net Loans and Acceptances[6]	**0.27**	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	0.29
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances[6]	**0.28**	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	0.29
Net write-offs as a % of Average Net Loans & Acceptances	**0.29**	0.29	0.28	0.28	0.23	0.23	0.26	0.25	0.29	0.32	0.34	0.32	0.29	0.24	0.32
Reported Productivity Ratio (%)	**49.9**	48.8	50.6	50.6	50.7	49.2	50.8	48.6	49.9	50.0	50.9	51.1	50.0	49.8	50.5
Adjusted Productivity Ratio (%)[3]	**49.2**	48.3	50.0	50.0	49.5	48.8	50.6	48.4	49.7	49.8	50.7	50.7	49.4	49.3	50.2
Average Balances ($B):															
Residential Mortgages	**215.9**	210.9	208.4	207.8	205.7	204.9	203.8	202.4	199.4	195.2	192.3	191.3	210.8	204.2	194.5
Personal Loans	**75.6**	74.4	73.3	73.5	73.5	72.6	71.4	71.6	71.4	70.3	68.5	68.2	74.2	72.3	69.7
Credit Cards	**7.7**	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	6.7
Business and Government Loans & Acceptances	**59.0**	57.6	55.0	53.5	53.3	52.6	50.5	48.5	47.1	46.0	44.3	42.6	56.3	51.2	45.0
Total Loans & Acceptances	**358.2**	350.5	344.0	342.2	339.8	337.2	332.6	329.4	324.7	318.2	311.7	308.9	348.8	334.7	315.9
Other Assets	**13.8**	14.0	13.9	14.1	9.4	6.8	6.0	6.0	6.9	6.9	6.7	6.7	13.9	7.1	6.8
Total Assets	**372.0**	364.5	357.9	356.3	349.2	344.0	338.6	335.4	331.6	325.1	318.4	315.6	362.7	341.8	322.7
Personal Deposits	**179.6**	178.0	178.3	174.4	169.5	166.5	164.4	162.9	161.9	162.3	162.0	162.1	177.6	165.9	162.1
Non-Personal Deposits	**91.9**	87.4	84.0	82.3	79.0	74.7	72.8	73.5	73.4	72.5	69.3	69.4	86.4	75.0	71.2
Total Deposits[6]	**271.5**	265.4	262.3	256.7	248.5	241.2	237.2	236.4	235.3	234.8	231.3	231.5	264.0	240.9	233.3
Other Liabilities	**20.7**	19.8	18.5	17.8	14.4	12.9	12.1	11.5	10.9	10.7	10.4	10.1	19.2	12.7	10.4
Total Liabilities	**292.2**	285.2	280.8	274.5	262.9	254.1	249.3	247.9	246.2	245.5	241.7	241.6	283.2	253.6	243.7
Period End Balances ($B)															
Assets under Administration	**386**	382	381	360	357	323	316	319	315	331	336	324	386	357	315
Assets under Management	**243**	240	239	225	223	195	157	158	155	153	155	148	243	223	155
Other:															
Branches	**949**	953	957	956	955	960	965	964	963	968	971	975			
Employees[7]	**23,938**	23,889	23,471	23,468	22,975	21,759	21,222	21,149	21,832	22,191	21,873	21,568			
ABMs	**3,652**	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 $54 million in Q4/19 (Q1/19: $55 million,Q2/19: $50 million, Q3/19: $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) Employees are reported on a full-time equivalent basis.

($MM)	QUARTERLY TREND 2019 Q4	2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	FULL YEAR 2019	2018	2017
Net Interest Income (TEB)	**2,124**	2,157	2,121	2,080	2,030	1,827	1,758	1,707	1,667	1,735	1,713	1,611	8,482	7,322	6,726
Net Fee and Commission Revenues	**825**	784	844	797	815	697	709	710	669	681	708	697	3,250	2,931	2,755
Net Income (Loss) from Investments in Associated Corporations	**210**	182	210	161	201	153	156	133	115	131	117	119	763	643	482
Other Operating Income (TEB)	**215**	304	181	293	88	176	119	154	114	98	80	159	993	537	451
Total Revenue (TEB)	**3,374**	3,427	3,356	3,331	3,134	2,853	2,742	2,704	2,565	2,645	2,618	2,586	13,488	11,433	10,414
Provision for Credit Losses	**(502)**	(476)	(628)	(470)	(412)	(771)	(340)	(344)	(310)	(325)	(349)	(310)	(2,076)	(1,867)	(1,294)
Non-interest Expenses	**(1,795)**	(1,780)	(1,710)	(1,742)	(1,721)	(1,510)	(1,438)	(1,442)	(1,395)	(1,442)	(1,397)	(1,430)	(7,027)	(6,111)	(5,664)
Income before Taxes	**1,077**	1,171	1,018	1,119	1,001	572	964	918	860	878	872	846	4,385	3,455	3,456
Income Tax Expense (TEB)	**(254)**	(269)	(249)	(226)	(197)	(97)	(219)	(193)	(200)	(206)	(213)	(209)	(998)	(706)	(828)
Reported Net Income	**823**	902	769	893	804	475	745	725	660	672	659	637	3,387	2,749	2,628
Adjusting Items (after tax)(1)	**60**	39	131	28	43	309	8	8	8	9	9	8	258	368	34
Adjusted Net Income(2)	**883**	941	900	921	847	784	753	733	668	681	668	645	3,645	3,117	2,662
Reported Net Income Attributable to Non-Controlling Interests	**90**	121	69	111	92	(44)	70	58	55	58	64	61	391	176	238
Reported Net Income Attributable to Equity Holders of the Bank	**733**	781	700	782	712	519	675	667	605	614	595	576	2,996	2,573	2,390
Adjusted Net Income Attributable to Non-Controlling Interests(2)	**102**	126	113	116	101	69	70	58	55	58	64	61	457	298	238
Adjusted Net Income Attributable to Equity Holders of the Bank(2)	**781**	815	787	805	746	715	683	675	613	623	604	584	3,188	2,819	2,424
Profitability Measurements:(6)															
Reported Return on Equity (%)	**13.7**	14.1	13.1	14.5	14.3	11.2	16.3	16.4	15.0	14.7	14.8	14.2	13.9	14.4	14.7
Adjusted Return on Equity (%)(2)	**14.7**	14.7	14.7	14.9	15.0	15.5	16.5	16.6	15.2	14.9	15.1	14.4	14.8	15.8	14.9
Net Interest Margin(3)	**4.43**	4.45	4.58	4.52	4.52	4.70	4.74	4.66	4.67	4.77	5.00	4.73	4.49	4.65	4.79
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances(4)	**1.34**	1.24	1.71	1.28	1.05	2.58	1.22	1.26	1.14	1.16	1.33	1.21	1.39	1.51	1.21
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances(2)(4)	**1.34**	1.24	1.30	1.28	1.05	1.23	1.22	1.26	1.14	1.16	1.33	1.21	1.29	1.18	1.21
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances (4)	**1.26**	1.36	1.29	1.23	1.20	1.33	1.38	1.25	1.14	1.16	1.33	1.21	1.29	1.28	1.21
Net write-offs as a % of Average Net Loans & Acceptances	**1.27**	1.27	1.26	1.34	1.24	1.14	1.26	1.38	1.16	1.43	1.33	1.34	1.28	1.25	1.31
Reported Productivity Ratio (%)	**53.2**	51.9	51.0	52.3	54.9	52.9	52.5	53.3	54.4	54.5	53.3	55.3	52.1	53.5	54.4
Adjusted Productivity Ratio (%)(2)	**50.7**	50.3	50.0	51.1	53.0	51.7	52.1	52.9	53.9	54.1	52.9	54.9	50.5	52.4	53.9
Average Balances ($B):															
Residential Mortgages	**41.1**	41.5	41.9	40.2	39.3	31.6	31.3	29.8	29.1	29.8	29.2	27.9	41.2	33.0	29.0
Personal Loans(5)	**24.2**	25.1	24.1	23.8	22.9	19.5	19.4	18.6	18.0	18.2	17.9	17.2	24.3	20.1	17.8
Credit Cards(5)	**10.0**	10.1	10.1	9.5	9.1	8.0	7.7	7.2	6.8	6.8	6.8	6.4	9.9	8.0	6.7
Business and Government Loans & Acceptances	**77.9**	78.5	78.0	75.1	73.0	62.9	60.4	57.3	56.5	58.2	55.4	52.6	77.4	63.4	55.7
Total Loans & Acceptances	**153.2**	155.2	154.1	148.6	144.3	122.0	118.8	112.9	110.4	113.0	109.3	104.1	152.8	124.5	109.2
Investment Securities	**17.6**	17.3	17.6	17.8	18.3	17.1	17.8	17.8	15.1	15.4	14.9	14.7	17.6	17.7	15.0
Deposits with Banks	**17.1**	17.8	16.2	14.6	13.9	13.6	13.4	13.3	13.2	14.1	14.3	14.5	16.4	13.5	14.0
Other Assets	**19.1**	15.9	15.3	15.9	16.5	11.4	10.2	9.3	7.7	9.7	10.4	9.5	16.6	12.3	9.3
Total Assets	**207.0**	206.2	203.2	196.9	193.0	164.1	160.2	153.3	146.3	152.2	148.9	142.9	203.4	168.0	147.5
Personal Deposits	**42.1**	42.8	42.9	41.3	40.9	36.2	36.3	34.7	34.1	35.5	35.3	33.9	42.3	37.0	34.7
Non-Personal Deposits	**76.9**	77.4	75.1	75.5	74.5	66.0	64.5	61.4	62.3	62.4	60.5	56.9	76.2	66.6	60.5
Total Deposits	**119.0**	120.2	118.0	116.8	115.4	102.2	100.8	96.1	96.4	97.9	95.8	90.8	118.5	103.6	95.2
Other Liabilities	**40.5**	37.9	37.9	37.0	37.5	27.1	23.2	20.7	21.0	19.4	18.9	18.6	38.3	27.2	19.5
Total Liabilities	**159.5**	158.1	155.9	153.8	152.9	129.3	124.0	116.8	117.4	117.3	114.7	109.4	156.8	130.8	114.7
Period End Balances ($B):(5)															
Assets under Administration	**161**	156	158	151	153	154	148	143	146	141	149	136	161	153	146
Assets under Management	**59**	57	58	57	58	58	56	53	52	48	50	46	59	58	52
Other:(5)															
Branches	**1,892**	1,909	1,918	1,844	1,865	1,896	1,740	1,752	1,761	1,767	1,807	1,818			
Employees(7)	**59,441**	59,541	59,836	57,639	57,873	58,251	51,799	51,745	51,306	51,219	51,362	51,822			
ABMs	**5,739**	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)	**14**	16	14	16	13	11	11	11	11	12	12	12	60	46	47

