1	Issuer	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**The Bank of Nova Scotia**	**Scotiabank Capital Trust**
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg	064149107	064149610	064149594	064149552	064151202	064151111	06415E303	064159KJ4	80928BAC0
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario, U.S.	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Ontario, Federal Laws Applicable in Ontario
	Regulatory treatment									
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by	Common shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Preferred shares	Other Additional Tier 1	Innovative Tier 1
8	Amount recognised in regulatory capital (CAD in	18,231	279	130	350	500	500	300	1,560	750
9	Par value of instrument	N/A	CAD 279,035,550	CAD 129,608,625	CAD 350,000,000	CAD 500,000,000	CAD 500,000,000	CAD 300,000,000	USD 1,250,000,000	CAD 750,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	N/A	28-Feb-11	2-Feb-16	17-Dec-15	14-Mar-16	16-Sep-16	12-Oct-18	12-Oct-17	28-Sep-06
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date									
14	Issuer call subject to prior supervisory approval		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		Optional Call at par on Feb. 2, 2016 and every five years thereafter	Optional Call at par on Feb. 2, 2021 and every five years thereafter on a Fixed Rate Share Conversion Date as defined in the Prospectus Supplement	Optional Call at par on April 26, 2021 and every five years thereafter	Optional Call at par on July 26, 2021 and every five years thereafter	Optional Call at par on January 27, 2022 and every five years thereafter	Optional Call at par on January 27, 2024 and every five years thereafter	Optional Call on any Interest Payment Date as defined in the Prospectus Supplement on or after Oct 12, 2022 at par plus accrued interest	Optional Call on Dec. 31, 2011 and on any distribution date thereafter, at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus
16	Subsequent call dates, if applicable			On any other day that is not a Fixed Rate Share Conversion Date (as defined in the Prospectus Supplement) at C$25.50						On Dec. 31, 2036 at par plus accrued interest
	Coupons/dividends									
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	$0.90/share (quarterly, as at Q2/20)	2.063% (Next reset on Feb/2/2021)	90 day Treasury Bill Rate + 1.34%, Reset Quarterly	5.500% (Next reset on Apr/26/2021)	5.500% (Next reset on Jul/26/2021)	4.850% (Next reset on Jan/27/2022)	4.850% (Next reset on Jan/27/2024)	4.650% until Oct/12/2022 and thereafter at 3-month LIBOR + 2.648%	5.650% (Next reset on Jan/1/2037)
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to	No	No	No	No	No	No	No	No	Yes
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)				Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 34, the Preferred Shares Series 35 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 36, the Preferred Shares Series 37 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Preferred Shares Series 38, the Preferred Shares Series 39 and all other contingent instruments of the Bank, as applicable, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments (including the Preferred Shares Series 40 and the Preferred Shares Series 41) and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Automatic Exchange due to any of the following: 1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advices that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement
25	If convertible, fully or partially				Fully	Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate				Outstanding Preferred Shares Series 34 and, if issued, each outstanding Preferred Shares Series 35 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Preferred Shares Series 36 and, if issued, each outstanding Preferred Shares Series 37 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Preferred Shares Series 38 and, if issued, each outstanding Preferred Shares Series 39 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Preferred Shares Series 40 and, if issued, each outstanding Preferred Shares Series 41 will be converted into a number of fully-paid Common Shares equal to (Multiplier x Share Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	40 Bank Preferred Shares Series T for each $1,000 of principle on Automatic Exchange
