

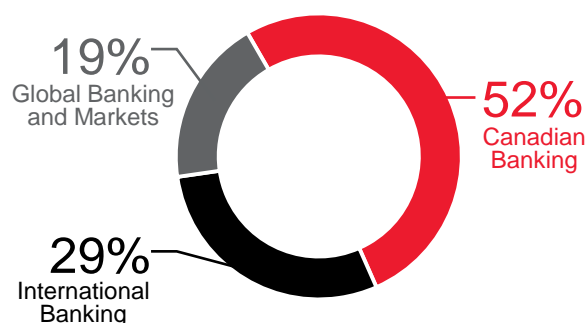
INVESTOR FACT SHEET

Q4 2017

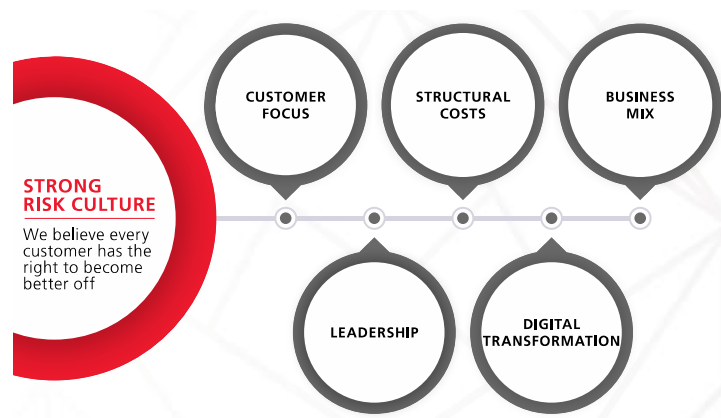
▶ WHO WE ARE

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 24 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 \$915 billion (as at October 31, 2017), 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.

▶ THREE DIVERSE PLATFORMS¹



▶ KEY STRATEGIC PRIORITIES



▶ OTHER FINANCIAL INFORMATION²

Total Assets	\$915 billion
Net Loans and Acceptances	\$518 billion
Deposits	\$625 billion
Employees	88,645
Branches and Offices	3,003
ABMs	8,140

▶ MEDIUM TERM FINANCIAL OBJECTIVES

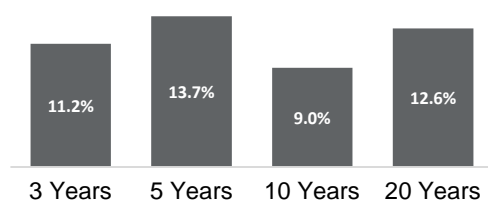
		Q4/17
EPS Growth	5-10%	4%
Return on Equity	14%+	14.5%
Operating Leverage	Positive	0.4%
Capital	Maintain Strong Ratios	11.5%

▶ SHAREHOLDER INFORMATION

- Share Price (TSX): August 1/17 - October 31/17

High	\$83.85	Closing Price	\$83.28
Low	\$75.81	52 week high	\$83.85
Market Capitalization ²	\$99.9 billion	Common Shares Outstanding ²	\$1,199 million

▶ TOTAL SHAREHOLDER RETURN³



- Upcoming Events**

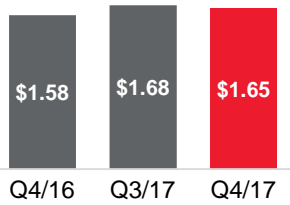
February 1, 2018	All-Bank Investor Day
February 27, 2018	Q1 2018 Results
April 10, 2018	Annual General Meeting
May 29, 2018	Q2 2018 Results
August 28, 2018	Q3 2018 Results
November 27, 2018	Q4 2018 Results

- Dividend Dates⁴: Quarterly dividend of \$0.79 per share, approved by the Board of Directors**

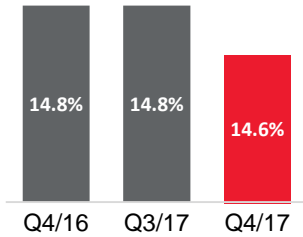
RECORD DATE	PAYMENT DATE
January 2, 2018	January 29, 2018
April 3, 2018	April 26, 2018
July 3, 2018	July 27, 2018
October 2, 2018	October 29, 2018