(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 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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Net Interest Income (TEB)	**337**	337	350	372	337	365	362	390	351	340	322	323	1,396	1,454	1,336
Net Fee and Commission Revenues[1]	**435**	412	455	404	398	472	415	436	519	455	447	443	1,706	1,721	1,864
Net Income (Loss) from Investments in Associated Corporations	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)[1]	**398**	335	346	299	338	273	378	364	219	322	434	449	1,378	1,353	1,424
Total Revenue (TEB)	**1,170**	1,084	1,151	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	4,480	4,528	4,624
Provision for Credit Losses - (Charge)/Recovery	**(4)**	4	6	16	20	10	11	9	(8)	(24)	(2)	(8)	22	50	(42)
Non-interest Expenses	**(631)**	(593)	(594)	(645)	(553)	(543)	(565)	(572)	(569)	(530)	(501)	(560)	(2,463)	(2,233)	(2,160)
Income before Taxes	**535**	495	563	446	540	577	601	627	512	563	700	647	2,039	2,345	2,422
Income Tax Expense (TEB)	**(130)**	(121)	(143)	(111)	(124)	(136)	(154)	(173)	(121)	(122)	(183)	(178)	(505)	(587)	(604)
Net Income	**405**	374	420	335	416	441	447	454	391	441	517	469	1,534	1,758	1,818
Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	**405**	374	420	335	416	441	447	454	391	441	517	469	1,534	1,758	1,818
REVENUE BY BUSINESS:															
Business Banking	**631**	599	622	643	623	664	613	657	627	637	591	611	2,495	2,557	2,466
Capital Markets	**539**	485	529	432	450	446	542	533	462	480	612	604	1,985	1,971	2,158
Total Revenue (TEB)	**1,170**	1,084	1,151	1,075	1,073	1,110	1,155	1,190	1,089	1,117	1,203	1,215	4,480	4,528	4,624
CAPITAL MARKETS REVENUE:															
Interest Rate and Credit	**257**	210	272	156	181	188	198	210	184	194	215	308	895	777	901
Equities	**197**	187	185	174	200	176	260	231	207	215	322	204	743	867	948
Commodities	**24**	21	14	25	13	14	19	19	11	9	22	27	84	65	69
Foreign Exchange	**61**	67	58	77	56	68	65	73	60	62	53	65	263	262	240
Total Revenue (TEB)	**539**	485	529	432	450	446	542	533	462	480	612	604	1,985	1,971	2,158
Profitability Measurements:															
Return on Equity (%)	**13.8**	12.8	15.2	11.5	15.3	15.6	16.9	16.2	14.9	14.9	18.5	15.8	13.3	16.0	16.0
Net Interest Margin[2][3]	**1.59**	1.61	1.70	1.80	1.72	1.82	1.80	2.03	1.88	1.76	1.75	1.63	1.68	1.83	1.75
Provision for Credit Losses as % of Average Net Loans and Acceptances[4]	**0.02**	(0.01)	(0.02)	(0.07)	(0.09)	(0.05)	(0.05)	(0.04)	0.04	0.11	0.01	0.04	(0.02)	(0.06)	0.05
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances[4]	**0.05**	(0.01)	(0.02)	(0.01)	(0.07)	(0.06)	0.02	(0.01)	0.04	0.11	0.01	0.04	0.00	(0.03)	0.05
Net write-offs as a % of Average Net Loans & Acceptances	**0.03**	0.01	0.09	-	(0.03)	-	0.08	0.05	0.04	0.18	0.19	0.04	0.03	0.03	0.11
Productivity Ratio (%)	**54.0**	54.7	51.6	60.0	51.5	48.9	48.9	48.1	52.3	47.4	41.7	46.1	55.0	49.3	46.7
Average Balances ($B):															
Business and Government Loans & Acceptances	**95.0**	92.7	92.7	91.5	84.4	82.9	80.2	79.8	78.8	82.1	79.8	82.1	93.0	81.8	79.9
Securities Purchased Under Resale Agreements	**122.8**	116.7	116.5	117.0	94.1	85.4	90.6	93.9	92.1	91.8	97.1	95.2	118.3	91.0	94.0
Trading Assets - Securities	**105.6**	103.1	93.5	91.4	76.7	77.5	83.5	88.2	79.2	87.8	86.6	89.6	98.4	81.5	85.8
- Loans	**14.1**	13.8	13.7	13.9	14.9	16.4	17.1	18.3	16.5	18.9	18.8	18.0	13.9	16.7	18.0
Investment Securities	**4.6**	4.6	4.4	4.3	4.3	4.1	3.6	4.4	4.7	4.7	5.1	5.6	4.5	4.1	5.0
Deposits with Banks	**0.2**	0.4	0.2	1.9	0.6	0.7	0.8	2.9	4.2	4.1	4.1	4.5	0.7	1.3	4.2
Other Assets	**45.9**	42.7	39.9	44.1	42.6	44.4	45.0	46.2	46.5	48.6	48.0	50.8	43.1	44.5	48.7
Total Assets	**388.2**	374.0	360.9	364.1	317.6	311.4	320.8	333.7	322.0	338.0	339.5	345.8	371.9	320.8	335.6
Total Deposits	**108.8**	101.2	93.8	93.4	88.6	85.6	85.0	85.8	79.0	79.4	75.5	74.7	99.3	86.3	77.2
Other Liabilities	**209.2**	204.9	201.6	203.8	170.9	171.9	183.5	188.6	188.9	194.2	187.4	193.0	205.0	178.7	190.1
Total Liabilities	**318.0**	306.1	295.4	297.2	259.5	257.5	268.5	274.4	267.9	273.6	262.9	267.7	304.3	265.0	267.3
Other:															
Employees[5] - In Canada	**1,124**	1,131	1,133	1,120	1,233	1,228	1,202	1,232	1,264	1,273	1,228	1,240			
- Outside Canada	**1,250**	1,227	1,178	1,206	1,306	1,283	1,232	1,204	1,149	1,107	1,053	1,063			
- Total	**2,374**	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.

($MM)	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Net Interest Income (TEB)[2]	**(263)**	(240)	(268)	(214)	(176)	(131)	(76)	(100)	(102)	(118)	(70)	(100)	(985)	(483)	(390)
Net Fee and Commission Revenues	**(7)**	(8)	(5)	(9)	(6)	(35)	(18)	(10)	(9)	(5)	(9)	(13)	(29)	(69)	(36)
Net Income from Investments in Associated Corporations[3]	**(67)**	(8)	(58)	(45)	(55)	(38)	(46)	(38)	(34)	(39)	(34)	(34)	(178)	(177)	(141)
Other Operating Income (TEB)[2)(4]	**195**	(128)	247	51	35	49	70	39	38	28	(261)	28	365	193	(167)
Total Revenue (TEB)[2]	**(142)**	(384)	(84)	(217)	(202)	(155)	(70)	(109)	(107)	(134)	(374)	(119)	(827)	(536)	(734)
Provision for Credit Losses[5]	**-**	(1)	1	(1)	-	(1)	-	1	-	-	-	-	(1)	-	-
Operating Expenses	**(106)**	(113)	(31)	(54)	(43)	(56)	(82)	121	(75)	(67)	(107)	(70)	(304)	(60)	(319)
Income before Taxes	**(248)**	(498)	(114)	(272)	(245)	(212)	(152)	13	(182)	(201)	(481)	(189)	(1,132)	(596)	(1,053)
Income Tax Expense (TEB)[2]	**185**	46	136	218	181	105	120	43	134	146	395	111	585	449	786
Reported Net Income	**(63)**	(452)	22	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(547)	(147)	(267)
Adjusting Items (after tax)[6]	**15**	418	(141)	-	-	-	-	-	-	-	-	-	292	-	-
Adjusted Net Income	**(48)**	(34)	(119)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(255)	(147)	(267)
Reported:															
Net Income Attributable to Non-Controlling Interests	**17**	(1)	1	-	-	-	-	-	-	-	-	-	17	-	-
Net Income Attributable to Equity Holders of the Bank	**(80)**	(451)	21	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(564)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	**(80)**	(451)	21	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(564)	(147)	(267)
Adjusted:															
Net Income Attributable to Non-Controlling Interests	**-**	(1)	2	-	-	-	-	-	-	-	-	-	1	-	-
Net Income Attributable to Equity Holders of the Bank	**(48)**	(33)	(121)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(256)	(147)	(267)
Net Income Attributable to Preferred Shareholders of the Bank	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	**(48)**	(33)	(121)	(54)	(64)	(107)	(32)	56	(48)	(55)	(86)	(78)	(256)	(147)	(267)
Average Balances ($B):															
Total Assets	**124**	116	117	116	111	116	121	112	108	107	100	107	118	115	106
Total Deposits	**250**	241	233	231	220	225	231	225	213	213	214	220	239	225	215
Other Liabilities	**1**	1	5	8	9	4	6	9	5	14	14	15	4	7	13
Total Liabilities	**251**	242	238	239	229	229	237	234	218	227	228	235	243	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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Fee and Commission Revenues:															
Card Revenues prior to adoption of IFRS 15	**299**	290	298	299	300	271	261	273	254	255	246	263	1,186	1,105	1,018
Impact from the adoption of IFRS 15[1]	**(54)**	(50)	(50)	(55)	-	-	-	-	-	-	-	-	(209)	-	-
Card Revenues[1]	**245**	240	248	244	300	271	261	273	254	255	246	263	977	1,105	1,018
Banking Services Fees	**473**	445	461	433	473	404	405	423	424	426	411	423	1,812	1,705	1,684
Credit Fees	**345**	325	322	324	308	312	286	285	279	301	286	287	1,316	1,191	1,153
Total Banking Revenues	**1,063**	1,010	1,031	1,001	1,081	987	952	981	957	982	943	973	4,105	4,001	3,855
Mutual Funds	**476**	472	454	447	439	425	412	438	408	417	406	408	1,849	1,714	1,639
Brokerage Fees	**226**	217	217	216	227	222	216	230	212	273	285	277	876	895	1,047
Investment Management and Trust															
Investment Management and Custody	**214**	208	220	206	164	145	119	123	112	113	116	112	848	551	453
Personal and Corporate Trust	**49**	50	52	51	45	46	50	40	43	44	46	46	202	181	179
	263	259	271	257	209	191	169	163	155	157	162	158	1,050	732	632
Total Wealth Management Revenues	**965**	948	942	920	875	838	797	831	775	847	853	843	3,775	3,341	3,318
Underwriting and Other Advisory	**146**	110	149	92	103	145	118	148	165	150	140	143	497	514	598
Non-Trading Foreign Exchange	**161**	171	175	160	158	158	158	148	136	131	148	142	667	622	557
Other Fees and Commissions	**221**	231	245	252	228	206	203	204	256	205	227	215	949	841	903
Other Expenses	**-**	-	-	-	-	-	-	-	-	-	-	(1)	-	-	(1)
Total Fee and Commission Revenues	**2,556**	2,470	2,542	2,425	2,445	2,334	2,228	2,312	2,289	2,315	2,311	2,316	9,993	9,319	9,231
Net Income from Investments in Associated Corporations	**161**	190	170	129	169	126	154	110	97	113	98	99	650	559	407
Other Operating Income:															
Trading Revenues	**376**	397	386	329	370	305	358	387	137	279	118	452	1,488	1,420	986
Net Gain on sale of Investment Securities	**125**	118	86	22	10	35	66	35	129	84	87	80	351	146	380
Insurance underwriting income, net of claims	**158**	165	169	184	169	158	190	169	150	163	151	162	676	686	626
Other	**256**	(55)	257	241	65	138	112	139	179	107	88	116	699	454	490
Total	**915**	625	898	776	614	636	726	730	595	633	444	810	3,214	2,706	2,482
Total Non-Interest Income	**3,632**	3,285	3,610	3,330	3,228	3,096	3,108	3,152	2,981	3,061	2,853	3,225	13,857	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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
REVENUE FROM TRADING OPERATIONS ($MM):															
Trading-Related Revenue (TEB)[1]															
Net Interest Income	**15**	17	19	16	18	28	47	37	25	20	17	12	67	130	74
Non-Interest Income															
- Trading	**429**	441	422	360	397	331	382	411	216	372	455	497	1,652	1,521	1,540
- Fee & Commission	**79**	91	106	103	104	98	97	106	158	101	127	116	379	405	502
Total	**523**	549	547	479	519	457	526	554	399	493	599	625	2,098	2,056	2,116
Trading-Related Revenue by Product (TEB)															
Interest Rate and Credit	**181**	150	198	115	132	142	138	147	120	116	166	243	644	559	645
Equities	**187**	175	168	166	188	139	245	215	171	185	299	178	696	787	833
Foreign Exchange	**63**	65	60	85	73	73	69	84	63	67	49	74	273	299	253
Commodities	**59**	51	40	66	45	50	64	71	59	75	65	94	216	230	293
Other	**33**	108	81	47	81	53	10	37	(14)	50	20	36	269	181	92
Trading-Related Revenue by Product (TEB)	**523**	549	547	479	519	457	526	554	399	493	599	625	2,098	2,056	2,116
Taxable Equivalent Adjustment	**53**	44	36	31	27	26	24	24	79	93	337	45	164	101	554
Total Trading-Related Revenue (Non-TEB)	**470**	505	511	448	492	431	502	530	320	400	262	580	1,934	1,955	1,562
ASSETS UNDER ADMINISTRATION ($B):															
Personal															
Retail Brokerage	**153.6**	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	**121.6**	120.2	120.0	117.0	113.9	105.1	104.2	103.5	107.0	105.0	106.4	102.0			
	275.2	273.1	274.8	264.1	260.4	258.9	254.8	257.0	258.7	276.4	280.7	270.5			
Mutual Funds	**205.3**	202.5	202.5	188.9	187.5	156.3	152.0	150.9	148.3	141.4	146.2	137.4			
Institutional	**77.9**	72.3	72.5	69.0	69.7	69.5	65.0	63.0	63.2	63.2	67.3	61.7			
Total	**558.4**	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	**57.7**	56.4	56.0	55.7	54.7	56.3	53.2	53.1	51.8	53.5	53.4	50.0			
Mutual Funds	**188.6**	186.2	186.2	173.9	173.0	140.1	137.6	136.3	134.0	127.7	132.3	123.9			
Institutional	**55.3**	54.5	55.0	51.9	52.9	56.9	22.3	21.4	20.9	20.1	19.3	20.1			
Total	**301.6**	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.

