

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	Scotiabank Capital Trust	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	064149107	06415E303	064159K14	80928BAC0	GB0000767771	064149AW7	064159HB5
3	Governing law(s) of the instrument	Province of Ontario, Applicable Federal Laws of Canada, U.S.	Province of Ontario and the applicable Federal Laws of Canada	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).	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario, Applicable Federal Laws of Canada, U.S.	Province of Ontario, Applicable Federal Laws of Canada	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).
	Regulatory treatment							
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	Ineligible	Ineligible	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 jurisdiction)	Common shares	Preferred shares	Other Additional Tier 1	Innovative Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	18,728	300	1,560	0	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	958
9	Par value of instrument	N/A	CAD 300,000,000	USD 1,250,000,000	CAD 750,000,000	USD 74,580,000	CAD 250,000,000	USD 1,250,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	N/A	12-Oct-2018	12-Oct-2017	28-Sep-2006	21-Aug-1986	20-Jun-1995	16-Dec-2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	N/A				21-Aug-2085	20-Jun-2025	16-Dec-2025
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	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 October 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	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	N/A
16	Subsequent call dates, if applicable				On Dec. 31, 2036 at par plus accrued interest			
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	\$1.03/share (quarterly, as at Q3/22)	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)	6 Month LIBOR+0.125%	8.900%	4.500%
19	Existence of a dividend stopper	No	Yes	Yes	Yes	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible	Non-convertible	Non-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 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 advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement		Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	
25	If convertible, fully or partially		Fully	Fully	Fully			Fully
26	If convertible, conversion rate		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			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
28	If convertible, specify instrument type convertible into		Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1			Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into		The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia			The 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-down mechanism							
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Preferred Shares	Deeply Subordinated indebtedness	Subordinated indebtedness	Deeply Subordinated indebtedness	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	No	Yes	Yes	Yes	No
37	If yes, specify non-compliant features				Incentive to Redeem, Not NVCC Compliant	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	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	06415ELV9	06415EUC7	064159V12	06415FRC8	0641598P4	06415GDJ6	06417XAG6
3	Governing law(s) of the instrument	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the applicable Federal Laws of Canada	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).	Canadian Federal and applicable Provincial laws	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).	Province of Ontario and the applicable Federal Laws of Canada	The Notes and the Indenture will be governed by the laws of the State of New York, except that the provisions of the Notes and the Indenture relating to an NVCC Automatic Conversion and subordination will be governed by the laws of the Province of Ontario and the applicable laws of Canada.
	Regulatory treatment							
4	Transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1	Additional Tier 1	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 jurisdiction)	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Other Additional Tier 1	Other Additional Tier 1	Other Additional Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,778	1,474	1,689	1,250	753	1,634	1,580
9	Par value of instrument	CAD 1,750,000,000	CAD 1,250,000,000	USD 1,250,000,000	USD 600,000,000	CAD 1,750,000,000	USD 1,250,000,000	USD 1,250,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18-Jan-2019	4-Jun-2020	3-Jul-2019	7-Oct-2021	21-Mar-2022	12-Apr-2022	12-Apr-2022
12	Perpetual or dated	Dated	Dated	Perpetual	Dated	Dated	Dated	Dated
13	Original maturity date	18-Jan-2029	3-Jul-2029	27-Jul-2081	27-Oct-2081	27-Jul-2081	4-May-2037	4-May-2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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	Optional call on June 4, 2025 and each fifth (5th) anniversary date thereafter at par plus accrued and unpaid interest	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2026	Optional call on October 27, 2026 and each Interest Payment Date thereafter at the Redemption Price, as defined in the Prospectus Supplement	Optional call on or after May 3, 2027 at par plus accrued interest	Optional call during the period from February 5, 2032 to, and including, May 4, 2032, at par plus accrued and unpaid interest.
16	Subsequent call dates, if applicable							
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	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%	4.900% until June 4, 2025 and thereafter resets every 5 years at then prevailing 5 year US Treasury Rate + 4.551%	3.700% until July 27, 2026 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 2.761%	3.625% until October 27, 2026 and thereafter resets every 5 years at the then prevailing 5 year U.S. Treasury Rate + 2.613%	3.934% until May 3, 2027 and thereafter at 90-days BA + 1.52%	4.588% until May 4, 2032 and thereafter at the then prevailing 5 year U.S. Treasury Rate + 2.050%.
19	Existence of a dividend stopper	No	No	Yes	Yes	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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 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	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 of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially	Fully	Fully	Fully	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 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.	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.	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.	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	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The 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-down mechanism							
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Senior Creditors	Senior Creditors	Subordinated Indebtedness	Subordinated Indebtedness	Subordinated Indebtedness	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	No	No	No	No	No
37	If yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	06415GMK3
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws
Regulatory treatment		
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group&solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Other Additional Tier 1
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,500
9	Par value of instrument	CAD 1,500,000,000
10	Accounting classification	Shareholders' equity
11	Original date of issuance	16-Jun-2022
12	Perpetual or dated	Dated
13	Original maturity date	27-Jul-2082
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2027
16	Subsequent call dates, if applicable	
Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.023% until July 27, 2027 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 3.95%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	<p>Either of:</p> <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially	Fully
