

Investor Fact Sheet

Q1 2026

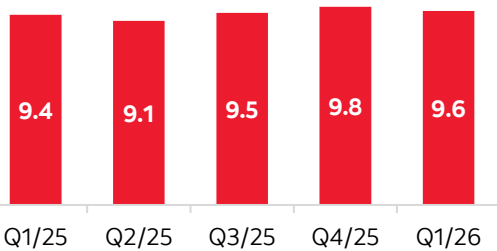
ABOUT SCOTIABANK

Scotiabank's vision is to be our clients' most trusted financial partner, to deliver sustainable, profitable growth and maximize total shareholder return. Guided by our purpose: "for every future," we help our clients, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With assets of approximately \$1.5 trillion (as at January 31, 2026), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit <http://www.scotiabank.com> and follow us on X @Scotiabank.

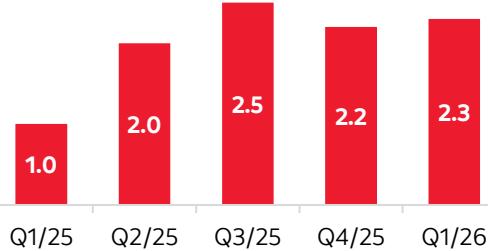
OUR STRATEGY

- Drive sustainable, profitable growth and maximize total shareholder return
- Focused on servicing our clients and driving sustainable, profitable growth through our commitment to four pillars:
 - Grow and scale in priority markets
 - Earn primary client relationships
 - Make it easy to do business with us
 - Win as one team

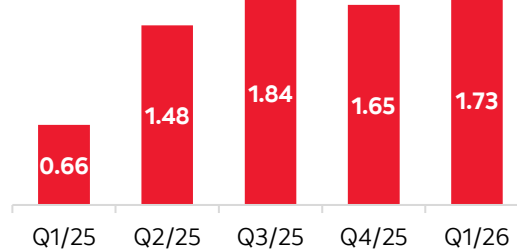
Revenue (\$Bn)



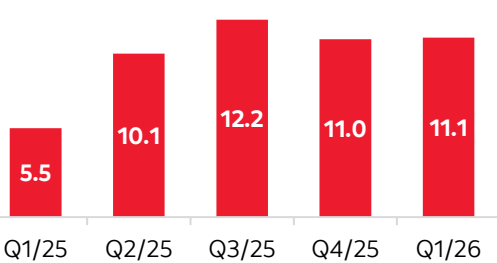
Net Income (\$Bn)



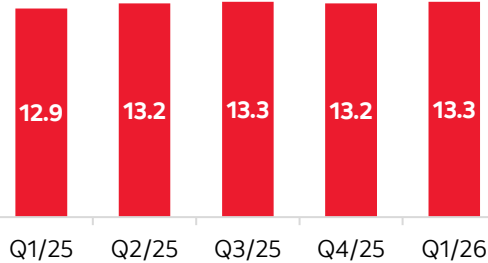
EPS (\$)



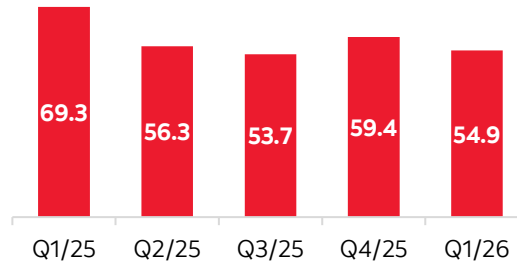
ROE (%)¹



CET1 (%)²



Productivity Ratio (%)¹



Q1/26 KEY METRICS

Spot Balance Sheet (\$Bn)		Capital and Liquidity		Other Information	
Total Assets	1,476	CET1 Ratio ²	13.3%	Employees ⁴	79,740
Net Loans and Acceptances	756	Liquidity Coverage Ratio ³	122%	Branches and offices	1,991
Deposits	972	Net Stable Funding Ratio ³	115%	ABMs	7,679

SHAREHOLDER INFORMATION

Share Price (TSX)			
High (Q1/26)	\$104.10	Closing Price (01/31/2026)	\$101.80
Low (Q1/26)	\$91.33	Market Capitalization (01/31/2026)	\$125 Bn
52 Week High	\$104.10	Period End Common Shares	1.2 Bn

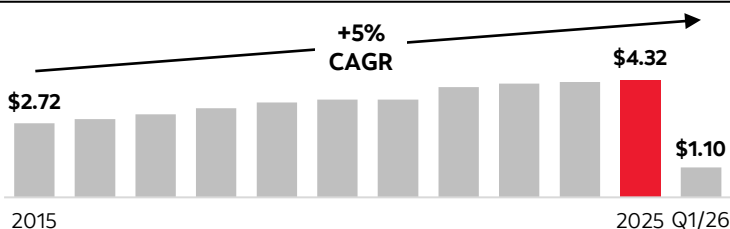
SENIOR DEBT CREDIT RATINGS

As at Jan 31, 2026	Fitch	Morningstar DBRS	Moody's	S&P
Legacy Senior Debt*	AA	AA	Aa2	A+
Bail-inable Debt**	AA-	AA (low)	A2	A-
Outlook	Stable	Stable	Stable	Stable

*Includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime.