OPERATING EXPENSES

Scotiabank

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Salaries and Employee Benefits															
Salaries	**1,246**	1,250	1,221	1,222	1,179	1,109	1,091	1,075	1,074	1,068	1,046	1,032	4,939	4,454	4,220
Performance-Based Compensation	**472**	463	378	448	415	394	406	409	387	389	423	400	1,761	1,624	1,599
Share-Based Payment	**42**	71	47	118	39	34	39	80	38	51	24	96	278	192	209
Other Employee Benefits	**355**	354	380	376	339	342	366	138	310	341	345	351	1,465	1,185	1,347
	2,115	2,138	2,026	2,164	1,972	1,879	1,902	1,702	1,809	1,849	1,838	1,879	8,443	7,455	7,375
Premises															
Rent	**133**	130	135	129	131	120	110	116	105	117	110	112	527	477	444
Property Taxes	**24**	26	23	22	23	26	27	22	20	24	27	22	95	98	93
Other Premises Costs	**112**	118	117	111	118	108	108	103	112	111	105	104	458	437	432
	269	274	275	262	272	254	245	241	237	252	242	238	1,080	1,012	969
Technology	**443**	423	427	434	423	383	391	368	384	366	361	356	1,727	1,565	1,467
Depreciation	**106**	100	99	97	97	87	86	84	86	87	84	83	402	354	340
Amortization															
Amortization of Software Intangibles	**137**	146	131	121	109	102	100	97	91	85	84	79	535	408	339
Amortization of Intangibles	**28**	30	28	30	27	23	18	18	18	19	20	25	116	86	82
	165	176	159	151	136	125	118	115	109	104	104	104	651	494	421
Communications	**118**	113	119	109	123	106	113	105	108	104	112	113	459	447	437
Advertising and Business Development	**174**	162	150	139	182	130	140	129	176	144	133	128	625	581	581
Professional	**243**	197	203	218	270	215	210	186	252	192	173	158	861	881	775
Business and Capital Taxes															
Business Taxes	**117**	118	110	126	104	105	99	111	93	98	94	98	471	419	383
Capital Taxes	**9**	12	12	11	9	12	12	12	5	9	13	13	44	45	40
	126	130	122	137	113	117	111	123	98	107	107	111	515	464	423
Other expenses prior to the adoption of IFRS 15	**606**	546	516	515	476	474	410	445	409	467	447	519	2,183	1,805	1,842
Impact from the adoption of IFRS 15[1]	**(54)**	(50)	(50)	(55)	-	-	-	-	-	-	-	-	(209)	-	-
Other [1]	**552**	496	466	460	476	474	410	445	409	467	447	519	1,974	1,805	1,842
Total Non-interest Expenses	**4,311**	4,209	4,046	4,171	4,064	3,770	3,726	3,498	3,668	3,672	3,601	3,689	16,737	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)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets												
Cash and Deposits with Financial Institutions	**46,720**	45,262	50,121	52,942	62,269	51,891	61,792	57,365	59,663	57,750	50,877	48,429
Precious Metals	**3,709**	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	**112,664**	115,988	103,125	93,047	85,474	77,611	81,738	87,377	78,652	86,090	90,505	88,360
- Loans	**13,829**	14,158	13,104	13,161	14,334	14,930	16,399	16,726	17,312	16,965	18,895	16,664
- Other	**995**	922	911	748	454	340	1,518	1,561	2,500	2,093	2,431	1,494
- Total Trading Assets	**127,488**	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	**131,178**	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	**38,119**	36,157	31,358	32,161	37,558	34,991	33,949	36,847	35,364	37,255	37,641	34,963
Investment Securities	**82,359**	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	**268,169**	265,170	260,586	258,649	253,357	253,593	242,760	239,419	236,916	231,737	228,313	224,085
- Personal Loans	**98,631**	98,679	97,874	96,650	96,019	95,318	90,855	89,605	89,227	88,504	87,255	84,574
- Credit Cards	**17,788**	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	**212,972**	212,655	212,920	198,793	191,038	188,380	174,123	164,413	168,449	168,945	171,242	159,566
- Sub-total	**597,560**	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	**(5,077)**	(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	**592,483**	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	**13,896**	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	**1,534**	1,342	1,271	1,072	657	559	381	385	327	507	480	517
- Investment Property	**38**	39	33	34	36	37	16	16	16	16	18	17
- Land, Buildings and Equipment	**2,631**	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	**5,614**	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	**17,465**	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	**1,663**	1,706	2,069	2,047	1,938	1,957	1,787	1,738	1,713	1,728	1,933	1,795
- Other Assets	**21,264**	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	**64,105**	59,355	60,942	66,538	60,953	55,754	50,583	50,798	47,095	45,366	44,822	42,247
Total Assets	**1,086,161**	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)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities												
Deposits												
- Personal	**224,800**	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	**461,851**	456,806	443,707	434,749	422,002	401,643	393,761	390,258	384,988	377,883	379,015	363,972
- Financial Institutions	**46,739**	42,645	43,642	34,209	39,987	41,939	42,960	44,852	40,349	42,346	47,190	41,581
- Total Deposits	**733,390**	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	**12,235**	11,536	10,919	9,907	8,188	7,652	6,575	5,045	4,663	3,373	2,545	1,681
Other												
- Acceptances	**13,901**	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	**30,404**	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	**40,222**	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	**124,083**	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	**342**	315	305	267	435	428	529	695	408	626	479	812
- Subordinated Debentures	**7,252**	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	**224**	202	176	186	182	197	184	178	333	373	426	473
- Deferred Tax Liabilities	**1,307**	1,248	1,387	1,360	1,205	753	604	578	697	645	648	624
- Other	**52,609**	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	**270,344**	262,727	264,721	264,331	246,091	217,535	215,957	221,083	223,618	226,898	231,093	222,781
Total Liabilities	**1,015,969**	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	**18,264**	18,295	18,284	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625
- Retained Earnings	**44,439**	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	**570**	1,187	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589
- Other Reserves	**365**	370	395	406	404	162	108	112	116	123	126	139
- Total Common Equity	**63,638**	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	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	**67,522**	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	**2,670**	2,713	2,792	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577
Total Equity	**70,192**	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	**1,086,161**	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 2019 Q4	2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	FULL YEAR 2019	2018	2017
Deposits with Financial Institutions	**49,689**	47,560	48,715	52,327	49,885	55,052	56,296	55,664	57,578	55,351	47,176	52,483	49,580	54,207	53,196
Trading Assets - Securities	**112,211**	107,987	96,857	94,735	80,319	81,362	87,107	91,301	82,647	90,844	89,470	93,633	102,998	85,005	89,146
- Loans	**14,077**	13,770	13,696	13,887	14,855	16,395	17,094	18,252	16,525	18,949	18,847	17,971	13,859	16,645	18,066
- Total	**126,288**	121,757	110,553	108,622	95,174	97,757	104,201	109,553	99,172	109,793	108,317	111,604	116,857	101,650	107,212
Securities Purchased under Resale Agreements and Securities Borrowed	**125,138**	119,147	119,984	119,633	98,186	88,538	94,013	96,684	95,263	94,011	100,560	98,090	120,983	94,358	96,951
Investment Securities including Investments in Associates	**89,442**	88,439	86,898	85,294	80,759	78,874	82,174	77,457	73,167	74,250	75,281	76,402	87,523	79,797	74,771
Loans to Customers - Residential Mortgages	**267,500**	262,347	259,528	256,560	253,068	243,866	241,606	238,287	234,028	229,980	225,909	223,264	261,500	244,229	228,315
- Personal Loans	**98,816**	98,766	96,638	96,699	96,031	91,733	90,640	89,759	89,207	88,420	86,403	85,679	97,739	92,052	87,436
- Credit Cards[(1)]	**17,803**	17,760	17,445	16,999	16,469	15,123	14,645	14,153	13,570	13,616	13,524	13,294	17,502	15,101	13,501
- Business and Government	**212,327**	210,417	203,707	198,471	189,842	178,451	172,026	167,480	164,884	169,720	163,675	161,804	206,251	176,990	165,032