26	If convertible, conversion rate	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.
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia
30	Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-down mechanism	
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Subordinated Indebtedness
36	Non-compliant transitioned features	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	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417MLA17	US06417MSH96	US06417MVQ58	US06417MVR32	AU3FN0065678	CA06415E4E25	CA06415EK460	CA06415EV939
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	Law of New South Wales, Australia	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	NA	NA	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	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	No longer TLAC eligible (less than < 365 days)	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	No longer TLAC eligible (less than < 365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD, 50,000,000.00	USD, 60,000,000.00	USD, 90,000,000.00	USD, 100,000,000.00	AUD, 450,000,000.00	CAD, 1,700,000,000.00	CAD, 3,500,000,000.00	CAD, 1,750,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	10-Sep-2020	29-Oct-2021	09-Feb-2022	09-Feb-2022	20-Jan-2022	15-Oct-2020	11-Dec-2019	31-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-2023	01-Nov-2024	09-Feb-2024	09-Feb-2024	20-Jan-2027	01-Nov-2027	01-May-2023	03-Feb-2025
14	Issuer call subject to prior supervisory approval	No	No	No	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	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX +48bps	SOFR INDEX +36bps	SOFR INDEX +47bps	FXD 1.79%	BBSW 3M +87bps	FXD 1.40%	FXD 2.38%	FXD 2.16%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	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	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	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	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	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US0641598L36	US0641598M19	US064159MK98	US064159QD10	US064159QE92	US064159SH06	US064159TE65	US064159TF31
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	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
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	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	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	No longer TLAC eligible (less than < 365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than < 365 days)	No longer TLAC eligible (less than < 365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD, 600,000,000.00	USD, 300,000,000.00	USD, 1,250,000,000.00	USD, 500,000,000.00	USD, 1,250,000,000.00	USD, 970,125,000.00	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	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	15-Sep-2021	15-Sep-2021	11-Feb-2019	18-Jul-2019	29-Jul-2019	15-Oct-2019	10-Jan-2020	10-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2023	15-Sep-2026	11-Feb-2024	18-Jan-2023	03-Aug-2026	15-Nov-2022	01-Feb-2023	03-Feb-2025
14	Issuer call subject to prior supervisory approval	No	No	No	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	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR O/N +26bps	SOFR O/N +61bps	FXD 3.40%	FXD 2.38%	FXD 2.70%	FXD 2.00%	FXD 1.95%	FXD 2.20%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	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	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	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	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	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2439363818	XS2465651631	XS2465987621	XS2472843544	XS2477714682	XS2491541210	XS2494325041	XS1935312618
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	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	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	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	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	JPY, 11,500,000,000.00	HKD, 451,000,000.00	GBP, 450,000,000.00	JPY, 10,000,000,000.00	GBP, 75,000,000.00	HKD, 550,000,000.00	HKD, 400,000,000.00	USD 80,000,000
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - fair value option
11	Original date of issuance	02-Feb-2022	06-Apr-2022	06-Apr-2022	09-May-2022	09-May-2022	16-Jun-2022	24-Jun-2022	24-Jan-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	02-Feb-2027	05-Apr-2029	03-May-2027	09-May-2042	09-Nov-2024	16-Jun-2027	24-Jun-2025	24-Jan-2049
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	Yes
15	Optional call date/, contingent call dates and redemption amount								24-Jan-2024 128.237068%; Tax Redemption: Amortized Face Value; TLAC Disqualification Event: Amortized Face Value;
16	Subsequent call dates, if applicable								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; 25-Jan-2049
Coupons/dividends									
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 0.34%	FXD 3.54%	FXD 2.88%	FXD 1.06%	SONIA O/N +100bps	FXD 4.16%	FXD 4.33%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	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	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	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US064159PB62	US064159QK52	XS2080335222	XS2091678321	XS2092202378	XS2092616346
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20,000,000	USD 9,000,000	USD 80,000,000	USD 45,000,000	USD 30,000,000	USD 30,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-May-2019	31-Oct-2019	29-Nov-2019	10-Dec-2019	11-Dec-2019	12-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-May-2031	31-Oct-2029	29-Nov-2059	10-Dec-2059	11-Dec-2059	12-Dec-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	30-May-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	01-Nov-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	29-Nov-2024 0.0%;	10-Dec-2021 0.0%;	13-Dec-2021 0.0%;	13-Dec-2021 0.0%;
