

## Who We Are

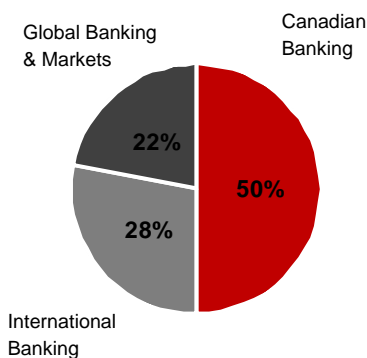
Scotiabank is Canada's international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, and parts of Asia. We are dedicated to helping our 21 million customers become better off through a broad range of advice, products and services, including 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 \$863 billion (as at July 31, 2015), Scotiabank trades on the Toronto (TSX: BNS) and New York Exchanges (NYSE: BNS). Scotiabank distributes the Bank's media releases using Marketwired. For more information, please visit [www.scotiabank.com](http://www.scotiabank.com) and follow us on Twitter @ScotiabankNews.

## 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

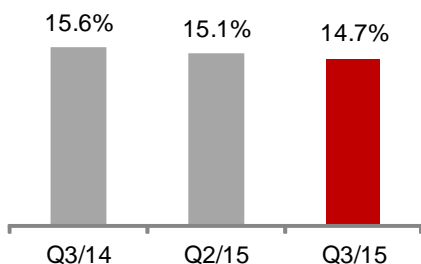
### Three Diversified Platforms<sup>1,2</sup>



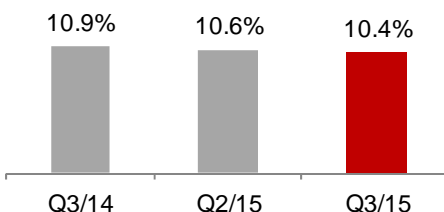
### Core Cash Earnings per Share - Diluted<sup>2</sup>



### Core Return on Equity<sup>2</sup>



### Basel III Common Equity Tier 1 Capital Ratio



<sup>1</sup> Excludes Other segment

<sup>2</sup> Excludes notable gain in Q3/14

## Shareholder Information

### Share Price (TSX): May 1/15 - Jul. 31/15

- High \$67.29
- Low \$60.52
- Closing price \$64.19
- 52 week high \$74.39

### Market Capitalization<sup>3</sup> \$77.5 billion

### Common Shares Outstanding<sup>3</sup> 1,208 million

### Upcoming Quarterly Results:

- Q4/15: Tuesday, December 1, 2015
- Q1/16: Tuesday, March 1, 2016
- Q2/16: Tuesday, May 31, 2016
- Q3/16: Tuesday, August 30, 2016

### Dividend Dates<sup>3</sup>

Quarterly dividend rate of \$0.70 per share, subject to approval by the Board of Directors

### Record Date

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

### Payment Date

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

## Other Financial Information<sup>3</sup>

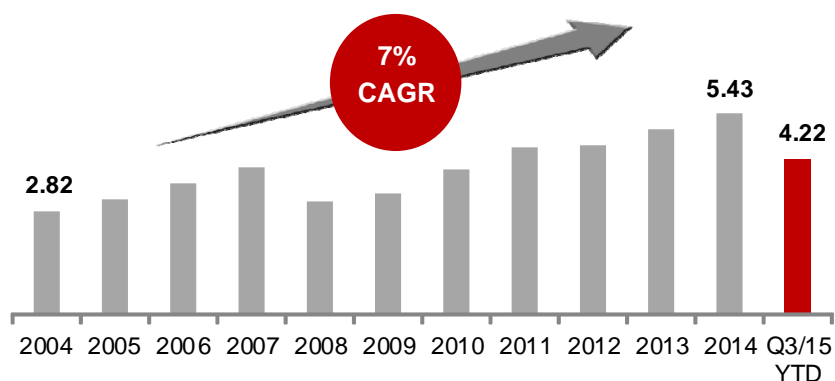
Total Assets	\$863 billion
Loans and Acceptances	\$462 billion
Deposits	\$603 billion
Employees	90,354
Branches and Offices	3,211
ABMs	8,168