- Sub-total	**596,446**	589,290	577,318	568,729	555,410	529,173	518,917	509,679	501,689	501,736	489,511	484,041	582,992	528,372	494,284
- Allowance for Credit Losses	**5,082**	5,210	5,231	5,172	5,164	4,923	4,931	4,854	4,344	4,446	4,730	4,586	5,173	4,968	4,525
- Total	**591,364**	584,080	572,087	563,557	550,246	524,250	513,986	504,825	497,345	497,290	484,781	479,455	577,819	523,404	489,759
Total Earning Assets	**981,921**	960,983	938,237	929,433	874,250	844,471	850,670	844,183	822,525	830,695	816,115	818,034	952,762	853,416	821,889
Derivative Financial Instruments	**40,765**	35,145	31,093	37,326	36,316	35,720	34,094	34,967	31,812	36,096	35,481	39,440	36,178	35,251	35,994
Customers' Liability under Acceptances	**15,245**	14,415	18,733	16,985	17,617	17,151	16,655	13,751	13,980	12,225	11,534	11,620	16,325	16,290	12,346
Other Assets	**53,302**	50,281	51,369	48,855	43,278	38,103	39,549	41,661	40,016	42,874	44,024	42,578	50,790	40,726	42,390
Total Assets	**1,091,233**	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	1,056,055	945,683	912,619
Deposits from Customers	**704,241**	685,789	670,338	661,735	634,267	611,785	610,421	598,270	582,275	582,497	574,622	574,282	680,610	613,712	578,450
Deposits from Banks	**45,080**	41,867	37,154	36,596	38,202	42,309	43,167	45,211	41,687	42,127	41,620	43,053	40,199	42,215	42,126
	749,321	727,656	707,492	698,331	672,469	654,094	653,588	643,481	623,962	624,624	616,242	617,335	720,809	655,927	620,576
Securities Sold Short	**28,350**	29,144	31,827	34,089	32,093	32,001	33,858	35,817	33,420	31,443	30,608	31,321	30,844	33,439	31,707
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	**117,639**	115,766	112,911	111,814	90,473	91,104	100,642	101,764	102,208	102,692	99,794	104,514	114,546	95,958	102,323
Subordinated Debentures	**8,694**	7,940	7,480	5,994	5,686	5,700	5,777	5,804	5,901	7,482	7,506	7,505	7,527	5,741	7,095
Other Liabilities	**117,106**	110,148	110,000	113,765	103,188	87,416	84,752	86,595	83,501	96,804	94,052	93,018	112,809	90,540	92,105
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income and Other Reserves	**63,586**	63,553	63,048	61,756	60,898	59,006	56,171	55,007	54,409	54,240	54,060	52,832	62,850	57,815	53,919
- Preferred Shares	**3,884**	3,884	3,884	4,171	4,277	4,234	4,560	4,579	3,358	3,019	3,236	3,575	3,957	4,411	3,297
- Non-Controlling Interests in Subsidiaries	**2,653**	2,733	2,790	2,679	2,376	1,890	1,620	1,515	1,574	1,586	1,656	1,572	2,713	1,852	1,597
- Total Shareholders' Equity	**70,123**	70,170	69,722	68,606	67,551	65,130	62,351	61,101	59,341	58,845	58,952	57,979	69,520	64,078	58,813
Total Liabilities and Shareholders' Equity	**1,091,233**	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	1,056,055	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												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Common Shares:															
Balance at Beginning of Period	**18,295**	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	15,513
Share issuance, net of repurchase/redemptions	**(31)**	11	(12)	62	(58)	2,581	34	33	60	(30)	(11)	112	30	2,590	131
Balance at End of Period	**18,264**	18,295	18,284	18,296	18,234	18,292	15,711	15,677	15,644	15,584	15,614	15,625	18,264	18,234	15,644
Retained Earnings:															
Balance at Beginning of Period	**43,682**	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	34,752
Cumulative effect on adoption of IFRS 9								(564)						(564)	
Balance as at November 1, 2017								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	**2,137**	1,839	2,125	2,107	2,114	1,956	2,042	2,249	1,986	2,016	1,965	1,909	8,208	8,361	7,876
Dividends Paid to Common Shareholders of the Bank	**(1,094)**	(1,062)	(1,063)	(1,041)	(1,043)	(1,011)	(982)	(949)	(947)	(911)	(915)	(895)	(4,260)	(3,985)	(3,668)
Shares repurchased/redeemed	**(281)**	(154)	(229)	(186)	(306)	(59)	-	(149)	1	(248)	(468)	(112)	(850)	(514)	(827)
Other	**(5)**	3	(13)		(3)	-	2	-	(15)	1	(1)	(1)	(15)	(1)	(16)
Balance at End of Period	**44,439**	43,682	43,056	42,236	41,414	40,652	39,766	38,704	38,117	37,092	36,234	35,653	44,439	41,414	38,117
Accumulated Other Comprehensive Income (Loss):															
Balance at Beginning of Period	**1,187**	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589	2,240	992	1,577	2,240
Cumulative effect on adoption of IFRS 9								51						51	
Balance as at November 1, 2017								1,628						1,628	
Other Comprehensive Income, net of Income Tax															
Foreign Currency Translation	**(805)**	(778)	380	562	(566)	(70)	1,222	(1,006)	1,007	(2,885)	1,835	(1,151)	(641)	(420)	(1,194)
Debt Instruments at Fair Value through Other Comprehensive Income	**(32)**	41	39	57	(48)	(34)	(62)	(108)	N/A	N/A	N/A	N/A	105	(252)	N/A
Equity Instruments at Fair Value through Other Comprehensive Income	**30**	10	11	20	(16)	16	(30)	83	N/A	N/A	N/A	N/A	71	53	N/A
Available-for-Sale Securities (Debt and Equity)	**-**	-	-	-	-	-	-	-	(22)	(92)	103	(49)	-	-	(60)
Cash Flow Hedges	**117**	395	2	257	(99)	(116)	(70)	(71)	(18)	165	(59)	(117)	771	(356)	(29)
Other	**73**	(317)	(183)	(301)	75	174	28	62	44	237	(327)	666	(728)	339	620
Total	**(617)**	(649)	249	595	(654)	(30)	1,088	(1,040)	1,011	(2,575)	1,552	(651)	(422)	(636)	(663)
Balance at End of Period	**570**	1,187	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589	570	992	1,577
Other Reserves:															
Balance at Beginning of Period	**370**	395	406	404	162	108	112	116	123	126	139	152	404	116	152
Share-based payments	**1**	1	1	4	-	1	1	4	2	-	1	5	7	6	8
Shares issued	**(6)**	(7)	(7)	(17)	242	53	(5)	(8)	(9)	(3)	(14)	(18)	(37)	282	(44)
Other	**-**	(19)	(5)	15	-	-	-	-	-	-	-	-	(9)	-	-
Balance at End of Period	**365**	370	395	406	404	162	108	112	116	123	126	139	365	404	116
Total Common Equity at End of Period	**63,638**	63,534	63,571	62,525	61,044	60,752	57,261	55,081	55,454	53,365	55,115	53,006	63,638	61,044	55,454
Composition of Accumulated Other Comprehensive Income (Loss):															
Foreign Currency Translation	**800**	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	**37**	69	28	(11)	(68)	(20)	14	76	N/A	N/A	N/A	N/A			
Equity Instruments at Fair Value through Other Comprehensive Income	**(55)**	(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	**650**	533	138	136	(121)	(22)	94	164	235	253	88	147			
Other	**(862)**	(935)	(618)	(435)	(134)	(209)	(383)	(411)	(473)	(517)	(754)	(427)			
Total	**570**	1,187	1,836	1,587	992	1,646	1,676	588	1,577	566	3,141	1,589			

($MM)	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Preferred Shares and other Equity Instruments:															
Balance at Beginning of Period	**3,884**	3,884	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	3,594	4,184	4,579	3,594
Shares Issued	**-**	-	-	-	300	-	-	-	1,560	-	-	-	-	300	1,560
Shares repurchased/redeemed	**-**	-	-	(300)	(350)	-	(345)	-	-	-	(230)	(345)	(300)	(695)	(575)
Net Income attributable to Preferred Shareholders and other Equity Instrument Holders of the Bank	**64**	25	64	29	65	27	65	30	29	29	32	39	182	187	129
Dividends paid to Preferred Shareholders and other Equity Instrument Holders of the Bank	**(64)**	(25)	(64)	(29)	(65)	(27)	(65)	(30)	(29)	(29)	(32)	(39)	(182)	(187)	(129)
Balance at End of Period	**3,884**	3,884	3,884	3,884	4,184	4,234	4,234	4,579	4,579	3,019	3,019	3,249	3,884	4,184	4,579
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:															
Balance at Beginning of Period	**2,713**	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	1,570
Cumulative effect on adoption of IFRS 9								(97)						(97)	
Balance as at November 1, 2017								1,495						1,495	
Net Income attributable to Non-Controlling Interests in Subsidiaries	**107**	120	70	111	92	(44)	70	58	55	58	82	43	408	176	238
Other Comprehensive Income, net of Income Tax	**(129)**	(164)	(11)	101	(163)	(24)	77	(1)	52	(155)	57	-	(203)	(111)	(46)
Distributions to Non-Controlling Interests	**(19)**	(39)	(61)	(31)	(119)	(23)	(32)	(25)	(12)	(34)	(51)	(36)	(150)	(199)	(133)
Other	**(2)**	4	37	124	294	799	(2)	-	(37)	-	-	-	163	1,091	(37)
Balance at End of Period	**2,670**	2,713	2,792	2,757	2,452	2,348	1,640	1,527	1,592	1,534	1,665	1,577	2,670	2,452	1,592
Total Equity at End of Period	**70,192**	51,836	70,247	69,166	67,680	67,334	63,135	61,187	61,625	57,918	59,799	57,832	70,192	67,680	61,625