16	Subsequent call dates, if applicable	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;30-May-2031	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	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;01-Dec-2059	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;10-Dec-2059	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;14-Dec-2054;13-Dec-2055;11-Dec-2056;11-Dec-2057;11-Dec-2058;11-Dec-2059	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;12-Dec-2059
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3%	2.60%				
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2101306327	XS2106056901	XS2120063511	XS2122899904	XS2123042397	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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 420,000,000	USD 150,000,000	USD 60,000,000	USD 50,000,000	USD 40,000,000	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	Liability - fair value option
11	Original date of issuance	05-Feb-2020	11-Feb-2020	14-Feb-2020	26-Feb-2020	26-Feb-2020	03-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05-Feb-2060	11-Feb-2060	14-Feb-2060	26-Feb-2060	26-Feb-2060	03-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	05-Feb-2025 0.0%;	11-Feb-2025 0.0%;	16-Feb-2021 0.0%;	26-Feb-2021 0.0%;	26-Feb-2021 0.0%;	03-Mar-2025 0.0%;
16	Subsequent call dates, if applicable	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;05-Feb-2060	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;11-Feb-2060	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;16-Feb-2060	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;26-Feb-2060	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;26-Feb-2060	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	Fixed
18	Coupon rate and any related index						
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2129418245	XS2134019632	XS2138603563	XS2145070483	XS2174497151	CA06415E6G54
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	No longer TLAC eligible (less than < 365 days)
9	Par value of instrument	USD 610,000,000	USD 190,000,000	USD 155,000,000	USD 100,000,000	USD 50,000,000	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	Liability - fair value option
11	Original date of issuance	18-Mar-2020	26-Mar-2020	01-Apr-2020	14-Apr-2020	14-May-2020	20-May-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Mar-2060	26-Mar-2060	01-Apr-2060	14-Apr-2060	14-May-2060	20-May-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	18-Mar-2025 0.0%;	26-Mar-2025 0.0%;	01-Apr-2025 0.0%;	14-Apr-2025 0.0%;	16-May-2022 0.0%;	20-May-2021 0.0%;
16	Subsequent call dates, if applicable	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;18-Mar-2060	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;26-Mar-2060	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;01-Apr-2060	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;14-Apr-2060	15-May-2023;14-May-2024;14-May-2025;14-May-2026;14-May-2027;15-May-2028;14-May-2029;14-May-2030;14-May-2031;14-May-2032;16-May-2033;15-May-2034;14-May-2035;14-May-2036;14-May-2037;14-May-2038;16-May-2039;14-May-2040;14-May-2041;14-May-2042;14-May-2043;16-May-2044;15-May-2045;14-May-2046;14-May-2047;14-May-2048;14-May-2049;16-May-2050;15-May-2051;14-May-2052;14-May-2053;14-May-2054;14-May-2055;15-May-2056;14-May-2057;14-May-2058;14-May-2059;14-May-2060	20-May-2022;23-May-2023
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index						y1:1.43% y2:1.58%;y3:1.73%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2177494338	XS2178586231	XS2202906546	XS2204500826	XS2206595428	XS2206982469
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50,000,000	USD 50,000,000	USD 50,000,000	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	Liability - fair value option
11	Original date of issuance	27-May-2020	27-May-2020	13-Jul-2020	14-Jul-2020	16-Jul-2020	17-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	27-May-2060	27-May-2060	13-Jul-2060	14-Jul-2060	16-Jul-2060	17-Jul-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-May-2022 0.0%;	27-May-2022 0.0%;	13-Jul-2022 0.0%;	14-Jul-2021 0.0%;	16-Jul-2021 0.0%;	19-Jul-2021 0.0%;
16	Subsequent call dates, if applicable	29-May-2023;29-May-2024;29-May-2025;29-May-2026;31-May-2027;29-May-2028;29-May-2029;29-May-2030;29-May-2031;31-May-2032;30-May-2033;29-May-2034;29-May-2035;29-May-2036;29-May-2037;31-May-2038;30-May-2039;29-May-2040;29-May-2041;29-May-2042;29-May-2043;30-May-2044;29-May-2045;29-May-2046;29-May-2047;29-May-2048;31-May-2049;30-May-2050;29-May-2051;29-May-2052;29-May-2053;29-May-2054;31-May-2055;29-May-2056;29-May-2057;29-May-2058;29-May-2059;31-May-2060	29-May-2023;27-May-2024;27-May-2025;27-May-2026;27-May-2027;29-May-2028;28-May-2029;27-May-2030;27-May-2031;27-May-2032;27-May-2033;29-May-2034;28-May-2035;27-May-2036;27-May-2037;27-May-2038;27-May-2039;28-May-2040;27-May-2041;27-May-2042;27-May-2043;27-May-2044;29-May-2045;28-May-2046;27-May-2047;27-May-2048;27-May-2049;27-May-2050;29-May-2051;27-May-2052;27-May-2053;27-May-2054;27-May-2055;29-May-2056;28-May-2057;27-May-2058;27-May-2059;27-May-2060	13-Jul-2023;15-Jul-2024;14-Jul-2025;13-Jul-2026;13-Jul-2027;13-Jul-2028;13-Jul-2029;15-Jul-2030;14-Jul-2031;13-Jul-2032;13-Jul-2033;13-Jul-2034;13-Jul-2035;14-Jul-2036;13-Jul-2037;13-Jul-2038;13-Jul-2039;13-Jul-2040;15-Jul-2041;14-Jul-2042;13-Jul-2043;13-Jul-2044;13-Jul-2045;13-Jul-2046;15-Jul-2047;13-Jul-2048;13-Jul-2049;13-Jul-2050;13-Jul-2051;15-Jul-2052;14-Jul-2053;13-Jul-2054;13-Jul-2055;13-Jul-2056;13-Jul-2057;15-Jul-2058;14-Jul-2059;13-Jul-2060	14-Jul-2022;14-Jul-2023;15-Jul-2024;14-Jul-2025;14-Jul-2026;14-Jul-2027;14-Jul-2028;16-Jul-2029;15-Jul-2030;14-Jul-2031;14-Jul-2032;14-Jul-2033;14-Jul-2034;16-Jul-2035;14-Jul-2036;14-Jul-2037;14-Jul-2038;14-Jul-2039;16-Jul-2040;15-Jul-2041;14-Jul-2042;14-Jul-2043;14-Jul-2044;14-Jul-2045;16-Jul-2046;14-Jul-2047;14-Jul-2048;14-Jul-2049;14-Jul-2050;14-Jul-2051;15-Jul-2052;14-Jul-2053;14-Jul-2054;14-Jul-2055;14-Jul-2056;16-Jul-2057;15-Jul-2058;16-Jul-2059;14-Jul-2060	18-Jul-2022;17-Jul-2023;16-Jul-2024;16-Jul-2025;16-Jul-2026;16-Jul-2027;17-Jul-2028;16-Jul-2029;16-Jul-2030;16-Jul-2031;16-Jul-2032;18-Jul-2033;17-Jul-2034;16-Jul-2035;16-Jul-2036;16-Jul-2037;16-Jul-2038;18-Jul-2039;16-Jul-2040;16-Jul-2041;16-Jul-2042;16-Jul-2043;18-Jul-2044;17-Jul-2045;16-Jul-2046;16-Jul-2047;16-Jul-2048;16-Jul-2049;18-Jul-2050;17-Jul-2051;16-Jul-2052;16-Jul-2053;16-Jul-2054;16-Jul-2055;17-Jul-2056;16-Jul-2057;16-Jul-2058;16-Jul-2059;16-Jul-2060	18-Jul-2022;17-Jul-2023;17-Jul-2024;17-Jul-2025;17-Jul-2026;19-Jul-2027;17-Jul-2028;17-Jul-2029;17-Jul-2030;17-Jul-2031;19-Jul-2032;18-Jul-2033;17-Jul-2034;17-Jul-2035;17-Jul-2036;17-Jul-2037;19-Jul-2038;18-Jul-2039;17-Jul-2040;17-Jul-2041;17-Jul-2042;17-Jul-2043;18-Jul-2044;17-Jul-2045;17-Jul-2046;17-Jul-2047;17-Jul-2048;19-Jul-2049;18-Jul-2050;17-Jul-2051;17-Jul-2052;17-Jul-2053;17-Jul-2054;19-Jul-2055;17-Jul-2056;17-Jul-2057;17-Jul-2058;17-Jul-2059;19-Jul-2060