27	If convertible, mandatory or optional conversion				Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible				Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1
29	If convertible, specify issuer of instrument it				The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger (s)									
32	If write-down, full or partial									
33	If write-down, permanent or temporary									
34	If temporary write-down, description of write-									
35	Position in subordination hierarchy in liquidation	Preferred Shares	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Deeply Subordinated Indebtedness	Subordinated Indebtedness	Deeply Subordinated Indebtedness
36	Non-compliant transitioned features	No	Yes	Yes	No	No	No	No	No	Yes
37	If yes, specify non-compliant features		Not NVCC Compliant	Not NVCC Compliant						Incentive to Redeem, Not NVCC Compliant

1	Issuer	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**	**Bank of Nova Scotia**
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg	GB0000767771	064149AW7	064151AR4	064151GC1	064159HB5	06415ELY9	06415EUC7
3	Governing law(s) of the instrument	Ontario, Federal Laws Applicable in Ontario, U.S.	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Ontario, Federal Laws Applicable in Ontario	Ontario, Federal Laws Applicable in Ontario
	Regulatory treatment							
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in	116	251	1,270	702	1,740	1,852	1,553
9	Par value of instrument	USD 83,020,000	CAD 250,000,000	CAD 1,250,000,000	CAD 750,000,000	USD 1,250,000,000	CAD 1,750,000,000	CAD 1,500,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Aug-86	20-Jun-95	30-Mar-15	8-Dec-15	16-Dec-15	18-Jan-19	3-Jul-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	21-Aug-85	20-Jun-25	30-Mar-27	8-Dec-25	16-Dec-25	18-Jan-29	3-Jul-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	Optional Call at par on any Interest Payment Date on or after Aug. 21, 1991 as defined in the Prospectus	Optional Call, on or after Jun. 20, 2000 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	Optional Call on or after March 30,2022 at par plus accrued interest	Optional call on or after December 8, 2020 at par plus accrued interest		Optional call on or after January 18, 2024 at par plus accrued interest	Optional call on or after July 3, 2024 at par plus accrued interest
16	Subsequent call dates, if applicable							
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6 Month LIBOR+0.125%	8.900%	2.580% until Mar.30, 2022 and thereafter at 90-days BA +1.19%	3.367% until Dec.8, 2020 and thereafter at 90-days BA + 2.19%	4.500%	3.89% until Jan 18, 2024 and thereafter at 90-days BA + 1.58%	2.836% until July 3, 2024 and thereafter at 90-days BA + 1.18%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to	Yes	Yes	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)			Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ●the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ●the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially			Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate			Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion			Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible			Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it			Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia	Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger (s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-							
35	Position in subordination hierarchy in liquidation	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	Yes	Yes	No	No	No	No	No
37	If yes, specify non-compliant features	Not NVCC Compliant	Not NVCC Compliant					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	US06417G3S52	US06417G3T36	US064159MJ26	XS1937716022	CA06415EXV24
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	NA