## Medium Term Financial Objectives

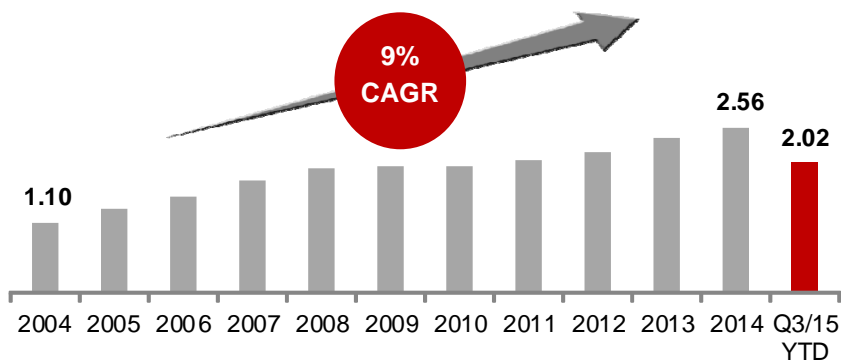
EPS Growth	5-10%
Return on Equity	15-18%
Operating Leverage	Positive
Capital	Maintain Strong Ratios

<sup>3</sup> As at July 31, 2015

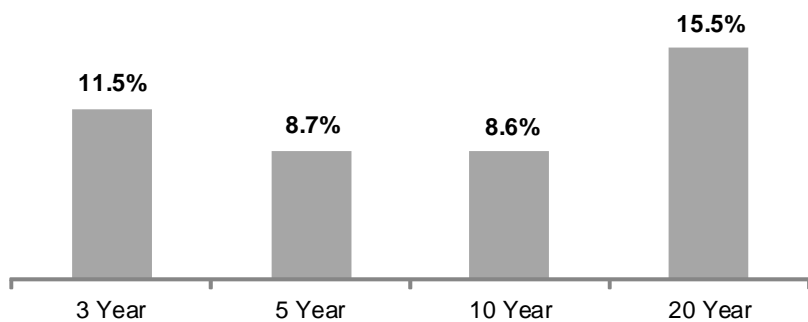
## Diluted Earnings per Share Growth



## Dividend Growth



## Total Shareholder Return<sup>3</sup>



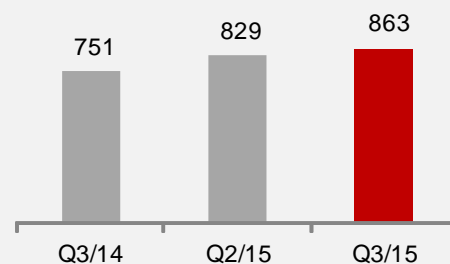
<sup>3</sup> The compound annual return for a common share, which includes share price appreciation and re-invested dividends as at July 31, 2015.

Source: Bloomberg

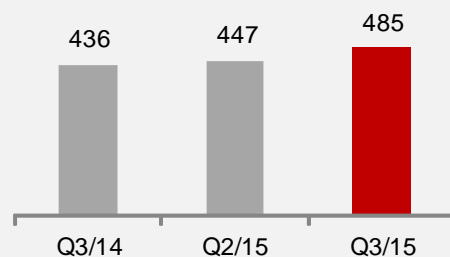
## Net Income by Business Line<sup>1</sup>

(\$ Million)

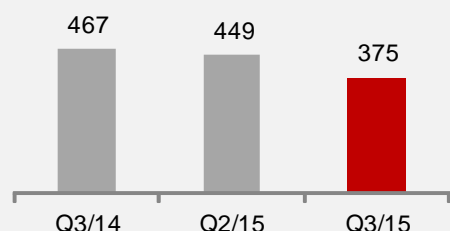
### Canadian Banking<sup>2</sup>



### International Banking



### Global Banking & Markets



<sup>1</sup> Core net income attributable to equity holders of the Bank

<sup>2</sup> Adjusted for notable gain and related contribution, as well as a change in effective tax rate

## Senior Debt Credit Ratings<sup>4</sup>

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

<sup>4</sup> As at July 31, 2015

## Contact Information

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