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index						
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2207657250	US064159VB98	US064159VD54	XS2208086707	XS2226708530	CA06415FAT99
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50,000,000	USD 15,000,000	USD 25,000,000	USD 400,000,000	USD 20,072,204.18	CAD 7,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Jul-2020	30-Jul-2020	30-Jul-2020	12-Aug-2020	02-Sep-2020	04-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	20-Jul-2060	30-Jul-2035	30-Jul-2035	12-Aug-2060	02-Sep-2023	04-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	No	Yes
15	Optional call date(s), contingent call dates and redemption amount	20-Jul-2021 0.0%;	30-Oct-2020 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	30-Jul-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	12-Aug-2025 0.0%;		07-Sep-2021 0.0%;
16	Subsequent call dates, if applicable	20-Jul-2022;20-Jul-2023;22-Jul-2024;21-Jul-2025;20-Jul-2026;20-Jul-2027;20-Jul-2028;20-Jul-2029;22-Jul-2030;21-Jul-2031;20-Jul-2032;20-Jul-2033;20-Jul-2034;20-Jul-2035;21-Jul-2036;20-Jul-2037;20-Jul-2038;20-Jul-2039;20-Jul-2040;22-Jul-2041;21-Jul-2042;20-Jul-2043;20-Jul-2044;20-Jul-2045;20-Jul-2046;22-Jul-2047;20-Jul-2048;20-Jul-2049;20-Jul-2050;20-Jul-2051;22-Jul-2052;21-Jul-2053;20-Jul-2054;20-Jul-2055;20-Jul-2056;20-Jul-2057;22-Jul-2058;21-Jul-2059;20-Jul-2060	01-Feb-2021;30-Apr-2021;30-Jul-2021;01-Nov-2021;31-Jan-2022;03-May-2022;01-Aug-2022;31-Oct-2022;30-Jan-2023;02-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;31-Jan-2028;02-May-2028;31-Jul-2028;30-Oct-2028;30-Jan-2029;30-Apr-2029;30-Jul-2029;30-Oct-2029;30-Jan-2030;30-Apr-2030;30-Jul-2030;30-Oct-2030;30-Jan-2031;30-Apr-2031;30-Jul-2031;30-Oct-2031;30-Jan-2032;30-Apr-2032;30-Jul-2032;01-Nov-2032;31-Jan-2033;03-May-2033;01-Aug-2033;31-Oct-2033;30-Jan-2034;02-May-2034;31-Jul-2034;30-Oct-2034;30-Jan-2035;30-Apr-2035;30-Jul-2035	30-Oct-2021;30-Jan-2022;30-Apr-2022;30-Jul-2022;30-Oct-2022;30-Jan-2023;30-Apr-2023;30-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;30-Jan-2027;30-Apr-2027;30-Jul-2027;30-Oct-2027;30-Jan-2028;30-Apr-2028;30-Jul-2028;30-Oct-2028;30-Jan-2029;30-Apr-2029;30-Jul-2029;30-Oct-2029;30-Jan-2030;30-Apr-2030;30-Jul-2030;30-Oct-2030;30-Jan-2031;30-Apr-2031;30-Jul-2031;30-Oct-2031;30-Jan-2032;30-Apr-2032;30-Jul-2032;30-Oct-2032;30-Jan-2033;30-Apr-2033;30-Jul-2033;30-Oct-2033;30-Jan-2034;30-Apr-2034;30-Jul-2034;30-Oct-2034;30-Jan-2035;30-Apr-2035;	12-Aug-2026;12-Aug-2027;14-Aug-2028;13-Aug-2029;12-Aug-2030;12-Aug-2031;12-Aug-2032;12-Aug-2033;14-Aug-2034;13-Aug-2035;12-Aug-2036;12-Aug-2037;12-Aug-2038;12-Aug-2039;13-Aug-2040;12-Aug-2041;12-Aug-2042;12-Aug-2043;12-Aug-2044;14-Aug-2045;13-Aug-2046;12-Aug-2047;12-Aug-2048;12-Aug-2049;12-Aug-2050;14-Aug-2051;12-Aug-2052;12-Aug-2053;12-Aug-2054;12-Aug-2055;14-Aug-2056;13-Aug-2057;12-Aug-2058;12-Aug-2059;12-Aug-2060	04-Mar-2022;06-Sep-2022;06-Mar-2023;05-Sep-2023;04-Mar-2024;04-Sep-2024;04-Mar-2025;04-Sep-2025;04-Mar-2026;04-Sep-2026;04-Mar-2027;07-Sep-2027;06-Mar-2028;05-Sep-2028;05-Mar-2029;04-Sep-2029;04-Mar-2030;04-Sep-2030	
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		2%	2.30%		1.47%	
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2226707052	US064159XB70	US064159WZ57	CA06415FCL46	XS2234852437	CA06415FCZ32
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 425,000,000	USD 25,000,000	USD 20,000,000	USD 15,000,000	USD 200,000,000	CAD 41,800,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Sep-2020	28-Sep-2020	30-Sep-2020	01-Oct-2020	14-Oct-2020	23-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Sep-2060	28-Sep-2035	01-Oct-2035	01-Oct-2030	14-Oct-2060	23-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	23-Sep-2025 0.0%;	28-Sep-2021 0.00%	30-Mar-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	01-Oct-2021 0.0%;	14-Oct-2025 0.0%;	23-Oct-2021 0.0%;
16	Subsequent call dates, if applicable	23-Sep-2026;23-Sep-2027;25-Sep-2028;24-Sep-2029;23-Sep-2030;23-Sep-2031;23-Sep-2032;23-Sep-2033;25-Sep-2034;24-Sep-2035;23-Sep-2036;23-Sep-2037;23-Sep-2038;23-Sep-2039;24-Sep-2040;23-Sep-2041;23-Sep-2042;23-Sep-2043;23-Sep-2044;25-Sep-2045;24-Sep-2046;23-Sep-2047;23-Sep-2048;23-Sep-2049;23-Sep-2050;25-Sep-2051;23-Sep-2052;23-Sep-2053;23-Sep-2054;23-Sep-2055;25-Sep-2056;24-Sep-2057;23-Sep-2058;23-Sep-2059;23-Sep-2060	28-Dec-2021;28-Mar-2022;28-June-2022; 28-Sep-2022; 28-Dec-2022;28-Mar-2023;28-June-2023; 28-Sep-2023; 28-Dec-2023; 28-Mar-2024;28-June-2024; 28-Sep-2024; 28-Dec-2024;28-Mar-2025;28-June-2025; 28-Sep-2025; 28-Dec-2025; 28-Mar-2026;28-June-2026; 28-Sep-2026; 28-Dec-2026;28-Mar-2027;28-June-2027; 28-Sep-2027; 28-Dec-2027; 28-Mar-2028;28-June-2028; 28-Sep-2028; 28-Dec-2028;28-Mar-2029;28-June-2029; 28-Sep-2029; 28-Dec-2029; 28-Mar-2030;28-June-2030; 28-Sep-2030; 28-Dec-2030;28-Mar-2031;28-June-2031; 28-Sep-2031; 28-Dec-2031; 28-Mar-2032;28-June-2032; 28-Sep-2032; 28-Dec-2032;28-Mar-2033;28-June-2033; 28-Sep-2033; 28-Dec-2033; 28-Mar-2034;28-June-2034; 28-Sep-2034; 28-Dec-2034;28-Mar-2035;28-June-2035;	