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	Amount not eligible for TLAC	Amount not eligible for TLAC	Amount not eligible for TLAC	Amount not eligible for TLAC	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD, 20,000,000.00	USD, 25,000,000.00	USD, 415,000,000.00	EUR, 500,000,000.00	CAD, 1,500,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	10-JAN-2019	10-JAN-2019	29-JAN-2019	18-JAN-2019	23-SEP-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-JUL-2020	08-JAN-2021	25-JAN-2021	18-JAN-2021	23-SEP-2024
14	Issuer call subject to prior supervisory approval	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Fixed
18	Coupon rate and any related index	USD Libor 3M +33bps	USD Libor 3M +55bps	USD Libor 3M +42bps	Euribor 3M +40bps	FXD 2.49%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	US064159MK98	US064159QD10	US064159QE92	US064159SH06	XS1952159520
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD, 1,250,000,000.00	USD, 500,000,000.00	USD, 1,250,000,000.00	USD, 1,000,000,000.00	USD, 50,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	11-FEB-2019	18-JUL-2019	29-JUL-2019	15-OCT-2019	15-FEB-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11-FEB-2024	18-JAN-2023	03-AUG-2026	15-NOV-2022	15-FEB-2029
14	Issuer call subject to prior supervisory approval	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 3.40%	FXD 2.38%	FXD 2.70%	FXD 2.00%	FXD 3.56%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS1987142673	XS2049707180	CA06415EK460	US064159TE65	US064159TF31
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	NA	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR, 1,000,000,000.00	EUR, 750,000,000.00	CAD, 3,500,000,000.00	USD, 1,000,000,000.00	USD, 1,250,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	30-APR-2019	05-SEP-2019	11-DEC-2019	10-JAN-2020	10-JAN-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-APR-2024	04-SEP-2026	01-MAY-2023	01-FEB-2023	03-FEB-2025
14	Issuer call subject to prior supervisory approval	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 0.50%	FXD 0.13%	FXD 2.38%	FXD 1.95%	FXD 2.20%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS2089341809	CA06415EV939	US064159VK97	CA06415EKH76	CA06415EKJ33
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	NA	Contractual	N/A	N/A
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	GBP, 350,000,000.00	CAD, 1,750,000,000.00	USD, 1,250,000,000.00	CAD 5,626,000	USD 2,008,000
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	05-DEC-2019	31-JAN-2020	16-APR-2020	14-Dec-18	14-Dec-18
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05-DEC-2023	03-FEB-2025	01-MAY-2023	14-Dec-21	14-Dec-21
14	Issuer call subject to prior supervisory approval	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	FXD 1.38%	FXD 2.16%	FXD 1.63%	3M CDOR+0.55%, capped at 4.50%	3M LIBOR + 0.60%, cap @ 4.50%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	CA06415EKY00	CA06415EMH58	XS1935312618	US064159NF94	CA06415EMW26
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	Contractual	Contractual	N/A
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4,134,000	CAD 25,000,000	USD 80,000,000	USD 10,000,000	USD 2,045,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Dec-18	24-Jan-19	24-Jan-19	31-Jan-19	01-Feb-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	21-Dec-28	24-Jan-24	24-Jan-49	31-Jan-31	01-Feb-22
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	No
15	Optional call date/, contingent call dates and redemption amount	22-Jun-2020 100.0%;	24-Jan-2020 100.0%;	24-Jan-2024 128.237068%;Tax Redemption:Amortized Face Value;TLAC Disqualification Event:Amortized Face Value;	31-Jan-2022 1.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	
16	Subsequent call dates, if applicable	21-Dec-2020;21-Jun-2021;21-Dec-2021;21-Jun-2022;21-Dec-2022;21-Jun-2023;21-Dec-2023;21-Jun-2024;23-Dec-2024;23-Jun-2025;22-Dec-2025;22-Jun-2026;21-Dec-2026;21-Jun-2027;21-Dec-2027;21-Jun-2028;21-Dec-2028	24-Jul-2020;25-Jan-2021;26-Jul-2021;24-Jan-2022;25-Jul-2022;24-Jan-2023;24-Jul-2023;	24-Jan-2025;26-Jan-2026;25-Jan-2027;24-Jan-2028;24-Jan-2029;24-Jan-2030;24-Jan-2031;26-Jan-2032;24-Jan-2033;24-Jan-2034;24-Jan-2035;24-Jan-2036;26-Jan-2037;25-Jan-2038;24-Jan-2039;24-Jan-2040;24-Jan-2041;24-Jan-2042;26-Jan-2043;25-Jan-2044;24-Jan-2045;24-Jan-2046;24-Jan-2047;24-Jan-2048;	30-Apr-2022;31-Jul-2022;31-Oct-2022;31-Jan-2023;30-Apr-2023;31-Jul-2023;31-Oct-2023;31-Jan-2024;30-Apr-2024;31-Jul-2024;31-Oct-2024;31-Jan-2025;30-Apr-2025;31-Jul-2025;31-Oct-2025;31-Jan-2026;30-Apr-2026;31-Jul-2026;31-Oct-2026;31-Jan-2027;30-Apr-2027;31-Jul-2027;31-Oct-2027;31-Jan-2028;30-Apr-2028;31-Jul-2028;31-Oct-2028;31-Jan-2029;30-Apr-2029;31-Jul-2029;31-Oct-2029;31-Jan-2030;30-Apr-2030;31-Jul-2030;31-Oct-2030;	