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER

($ billions)	31-Oct-19		31-Jul-19		30-Apr-19		31-Jan-19		31-Oct-18	
	Balance	**% of Total**	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	**268.2**	**43.9**	265.2	43.6	260.6	43.3	258.6	43.8	253.4	44.2
Personal Loans	**98.6**	**16.1**	98.7	16.2	97.9	16.3	96.7	16.4	96.0	16.7
Credit Cards	**17.8**	**2.9**	17.9	3.0	17.7	2.9	17.1	2.9	16.5	2.9
Personal	**384.6**	**62.9**	381.8	62.8	376.2	62.5	372.4	63.1	365.9	63.8
Financial Services										
Non-Bank	**28.8**	**4.7**	27.9	4.6	26.4	4.4	24.3	4.1	24.6	4.3
Bank(1)	**5.2**	**0.9**	5.4	0.9	5.7	1.0	5.4	0.9	4.5	0.8
Wholesale and Retail	**27.6**	**4.5**	27.1	4.5	27.4	4.5	26.0	4.4	25.1	4.4
Real Estate and Construction	**32.4**	**5.3**	32.7	5.4	31.1	5.2	30.1	5.1	29.2	5.1
Energy	**16.6**	**2.7**	16.2	2.7	16.7	2.8	15.0	2.5	14.8	2.6
Transportation	**9.5**	**1.5**	9.4	1.5	9.6	1.6	9.2	1.6	9.3	1.6
Automotive	**14.0**	**2.3**	15.4	2.5	15.7	2.6	14.8	2.5	14.7	2.6
Agriculture	**13.3**	**2.2**	13.1	2.2	12.4	2.1	10.9	1.9	11.5	2.0
Hospitality and Leisure	**4.4**	**0.7**	4.4	0.7	4.3	0.7	4.4	0.8	4.0	0.7
Mining	**6.8**	**1.1**	6.7	1.1	6.9	1.1	6.2	1.0	5.5	0.9
Metals	**2.9**	**0.5**	3.2	0.5	3.2	0.5	2.9	0.5	3.0	0.5
Utilities	**10.8**	**1.8**	10.6	1.7	10.7	1.8	10.1	1.7	9.7	1.7
Health Care	**6.1**	**1.0**	5.8	1.0	5.5	0.9	5.7	1.0	5.4	0.9
Technology and Media	**13.4**	**2.2**	14.0	2.3	14.9	2.5	14.3	2.4	12.3	2.2
Chemicals	**2.4**	**0.4**	2.5	0.4	2.5	0.4	2.1	0.4	1.9	0.3
Food and Beverage	**8.5**	**1.4**	8.6	1.4	8.2	1.4	9.7	1.6	7.9	1.4
Forest Products	**3.1**	**0.5**	2.7	0.4	2.7	0.4	2.5	0.4	1.9	0.3
Other(2)	**16.0**	**2.6**	15.5	2.5	16.3	2.7	18.6	3.2	16.9	3.0
Sovereign(3)	**5.1**	**0.8**	5.4	0.9	5.5	0.9	5.4	0.9	5.1	0.9
Business and government	**226.9**	**37.1**	226.6	37.2	225.7	37.5	217.6	36.9	207.3	36.2
Loans and acceptances	**611.5**	**100.0**	608.4	100.0	601.9	100.0	590.0	100.0	573.2	100.0
Allowance for credit losses on loans and acceptances	**(5.1)**		(5.2)		(5.3)		(5.1)		(5.1)	
Loans and acceptances net of allowance for credit losses	**606.4**		603.2		596.6		584.9		568.1	

(1) Deposit taking institutions and securities firms.
(2) Other includes $3.4 billion in wealth management, $2.8 billion in services and $1.1 billion in financing products.
(3) Includes central banks, regional and local governments, supra-national agencies.

($MM)	IFRS 9								IAS 39			
	2019				2018				2017			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: [1][2]												
Canadian Banking												
Retail	**878**	855	872	863	840	838	818	846	882	941	1,001	1,047
Commercial	**214**	222	205	194	158	172	178	186	174	185	193	214
	1,092	1,077	1,077	1,057	998	1,010	996	1,032	1,056	1,126	1,194	1,261
International Banking												
Retail	**2,046**	2,146	2,181	2,113	2,026	2,143	1,984	1,885	2,173	2,095	2,247	2,130
Commercial	**1,760**	1,804	1,817	1,791	1,823	1,950	1,724	1,578	1,264	1,298	1,475	1,387
	3,806	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	**41**	1	1	1	1	1	1	1	1	1	2	26
U.S.A.	**94**	97	129	108	80	115	156	179	132	161	206	195
Europe	**50**	51	110	168	151	199	199	236	168	143	157	82
Asia	**52**	53	49	49	51	64	67	67	71	89	145	168
	237	202	289	326	283	379	423	483	372	394	510	471
Total Gross Impaired Loans	**5,135**	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]	**613**	590	607	599	564	560	533	554	237	295	344	390
Commercial	**112**	116	100	92	54	56	55	60	40	46	49	61
	725	706	707	691	618	616	588	614	277	341	393	451
International Banking												
Retail [4]	**1,395**	1,419	1,451	1,375	1,298	1,399	1,270	1,185	909	826	857	851
Commercial	**1,220**	1,269	1,292	1,287	1,329	1,398	1,197	1,123	798	825	890	794
	2,615	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	**33**	-	-	-	-	-	-	-	-	-	-	19
U.S.A.	**89**	86	112	84	55	96	127	149	93	116	154	150
Europe	**47**	48	105	143	123	160	159	174	116	96	105	46
Asia	**31**	31	28	27	30	38	40	43	50	69	111	105
	200	165	245	254	208	294	326	366	259	281	370	320
Total Net Impaired Loans	**3,540**	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.

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($MM)	IFRS 9								IAS 39			
	2019				2018				2017			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period(1)(2)(3)	**5,229**	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	**287**	270	269	286	249	263	207	249	199	214	261	298
Canadian Commercial												
New Classifications	**45**	53	36	70	24	25	29	29	14	33	29	66
Declassifications	**-**	(1)	(4)	-	(1)	(11)	(2)	-	-	(6)	(6)	(1)
Payments	**(17)**	(16)	(6)	(7)	(16)	(10)	(19)	(6)	(10)	(14)	(21)	(6)
Sales	**-**	-	-	-	-	-	(3)	-	-	(2)	-	(41)
Net Classifications	**28**	36	26	63	7	4	5	23	4	11	2	18
International Retail(4)												
New Classifications												
Declassifications												
Payments												
Sales												
Net Classifications	**566**	556	586	590	517	447	435	486	427	404	360	391
International Commercial												
New Classifications	**104**	158	66	75	343	168	159	127	54	80	163	112
Declassifications	**(7)**	-	-	(4)	(85)	(5)	(4)	(13)	-	(4)	(1)	(24)
Payments	**(41)**	(78)	(64)	(111)	(224)	(51)	(43)	(77)	(53)	(25)	(28)	(34)
Sales	**-**	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	**56**	80	2	(40)	34	112	112	37	1	51	134	54
Global Banking and Markets												
New Classifications	**46**	14	39	97	32	23	54	5	72	1	123	36
Declassifications	**-**	-	-	(29)	(47)	-	-	-	-	-	-	-
Payments	**(5)**	(57)	(41)	(26)	(55)	(67)	(82)	(72)	(99)	(30)	(73)	(74)
Sales	**-**	(38)	(20)	-	(24)	(2)	(36)	(7)	-	(7)	-	-
Net Classifications	**41**	(81)	(22)	42	(94)	(46)	(64)	(74)	(27)	(36)	50	(38)
Total	**978**	861	861	941	713	780	695	721	604	644	807	723
Write-offs												
Canadian Retail	**(264)**	(287)	(260)	(263)	(247)	(243)	(235)	(246)	(258)	(274)	(307)	(254)
Canadian Commercial	**(36)**	(17)	(14)	(28)	(21)	(10)	(14)	(10)	(15)	(17)	(25)	(32)
International Retail	**(550)**	(533)	(536)	(549)	(570)	(409)	(430)	(384)	(405)	(393)	(353)	(428)
International Commercial	**(28)**	(49)	(32)	(37)	(38)	(28)	(25)	(97)	(64)	(112)	(122)	(20)
Global Banking and Markets	**(8)**	(4)	(21)	-	(5)	(1)	(16)	(11)	(9)	(38)	(37)	(10)
Total	**(886)**	(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	**(116)**	(58)	18	46	(64)	121	94	(43)	56	(163)	110	(60)
International Commercial	**(72)**	(44)	56	45	(123)	142	59	(31)	29	(116)	76	(48)
Global Banking and Markets	**2**	(2)	6	1	3	3	20	9	14	(42)	26	(16)
Total	**(186)**	(106)	79	93	(184)	266	174	(65)	99	(323)	214	(124)
Balance at End of Period(1)(3)	**5,135**	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 and divestiture 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.

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($MM)	2019 Q4	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)	**1,670**	1,669	1,680	1,677	1,775	1,746	1,690	1,756
Provision for Credit Losses(2)	**744**	776	700	679	637	559	595	564
Write-offs	**(886)**	(890)	(863)	(877)	(881)	(691)	(720)	(748)
Recoveries	**137**	145	147	145	246	157	140	146
Foreign Currency Adjustment and Other	**(70)**	(30)	5	56	(100)	4	41	(28)
Balance, End of Period	**1,595**	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)	**3,524**	3,626	3,431	3,388	3,548	3,183	3,127	3,163
Provision for Credit Losses(2)	**9**	(63)	173	9	(47)	384	(61)	(10)
Foreign Currency Adjustment and Other	**(51)**	(39)	22	34	(113)	(19)	117	(26)
Balance, End of Period	**3,482**	3,524	3,626	3,431	3,388	3,548	3,183	3,127
Allowance for Credit Losses on Loans	**5,077**	5,194	5,295	5,111	5,065	5,323	4,929	4,817
Allowance for Credit Losses on Off-Balance Sheet exposures	**56**	61	63	69	74	77	73	75
Allowance for Credit Losses on acceptances, debt securities and deposits with financial institutions	**12**	18	18	19	15	18	15	31
Total Allowance for Credit Losses	**5,145**	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	**1,611**	1,624	1,639	1,619	1,631	1,634	1,643	1,657
International Banking	**3,402**	3,511	3,587	3,402	3,327	3,573	3,153	3,032
Global Banking and Markets	**132**	138	150	178	196	211	221	234
Other	**-**	-	-	-	-	-	-	-
	5,145	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	**325**	364	368	362	360	414	404	394
Personal Loans	**591**	628	627	640	644	608	595	598
Credit Cards	**-**	-	-	-	-	-	-	-
Business and Government	**679**	678	674	678	673	753	747	698
Performing Loans - Stage 1 and 2(5)								
Residential Mortgages	**355**	357	366	347	318	349	314	304
Personal Loans	**1,474**	1,470	1,490	1,471	1,465	1,528	1,329	1,305
Credit Cards	**1,255**	1,293	1,360	1,212	1,213	1,259	1,172	1,141
Business and Government	**398**	404	410	401	392	412	368	377
Allowance for Credit Losses on Loans	**5,077**	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.