30-Jun-2021;30-Sep-2021;30-Dec-2021;30-Mar-2022;30-Jun-2022;30-Sep-2022;30-Dec-2022;30-Mar-2023;30-Jun-2023;02-Oct-2023;02-Jan-2024;02-Apr-2024;01-Jul-2024;30-Sep-2024;30-Dec-2024;31-Mar-2025;30-Jun-2025;30-Sep-2025;30-Dec-2025;30-Mar-2026;30-Jun-2026;30-Sep-2026;30-Dec-2026;30-Mar-2027;30-Jun-2027;30-Sep-2027;30-Dec-2027;30-Mar-2028;30-Jun-2028;02-Oct-2028;02-Jan-2029;03-Apr-2029;02-Jul-2029;01-Oct-2029;31-Dec-2029;01-Apr-2030;01-Jul-2030;30-Sep-2030;30-Dec-2030;31-Mar-2031;30-Jun-2031;30-Sep-2031;30-Dec-2031;30-Mar-2032;30-Jun-2032;30-Sep-2032;30-Dec-2032;30-Mar-2033;30-Jun-2033;30-Sep-2033;30-Dec-2033;30-Mar-2034;30-Jun-2034;02-Oct-2034;02-Jan-2035;30-Mar-2035;02-Jul-2035;01-Oct-2035	01-Apr-2022;03-Oct-2022;03-Apr-2023;02-Oct-2023;01-Apr-2024;01-Oct-2024;01-Apr-2025;01-Oct-2025;01-Apr-2026;01-Oct-2026;01-Apr-2027;01-Oct-2027;03-Apr-2028;02-Oct-2028;02-Apr-2029;01-Oct-2029;01-Apr-2030;01-Oct-2030	14-Oct-2026;14-Oct-2027;16-Oct-2028;15-Oct-2029;15-Oct-2030;14-Oct-2031;14-Oct-2032;14-Oct-2033;16-Oct-2034;15-Oct-2035;14-Oct-2036;14-Oct-2037;14-Oct-2038;14-Oct-2039;15-Oct-2040;15-Oct-2041;14-Oct-2042;14-Oct-2043;14-Oct-2044;16-Oct-2045;15-Oct-2046;15-Oct-2047;14-Oct-2048;14-Oct-2049;14-Oct-2050;16-Oct-2051;15-Oct-2052;14-Oct-2053;14-Oct-2054;14-Oct-2055;16-Oct-2056;15-Oct-2057;15-Oct-2058;14-Oct-2059;14-Oct-2060	23-April-2022; 23-Oct-2022; 23-April-2023; 23-Oct-2023; 23-April-2024; 23-Oct-2024; 23-April-2025; 23-Oct-2025; 23-April-2026; 23-Oct-2026; 23-April-2027; 23-Oct-2027; 23-April-2028; 23-Oct-2028; 23-April-2029; 23-Oct-2029; 23-April-2030
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Yr 1-3: 1.25%; Yr 4-6: 1.75%; Yr 7-9 - 2.25%; Yr 10-12 - 2.75%; Yr 13-15 - 3.25%	1.95%	y1-2: 1.24%, y3-4: 1.34%, y4-5: 1.44%, y6-10: 1.56%		1.61%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2245800706	XS2262957124	US064159YL44	CA06415FER97	XS2254278281	US064159G423
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	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	N/A	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 135,000,000	CAD 50,000,000	USD 5,000,000	CAD 13,000,000	USD 350,000,000	USD 25,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	09-Nov-2020	23-Nov-2020	23-Nov-2020	26-Nov-2020	02-Dec-2020	17-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	09-Nov-2060	23-Nov-2035	23-Nov-2035	26-Nov-2030	02-Dec-2060	17-Dec-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	10-Nov-2025 0.0%;	23-Nov-2022 0.0%;	23-Nov-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	26-May-2022; 0.0%;	02-Dec-2025 0.0%;	17-Dec-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	09-Nov-2026;09-Nov-2027;09-Nov-2028;09-Nov-2029;12-Nov-2030;10-Nov-2031;09-Nov-2032;09-Nov-2033;09-Nov-2034;09-Nov-2035;10-Nov-2036;09-Nov-2037;09-Nov-2038;09-Nov-2039;09-Nov-2040;12-Nov-2041;10-Nov-2042;09-Nov-2043;09-Nov-2044;09-Nov-2045;09-Nov-2046;12-Nov-2047;09-Nov-2048;09-Nov-2049;09-Nov-2050;09-Nov-2051;12-Nov-2052;10-Nov-2053;09-Nov-2054;09-Nov-2055;09-Nov-2056;09-Nov-2057;12-Nov-2058;10-Nov-2059;09-Nov-2060	23-Nov-2023;25-Nov-2024;24-Nov-2025;23-Nov-2026;23-Nov-2027;23-Nov-2028;23-Nov-2029;25-Nov-2030;24-Nov-2031;23-Nov-2032;23-Nov-2033;23-Nov-2034;23-Nov-2035	23-Feb-2022;23-May-2022;23-Aug-2022;23-Nov-2022;23-Feb-2023;23-May-2023;23-Aug-2023;23-Nov-2023;23-Feb-2024;23-May-2024;23-Aug-2024;23-Nov-2024;23-Feb-2025;23-May-2025;23-Aug-2025;23-Nov-2025;23-Feb-2026;23-May-2026;23-Aug-2026;23-Nov-2026;23-Feb-2027;23-May-2027;23-Aug-2027;23-Nov-2027;23-Feb-2028;23-May-2028;23-Aug-2028;23-Nov-2028;23-Feb-2029;23-May-2029;23-Aug-2029;23-Nov-2029;23-Feb-2030;23-May-2030;23-Aug-2030;23-Nov-2030;23-Feb-2031;23-May-2031;23-Aug-2031;23-Nov-2031;23-Feb-2032;23-May-2032;23-Aug-2032;23-Nov-2032;23-Feb-2033;23-May-2033;23-Aug-2033;23-Nov-2033;23-Feb-2034;23-May-2034;23-Aug-2034;23-Nov-2034;23-Feb-2035;23-May-2035;23-Aug-2035;23-Nov-2035	26-Nov-2022; 26-May-2023; 26-Nov-2023;26-May-2024; 26-Nov-2024; 26-May-2025; 26-Nov-2025;26-May-2026; 26-Nov-2026;26-May-2027; 26-Nov-2027; 26-May-2028; 26-Nov-2028; 26-May-2029; 26-Nov-2029; 26-May-2030	02-Dec-2026;02-Dec-2027;04-Dec-2028;03-Dec-2029;02-Dec-2030;02-Dec-2031;02-Dec-2032;02-Dec-2033;04-Dec-2034;03-Dec-2035;02-Dec-2036;02-Dec-2037;02-Dec-2038;02-Dec-2039;03-Dec-2040;02-Dec-2041;02-Dec-2042;02-Dec-2043;02-Dec-2044;04-Dec-2045;03-Dec-2046;02-Dec-2047;02-Dec-2048;02-Dec-2049;02-Dec-2050;04-Dec-2051;02-Dec-2052;02-Dec-2053;02-Dec-2054;02-Dec-2055;04-Dec-2056;03-Dec-2057;02-Dec-2058;02-Dec-2059;02-Dec-2060	17-Jun-2022;19-Dec-2022;19-Jun-2023;18-Dec-2023;17-Jun-2024;17-Dec-2024;17-Jun-2025;17-Dec-2025;17-Jun-2026;17-Dec-2026;17-Jun-2027;17-Dec-2027;19-Jun-2028;18-Dec-2028;18-Jun-2029;17-Dec-2029;17-Jun-2030;17-Dec-2030;17-Jun-2031;17-Dec-2031;17-Jun-2032;17-Dec-2032;17-Jun-2033;19-Dec-2033;19-Jun-2034;18-Dec-2034;18-Jun-2035;17-Dec-2035
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		2.11%	y1-3: 1.5%, y3-6: 1.75%, y6-9: 2%, y9-12: 2.25%	y1: 1.25%, y2: 1.4%, y3: 1.5%, y4: 1.6%, y5: 1.7%, y6: 1.8%, y7: 1.9%, y8: 1.95%, y9: 2.1%, y10: 2.25%		yr 1-7: 1.75%, yr 7-11: 2%, yr 11-13: 3%, yr 13-15: 4%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US064159F763	CA06415FGU09	US064159G266	US064159F847	US064159Q588	XS2275418817
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	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	N/A	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment						
4	Transitional Basel III rules						
5	Post-transitional Basel III rules						
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4,000,000	CAD 15,000,000	USD 10,000,000	USD 50,000,000	USD 15,000,000	CAD 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	Liability - fair value option
11	Original date of issuance	18-Dec-2020	22-Dec-2020	23-Dec-2020	30-Dec-2020	19-Jan-2021	22-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2030	22-Dec-2030	23-Dec-2037	30-Dec-2025	19-Jul-2029	22-Dec-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	18-Dec-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	22-Dec-2021 0.0%;	23-Dec-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	30-Dec-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	19-Jan-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	22-Dec-2022 0.0%;