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	Yr 1-2: 3.30%/ Yr3-4: 3.50%/ Yr5-6: 4.00%/ Yr7-8: 4.50%/ Yr9-10: 5.50%	Y1-2.80% Y2-3.20% Y3-3.55% Y4-3.90% Y5-4.25%	0%	4.00%	3M LIBOR + 0.60%, cap @ 4.50%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	CA06415ENJ06	CA06415EQW89	CA06415EQL25	US064159PB62	CA06415ETM70
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	Contractual	N/A
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3,065,000	CAD 20,000,000	CAD 52,929,000	USD 20,000,000	CAD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Feb-19	17-Apr-19	22-Apr-19	30-May-19	10-Jun-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	21-Feb-22	17-Apr-29	22-Apr-29	30-May-31	10-Dec-30
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount		17-Apr-2020 0.0%;	22-Apr-2020 0.0%;	30-May-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	10-Jun-2020 0.0%;
16	Subsequent call dates, if applicable		17-Oct-2020;17-Apr-2021;17-Oct-2021;17-Apr-2022;17-Oct-2022;17-Apr-2023;17-Oct-2023;17-Apr-2024;17-Oct-2024;17-Apr-2025;17-Oct-2025;17-Apr-2026;17-Oct-2026;17-Apr-2027;17-Oct-2027;17-Apr-2028;17-Oct-2028	22-Oct-2020;22-Apr-2021;22-Oct-2021;22-Apr-2022;24-Oct-2022;24-Apr-2023;23-Oct-2023;22-Apr-2024;22-Oct-2024;22-Apr-2025;22-Oct-2025;22-Apr-2026;22-Oct-2026;22-Apr-2027;22-Oct-2027;24-Apr-2028;23-Oct-2028	30-Aug-2022;30-Nov-2022;28-Feb-2023;30-May-2023;30-Aug-2023;30-Nov-2023;28-Feb-2024;30-May-2024;30-Aug-2024;30-Nov-2024;28-Feb-2025;30-May-2025;30-Aug-2025;30-Nov-2025;28-Feb-2026;30-May-2026;30-Aug-2026;30-Nov-2026;28-Feb-2027;30-May-2027;30-Aug-2027;30-Nov-2027;28-Feb-2028;30-May-2028;30-Aug-2028;30-Nov-2028;28-Feb-2029;30-May-2029;30-Aug-2029;30-Nov-2029;28-Feb-2030;30-May-2030;30-Aug-2030;30-Nov-2030;28-Feb-2031;	10-Dec-2020;10-Jun-2021;10-Dec-2021;10-Jun-2022;10-Dec-2022;10-Jun-2023;10-Dec-2023;10-Jun-2024;10-Dec-2024;10-Jun-2025;10-Dec-2025;10-Jun-2026;10-Dec-2026;10-Jun-2027;10-Dec-2027;10-Jun-2028;10-Dec-2028;10-Jun-2029;10-Dec-2029;10-Jun-2030
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3M LIBOR + 0.35%, cap @ 4.50%	3.15%	3.00%	Yr 1-6: 3%/ Yr7-9: 3.50%/ Yr10: 4.00%/ Yr11: 5%/ Yr12: 5.50%	3.22%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	CA06415ETY19	CA06415EVD44	CA06415EXH30	CA06415EXK68	CA06415EC608
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1,885,000	CAD 10,000,000	CAD 5,000,000	CAD 10,000,000	CAD 10,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Jun-19	15-Jul-19	26-Aug-19	03-Sep-19	21-Oct-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	25-Jun-22	15-Jul-24	26-Aug-30	03-Sep-30	21-Oct-30
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount		15-Jul-2020 0.0%;	26-Aug-2020 0.0%;	03-Sep-2020 0.0%;	21-Oct-2020 0.0%;
16	Subsequent call dates, if applicable		15-Jan-2021;15-Jul-2021;15-Jan-2022;15-Jul-2022;15-Jan-2023;15-Jul-2023;15-Jan-2024	26-Feb-2021;26-Aug-2021;26-Feb-2022;26-Aug-2022;26-Feb-2023;26-Aug-2023;26-Feb-2024;26-Aug-2024;26-Feb-2025;26-Aug-2025;26-Feb-2026;26-Aug-2026;26-Feb-2027;26-Aug-2027;26-Feb-2028;26-Aug-2028;26-Feb-2029;26-Aug-2029;26-Feb-2030	03-Mar-2021;03-Sep-2021;03-Mar-2022;03-Sep-2022;03-Mar-2023;03-Sep-2023;03-Mar-2024;03-Sep-2024;03-Mar-2025;03-Sep-2025;03-Mar-2026;03-Sep-2026;03-Mar-2027;03-Sep-2027;03-Mar-2028;03-Sep-2028;03-Mar-2029;03-Sep-2029;03-Mar-2030	21-Apr-2021;21-Oct-2021;21-Apr-2022;21-Oct-2022;21-Apr-2023;23-Oct-2023;22-Apr-2024;21-Oct-2024;21-Apr-2025;21-Oct-2025;21-Apr-2026;21-Oct-2026;21-Apr-2027;21-Oct-2027;21-Apr-2028;23-Oct-2028;23-Apr-2029;22-Oct-2029;22-Apr-2030
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3M LIBOR + 0.40%, cap @ 4.50%	2.38%	3.01%	3.06%	3.03%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	US064159QK52	XS2077742604	CA06415EG740	CA06415EH326	XS2080335222