($MM)	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 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

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($MM)	Oct 31, 2019 Gross	Oct 31, 2019 Allowance for Credit Losses (Stage 3)	Oct 31, 2019 Net	July 31, 2019 Gross	July 31, 2019 Allowance for Credit Losses (Stage 3)	July 31, 2019 Net	Oct 31, 2018 Gross	Oct 31, 2018 Allowance for Credit Losses (Stage 3)	Oct 31, 2018 Net
Residential Mortgages	**1,830**	**325**	**1,505**	1,910	364	1,546	1,797	360	1,437
Personal Loans	**1,094**	**591**	**503**	1,091	628	463	1,069	644	425
Credit Cards	**-**	**-**	**-**	-	-	-	-	-	-
Personal	**2,924**	**916**	**2,008**	3,001	992	2,009	2,866	1,004	1,862
Financial Services									
Non-Bank	**42**	**11**	**31**	22	14	8	19	13	6
Bank	**2**	**2**	**-**	2	2	-	2	2	-
Wholesale and Retail	**370**	**182**	**188**	470	207	263	390	168	222
Real Estate and Construction	**344**	**84**	**260**	382	89	293	469	112	357
Energy	**155**	**13**	**142**	133	16	117	135	30	105
Transportation	**150**	**45**	**105**	173	50	123	233	60	173
Automotive	**49**	**25**	**24**	52	19	33	50	16	34
Agriculture	**250**	**69**	**181**	177	54	123	150	50	100
Hospitality and Leisure	**2**	**1**	**1**	3	-	3	37	1	36
Mining	**39**	**7**	**32**	14	5	9	25	5	20
Metals	**56**	**28**	**28**	43	18	25	48	17	31
Utilities	**35**	**21**	**14**	38	21	17	51	22	29
Health Care	**92**	**22**	**70**	85	21	64	76	19	57
Technology and Media	**33**	**11**	**22**	20	5	15	21	5	16
Chemicals	**14**	**5**	**9**	11	3	8	10	3	7
Food and Beverage	**154**	**63**	**91**	143	56	87	99	50	49
Forest Products	**47**	**11**	**36**	29	8	21	27	7	20
Other	**137**	**75**	**62**	156	82	74	159	78	81
Sovereign	**240**	**4**	**236**	275	8	267	263	15	248
Business & Government	**2,211**	**679**	**1,532**	2,228	678	1,550	2,264	673	1,591
Impaired Loans, net of Related Allowances	**5,135**	**1,595**	**3,540**	5,229	1,670	3,559	5,130	1,677	3,453

PROVISION FOR CREDIT LOSSES BY BUSINESS LINE - IFRS 9

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Q4/19

	PCLs ($MM)			AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	NET WRITE-OFFS
Canadian Banking						
Retail	1	226	227	30	30	30
Commercial	(9)	29	20	20	14	23
Total	(8)	255	247	28	27	29
International Banking[1]						
Retail	19	429	448	234	244	252
Commercial	9	48	57	25	30	10
Total	28	477	505	126	134	127
Global Banking and Markets	(7)	12	5	5	2	3
Other	(1)	-	(1)	-	-	-
Provision for credit losses on loans, acceptances and off-balance sheet exposures	12	744	756	49	50	49
Canadian Banking	-	-	-			
International Banking	(3)	-	(3)			
Global Banking and Markets	(1)	-	(1)			
Other	1	-	1			
Provision for credit losses on debt securities and deposit with banks	(3)	-	(3)			
Total Provision for credit losses	9	744	753			

Q3/19

	PCLs ($MM)			AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	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)			AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	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)			AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	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)	0
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)			AS A % OF NET LOANS & ACCEPTANCES (BPS)		
	STAGE 1 AND 2	STAGE 3	TOTAL	STAGE 3	TOTAL	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			

(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

	QUARTERLY TREND								FULL YEAR	
	2019				2018					
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1[1]	2019	2018
Provision for Credit Losses on impaired loans (Stage 3):										
Residential Mortgages	**9**	25	11	14	19	31	16	24	59	90
Personal Loans	**358**	404	355	363	350	292	275	282	1,480	1,199
Credit Cards	**288**	275	275	240	224	193	210	206	1,078	833
Personal	**655**	704	641	617	593	516	501	512	2,617	2,122
Financial Services										
Non-Bank	**(1)**	-	1	-	-	1	-	-	-	1
Bank	**-**	-	-	-	-	-	-	-	-	-
Wholesale and Retail	**18**	30	16	21	24	21	21	26	85	92
Real Estate and Construction	**16**	14	10	8	15	21	3	9	48	48
Energy	**2**	1	(2)	(1)	(13)	(20)	3	(3)	-	(33)
Transportation	**4**	-	2	2	(3)	9	(2)	4	8	8
Automotive	**7**	3	2	1	3	1	4	1	13	9
Agriculture	**4**	5	8	3	7	6	4	(2)	20	15
Hospitality and Leisure	**-**	-	-	-	-	(4)	-	(1)	-	(5)
Mining	**-**	-	-	1	-	-	(1)	-	1	(1)
Metals	**3**	1	1	2	(14)	2	4	1	7	(7)
Utilities	**2**	7	4	1	(29)	5	37	7	14	20
Health Care	**12**	2	6	4	1	-	3	8	24	12
Technology and Media	**13**	-	1	2	1	5	1	-	16	7
Chemicals	**-**	-	-	-	-	-	-	1	-	1
Food and Beverage	**6**	1	4	14	5	6	6	-	25	17
Forest Products	**2**	1	1	1	3	1	1	-	5	5
Other	**1**	8	4	6	5	(10)	(1)	-	19	(6)
Sovereign	**-**	(1)	1	(3)	39	(1)	11	1	(3)	50
Business & Government	**89**	72	59	62	44	43	94	52	282	233
Provision for Credit Losses on impaired loans (Stage 3)	**744**	776	700	679	637	559	595	564	2,899	2,355
Provision for Credit Losses - performing (Stage 1 and 2):[2][3]										
Personal	**20**	(61)	23	6	(30)	(22)	(14)	8	(12)	(58)
Business & Government	**(11)**	(2)	(1)	3	(17)	2	(47)	(28)	(11)	(90)
Provision for Credit Losses - performing (Stage 1 and 2)	**9**	(63)	22	9	(47)	(20)	(61)	(20)	(23)	(148)
Total Provision for Credit Losses	**753**	713	722	688	590	539	534	544	2,876	2,207

(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)	QUARTERLY TREND								FULL YEAR	
	2017				2016					
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2017	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

Outstandings (net of provisions), $MM

	Loans	Trade	Interbank Deposits	Govt./ Other Sec.	Invest. In Subs. & Affiliates	Other	**Oct 31/19 Total**	July 31/19 Total	Oct 31/18 Total
ASIA									
China	1,484	2,291	390	909	55	55	**5,184**	5,144	4,714
India	1,595	212	0	0	0	5	**1,812**	1,856	1,672
Thailand	234	5	124	0	3,554	2	**3,919**	3,962	3,640
Singapore	1,892	72	68	0	0	17	**2,049**	1,750	1,248
Hong Kong	1,606	82	42	39	0	18	**1,787**	1,808	1,813
Japan	321	27	34	4,988	0	54	**5,424**	6,161	5,625
Other[2]	1,296	20	0	0	326	42	**1,684**	1,561	1,931
Total	8,428	2,709	658	5,936	3,935	193	**21,859**	22,242	20,643
LATIN AMERICA									
Chile	3,857	1,145	2,383	156	5,110	744	**13,395**	13,217	11,965
Mexico	3,998	315	0	610	4,512	261	**9,696**	8,879	7,533
Brazil	6,536	1,441	0	13	382	653	**9,025**	9,464	7,596
Peru	3,162	76	18	177	5,676	12	**9,121**	8,434	7,611
Colombia	1,227	195	0	1	1,526	4	**2,953**	3,254	3,050
Others[3]	127	10	0	11	522	0	**670**	695	677
Total	18,907	3,182	2,401	968	17,728	1,674	**44,860**	43,943	38,432
CARIBBEAN & CENTRAL AMERICA									
Panama	4,534	122	65	40	278	1	**5,040**	4,793	4,850
Costa Rica	1,930	77	0	0	1,120	15	**3,142**	2,972	2,971
Dominican Republic[4]	1,206	11	123	0	402	11	**1,753**	1,774	1,182
Others[5]	2,034	149	2	0	1,593	1	**3,779**	3,746	4,051
Total	9,704	359	190	40	3,393	28	**13,714**	13,285	13,054

(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, Malaysia, South Korea 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, El Salvador, Jamaica, Trinidad & Tobago, and Turks & Caicos.

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

	QUARTERLY TREND											
	2019				2018				2017			
	Q4[(1)]	Q3[(1)]	Q2[(1)]	Q1[(1)]	Q4[(1)]	Q3[(1)]	Q2[(1)]	Q1[(1)]	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	**567**	476	285	172	(195)	(146)	(202)	(143)	(81)	(122)	82	(44)
Other Foreign Government Debt	**68**	107	40	4	(32)	(18)	(3)	(2)	14	25	16	(3)
Other Debt	**61**	44	19	(18)	(59)	(66)	(64)	(47)	11	12	34	7
Equity Securities at Fair Value through Other Comprehensive Income	**153**	134	112	45	34	58	25	44	15	74	189	82
	849	761	456	203	(252)	(172)	(244)	(148)	(41)	(11)	321	42
Net Fair Value of Derivative Instruments and Other Hedge Amounts	**(767)**	(652)	(405)	(270)	82	71	154	171	(7)	(8)	(220)	(83)
Net Unrealized Gains (Losses)	**82**	109	51	(67)	(170)	(101)	(90)	23	(48)	(19)	101	(41)

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

	Basel III				
($MM)	**Q4 2019**	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Common Equity Tier 1 capital	**46,578**	46,565	46,193	45,344	44,443
Tier 1 capital	**51,304**	51,371	51,709	50,869	50,187
Total capital	**59,850**	61,546	60,855	59,796	57,364
Risk-weighted Assets[1]					
CET1 Capital Risk-weighted Assets	**421,185**	417,058	415,212	408,565	400,507
Tier 1 Capital Risk-weighted Assets	**421,185**	417,058	415,212	408,565	400,680
Total Capital Risk-weighted Assets	**421,185**	417,058	415,212	408,565	400,853
Capital Ratios (%)					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	**11.1**	11.2	11.1	11.1	11.1
Tier 1 (as a percentage of risk-weighted assets)	**12.2**	12.3	12.5	12.5	12.5
Total capital (as a percentage of risk-weighted assets)	**14.2**	14.8	14.7	14.6	14.3
Leverage					
Leverage Exposures	**1,230,648**	1,211,612	1,204,111	1,167,691	1,119,099
Leverage Ratio (%)	**4.2**	4.2	4.3	4.4	4.5
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	30	40
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	**-**	-	113	113	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	**30**	30	30	30	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.