16	Subsequent call dates, if applicable	18-Mar-2022; 18-June-2022; 18-Sept-2022; 18-Dec-2022; 18-Mar-2023; 18-June-2023; 18-Sept-2023; 18-Dec-2023; 18-Mar-2024; 18-June-2024; 18-Sept-2024; 18-Dec-2024; 18-Mar-2025; 18-June-2025; 18-Sept-2025; 18-Dec-2025; 18-Mar-2026; 18-June-2026; 18-Sept-2026; 18-Dec-2026; 18-Mar-2027; 18-June-2027; 18-Sept-2027; 18-Dec-2027; 18-Mar-2028; 18-June-2028; 18-Sept-2028; 18-Dec-2028; 18-Mar-2029; 18-June-2029; 18-Sept-2029; 18-Dec-2029; 18-Mar-2030; 18-June-2030; 18-Sept-2030; 18-Dec-2030	22-Jun-2022;22-Dec-2022;22-Jun-2023;22-Dec-2023;24-Jun-2024;23-Dec-2024;23-Jun-2025;22-Dec-2025;22-Jun-2026;22-Dec-2026;22-Jun-2027;22-Dec-2027;22-Jun-2028;22-Dec-2028;22-Jun-2029;24-Dec-2029;24-Jun-2030;23-Dec-2030;23-Jun-2031	23-Mar-2022; 23-June-2022; 23-Sept-2022; 23-Dec-2022; 23-Mar-2023; 23-June-2023; 23-Sept-2023; 23-Dec-2023; 23-Mar-2024; 23-June-2024; 23-Sept-2024; 23-Dec-2024; 23-Mar-2025; 23-June-2025; 23-Sept-2025; 23-Dec-2025; 23-Mar-2026; 23-June-2026; 23-Sept-2026; 23-Dec-2026; 23-Mar-2027; 23-June-2027; 23-Sept-2027; 23-Dec-2027; 23-Mar-2028; 23-June-2028; 23-Sept-2028; 23-Dec-2028; 23-Mar-2029; 23-June-2029; 23-Sept-2029; 23-Dec-2029; 23-Mar-2030; 23-June-2030; 23-Sept-2030; 23-Dec-2030; 23-Mar-2031; 23-June-2031; 23-Sept-2031; 23-Dec-2031; 23-Mar-2032; 23-June-2032; 23-Sept-2032; 23-Dec-2032; 23-Mar-2033; 23-June-2033; 23-Sept-2033; 23-Dec-2033; 23-Mar-2034; 23-June-2034; 23-Sept-2034; 23-Dec-2034; 23-Mar-2035; 23-June-2035; 23-Sept-2035; 23-Dec-2035; 23-Mar-2036; 23-June-2036; 23-Sept-2036; 23-Dec-2036; 23-Mar-2037; 23-June-2037; 23-Sept-2037; 23-Dec-2037;	30-Mar-2022; 30-June-2022; 30-Sept-2022; 30-Dec-2022; 30-Mar-2023; 30-June-2023; 30-Sept-2023; 30-Dec-2023; 30-Mar-2024; 30-June-2024; 30-Sept-2024; 30-Dec-2024; 30-Mar-2025; 30-June-2025; 30-Sept-2025; 30-Dec-2025	19-July-2022; 19-Jan-2023; 19-July-2023; 19-Jan-2024; 19-July-2024; 19-Jan-2025; 19-July-2025; 19-Jan-2026; 19-July-2026; 19-Jan-2027; 19-July-2027; 19-Jan-2028; 19-July-2028; 19-Jan-2029; 19-July-2029	22-Dec-2023;23-Dec-2024;22-Dec-2025;22-Dec-2026;22-Dec-2027;22-Dec-2028;24-Dec-2029;23-Dec-2030;22-Dec-2031;22-Dec-2032;22-Dec-2033;22-Dec-2034;24-Dec-2035
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%		2.09%	0.80%	2%	
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415FFK36	US064159P911	US064159Q257	US064159Q828	XS297225141	US064159T715
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	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	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)	N/A	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 15,000,000	USD 10,000,000	USD 5,000,000	USD 15,000,000	USD 330,000,000	USD 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	Liability - fair value option
11	Original date of issuance	30-Nov-2020	27-Jan-2021	27-Jan-2021	10-Feb-2021	03-Mar-2021	10-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Nov-2030	27-Jan-2031	28-Jan-2036	10-Feb-2028	03-Mar-2061	10-Sep-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Nov-2021 0.0%;	27-Jan-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	27-Jan-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	12-Feb-2024 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	03-Mar-2026 0.0%;	10-Mar-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	30-May-2022;30-Nov-2022;30-May-2023;30-Nov-2023;30-May-2024;02-Dec-2024;30-May-2025;01-Dec-2025;01-Jun-2026;30-Nov-2026;31-May-2027;30-Nov-2027;30-May-2028;30-Nov-2028;30-May-2029;30-Nov-2029;30-May-2030;02-Dec-2030	27-July-2022; 27-Jan-2023; 27-July-2023; 27-Jan-2024; 27-July-2024; 27-Jan-2025; 27-July-2025; 27-Jan-2026; 27-July-2026; 27-Jan-2027; 27-July-2027; 27-Jan-2028; 27-July-2028; 27-Jan-2029; 27-July-2029; 27-Jan-2030; 27-July-2030; 27-Jan-2031	27-July-2022; 27-Jan-2023; 27-July-2023; 27-Jan-2024; 27-July-2024; 27-Jan-2025; 27-July-2025; 27-Jan-2026; 27-July-2026; 27-Jan-2027; 27-July-2027; 27-Jan-2028; 27-July-2028; 27-Jan-2029; 27-July-2029; 27-Jan-2030; 27-July-2030; 27-Jan-2031;27-July-2031; 27-Jan-2032; 27-July-2032; 27-Jan-2033; 27-July-2033; 27-Jan-2034; 27-July-2034; 27-Jan-2035; 27-July-2035; 28-Jan-2036	12-Aug-2024;10-Feb-2025;11-Aug-2025;10-Feb-2026;10-Aug-2026;10-Feb-2027;10-Aug-2027;10-Feb-2028	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;03-Mar-2061	10-Jun-2022; 10-Sep-2022; 10-Dec-2022; 10-Mar-2023; 10-Jun-2023; 10-Sep-2023; 10-Dec-2023; 10-Mar-2024; 10-Jun-2024; 10-Sep-2024
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Yr 1-8: 1.5%; Yr 8-11: 2%	2%	1.1250%		0.500%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US064159T632	XS2325718539	CA06415FPT35	CA06415FQB18	CA06415FSX10	CA06415FUW09
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5,000,000	CAD 30,000,000	CAD 10,000,000	CAD 10,000,000	CAD 22,500,000	CAD 11,022,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Mar-2021	30-Mar-2021	30-Mar-2021	31-Mar-2021	14-May-2021	28-May-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-2031	30-Mar-2036	30-Mar-2031	31-Mar-2026	14-May-2031	28-May-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	10-Mar-2022; 0.0%; Tax Redemption: Par Plus Accrued Interest; TLAC Disqualification Event: Par Plus Accrued Interest;	30-Mar-2022 0.0%;	30-Mar-2022 0.0%;	31-Mar-2022 0.0%;	16-May-2022 0.0%;	30-May-2022 0.0%;