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9,000,000	USD 100,000,000	CAD 9,500,000	CAD 5,000,000	USD 80,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Oct-19	12-Nov-19	20-Nov-19	22-Nov-19	29-Nov-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	31-Oct-29	12-Nov-59	20-Nov-29	22-Nov-29	29-Nov-59
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	01-Nov-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	12-Nov-2021 0.0%;	20-Nov-2020 0.0%;	23-Nov-2020 0.0%;	29-Nov-2024 0.0%;
16	Subsequent call dates, if applicable	31-Jan-2022;02-May-2022;02-Aug-2022;31-Oct-2022;31-Jan-2023;01-May-2023;31-Jul-2023;31-Oct-2023;31-Jan-2024;30-Apr-2024;31-Jul-2024;31-Oct-2024;31-Jan-2025;30-Apr-2025;31-Jul-2025;31-Oct-2025;02-Feb-2026;30-Apr-2026;31-Jul-2026;02-Nov-2026;01-Feb-2027;30-Apr-2027;03-Aug-2027;01-Nov-2027;31-Jan-2028;01-May-2028;31-Jul-2028;31-Oct-2028;31-Jan-2029;30-Apr-2029;31-Jul-2029	14-Nov-2022;14-Nov-2023;12-Nov-2024;12-Nov-2025;12-Nov-2026;12-Nov-2027;14-Nov-2028;13-Nov-2029;12-Nov-2030;12-Nov-2031;12-Nov-2032;14-Nov-2033;14-Nov-2034;13-Nov-2035;12-Nov-2036;12-Nov-2037;12-Nov-2038;14-Nov-2039;13-Nov-2040;12-Nov-2041;12-Nov-2042;12-Nov-2043;14-Nov-2044;14-Nov-2045;13-Nov-2046;12-Nov-2047;12-Nov-2048;12-Nov-2049;14-Nov-2050;14-Nov-2051;12-Nov-2052;12-Nov-2053;12-Nov-2054;12-Nov-2055;14-Nov-2056;13-Nov-2057;12-Nov-2058;	20-May-2021;22-Nov-2021;20-May-2022;21-Nov-2022;23-May-2023;20-Nov-2023;21-May-2024;20-Nov-2024;20-May-2025;20-Nov-2025;20-May-2026;20-Nov-2026;20-May-2027;22-Nov-2027;23-May-2028;20-Nov-2028;22-May-2029;	25-May-2021;22-Nov-2021;24-May-2022;22-Nov-2022;23-May-2023;22-Nov-2023;22-May-2024;22-Nov-2024;22-May-2025;24-Nov-2025;22-May-2026;23-Nov-2026;25-May-2027;22-Nov-2027;23-May-2028;22-Nov-2028;22-May-2029;	01-Dec-2025;30-Nov-2026;29-Nov-2027;29-Nov-2028;29-Nov-2029;29-Nov-2030;01-Dec-2031;29-Nov-2032;29-Nov-2033;29-Nov-2034;29-Nov-2035;01-Dec-2036;30-Nov-2037;29-Nov-2038;29-Nov-2039;29-Nov-2040;29-Nov-2041;01-Dec-2042;30-Nov-2043;29-Nov-2044;29-Nov-2045;29-Nov-2046;29-Nov-2047;30-Nov-2048;29-Nov-2049;29-Nov-2050;29-Nov-2051;29-Nov-2052;01-Dec-2053;30-Nov-2054;29-Nov-2055;29-Nov-2056;29-Nov-2057;29-Nov-2058;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Yr 1-3: 2.6%/Yr4-7: 2.85%/Y8-10: 3.1%		3.00%	y1:2.52% y2:2.67%,y3:2.82% y4:2.97%,y5: 3.12%,y6:3.27% y7: 3.42%,y8:3.57%, y9:3.72%,y10:3.87%	
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS2091678321	XS2092202378	XS2092616346	XS2092952618	US064159RL27
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 45,000,000	USD 30,000,000	USD 30,000,000	USD 40,000,000	USD 12,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Dec-19	11-Dec-19	12-Dec-19	13-Dec-19	23-Dec-19
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-Dec-59	11-Dec-59	12-Dec-59	13-Dec-59	23-Dec-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	10-Dec-2021 0.0%;	13-Dec-2021 0.0%;	13-Dec-2021 0.0%;	14-Dec-2020 0.0%;	23-Dec-2020 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	12-Dec-2022;11-Dec-2023;10-Dec-2024;10-Dec-2025;10-Dec-2026;10-Dec-2027;11-Dec-2028;10-Dec-2029;10-Dec-2030;10-Dec-2031;10-Dec-2032;12-Dec-2033;11-Dec-2034;10-Dec-2035;10-Dec-2036;10-Dec-2037;10-Dec-2038;12-Dec-2039;10-Dec-2040;10-Dec-2041;10-Dec-2042;10-Dec-2043;12-Dec-2044;11-Dec-2045;10-Dec-2046;10-Dec-2047;10-Dec-2048;10-Dec-2049;12-Dec-2050;11-Dec-2051;10-Dec-2052;10-Dec-2053;10-Dec-2054;10-Dec-2055;11-Dec-2056;10-Dec-2057;10-Dec-2058;	12-Dec-2022;11-Dec-2023;11-Dec-2024;11-Dec-2025;11-Dec-2026;13-Dec-2027;11-Dec-2028;11-Dec-2029;11-Dec-2030;11-Dec-2031;13-Dec-2032;12-Dec-2033;11-Dec-2034;11-Dec-2035;11-Dec-2036;11-Dec-2037;13-Dec-2038;12-Dec-2039;11-Dec-2040;11-Dec-2041;11-Dec-2042;11-Dec-2043;12-Dec-2044;11-Dec-2045;11-Dec-2046;11-Dec-2047;11-Dec-2048;13-Dec-2049;12-Dec-2050;11-Dec-2051;11-Dec-2052;11-Dec-2053;11-Dec-2054;13-Dec-2055;11-Dec-2056;11-Dec-2057;11-Dec-2058;	