**Subject to conversion under the bank recapitalization "bail-in" regime.

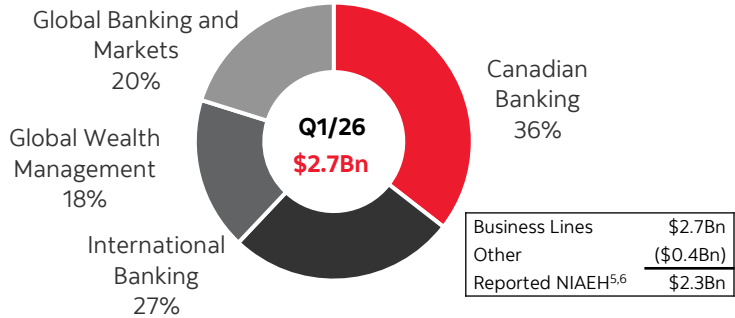
ANNUAL DIVIDEND PAID GROWTH



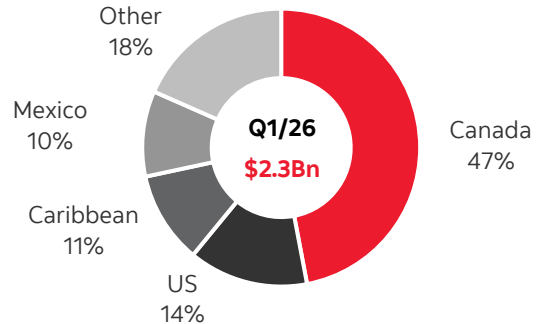
Investor Fact Sheet

Q1 2026

EARNINGS BY SEGMENT (EX. OTHER)^{5, 6}



EARNINGS BY GEOGRAPHY^{5, 6}



CANADIAN BANKING

- Canadian Banking provides a full suite of financial advice and banking solutions, supported by an excellent customer experience, to over 11 million customers.
- Retail, Small Business and Commercial Banking customers receive service through its network of 895 branches and 3,556 automated banking machines (ABMs), as well as online, mobile and telephone banking, and specialized sales teams. Canadian Banking also provides an alternative self-directed banking solution to Tangerine customers.

INTERNATIONAL BANKING

- International Banking is comprised of a strong and universal banking franchise that provides financial advice and solutions to over 8 million Retail, Commercial and GBM clients.
- Its geographic presence spans more than 12 countries, including Mexico, Chile, Peru, Brazil, Uruguay, and various markets in the Caribbean, with a relevant local presence in all core markets. The Bank's unique geographical footprint ensures robust connectivity within the North American corridor.

GLOBAL WEALTH MANAGEMENT

- Global Wealth Management is focused on delivering comprehensive wealth management advice and solutions to clients across Scotiabank's footprint.
- Global Wealth Management serves over 2 million investment fund and advisory clients across 9 countries – administering over \$800 billion in assets.

GLOBAL BANKING AND MARKETS

- Global Banking and Markets provides corporate clients with lending and transaction services, investment banking advice and access to capital markets.
- GBM is a full-service wholesale bank in the Americas, serving clients across Canada, the United States, Latin America, Europe and Asia-Pacific.

	Q1/26	Y/Y	Q/Q
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Reported (\$MM)

Revenue	\$3,514	3%	3%
Net Income ⁵	\$960	5%	2%
ROE ¹	18.1%	140 bps	30 bps

Average Balance Sheet (\$Bn)

Total loans & acceptances	\$470	3%	1%
Total deposits	\$372	(2%)	(1%)

	Q1/26	Y/Y	Q/Q
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Reported (\$MM)

Revenue	\$2,961	(2%)	(3%)
Net Income ⁵	\$717	10%	13%
ROE ¹	16.0%	180 bps	210 bps

Average Balance Sheet (\$Bn)

Total loans & acceptances	\$160	(5%)	(5%)
Total deposits	\$126	(0%)	(6%)

	Q1/26	Y/Y	Q/Q
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Reported (\$MM)

Revenue	\$1,801	14%	6%
Net Income ⁵	\$481	18%	8%
ROE ¹	17.7%	190 bps	100 bps

Period-End Balances (\$Bn)

AUA ¹	\$801	8%	-
AUM ¹	\$436	10%	1%

	Q1/26	Y/Y	Q/Q
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Reported (\$MM)

Revenue	\$1,768	11%	12%
Net Income ⁵	\$545	5%	5%
ROE ¹	14.3%	100 bps	20 bps

Average Balance Sheet (\$Bn)

Total loans & acceptances	\$91	(12%)	(2%)
Total deposits	\$182	1%	3%

¹Please refer to pages 53-56 of Management's Discussion & Analysis in the Bank's Q1 2026 Quarterly Report, available on <http://www.sedarplus.ca>, for an explanation of the composition of the measure; ²Regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline - Capital Adequacy Requirements; ³The LCR and NSFR are calculated in accordance with OSFI Guideline - Liquidity Adequacy Requirements (LAR); ⁴Employees are reported on a full-time equivalent basis; ⁵Net income attributable to equity holders; ⁶May not add due to rounding;