

Who We Are

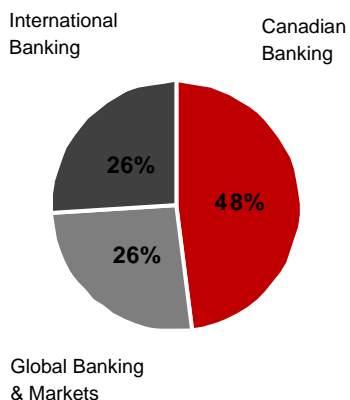
Scotiabank is Canada's most international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, and parts of Asia. We are dedicated to helping our 21 million customers become better off through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of more than 87,000 employees and assets of \$837 billion (as at April 30, 2015), Scotiabank trades on the Toronto (TSX: [BNS](#)) and New York stock exchanges (NYSE: [BNS](#)).

Our Focus Priorities

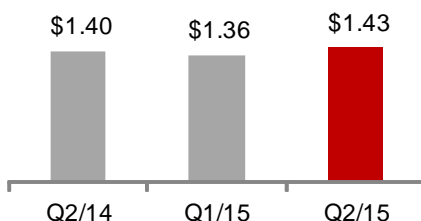
- Being more focused on our customers
- Enhancing our leadership depth, deployment and diversity
- Being better organized to serve our customers while reducing structural costs

Financial Highlights

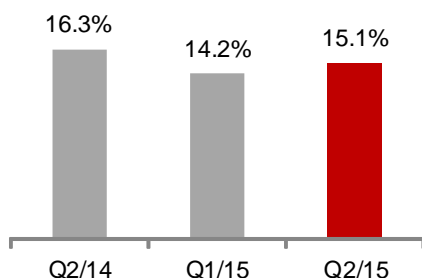
Three Diversified Platforms



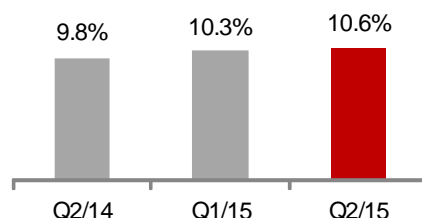
Core Cash Earnings per Share - Diluted



Core Return on Equity



Basel III Common Equity Tier 1 Capital Ratio



Shareholder Information

Share Price (TSX): Feb. 1/15 - Apr. 30/15

- High \$67.73
- Low \$61.30
- Closing price \$66.53
- 52 week high \$74.93

Market Capitalization¹ \$80.5 billion

Common Shares Outstanding¹ 1,210 million

Upcoming Quarterly Results:

- Q3/15: Friday, August 28, 2015
- Q4/15: Tuesday, December 1, 2015
- Q1/16: Tuesday, March 1, 2016
- Q2/16: Tuesday, May 31, 2016

Dividend Dates¹

Quarterly dividend rate of \$0.68/share, subject to approval by the Board of Directors

Record Date

- July 7, 2015
- October 6, 2015
- January 5, 2016
- April 5, 2016

Payment Date

- July 29, 2015
- October 28, 2015
- January 27, 2016
- April 27, 2016

Other Financial Information¹

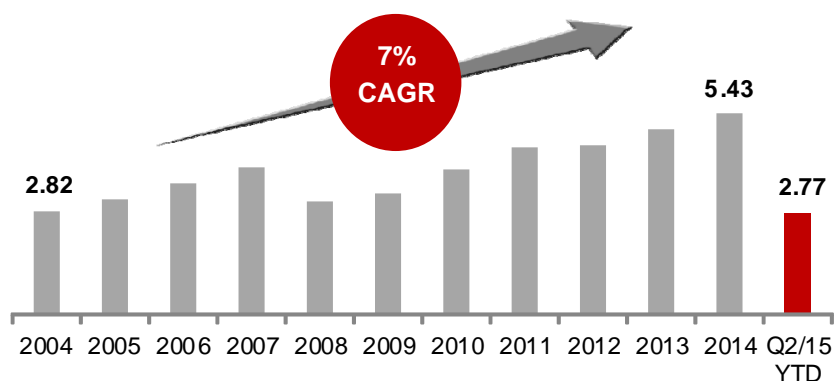
Total Assets	\$837 billion
Loans and Acceptances	\$450 billion
Deposits	\$575 billion
Employees	87,324
Branches and Offices	3,244
ABMs	8,283