12-Dec-2022;12-Dec-2023;12-Dec-2024;12-Dec-2025;14-Dec-2026;13-Dec-2027;12-Dec-2028;12-Dec-2029;12-Dec-2030;12-Dec-2031;13-Dec-2032;12-Dec-2033;12-Dec-2034;12-Dec-2035;12-Dec-2036;14-Dec-2037;13-Dec-2038;12-Dec-2039;12-Dec-2040;12-Dec-2041;12-Dec-2042;14-Dec-2043;12-Dec-2044;12-Dec-2045;12-Dec-2046;12-Dec-2047;14-Dec-2048;13-Dec-2049;12-Dec-2050;12-Dec-2051;12-Dec-2052;12-Dec-2053;14-Dec-2054;13-Dec-2055;12-Dec-2056;12-Dec-2057;12-Dec-2058;	13-Dec-2021;13-Dec-2022;13-Dec-2023;13-Dec-2024;15-Dec-2025;14-Dec-2026;13-Dec-2027;13-Dec-2028;13-Dec-2029;13-Dec-2030;15-Dec-2031;13-Dec-2032;13-Dec-2033;13-Dec-2034;13-Dec-2035;15-Dec-2036;14-Dec-2037;13-Dec-2038;13-Dec-2039;13-Dec-2040;13-Dec-2041;15-Dec-2042;14-Dec-2043;13-Dec-2044;13-Dec-2045;13-Dec-2046;13-Dec-2047;14-Dec-2048;13-Dec-2049;13-Dec-2050;13-Dec-2051;13-Dec-2052;15-Dec-2053;14-Dec-2054;13-Dec-2055;13-Dec-2056;13-Dec-2057;13-Dec-2058;	23-Mar-2021;23-Jun-2021;23-Sep-2021;23-Dec-2021;23-Mar-2022;23-Jun-2022;23-Sep-2022;23-Dec-2022;23-Mar-2023;23-Jun-2023;25-Sep-2023;27-Dec-2023;25-Mar-2024;24-Jun-2024;23-Sep-2024;23-Dec-2024;24-Mar-2025;23-Jun-2025;23-Sep-2025;23-Dec-2025;23-Mar-2026;23-Jun-2026;23-Sep-2026;23-Dec-2026;23-Mar-2027;23-Jun-2027;23-Sep-2027;23-Dec-2027;23-Mar-2028;23-Jun-2028;25-Sep-2028;27-Dec-2028;23-Mar-2029;25-Jun-2029;24-Sep-2029;24-Dec-2029;25-Mar-2030;24-Jun-2030;23-Sep-2030;23-Dec-2030;24-Mar-2031;23-Jun-2031;23-Sep-2031;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index					3.00%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS2093242027	US064159RK44	XS2103218025	US064159SM90	XS2106056737
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 100,000,000	USD 5,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Dec-19	31-Dec-19	16-Jan-20	17-Jan-20	21-Jan-20
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Dec-59	31-Dec-26	16-Jan-60	18-Jan-22	21-Jan-60
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Dec-2020 0.0%;	31-Mar-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	18-Jan-2021 0.0%;		21-Jan-2021 0.0%;
16	Subsequent call dates, if applicable	30-Dec-2021;30-Dec-2022;02-Jan-2024;30-Dec-2024;30-Dec-2025;30-Dec-2026;30-Dec-2027;02-Jan-2029;31-Dec-2029;30-Dec-2030;30-Dec-2031;30-Dec-2032;30-Dec-2033;02-Jan-2035;31-Dec-2035;30-Dec-2036;30-Dec-2037;30-Dec-2038;30-Dec-2039;31-Dec-2040;30-Dec-2041;30-Dec-2042;30-Dec-2043;30-Dec-2044;02-Jan-2046;31-Dec-2046;30-Dec-2047;30-Dec-2048;30-Dec-2049;30-Dec-2050;02-Jan-2052;30-Dec-2052;30-Dec-2053;30-Dec-2054;30-Dec-2055;02-Jan-2057;31-Dec-2057;30-Dec-2058;	30-Jun-2021;30-Sep-2021;31-Dec-2021;31-Mar-2022;30-Jun-2022;30-Sep-2022;03-Jan-2023;31-Mar-2023;30-Jun-2023;02-Oct-2023;02-Jan-2024;01-Apr-2024;02-Jul-2024;30-Sep-2024;31-Dec-2024;31-Mar-2025;30-Jun-2025;30-Sep-2025;31-Dec-2025;31-Mar-2026;30-Jun-2026;30-Sep-2026;	17-Jan-2022;16-Jan-2023;16-Jan-2024;16-Jan-2025;16-Jan-2026;18-Jan-2027;17-Jan-2028;16-Jan-2029;16-Jan-2030;16-Jan-2051;16-Jan-2052;16-Jan-2053;16-Jan-2054;18-Jan-2055;17-Jan-2056;16-Jan-2057;16-Jan-2058;16-Jan-2059;		21-Jan-2022;23-Jan-2023;22-Jan-2024;21-Jan-2025;21-Jan-2026;21-Jan-2027;21-Jan-2028;22-Jan-2029;21-Jan-2030;21-Jan-2031;21-Jan-2032;21-Jan-2033;23-Jan-2034;22-Jan-2035;21-Jan-2036;21-Jan-2037;21-Jan-2038;21-Jan-2039;23-Jan-2040;21-Jan-2041;21-Jan-2042;21-Jan-2043;21-Jan-2044;23-Jan-2045;22-Jan-2046;21-Jan-2047;21-Jan-2048;21-Jan-2049;21-Jan-2050;23-Jan-2051;22-Jan-2052;21-Jan-2053;21-Jan-2054;21-Jan-2055;21-Jan-2056;22-Jan-2057;21-Jan-2058;21-Jan-2059;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating	Fixed
18	Coupon rate and any related index		Yr 1-3: 2.3%/Yr4-6: 2.5%/Yr7-8: 2.75%/Yr9-10: 3.25%		Yr 1: 2%/Y2: 3M LIBOR+.12%, min	
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	US064159SA52	US064159RQ14	US064159SX55	XS2101306327	XS2106056901
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50,000,000	USD 2,000,000	USD 100,000,000	USD 420,000,000	USD 150,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		Liability - fair value option
11	Original date of issuance	29-Jan-20	30-Jan-20	04-Feb-20	05-Feb-20	11-Feb-20
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	29-Jan-27	30-Jan-28	04-Feb-22	05-Feb-60	11-Feb-60
14	Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	29-Jan-2021 0.0%;	30-Jan-2021 0.0%		05-Feb-2025 0.0%;	11-Feb-2025 0.0%;
