

# Investor Fact Sheet

Q2 2026

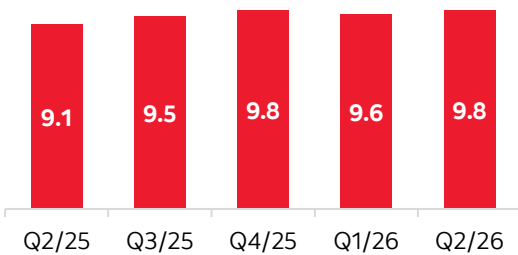
## ABOUT SCOTIABANK

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 April 30, 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.

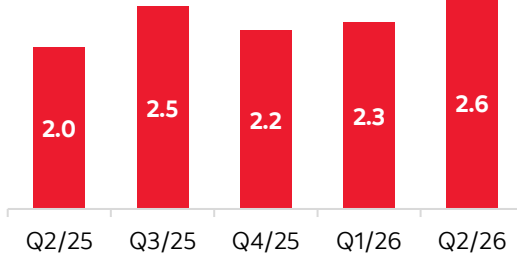
## OUR STRATEGY

- 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

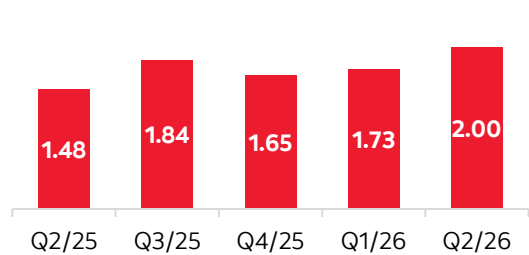
### Revenue (\$Bn)



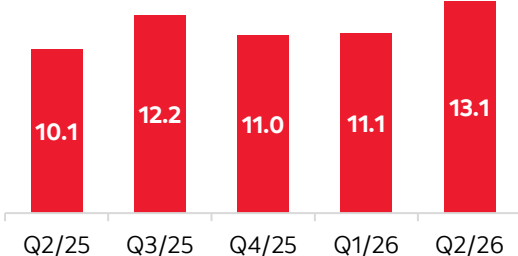
### Net Income (\$Bn)



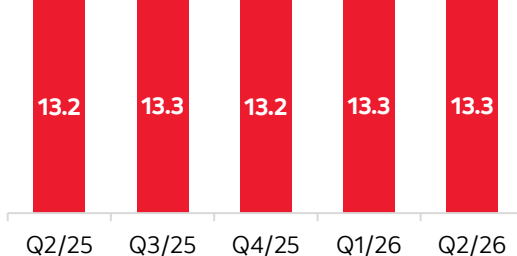
### Diluted EPS (\$)



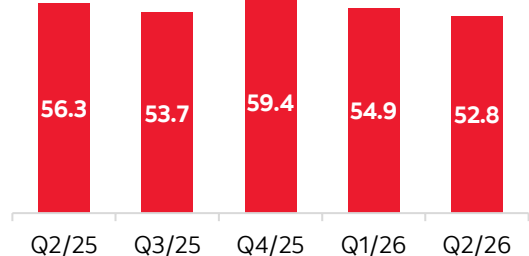
### ROE (%)<sup>1</sup>



### CET1 (%)<sup>2</sup>



### Productivity Ratio (%)<sup>1</sup>



## Q 2 / 2 6 KEY METRICS

Spot Balance Sheet (\$Bn)	Capital and Liquidity <sup>2</sup>	Other Information
Total Assets	1,522	CET1 Ratio
Net Loans and Acceptances	758	Liquidity Coverage Ratio
Deposits	981	Net Stable Funding Ratio
		Employees <sup>3</sup>
		Branches and offices
		ABMs

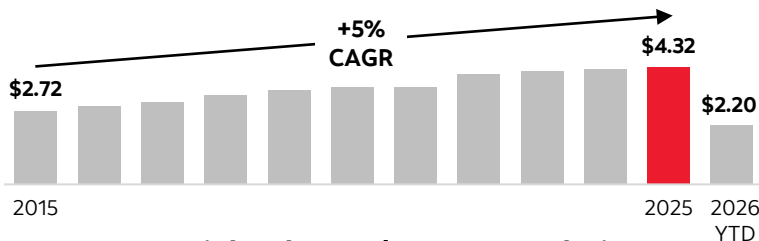
## SHAREHOLDER INFORMATION

Share Price (TSX)			
High (Q2/26)	\$106.39	Closing Price (04/30/2026)	\$105.68
Low (Q2/26)	\$92.85	Market Capitalization (04/30/2026)	\$130 Bn
52 Week High	\$106.39	Period End Common Shares	1.2 Bn