▶ Q4/17 FINANCIAL HIGHLIGHTS

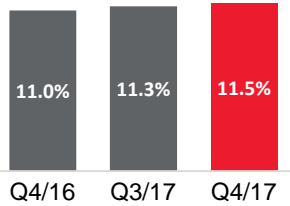
Adjusted Earnings per Share - Diluted



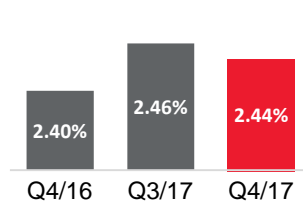
Adjusted Return on Equity⁴



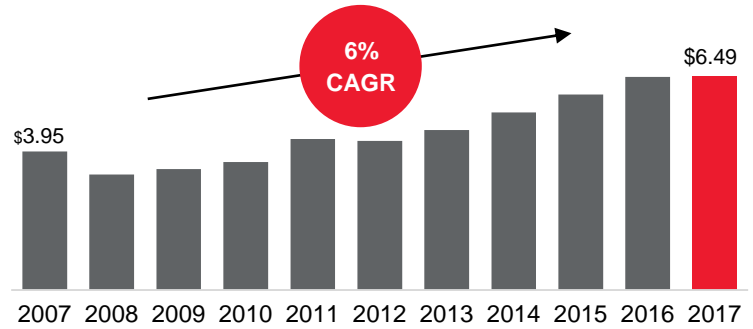
CET1 Capital Ratio⁵



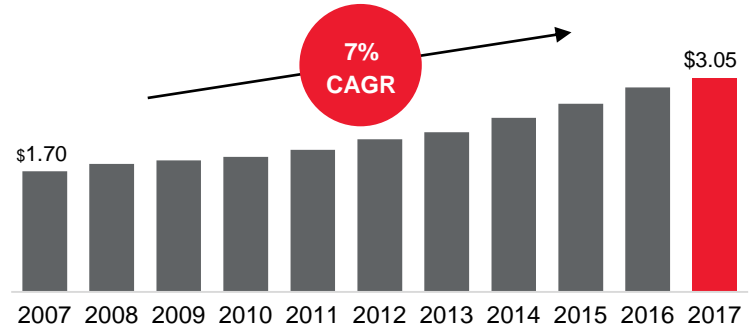
Core Banking Margin



▶ ANNUAL DILUTED EPS GROWTH⁶

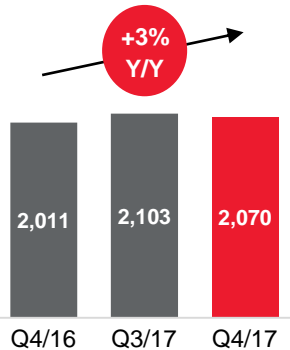


▶ ANNUAL DIVIDEND GROWTH

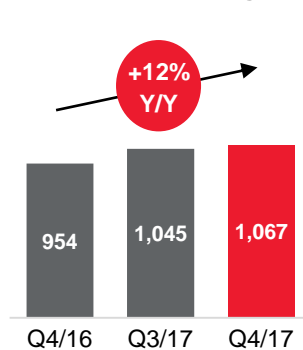


▶ Q4/17 NET INCOME GROWTH⁷

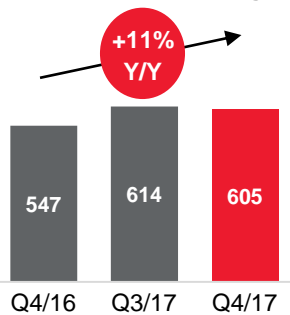
All-Bank



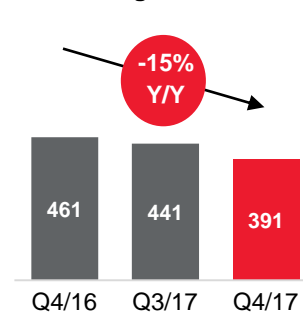
Canadian Banking



International Banking



Global Banking and Markets



▶ SENIOR DEBT CREDIT RATINGS⁸

Agency	Rating	Outlook
DBRS	AA	Negative
Fitch	AA-	Stable
Moody's	A1	Negative
S&P	A+	Stable

▶ CONTACT INFORMATION

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¹ Excludes Other segment

² As at October 31, 2017

³ The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at October 31, 2017. Source: Bloomberg

⁴ Non-cash basis

⁵ Reflects all-in approach

⁶ Excludes notable items

⁷ Core net income attributable to equity holders of the Bank

⁸ As at October 31, 2017