16	Subsequent call dates, if applicable	10-Sep-2022; 10-Mar-2023; 10-Sep-2023; 10-Mar-2024; 10-Sep-2024; 10-Mar-2025; 10-Sep-2025; 10-Mar-2026; 10-Sep-2026; 10-Mar-2027; 10-Sep-2027; 10-Mar-2028; 10-Sep-2028; 10-Mar-2029; 10-Sep-2029; 10-Mar-2030; 10-Sep-2030; 10-Mar-2031	30-Mar-2023; 01-Apr-2024; 31-Mar-2025; 30-Mar-2026; 30-Mar-2027; 30-Mar-2028; 02-Apr-2029; 01-Apr-2030; 31-Mar-2031; 30-Mar-2032; 30-Mar-2033; 30-Mar-2034; 30-Mar-2035; 31-Mar-2036	30-Sep-2022; 30-Mar-2023; 02-Oct-2023; 01-Apr-2024; 30-Sep-2024; 31-Mar-2025; 30-Sep-2025; 30-Mar-2026; 30-Sep-2026; 30-Mar-2027; 30-Sep-2027; 30-Mar-2028; 02-Oct-2028; 02-Apr-2029; 01-Oct-2029; 01-Apr-2030; 30-Sep-2030; 31-Mar-2031	30-Sep-2022; 31-Mar-2023; 02-Oct-2023; 01-Apr-2024; 30-Sep-2024; 31-Mar-2025; 30-Sep-2025; 31-Mar-2026	14-Nov-2022; 15-May-2023; 14-Nov-2023; 14-May-2024; 14-Nov-2024; 14-May-2025; 14-Nov-2025; 14-May-2026; 16-Nov-2026; 14-May-2027; 15-Nov-2027; 15-May-2028; 14-Nov-2028; 14-May-2029; 14-Nov-2029; 14-May-2030; 14-Nov-2030; 14-May-2031	28-Nov-2022; 29-May-2023; 28-Nov-2023; 28-May-2024; 28-Nov-2024; 28-May-2025; 28-Nov-2025; 28-May-2026; 30-Nov-2026; 28-May-2027; 29-Nov-2027; 29-May-2028; 28-Nov-2028; 28-May-2029; 28-Nov-2029; 28-May-2030; 28-Nov-2030; 28-May-2031
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2%	3.15%			2.23%	2.23%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2344478826	CA06415FXN72	CA06415FXN54	CA06415FZP03	US0641594G86	CA06415FWG31
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 200,000,000	CAD 24,149,000	CAD 1,796,000	CAD 15,000,000	USD 25,000,000	CAD 6,338,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jun-2021	07-Jul-2021	07-Jul-2021	23-Jul-2021	27-Jul-2021	24-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2061	07-Jul-2031	07-Jul-2031	23-Jul-2026	27-Jan-2027	24-Jun-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	15-Jun-2026 0.0%;	07-Jul-2022 0.0%;	07-Jul-2022 0.0%;	25-Jul-2022 0.0%;	27-Jul-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	24-Jun-2022 0.0%;
16	Subsequent call dates, if applicable	15-Jun-2027;15-Jun-2028;15-Jun-2029;17-Jun-2030;16-Jun-2031;15-Jun-2032;15-Jun-2033;15-Jun-2034;15-Jun-2035;16-Jun-2036;15-Jun-2037;15-Jun-2038;15-Jun-2039;15-Jun-2040;17-Jun-2041;16-Jun-2042;15-Jun-2043;15-Jun-2044;15-Jun-2045;15-Jun-2046;17-Jun-2047;15-Jun-2048;15-Jun-2049;15-Jun-2050;15-Jun-2051;17-Jun-2052;16-Jun-2053;15-Jun-2054;15-Jun-2055;15-Jun-2056;15-Jun-2057;17-Jun-2058;16-Jun-2059;15-Jun-2060;15-Jun-2061	09-Jan-2023;07-Jul-2023;08-Jan-2024;08-Jul-2024;07-Jan-2025;07-Jul-2025;07-Jan-2026;07-Jul-2026;07-Jan-2027;07-Jul-2027;07-Jan-2028;07-Jul-2028;08-Jan-2029;09-Jul-2029;07-Jan-2030;08-Jul-2030;07-Jan-2031;07-Jul-2031	09-Jan-2023;07-Jul-2023;08-Jan-2024;08-Jul-2024;07-Jan-2025;07-Jul-2025;07-Jan-2026;07-Jul-2026;07-Jan-2027;07-Jul-2027;07-Jan-2028;07-Jul-2028;08-Jan-2029;09-Jul-2029;07-Jan-2030;08-Jul-2030;07-Jan-2031;07-Jul-2031	23-Jan-2023;24-Jul-2023;23-Jan-2024;23-Jul-2024;23-Jan-2025;23-Jul-2025;23-Jan-2026;23-Jul-2026	27-Jan-2023; 27-Jul-2023; 27-Jan-2024; 27-Jul-2024; 27-Jan-2025; 27-Jul-2025; 27-Jan-2026; 27-Jul-2026;	28-Dec-2022;26-Jun-2023;27-Dec-2023;24-Jun-2024;24-Dec-2024;24-Jun-2025;24-Dec-2025;24-Jun-2026;24-Dec-2026;24-Jun-2027;24-Dec-2027;26-Jun-2028;27-Dec-2028;25-Jun-2029;24-Dec-2029;24-Jun-2030;24-Dec-2030;24-Jun-2031
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		2.15%	2.39%	1.75%	1.25%	2.25%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415FXI60	US064159Y673	CA06415FZA34	US0641594525	XS2377129353	US0641595L62
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	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)	N/A	Contractual	N/A	Contractual	Contractual	Contractual
4	Regulatory treatment						
4	Transitional Basel III rules						
5	Post-transitional Basel III rules						
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 15,394,000	USD 10,000,000	CAD 10,339,000	USD 10,820,000	USD 250,000,000	USD 25,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Jun-2021	30-Jun-2021	05-Aug-2021	18-Aug-2021	08-Sep-2021	21-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	29-Jun-2028	30-Dec-2026	05-Aug-2031	18-Dec-2026	08-Sep-2061	21-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	29-Jun-2022 0.0%;	02-Jul-2024 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	05-Aug-2022 0.0%;		08-Sep-2026 0.0%;	21-Sep-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	29-Dec-2022;29-Jun-2023;29-Dec-2023;02-Jul-2024;30-Dec-2024;30-Jun-2025;29-Dec-2025;29-Jun-2026;29-Dec-2026;29-Jun-2027;29-Dec-2027;29-Jun-2028	30-Sep-2024;30-Dec-2024;30-Mar-2025;30-Jun-2025;30-Sep-2025;30-Dec-2025;30-Mar-2026;30-Jun-2026;30-Sep-2026	06-Feb-2023;08-Aug-2023;05-Feb-2024;06-Aug-2024;05-Feb-2025;05-Aug-2025;05-Feb-2026;05-Aug-2026;05-Feb-2027;05-Aug-2027;07-Feb-2028;08-Aug-2028;05-Feb-2029;07-Aug-2029;05-Feb-2030;06-Aug-2030;05-Feb-2031;05-Aug-2031		08-Sep-2027;08-Sep-2028;10-Sep-2029;09-Sep-2030;08-Sep-2031;08-Sep-2032;08-Sep-2033;08-Sep-2034;10-Sep-2035;08-Sep-2036;08-Sep-2037;08-Sep-2038;08-Sep-2039;10-Sep-2040;09-Sep-2041;08-Sep-2042;08-Sep-2043;08-Sep-2044;08-Sep-2045;10-Sep-2046;09-Sep-2047;08-Sep-2048;08-Sep-2049;08-Sep-2050;08-Sep-2051;09-Sep-2052;08-Sep-2053;08-Sep-2054;08-Sep-2055;08-Sep-2056;10-Sep-2057;09-Sep-2058;08-Sep-2059;08-Sep-2060;08-Sep-2061	21-Mar-2023;21-Sep-2023;21-Mar-2024;21-Sep-2024;21-Mar-2025;21-Sep-2025;21-Mar-2026;21-Sep-2026;21-Mar-2027;21-Sep-2027;21-Mar-2028;21-Sep-2028
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%	1.32%	2%	1.21%		1.75%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415FX569	CA06415FX50	CA06415F7N69	XS2430578331	XS2431016547	XS2439089819
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10,000,000	CAD 25,000,000	CAD 5,075,000	USD 250,000,000	USD 150,000,000	AUD 20,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	05-Oct-2021	26-Nov-2021	02-Dec-2021	25-Jan-2022	25-Jan-2022	09-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05-Oct-2031	26-Nov-2024	02-Dec-2031	25-Jan-2062	25-Jan-2062	09-Feb-2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	05-Oct-2022 0.0%;	28-Nov-2022 0.0%;	02-Dec-2022 0.0%;	25-Jan-2027 0.0%;	25-Jan-2027 0.0%;	09-Feb-2023 0.0%;