16	Subsequent call dates, if applicable	29-Jul-2021;31-Jan-2022;29-Jul-2022;30-Jan-2023;31-Jul-2023;29-Jan-2024;29-Jul-2024;29-Jan-2025;29-Jul-2025;29-Jan-2026;29-Jul-2026;	30-Jul-2020;30-Oct-2020;01-Feb-2021;30-Apr-2021;30-Jul-2021;01-Nov-2021;31-Jan-2022;02-May-2022;02-Aug-2022;31-Oct-2022;30-Jan-2023;01-May-2023;31-Jul-2023;30-Oct-2023;30-Jan-2024;30-Apr-2024;30-Jul-2024;30-Oct-2024;30-Jan-2025;30-Apr-2025;30-Jul-2025;30-Oct-2025;30-Jan-2026;30-Apr-2026;30-Jul-2026;30-Oct-2026;01-Feb-2027;30-Apr-2027;30-Jul-2027;01-Nov-2027;		05-Feb-2026;05-Feb-2027;07-Feb-2028;05-Feb-2029;05-Feb-2030;05-Feb-2031;05-Feb-2032;07-Feb-2033;06-Feb-2034;05-Feb-2035;05-Feb-2036;05-Feb-2037;05-Feb-2038;07-Feb-2039;06-Feb-2040;05-Feb-2041;05-Feb-2042;05-Feb-2043;05-Feb-2044;06-Feb-2045;05-Feb-2046;05-Feb-2047;05-Feb-2048;05-Feb-2049;07-Feb-2050;06-Feb-2051;05-Feb-2052;05-Feb-2053;05-Feb-2054;05-Feb-2055;07-Feb-2056;05-Feb-2057;05-Feb-2058;05-Feb-2059;	11-Feb-2026;11-Feb-2027;11-Feb-2028;12-Feb-2029;11-Feb-2030;11-Feb-2031;11-Feb-2032;11-Feb-2033;13-Feb-2034;12-Feb-2035;11-Feb-2036;11-Feb-2037;11-Feb-2038;11-Feb-2039;13-Feb-2040;11-Feb-2041;11-Feb-2042;11-Feb-2043;11-Feb-2044;13-Feb-2045;12-Feb-2046;11-Feb-2047;11-Feb-2048;11-Feb-2049;11-Feb-2050;13-Feb-2051;12-Feb-2052;11-Feb-2053;11-Feb-2054;11-Feb-2055;11-Feb-2056;12-Feb-2057;11-Feb-2058;11-Feb-2059;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	2.50%	Yr 1-5: 2.5%/Yr 6-7:3%/Yr 8:4%	Yr 1: 1.8%; Yr 2-3: 3M LIBOR + 0.16%; min.0%		
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS2120063511	XS2122899904	XS2123042397	US064159SZ04	XS2121404490
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 60,000,000	USD 50,000,000	USD 40,000,000	USD 5,500,000	USD 100,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Feb-20	26-Feb-20	26-Feb-20	28-Feb-20	03-Mar-20
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Feb-60	26-Feb-60	26-Feb-60	28-Feb-30	03-Mar-60
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	16-Feb-2021 0.0%;	26-Feb-2021 0.0%;	26-Feb-2021 0.0%;	08-Aug-2020 0.0%	03-Mar-2025 0.0%;
16	Subsequent call dates, if applicable	14-Feb-2022;14-Feb-2023;14-Feb-2024;14-Feb-2025;17-Feb-2026;16-Feb-2027;14-Feb-2028;14-Feb-2029;14-Feb-2030;14-Feb-2031;17-Feb-2032;14-Feb-2033;14-Feb-2034;14-Feb-2035;14-Feb-2036;17-Feb-2037;16-Feb-2038;14-Feb-2039;14-Feb-2040;14-Feb-2041;14-Feb-2042;17-Feb-2043;16-Feb-2044;14-Feb-2045;14-Feb-2046;14-Feb-2047;14-Feb-2048;16-Feb-2049;14-Feb-2050;14-Feb-2051;14-Feb-2052;14-Feb-2053;17-Feb-2054;16-Feb-2055;14-Feb-2056;14-Feb-2057;14-Feb-2058;14-Feb-2059;	28-Feb-2022;27-Feb-2023;26-Feb-2024;26-Feb-2025;26-Feb-2026;26-Feb-2027;28-Feb-2028;26-Feb-2029;26-Feb-2030;26-Feb-2031;26-Feb-2032;28-Feb-2033;27-Feb-2034;26-Feb-2035;26-Feb-2036;26-Feb-2037;26-Feb-2038;28-Feb-2039;27-Feb-2040;26-Feb-2041;26-Feb-2042;26-Feb-2043;26-Feb-2044;27-Feb-2045;26-Feb-2046;26-Feb-2047;26-Feb-2048;26-Feb-2049;28-Feb-2050;27-Feb-2051;26-Feb-2052;26-Feb-2053;26-Feb-2054;26-Feb-2055;28-Feb-2056;26-Feb-2057;26-Feb-2058;26-Feb-2059;	28-Feb-2022;27-Feb-2023;26-Feb-2024;26-Feb-2025;26-Feb-2026;26-Feb-2027;28-Feb-2028;26-Feb-2029;26-Feb-2030;26-Feb-2031;26-Feb-2032;28-Feb-2033;27-Feb-2034;26-Feb-2035;26-Feb-2036;26-Feb-2037;26-Feb-2038;28-Feb-2039;27-Feb-2040;26-Feb-2041;26-Feb-2042;26-Feb-2043;26-Feb-2044;27-Feb-2045;26-Feb-2046;26-Feb-2047;26-Feb-2048;26-Feb-2049;28-Feb-2050;27-Feb-2051;26-Feb-2052;26-Feb-2053;26-Feb-2054;26-Feb-2055;28-Feb-2056;26-Feb-2057;26-Feb-2058;26-Feb-2059;	28-Nov-2020; 28-Feb-2021; 28-May-2021; 28-Aug-2021; 28-Nov-2021; 28-Feb-2022; 28-May-2022; 28-Aug-2022; 28-Nov-2022; 28-Feb-2023; 28-May-2023; 28-Aug-2023; 28-Nov-2023; 28-Feb-2024; 28-May-2024; 28-Aug-2024; 28-Nov-2024; 28-Feb-2025; 28-May-2025; 28-Aug-2025; 28-Nov-2025; 28-Feb-2026; 28-May-2026; 28-Aug-2026; 28-Nov-2026; 28-Feb-2027; 28-May-2027; 28-Aug-2027; 28-Nov-2027; 28-Feb-2028; 28-May-2028; 28-Aug-2028; 28-Nov-2028; 28-Feb-2029; 28-May-2029; 28-Aug-2029; 28-Nov-2029;	03-Mar-2026;03-Mar-2027;03-Mar-2028;05-Mar-2029;04-Mar-2030;03-Mar-2031;03-Mar-2032;03-Mar-2033;03-Mar-2034;05-Mar-2035;03-Mar-2036;03-Mar-2037;03-Mar-2038;03-Mar-2039;05-Mar-2040;04-Mar-2041;03-Mar-2042;03-Mar-2043;03-Mar-2044;03-Mar-2045;05-Mar-2046;04-Mar-2047;03-Mar-2048;03-Mar-2049;03-Mar-2050;03-Mar-2051;04-Mar-2052;03-Mar-2053;03-Mar-2054;03-Mar-2055;03-Mar-2056;05-Mar-2057;04-Mar-2058;03-Mar-2059;03-Mar-2060