Medium Term Financial Objectives

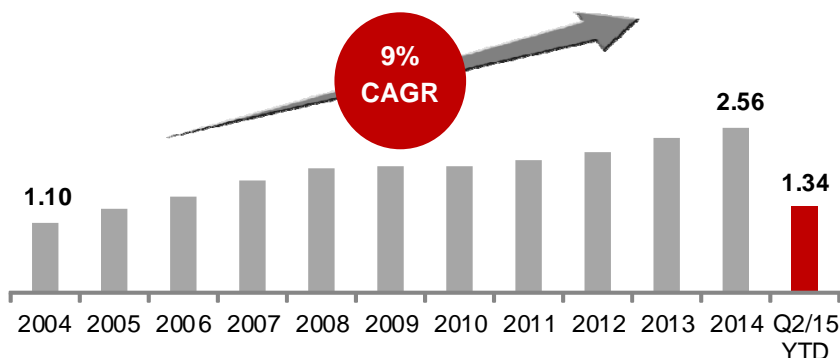
EPS Growth	5-10%
Return on Equity	15-18%
Operating Leverage	Positive
Capital	Maintain Strong Ratios

¹ As at April 30, 2015

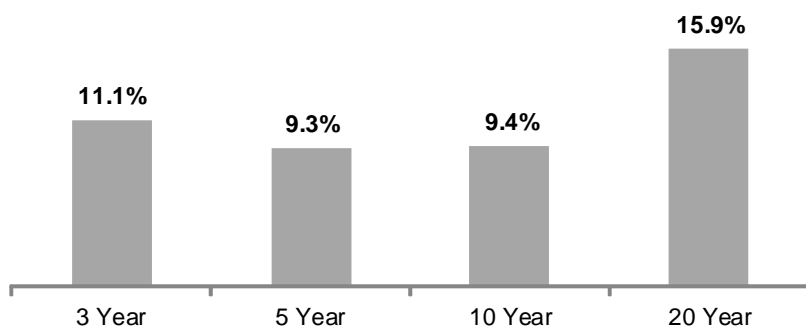
Diluted Earnings per Share Growth



Dividend Growth



Total Shareholder Return²



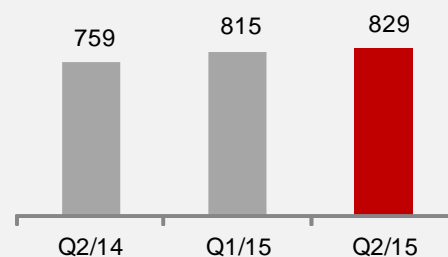
² The compound annual return for a common share, which includes share price appreciation and re-invested dividends as at April 30, 2015.

Source: Bloomberg

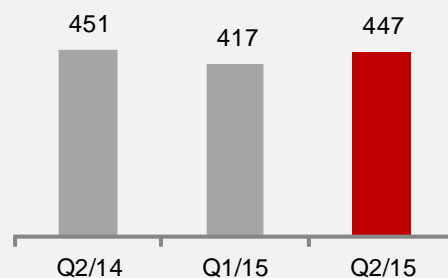
Net Income by Business Line¹

(\$ Million)

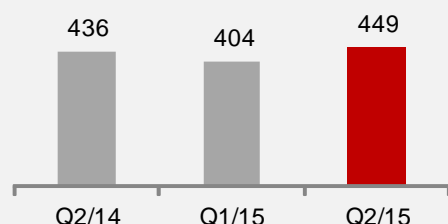
Canadian Banking²



International Banking



Global Banking & Markets



¹ Core net income attributable to equity holders of the Bank

² Adjusted for CI Financial contribution and change in effective tax rate

Senior Debt Credit Ratings³

Agency	Rating	Outlook
DBRS	AA	Negative ⁴
Fitch	AA-	Stable
Moody's	Aa2	Negative
S&P	A+	Negative

³ As at April 30, 2015

⁴ Effective May 20, 2015

Contact Information

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