16	Subsequent call dates, if applicable	05-Apr-2023;05-Oct-2023;05-Apr-2024;07-Oct-2024;07-Apr-2025;06-Oct-2025;06-Apr-2026;05-Oct-2026;05-Apr-2027;05-Oct-2027;05-Apr-2028;05-Oct-2028;05-Apr-2029;05-Oct-2029;05-Apr-2030;07-Oct-2030;07-Apr-2031;06-Oct-2031	26-May-2023;27-Nov-2023;27-May-2024;26-Nov-2024	02-Jun-2023;04-Dec-2023;03-Jun-2024;02-Dec-2024;02-Jun-2025;02-Dec-2025;02-Jun-2026;02-Dec-2026;02-Jun-2027;02-Dec-2027;02-Jun-2028;04-Dec-2028;04-Jun-2029;03-Dec-2029;03-Jun-2030;02-Dec-2030;02-Jun-2031;02-Dec-2031	25-Jan-2028;25-Jan-2029;25-Jan-2030;27-Jan-2031;26-Jan-2032;25-Jan-2033;25-Jan-2034;25-Jan-2035;25-Jan-2036;26-Jan-2037;25-Jan-2038;25-Jan-2039;25-Jan-2040;25-Jan-2041;27-Jan-2042;26-Jan-2043;25-Jan-2044;25-Jan-2045;25-Jan-2046;25-Jan-2047;27-Jan-2048;26-Jan-2049;25-Jan-2050;25-Jan-2051;25-Jan-2052;27-Jan-2053;26-Jan-2054;25-Jan-2055;25-Jan-2056;25-Jan-2057;25-Jan-2058;27-Jan-2059;26-Jan-2060;25-Jan-2061;25-Jan-2062	25-Jan-2028;25-Jan-2029;25-Jan-2030;27-Jan-2031;26-Jan-2032;25-Jan-2033;25-Jan-2034;25-Jan-2035;25-Jan-2036;26-Jan-2037;25-Jan-2038;25-Jan-2039;25-Jan-2040;25-Jan-2041;27-Jan-2042;26-Jan-2043;25-Jan-2044;25-Jan-2045;25-Jan-2046;25-Jan-2047;27-Jan-2048;25-Jan-2049;25-Jan-2050;25-Jan-2051;25-Jan-2052;27-Jan-2053;26-Jan-2054;25-Jan-2055;25-Jan-2056;25-Jan-2057;25-Jan-2058;27-Jan-2059;26-Jan-2060;25-Jan-2061;25-Jan-2062	09-Feb-2024;10-Feb-2025;09-Feb-2026;09-Feb-2027;09-Feb-2028;09-Feb-2029;11-Feb-2030;10-Feb-2031;09-Feb-2032;09-Feb-2033;09-Feb-2034;09-Feb-2035;11-Feb-2036;09-Feb-2037
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.86%	2.58%			3.40%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415GNA45	CA06415GPG96	XS2457268725	CA06415GPY03	CA06415GS241	CA06415GTL46
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10,000,000	CAD 7,000,000	USD 80,000,000	CAD 5,000,000	CAD 30,000,000	CAD 15,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Mar-2022	01-Apr-2022	07-Apr-2022	08-Apr-2022	03-May-2022	06-May-2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-2042	01-Apr-2027	07-Apr-2062	08-Apr-2027	03-May-2025	06-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	28-Mar-2030 0.0%;	03-Apr-2023 0.0%;	07-Apr-2027 0.0%;	08-Apr-2024 0.0%;	03-May-2023 0.0%;	08-May-2023 0.0%;
16	Subsequent call dates, if applicable	28-Mar-2031;29-Mar-2032;28-Mar-2033;28-Mar-2034;28-Mar-2035;28-Mar-2036;30-Mar-2037;29-Mar-2038;28-Mar-2039;28-Mar-2040;28-Mar-2041;28-Mar-2042	01-Apr-2024;01-Apr-2025;01-Apr-2026;01-Apr-2027	07-Apr-2028;09-Apr-2029;08-Apr-2030;07-Apr-2031;07-Apr-2032;07-Apr-2033;10-Apr-2034;09-Apr-2035;07-Apr-2036;07-Apr-2037;07-Apr-2038;07-Apr-2039;09-Apr-2040;08-Apr-2041;07-Apr-2042;07-Apr-2043;07-Apr-2044;10-Apr-2045;09-Apr-2046;08-Apr-2047;07-Apr-2048;07-Apr-2049;07-Apr-2050;07-Apr-2051;08-Apr-2052;07-Apr-2053;07-Apr-2054;07-Apr-2055;07-Apr-2056;09-Apr-2057;08-Apr-2058;07-Apr-2059;07-Apr-2060;07-Apr-2061;07-Apr-2062	08-Apr-2025;08-Apr-2026;08-Apr-2027	03-May-2024;05-May-2025	06-May-2024;06-May-2025
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index					y1:3.50%;y2:4.00%;y3:4.05%	y1:3.97%;y2:4.12%;y3:4.27%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	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	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415GV61	CA06415GVK35	CA06415GWR78	CA06415GWX47	CA06415GVY62	CA06415GZE39
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	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	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	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1280000	CAD 24,000,000	CAD 4,000,000	CAD 10,000,000	CAD 15,000,000	CAD 3,638,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-May-2022	20-May-2022	08-Jun-2022	10-Jun-2022	27-Jun-2022	30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16-May-2034	20-May-2027	08-Jun-2032	10-Jun-2042	27-Jun-2042	30-Jun-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	16-May-2023 0.0%;	23-May-2023 0.0%;	08-Jun-2027 0.0%;	10-Jun-2027 0.0%;	28-Jun-2027 0.0%;	30-Jun-2023 0.0%;
16	Subsequent call dates, if applicable	16-Nov-2023;16-May-2024;16-Nov-2024;16-May-2025; 16-Nov-2025; 16-May-2026; 16-Nov-2026; 16-May-2027; 16-Nov-2027; 16-May-2028; 16-Nov-2028; 16-May-2029; 16-Nov-2029; 16-May-2030; 16-Nov-2030; 16-May-2031; 16-Nov-2031; 16-May-2032; 16-Nov-2032; 16-May-2033; 16-Nov-2033;	21-May-2024;20-May-2025;20-May-2026;20-May-2027	08-Jun-2028;08-Jun-2029;10-Jun-2030;09-Jun-2031;08-Jun-2032	12-Jun-2028;11-Jun-2029;10-Jun-2030;10-Jun-2031;10-Jun-2032;10-Jun-2033;12-Jun-2034;11-Jun-2035;10-Jun-2036;10-Jun-2037;10-Jun-2038;10-Jun-2039;11-Jun-2040;10-Jun-2041;10-Jun-2042	27-Jun-2028;27-Jun-2029;27-Jun-2030;27-Jun-2031;28-Jun-2032;27-Jun-2033;27-Jun-2034;27-Jun-2035;27-Jun-2036;29-Jun-2037;28-Jun-2038;27-Jun-2039;27-Jun-2040;27-Jun-2041;27-Jun-2042	02-Jan-2024;02-Jul-2024;30-Dec-2024;30-Jun-2025;30-Dec-2025;30-Jun-2026;30-Dec-2026;30-Jun-2027;30-Dec-2027;30-Jun-2028;02-Jan-2029;03-Jul-2029;31-Dec-2029;02-Jul-2030;30-Dec-2030;30-Jun-2031;30-Dec-2031;30-Jun-2032;30-Dec-2032;30-Jun-2033
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index						
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	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	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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No
37	If Yes, specify non-compliant features						

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415GZR42	US06416DBK19
3	Governing law(s) of the instrument	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)	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
7	Instrument type (types to be specified by each jurisdiction)	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
9	Par value of instrument	CAD 20,000,000	USD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jun-2022	13-Jul-2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30-Jun-2027	13-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Jun-2023 0.0%;	13-Oct-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	02-Jul-2024;30-Jun-2025;30-Jun-2026;30-Jun-2027	13-Jan-2023;13-Apr-2023;13-Jul-2023;13-Oct-2023;16-Jan-2024;15-Apr-2024;15-Jul-2024;15-Oct-2024;13-Jan-2025;14-Apr-2025;14-Jul-2025;14-Oct-2025;13-Jan-2026;13-Apr-2026;13-Jul-2026
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	y1:5.10%,y2:5.25%,y3:5.40%,y4:5.55%,y5:5.70%	4.50%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No
37	If Yes, specify non-compliant features		