INVESTOR FACT SHEET
Q3 2018

WHO WE ARE
Scotiabank is Canada's international bank and a leading financial services provider in the Americas. We are dedicated to helping our 25 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 96,000 employees and assets of $947 billion (as at July 31, 2018), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit www.scotiabank.com and follow us on Twitter @ScotiabankViews.

THREE DIVERSE PLATFORMS

19% Global Banking and Markets
31% International Banking
50% Canadian Banking

KEY STRATEGIC PRIORITIES

MEDIUM-TERM FINANCIAL OBJECTIVES

Total Assets $947 billion
Net Loans and Acceptances $568 billion
Deposits $654 billion
Employees >96,000
Branches and Offices 2,963
ABMs 9,108

OTHER FINANCIAL INFORMATION

• Share Price (TSX): May 1/18 – July 31/18
  High $80.79
  Low $73.91
  Closing Price $77.09
  52 week high $85.50
  Market Capitalization $95 billion
  Common Shares Outstanding 1,232 million

• Upcoming Events
  November 27, 2018 Q4 2018 Results
  February 26, 2019 Q1 2019 Results
  May 28, 2019 Q2 2019 Results
  August 27, 2019 Q3 2019 Results

• Dividend Dates: Quarterly dividend of $0.85 per share, approved by the Board of Directors
  RECORD DATE PAYMENT DATE
  October 2, 2018 October 29, 2018
  January 2, 2019 January 29, 2019
  April 2, 2019 April 26, 2019
  July 2, 2019 July 29, 2019

TOTAL SHAREHOLDER RETURN

3.0% 10.4% 8.9% 11.9%
1 Year 5 Year 10 Years 20 Years

www.scotiabank.com | Investor Relations
**Q3/18 FINANCIAL HIGHLIGHTS**

### Earnings per Share – Diluted

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.68</td>
<td>$1.71</td>
<td>1.76</td>
<td></td>
</tr>
</tbody>
</table>

### Return on Equity

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>14.8%</td>
<td>15.0%</td>
<td>14.5%</td>
<td></td>
</tr>
</tbody>
</table>

### CET1 Capital Ratio\(^5\)

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.3%</td>
<td>12.0%</td>
<td>11.4%</td>
<td></td>
</tr>
</tbody>
</table>

### Core Banking Margin

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.46%</td>
<td>2.47%</td>
<td>2.46%</td>
<td></td>
</tr>
</tbody>
</table>

### Q3/18 NET INCOME GROWTH\(^3\)

#### All-Bank

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,117</td>
<td>$2,190</td>
<td>2,259</td>
<td></td>
</tr>
</tbody>
</table>

#### Canadian Banking\(^6\)

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,050</td>
<td>1,022</td>
<td>1,141</td>
<td></td>
</tr>
</tbody>
</table>

#### International Banking\(^6\)

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>623</td>
<td>683</td>
<td>715</td>
<td></td>
</tr>
</tbody>
</table>

#### Global Banking and Markets\(^6\)

<table>
<thead>
<tr>
<th></th>
<th>Q3/17</th>
<th>Q2/18</th>
<th>Q3/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>441</td>
<td>447</td>
<td>441</td>
<td></td>
</tr>
</tbody>
</table>

### ANNUAL DILUTED EPS GROWTH

- **YTD 2018**: $6.49
- **YTD 2017**: $5.10

### ANNUAL DIVIDEND GROWTH

- **YTD 2018**: $3.05
- **YTD 2017**: $2.43

### SENIOR DEBT CREDIT RATINGS\(^2\)

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>DBRS</td>
<td>AA</td>
<td>Stable</td>
</tr>
<tr>
<td>Fitch</td>
<td>AA-</td>
<td>Stable</td>
</tr>
<tr>
<td>Moody’s</td>
<td>Aa2</td>
<td>Stable</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>A+</td>
<td>Stable</td>
</tr>
</tbody>
</table>

### CONTACT INFORMATION

**Investor Relations**

Philip Smith          Steven Hung          Lemar Persaud          Judy Lai


investor.relations@scotiabank.com

**Transfer Agent**

Computer Trust Co. of Canada

T: 1-877-982-8767
F: 1-888-453-0330
service@computershare.com

---

1. Excludes Other segment
2. As at July 31, 2018
3. Figures adjusted for Acquisition-related costs, including Day 1 PCL impact on acquired performing loans, integration and amortization costs related to current acquisitions, and amortization of intangibles related to current and past acquisitions
4. The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at July 31, 2018. Source: Bloomberg
5. Reflects all-in approach
6. Core net income attributable to equity holders of the Bank