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index				2.50%	
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	US064159TG14	US064159TH96	XS2129418245	XS2134019632	XS2145070483
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 25,000,000	USD 5,000,000	USD 610,000,000	USD 190,000,000	USD 100,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Mar-20	13-Mar-20	18-Mar-20	26-Mar-20	14-Apr-20
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	13-Sep-25	13-Sep-28	18-Mar-60	26-Mar-60	14-Apr-60
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	13-Jun-2020 0.00%;	13-Sep-2020 0.00%	18-Mar-2025 0.0%;	26-Mar-2025 0.0%;	14-Apr-2025 0.0%;
16	Subsequent call dates, if applicable	13-Sep-2020; 13-Dec-2020; 13-Mar-2021; 13-Jun-2021; 13-Sep2021; 13-Dec-2021; 13-Mar-2022; 13-Jun-2022; 13-Sep-2022; 13-Dec-2022; 13-Mar-2023; 13-Jun-2023; 13-Sep2023; 13-Dec-2023; 13-Mar-2024; 13-Jun-2024; 13-Sep2024; 13-Dec-2024; 13-Mar-2025; 13-Jun-2025;	13-Dec-2020; 13-Mar-2021; 13-Jun-2021; 13-Sep2021; 13-Dec-2021; 13-Mar-2022; 13-Jun-2022; 13-Sep-2022; 13-Dec-2022; 13-Mar-2023; 13-Jun-2023; 13-Sep2023; 13-Dec-2023; 13-Mar-2024; 13-Jun-2024; 13-Sep2024; 13-Dec-2024; 13-Mar-2025; 13-Jun-2025; 13-Mar-2026; 13-Jun-2026; 13-Sep2026; 13-Dec-2026; 13-Mar-2027; 13-Jun-2027; 13-Sep2027; 13-Dec-2027; 13-Mar-2028; 13-Jun-2028;	18-Mar-2026;18-Mar-2027;20-Mar-2028;19-Mar-2029;18-Mar-2030;18-Mar-2031;18-Mar-2032;18-Mar-2033;20-Mar-2034;19-Mar-2035;18-Mar-2036;18-Mar-2037;18-Mar-2038;18-Mar-2039;19-Mar-2040;18-Mar-2041;18-Mar-2042;18-Mar-2043;18-Mar-2044;20-Mar-2045;19-Mar-2046;18-Mar-2047;18-Mar-2048;18-Mar-2049;18-Mar-2050;20-Mar-2051;18-Mar-2052;18-Mar-2053;18-Mar-2054;18-Mar-2055;20-Mar-2056;19-Mar-2057;18-Mar-2058;18-Mar-2059;	26-Mar-2026;29-Mar-2027;27-Mar-2028;26-Mar-2029;26-Mar-2030;26-Mar-2031;29-Mar-2032;28-Mar-2033;27-Mar-2034;26-Mar-2035;26-Mar-2036;26-Mar-2037;26-Mar-2038;28-Mar-2039;26-Mar-2040;26-Mar-2041;26-Mar-2042;26-Mar-2043;28-Mar-2044;27-Mar-2045;26-Mar-2046;26-Mar-2047;26-Mar-2048;26-Mar-2049;28-Mar-2050;27-Mar-2051;26-Mar-2052;26-Mar-2053;26-Mar-2054;26-Mar-2055;27-Mar-2056;26-Mar-2057;26-Mar-2058;26-Mar-2059;	14-Apr-2026;14-Apr-2027;17-Apr-2028;16-Apr-2029;15-Apr-2030;14-Apr-2031;14-Apr-2032;14-Apr-2033;14-Apr-2034;16-Apr-2035;14-Apr-2036;14-Apr-2037;14-Apr-2038;14-Apr-2039;16-Apr-2040;15-Apr-2041;14-Apr-2042;14-Apr-2043;14-Apr-2044;14-Apr-2045;16-Apr-2046;15-Apr-2047;14-Apr-2048;14-Apr-2049;14-Apr-2050;14-Apr-2051;15-Apr-2052;14-Apr-2053;14-Apr-2054;14-Apr-2055;14-Apr-2056;16-Apr-2057;15-Apr-2058;14-Apr-2059;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	2.25%			
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					

1	Issuer	**The Bank of Nova Scotia**
2	Unique identifier (ISIN)	XS2138603563
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual
	Regulatory treatment	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/group&solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 155,000,000
10	Accounting classification	Liability - fair value option
11	Original date of issuance	01-Apr-20
12	Perpetual or dated	Dated
13	Original maturity date	01-Apr-60
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date/, contingent call dates and redemption amount	01-Apr-2025 0.0%;
16	Subsequent call dates, if applicable	01-Apr-2026;01-Apr-2027;03-Apr-2028;02-Apr-2029;01-Apr-2030;01-Apr-2031;01-Apr-2032;01-Apr-2033;03-Apr-2034;02-Apr-2035;01-Apr-2036;01-Apr-2037;01-Apr-2038;01-Apr-2039;02-Apr-2040;01-Apr-2041;01-Apr-2042;01-Apr-2043;01-Apr-2044;03-Apr-2045;02-Apr-2046;01-Apr-2047;01-Apr-2048;01-Apr-2049;01-Apr-2050;03-Apr-2051;01-Apr-2052;01-Apr-2053;01-Apr-2054;01-Apr-2055;03-Apr-2056;02-Apr-2057;01-Apr-2058;01-Apr-2059;
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	No
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumenty in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated
36	Non-Compliant transitioned features	No
37	If Yes, specify non-compliant features	