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Net Interest Income (TEB)	**2,027**	2,009	1,884	1,928	1,928	1,925	1,810	1,841	1,819	1,781	1,669	1,714	7,848	7,504	6,982
Net Fee and Commission Revenues[1]	**532**	528	509	510	561	559	527	546	526	527	496	513	2,079	2,193	2,062
Net Income (Loss) from Investments in Associated Corporations	**18**	16	18	13	23	11	44	15	17	20	16	13	65	93	66
Other Operating Income (TEB)	**106**	111	122	133	153	134	159	175	165	183	191	174	472	621	713
Total Revenue (TEB)[2]	**2,683**	2,664	2,533	2,584	2,665	2,629	2,540	2,577	2,527	2,511	2,372	2,414	10,464	10,411	9,823
Provision for Credit Losses	**(247)**	(241)	(253)	(231)	(195)	(180)	(205)	(210)	(218)	(224)	(236)	(235)	(972)	(790)	(913)
Non-interest Expenses[1]	**(1,220)**	(1,193)	(1,172)	(1,187)	(1,239)	(1,200)	(1,207)	(1,165)	(1,189)	(1,134)	(1,091)	(1,119)	(4,772)	(4,811)	(4,532)
Income before Taxes	**1,216**	1,230	1,108	1,166	1,231	1,249	1,128	1,202	1,120	1,153	1,045	1,060	4,720	4,810	4,378
Income Tax Expense (TEB)	**(318)**	(320)	(289)	(305)	(313)	(327)	(300)	(311)	(293)	(296)	(265)	(271)	(1,232)	(1,251)	(1,125)
Reported Net Income	**898**	910	819	861	918	922	828	891	827	857	780	789	3,488	3,559	3,253
Adjusting Items (after tax)[3]	**4**	4	4	4	4	4	4	4	5	3	4	4	16	16	16
Adjusted Net Income[3]	**902**	914	823	865	922	926	832	895	832	860	784	793	3,504	3,575	3,269
Reported Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reported Net Income Attributable to Equity Holders of the Bank	**898**	910	819	861	918	922	828	891	827	857	780	789	3,488	3,559	3,253
Adjusted Net Income Attributable to Non-Controlling Interests[3]	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted Net Income Attributable to Equity Holders of the Bank[3]	**902**	914	823	865	922	926	832	895	832	860	784	793	3,504	3,575	3,269
Profitability Measurements:															
Return on Equity (%)	**23.3**	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	24.9
Adjusted Return on Equity (%)[3]	**23.4**	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	25.0
Net Interest Margin[4]	**2.41**	2.44	2.40	2.39	2.40	2.41	2.37	2.35	2.35	2.35	2.32	2.32	2.41	2.39	2.33
Provision for Credit Losses as % of Average Net Loans and Acceptances[5]	**0.28**	0.28	0.31	0.28	0.24	0.22	0.26	0.26	0.28	0.29	0.32	0.31	0.29	0.24	0.30
Provision for Credit Losses on Impaired Loans as % of Average Net Loans and Acceptances[5]	**0.29**	0.30	0.29	0.28	0.23	0.21	0.26	0.27	0.28	0.29	0.32	0.31	0.29	0.24	0.30
Net write-offs as a % of Average Net Loans & Acceptances	**0.30**	0.30	0.29	0.29	0.24	0.23	0.27	0.26	0.29	0.33	0.35	0.33	0.30	0.25	0.33
Productivity Ratio (%)	**45.4**	44.8	46.3	45.9	46.5	45.6	47.5	45.2	47.0	45.1	46.0	46.4	45.6	46.2	46.1
Adjusted Productivity Ratio (%)[3]	**45.2**	44.6	46.1	45.7	46.3	45.4	47.3	45.0	46.8	44.9	45.8	46.1	45.4	46.0	45.9
Average Balances ($B):															
Residential Mortgages	**212.1**	207.3	205.0	204.5	202.5	201.7	200.7	199.4	196.6	192.5	189.7	188.9	207.2	201.1	191.9
Personal Loans	**71.2**	70.0	68.9	69.0	69.0	68.0	67.0	67.1	67.1	65.9	64.2	64.1	69.8	67.8	65.3
Credit Cards	**7.7**	7.6	7.3	7.4	7.2	7.1	6.8	6.9	6.7	6.7	6.6	6.7	7.5	7.0	6.7
Business and Government Loans & Acceptances	**55.3**	54.2	51.7	50.4	50.3	49.7	47.8	46.0	44.7	43.8	42.1	40.7	52.9	48.5	42.8
Total Loans & Acceptances	**346.3**	339.1	332.9	331.3	329.0	326.5	322.3	319.4	315.1	308.9	302.6	300.4	337.4	324.4	306.7
Other Assets	**2.8**	2.9	2.7	2.6	2.5	2.5	2.3	2.4	3.1	3.1	3.0	2.9	2.8	2.3	3.1
Total Assets	**349.1**	342.0	335.6	333.9	331.5	329.0	324.6	321.8	318.2	312.0	305.6	303.3	340.2	326.7	309.8
Personal Deposits	**167.8**	166.0	166.0	162.0	158.6	155.6	153.1	151.5	150.7	150.6	150.0	150.2	165.4	154.7	150.4
Non-Personal Deposits	**80.3**	76.9	74.5	74.2	72.0	67.8	65.2	66.7	66.1	64.3	61.2	61.7	76.5	68.0	63.3
Total Deposits[6]	**248.1**	242.9	240.5	236.2	230.6	223.4	218.3	218.2	216.8	214.9	211.2	211.9	241.9	222.7	213.7
Other Liabilities	**14.7**	13.9	12.6	12.1	11.7	11.0	10.5	10.2	9.6	9.3	9.1	8.9	13.4	10.8	9.3
Total Liabilities	**262.8**	256.8	253.1	248.3	242.3	234.4	228.8	228.4	226.4	224.2	220.3	220.8	255.3	233.5	223.0
Other:															
Branches	**949**	953	957	956	955	960	965	964	963	968	971	975			
Employees[7]	**18,285**	18,241	17,886	17,916	17,374	17,561	17,292	17,238	17,836	17,840	17,616	17,301			
ABMs	**3,652**	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 $54 million in Q4/19 (Q1/19: $55 million, Q2/19: $50 million, Q3/19: $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

	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
($MM)	**Q4**	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Net Interest Income (TEB)	**142**	143	137	143	128	126	121	123	120	125	117	118	565	498	480
Net Fee and Commission Revenues	**998**	983	976	953	908	871	823	859	800	875	883	888	3,910	3,461	3,446
Net Income (Loss) from Investments in Associated Corporations	**3**	3	3	1	6	3	2	3	1	2	3	3	10	14	9
Other Operating Income (TEB)	**6**	7	2	1	8	6	(2)	(1)	64	1	4	(4)	16	11	65
Total Revenue (TEB)	**1,149**	1,136	1,118	1,098	1,050	1,006	944	984	985	1,003	1,007	1,005	4,501	3,984	4,000
Provision for Credit Losses	**-**	-	2	(2)	(3)	(1)	-	1	1	-	(1)	-	-	(3)	-
Non-interest Expenses[2]	**(744)**	(720)	(718)	(723)	(691)	(641)	(611)	(616)	(611)	(676)	(664)	(689)	(2,905)	(2,559)	(2,640)
Income before Taxes	**405**	416	402	373	356	364	333	369	374	327	342	316	1,596	1,422	1,360
Income Tax Expense (TEB)	**(102)**	(109)	(104)	(96)	(94)	(95)	(88)	(99)	(78)	(87)	(91)	(84)	(411)	(376)	(340)
Reported Net Income	**303**	307	298	277	262	269	245	270	297	240	251	232	1,185	1,046	1,020
Adjusting Items (after tax)[3]	**15**	10	11	13	28	8	2	2	2	3	3	7	49	40	15
Adjusted Net Income[4]	**318**	317	309	290	290	277	247	272	299	243	254	239	1,234	1,086	1,035
Reported Net Income Attributable to Non-Controlling Interests	**4**	4	6	4	4	4	2	4	5	5	7	1	18	14	18
Reported Net Income Attributable to Equity Holders of the Bank	**299**	303	292	273	258	265	243	266	292	235	244	231	1,167	1,032	1,002
Adjusted Net Income Attributable to Non-Controlling Interests[4]	**4**	4	6	4	4	4	2	4	5	5	7	1	18	14	18
Adjusted Net Income Attributable to Equity Holders of the Bank[4]	**314**	313	303	286	286	273	245	268	294	238	247	238	1,216	1,072	1,017
Profitability Measurements:															
Reported Return on Equity (%)	**13.0**	13.1	13.0	11.7	14.1	16.6	18.7	20.0	17.5	13.7	18.4	16.8	12.7	17.1	16.6
Adjusted Return on Equity (%)[4]	**13.6**	13.5	13.5	12.3	15.7	17.1	18.9	20.2	21.4	17.4	18.0	17.4	13.2	15.2	19.3
Reported Productivity Ratio (%)	**64.8**	63.4	64.2	65.8	65.9	63.7	64.6	62.7	62.1	67.4	65.9	68.6	64.5	64.2	66.0
Adjusted Productivity Ratio (%)[4]	**63.1**	62.2	62.8	64.2	62.2	62.6	64.4	62.4	61.8	67.1	65.5	67.6	63.1	62.9	65.5
Average Balances ($B):															
Total Assets	**24.8**	24.6	24.6	24.7	19.8	17.3	16.1	15.8	15.6	15.6	15.5	15.1	24.7	17.3	15.4
Total Deposits	**27.1**	26.3	25.8	24.2	21.1	22.4	22.4	21.5	22.0	23.7	24.3	24.0	25.9	21.8	23.5
Other Liabilities	**6.2**	6.0	5.9	6.1	2.6	1.2	1.3	1.7	1.7	1.8	1.7	1.7	6.0	1.7	1.7
Total Liabilities	**33.3**	32.3	31.7	30.3	23.7	23.6	23.7	23.2	23.7	25.5	26.0	25.7	31.9	23.5	25.2
Period End Balances ($B):[5]															
Assets under Administration	**497**	492	493	466	446	414	404	405	403	415	425	406	497	446	403
Assets under Management	**302**	297	297	281	281	253	213	211	207	201	205	194	302	281	207
Other:															
Employees[6] - In Canada	**5,831**	5,822	5,755	5,718	5,765	4,368	4,095	4,080	4,160	4,515	4,418	4,432			
- Outside Canada	**2,236**	2,126	2,282	2,280	2,225	2,109	2,180	2,201	2,212	2,237	2,264	2,199			
- Total	**8,067**	7,948	8,037	7,998	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 October 31, 2019 ($78 million), and the year ended October 31, 2019 ($303 million), 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) Employees are reported on a full-time equivalent basis. Prior periods have been restated to conform with current presentation.

