

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 23 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 88,000 employees and assets of \$907 billion (as at July 31, 2016), 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 and follow us on Twitter @ScotiabankNews.

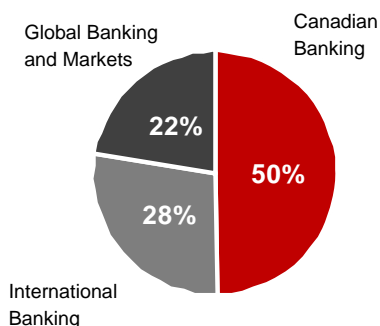
Our Focus Priorities

- Customer focus
- Leadership
- Low cost by design
- Digital
- Business mix



Financial Highlights

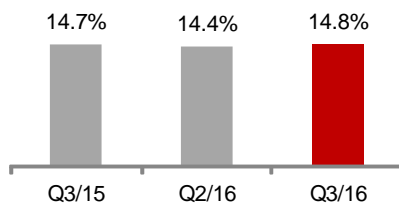
Three Diversified Platforms¹



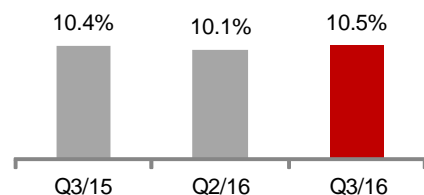
Core Cash Earnings per Share - Diluted³



Core Return on Equity^{2,3}



Basel III Common Equity Tier 1 Capital Ratio



¹ Excludes Other segment

² Non-cash basis

³ Adjusts for restructuring charge of \$278 million after-tax (\$378 million before-tax) in Q2/16

Shareholder Information

Share Price (TSX): May 1/16 - July 31/16

- High \$67.40
- Low \$61.20
- Closing price \$66.33
- 52 week high \$67.40

Market Capitalization⁴ \$79.91 billion

Common Shares Outstanding⁴ 1,205 million

Upcoming Quarterly Results

- Q4/16: Tuesday, November 29, 2016
- Q1/17: Tuesday, February 28, 2017
- Q2/17: Tuesday, May 30, 2017
- Q3/17: Tuesday, August 29, 2017

Dividend Dates⁴

Quarterly dividend rate of \$0.74 per share, subject to approval by the Board of Directors

Record Date

October 4, 2016
January 3, 2017
April 4, 2017
July 4, 2017

Payment Date

October 27, 2016
January 27, 2017
April 26, 2017
July 27, 2017

Other Financial Information⁴

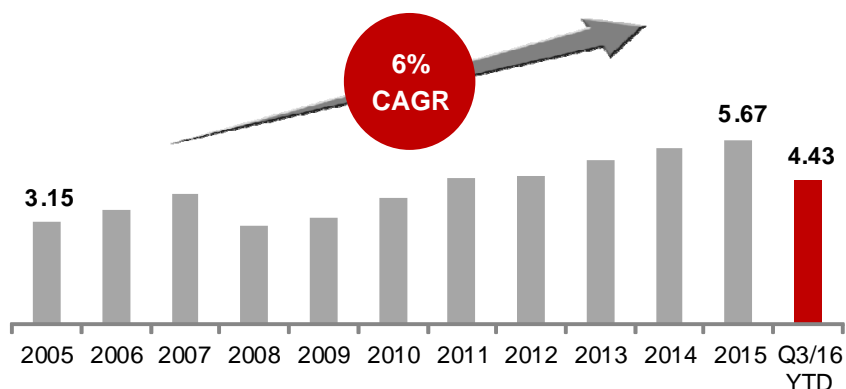
Total Assets	\$907 billion
Net Loans and Acceptances	\$483 billion
Deposits	\$631 billion
Employees	88,783
Branches and Offices	3,126
ABMs	8,214

Medium Term Financial Objectives

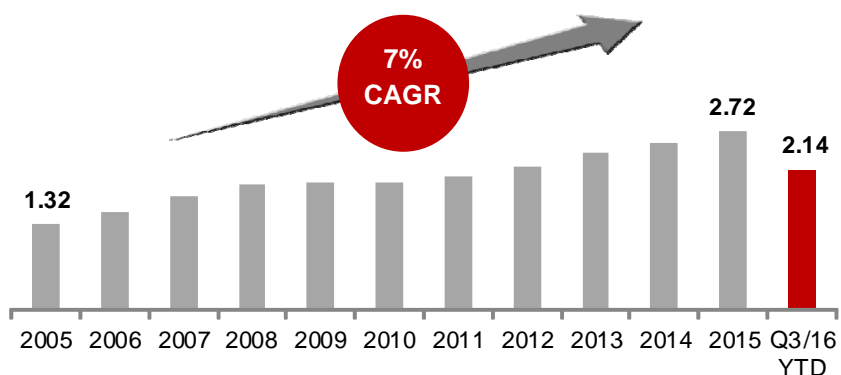
EPS Growth	5-10%
Return on Equity	14%+
Operating Leverage	Positive
Capital	Maintain Strong Ratios

⁴ As at July 31, 2016

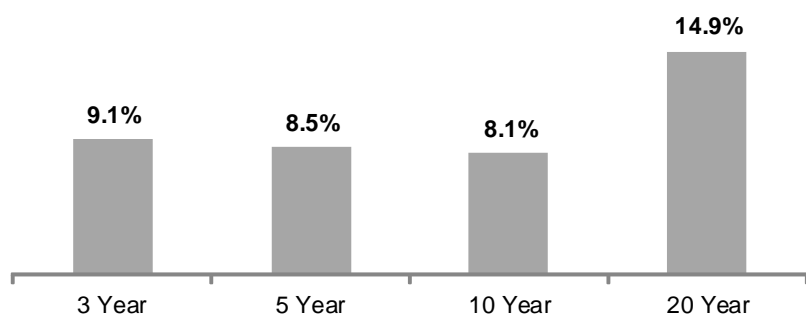
Diluted Earnings per Share Growth



Dividend Growth



Total Shareholder Return⁶



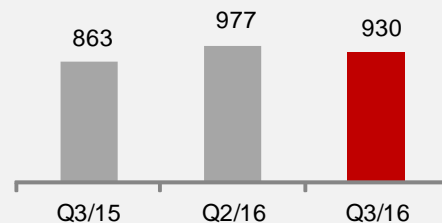
⁶ The compound annual return for a common share, which includes share price appreciation and re-invested dividends as at July 29, 2016.

Source: Bloomberg

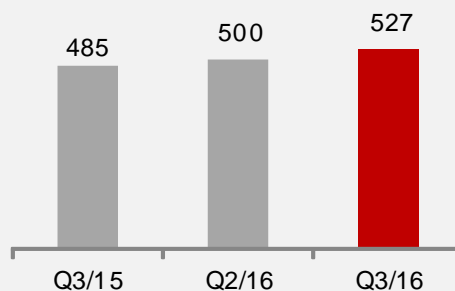
Net Income by Business Line⁵

(\$ Million)

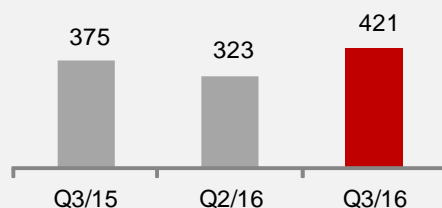
Canadian Banking



International Banking



Global Banking & Markets



⁵ Core net income attributable to equity holders of the Bank

Senior Debt Credit Ratings⁷

Agency	Rating	Outlook
DBRS	AA	Negative
Fitch	AA-	Stable
Moody's	Aa3	Negative
S&P	A+	Stable

⁷ As at July 31, 2016

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