## SENIOR DEBT CREDIT RATINGS

As at May 12, 2026	Fitch	Morningstar DBRS	Moody's	S&P
<b>Issuer Rating*</b>	AA+	AA	Aa2	A+
<b>Senior Debt**</b>	AA-	AA (low)	A2	A-
<b>Outlook</b>	Stable	Stable	Stable	Stable

## ANNUAL DIVIDEND PAID GROWTH



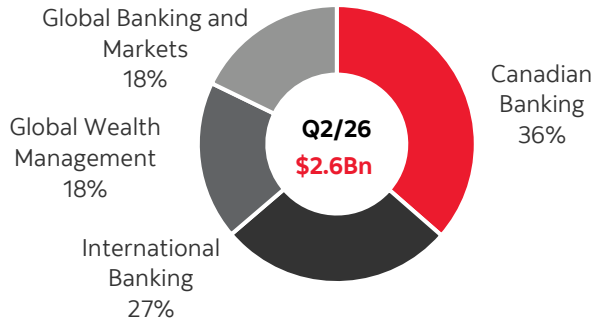
\*Ratings applicable to long-term non-bail-inable senior unsecured debt. Rating classes may differ from rating categories used by rating agencies (e.g., Fitch Issuer Default Rating is AA-)

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

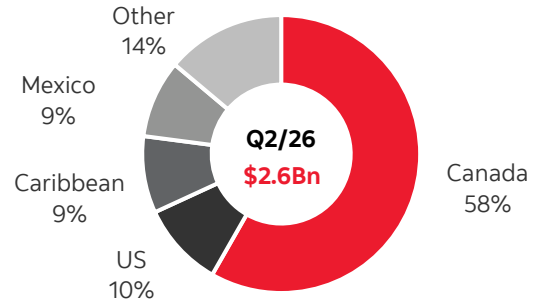
# Investor Fact Sheet

Q2 2026

## EARNINGS BY SEGMENT (EX. OTHER)<sup>4, 5</sup>



## EARNINGS BY GEOGRAPHY<sup>4</sup>



### 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 887 branches and 3,542 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.

	Q2/26	Y/Y	Q/Q
<b>Reported (\$MM)</b>			
Revenue	3,483	8%	(1%)
Net Income <sup>4</sup>	935	53%	(3%)
ROE <sup>1</sup>	17.8%	580 bps	(30 bps)
<b>Average Balance Sheet (\$Bn)</b>			
Total loans & acceptances	473	3%	1%
Total deposits	369	(3%)	(1%)

	Q2/26	Y/Y	Q/Q
<b>Reported (\$MM)</b>			
Revenue	2,859	(3%)	(3%)
Net Income <sup>4</sup>	701	4%	(2%)
ROE <sup>1</sup>	16.0%	70 bps	-
<b>Average Balance Sheet (\$Bn)</b>			
Total loans & acceptances	151	(10%)	(5%)
Total deposits	125	(4%)	(1%)

	Q2/26	Y/Y	Q/Q
<b>Reported (\$MM)</b>			
Revenue	1,760	14%	(2%)
Net Income <sup>4</sup>	474	19%	(2%)
ROE <sup>1</sup>	17.9%	210 bps	20 bps
<b>Period-End Balances (\$Bn)</b>			
AUA <sup>1</sup>	820	15%	2%
AUM <sup>1</sup>	450	18%	3%

	Q2/26	Y/Y	Q/Q
<b>Reported (\$MM)</b>			
Revenue	1,592	9%	(10%)
Net Income <sup>4</sup>	457	11%	(16%)
ROE <sup>1</sup>	12.4%	110 bps	(190 bps)
<b>Average Balance Sheet (\$Bn)</b>			
Total loans & acceptances	92	(4%)	1%
Total deposits	176	(1%)	(3%)

<sup>1</sup>Please refer to pages 57-59 of Management's Discussion & Analysis in the Bank's Q2 2026 Quarterly Report, available on <http://www.sedarplus.ca>, for an explanation of the composition of the measure; <sup>2</sup>The regulatory ratios and measures are calculated in accordance with the Office of the Superintendent of Financial Institutions (OSFI) Guidelines on Capital Adequacy Requirements and Liquidity Adequacy Requirements (LAR); <sup>3</sup>Employees are reported on a full-time equivalent basis; <sup>4</sup>Net income attributable to equity holders; <sup>5</sup>May not add due to rounding;