Latin America[2] (MM)	QUARTERLY TREND												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Total Revenue (TEB)	**2,372**	2,342	2,257	2,298	2,140	1,867	1,772	1,789	1,706	1,657	1,624	1,637	9,502	7,735	6,752
Provision for Credit Losses	**(406)**	(396)	(489)	(378)	(361)	(633)	(279)	(269)	(259)	(258)	(257)	(232)	(1,724)	(1,598)	(1,037)
Non-interest Expenses	**(1,297)**	(1,245)	(1,181)	(1,226)	(1,224)	(996)	(932)	(960)	(934)	(922)	(890)	(917)	(5,090)	(4,222)	(3,757)
Net Income before Tax	**669**	701	587	694	555	238	561	560	513	477	477	488	2,688	1,915	1,958
Income Tax Expense (TEB)	**(169)**	(163)	(144)	(119)	(104)	(22)	(124)	(108)	(117)	(110)	(114)	(117)	(605)	(358)	(459)
Reported Net Income	**500**	538	443	575	451	216	437	452	396	367	363	371	2,083	1,557	1,499
Adjusting Items (after tax)[3]	**48**	23	100	26	40	281	6	6	7	8	8	8	203	343	31
Adjusted Net Income[4]	**548**	561	543	601	491	497	443	458	403	375	371	379	2,285	1,900	1,530
Reported:															
Net Income Attributable to Non-Controlling Interests	**67**	87	40	80	67	(64)	38	31	30	28	34	33	290	72	131
Net Income Attributable to Equity Holders of the Bank	**433**	451	403	495	384	280	399	421	366	339	329	338	1,793	1,485	1,369
Impact of FX Translation	**-**	11	10	(10)	2	(21)	7	(4)	1	6	11	3	-	(17)	24
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**433**	462	413	485	386	259	406	417	367	345	340	341	1,793	1,468	1,393
Adjusted:															
Net Income Attributable to Non-Controlling Interests	**80**	92	84	85	75	49	38	30	29	28	34	33	355	195	130
Net Income Attributable to Equity Holders of the Bank	**468**	469	459	516	416	448	405	428	374	347	337	346	1,930	1,705	1,401
Impact of FX Translation	**-**	11	14	(8)	3	5	9	(4)	-	5	11	2	-	4	21
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**468**	480	473	508	419	453	414	424	374	352	348	348	1,930	1,710	1,422
Profitability Measurements:[5]															
Net Interest Margin[6]	**4.34**	4.37	4.54	4.50	4.48	4.73	4.79	4.70	4.71	4.82	5.11	4.76	4.43	4.66	4.85
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**1.36**	1.34	1.78	1.36	1.35	3.13	1.43	1.41	1.35	1.42	1.54	1.38	1.46	1.82	1.42
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[7]	**1.36**	1.34	1.37	1.36	1.35	1.31	1.43	1.41	1.35	1.42	1.54	1.38	1.46	1.37	1.42
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired)[7]	**1.30**	1.48	1.35	1.37	1.38	1.40	1.45	1.37	1.35	1.42	1.54	1.38	1.38	1.40	1.42
Reported Productivity Ratio (%)	**54.7**	53.2	52.5	53.9	57.5	53.9	53.1	54.2	55.3	56.3	55.1	56.3	53.6	54.8	55.7
Adjusted Productivity Ratio (%)	**51.8**	51.8	51.3	52.2	54.9	52.2	52.6	53.6	54.7	55.8	54.5	55.7	51.8	53.4	55.2
Average Balances ($B):															
Residential Mortgages	**29.7**	29.0	28.6	27.7	27.1	19.3	18.8	18.2	17.5	16.9	16.3	15.6	29.7	21.5	17.1
Personal Loans	**18.8**	19.0	17.6	17.8	17.0	13.5	13.2	12.9	12.7	12.2	11.9	11.6	18.9	14.6	12.4
Credit Cards	**8.0**	7.9	7.6	7.3	7.0	5.7	5.4	5.1	4.8	4.7	4.6	4.3	8.0	6.0	4.8
Business and Government Loans & Acceptances	**65.3**	64.4	62.5	60.9	59.6	49.3	46.9	44.9	44.1	42.7	39.7	38.0	64.4	51.0	41.8
Total Loans & Acceptances	**121.8**	120.3	116.3	113.7	110.7	87.8	84.3	81.1	79.1	76.5	72.5	69.5	121.0	93.1	76.1
Total Deposits	**83.7**	82.7	79.0	80.1	79.3	65.3	63.8	62.0	60.5	58.7	57.1	54.9	83.4	69.2	59.0

(1) Data presented on a constant FX basis. Q4/19 and WY2019 results reflect FX rates as of Q4/19, while full-year results reflect FX rates for 2018 and 2017 respectively.
(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												FULL YEAR		
	2019				2018				2017						
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2019	2018	2017
Total Revenue (TEB)	**811**	851	793	826	747	782	745	766	725	751	755	763	3,295	3,059	3,014
Provision for Credit Losses	**(96)**	(67)	(111)	(77)	(34)	(75)	(42)	(64)	(43)	(41)	(64)	(64)	(352)	(217)	(213)
Non-interest Expenses	**(496)**	(492)	(462)	(467)	(453)	(462)	(449)	(454)	(439)	(444)	(428)	(461)	(1,931)	(1,827)	(1,782)
Net Income before Tax	**219**	292	220	282	260	245	254	248	243	266	263	238	1,012	1,015	1,018
Income Tax Expense (TEB)	**(26)**	(57)	(40)	(66)	(35)	(46)	(47)	(52)	(51)	(58)	(57)	(55)	(189)	(182)	(223)
Reported Net Income	**193**	235	180	216	225	199	207	196	192	208	206	183	823	833	795
Adjusting Items (after tax)[2]	**12**	15	26	1	1	1	1	1	1	1	1	1	56	3	5
Adjusted Net Income[3]	**205**	250	206	217	226	200	208	197	194	209	207	184	879	836	799
Reported:															
Net Income Attributable to Non-Controlling Interests	**23**	29	21	27	20	30	26	26	24	27	26	23	101	105	104
Net Income Attributable to Equity Holders of the Bank	**170**	206	159	189	205	169	181	170	168	181	180	160	722	728	690
Impact of FX Translation	**-**	(6)	-	4	(2)	(2)	(5)	(3)	(1)	6	3	5	-	(15)	12
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**170**	200	159	193	203	167	176	167	167	187	183	165	722	713	702
Adjusted															
Net Income Attributable to Non-Controlling Interests	**22**	28	22	27	20	30	27	26	25	27	26	23	102	104	104
Net Income Attributable to Equity Holders of the Bank	**183**	222	184	190	206	169	181	171	169	182	181	161	777	731	695
Impact of FX Translation	**-**	(6)	2	3	(2)	-	(5)	(3)	(1)	7	3	5	-	(15)	12
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**183**	216	186	193	204	169	176	168	168	189	184	166	777	717	707
Profitability Measurements:[4]															
Net Interest Margin[5]	**5.22**	5.19	5.17	5.05	5.06	5.08	5.08	5.03	4.96	5.03	5.15	5.04	5.16	5.06	5.05
Reported Provision for Credit Losses as % of Average Net Loans and Acceptances[6]	**1.27**	0.85	1.46	0.97	(0.07)	0.98	0.61	0.87	0.56	0.51	0.86	0.82	1.13	0.60	0.69
Adjusted Provision for Credit Losses as % of Average Net Loans and Acceptances[6]	**1.27**	0.85	1.04	0.97	(0.07)	0.98	0.61	0.87	0.56	0.51	0.86	0.82	0.95	0.60	0.69
Provision for Credit Losses on Impaired Loans as % of Average Net Loans & Acceptances (Impaired)[3]	**1.11**	0.90	1.03	0.73	0.51	1.12	1.17	0.92	0.56	0.51	0.86	0.82	0.94	0.93	0.69
Reported Productivity Ratio (%)	**61.2**	58.4	58.4	56.5	60.7	59.1	60.5	59.4	60.0	58.6	56.6	60.3	58.6	59.9	58.9
Adjusted Productivity Ratio (%)	**56.2**	55.6	57.8	56.4	60.6	59.0	60.3	59.2	59.8	58.5	56.4	60.2	57.3	59.8	58.7
Average Balances ($B):															
Residential Mortgages	**11.5**	11.5	11.4	11.4	11.4	11.4	11.3	11.4	11.5	11.6	11.6	11.6	11.5	11.4	11.6
Personal Loans	**5.5**	5.4	5.3	5.2	5.2	5.3	5.4	5.3	5.0	5.0	5.0	5.1	5.4	5.3	5.2
Credit Cards	**2.0**	2.0	2.0	1.9	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.8	1.9	1.8	1.8
Business and Government Loans & Acceptances	**12.5**	12.7	13.3	12.9	13.0	13.0	13.3	13.4	13.5	13.9	13.8	13.6	13.0	13.3	13.8
Total Loans & Acceptances	**31.5**	31.6	32.0	31.4	31.4	31.5	31.8	31.9	31.8	32.3	32.1	32.1	31.8	31.8	32.2
Total Deposits	**35.3**	35.1	35.0	34.1	34.3	34.8	35.0	34.3	36.8	35.6	35.1	34.2	35.1	34.8	35.6

Asia
(MM)

	2019 Q4	2019 Q3	2019 Q2	2019 Q1	2018 Q4	2018 Q3	2018 Q2	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	FY 2019	FY 2018	FY 2017
Net Income before Tax[7]	**189**	166	191	151	192	137	142	127	115	124	118	111	686	589	462
Income Tax Expense (TEB)	**(59)**	(46)	(60)	(42)	(60)	(40)	(46)	(36)	(36)	(35)	(39)	(34)	(205)	(180)	(141)
Net Income	**130**	120	131	109	132	97	96	91	79	89	79	77	481	409	320
Net Income Attributable to Non-Controlling Interests	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	**130**	120	131	109	132	97	96	91	79	89	79	77	481	409	320
Impact of FX Translation	**-**	(1)	(3)	(5)	(9)	(4)	(3)	(8)	(8)	(7)	(7)	(7)	-	(17)	(25)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	**130**	119	128	104	123	93	93	83	71	82	72	70	481	392	295

(1) Data presented on a constant FX basis. Q4/19 and WY2019 results reflect FX rates as of Q4/19, while full-year results reflect FX rates for 2018 and 2017 respectively.
(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.