

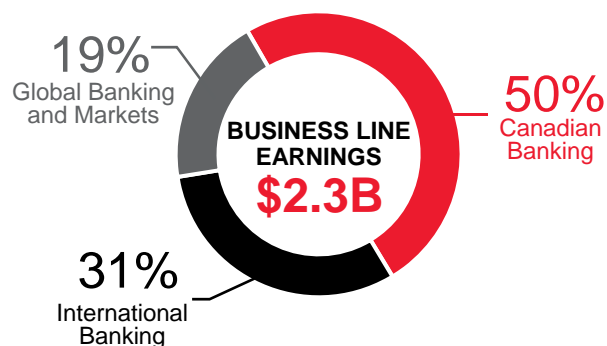
# INVESTOR FACT SHEET

## Q3 2018

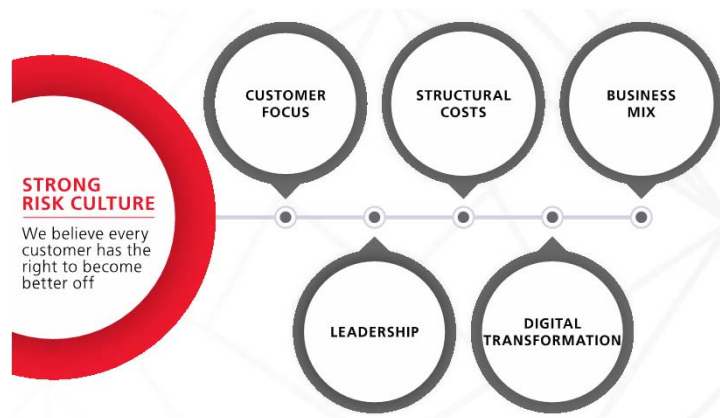
### ▶ WHO WE ARE

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](http://www.scotiabank.com) and follow us on Twitter @ScotiabankViews.

### ▶ THREE DIVERSE PLATFORMS<sup>1, 2, 3</sup>



### ▶ KEY STRATEGIC PRIORITIES



### ▶ OTHER FINANCIAL INFORMATION<sup>2</sup>

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

### ▶ MEDIUM-TERM FINANCIAL OBJECTIVES

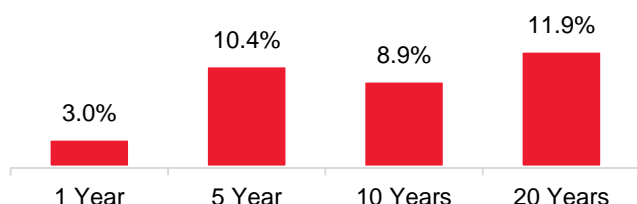
	2018 YTD <sup>2, 3</sup>	
EPS Growth	7%+	+9.2%
Return on Equity	14%+	15.2%
Operating Leverage	Positive	+4.7%
Capital Level	Strong Levels	11.4% <sup>5</sup>

### ▶ SHAREHOLDER INFORMATION

- Share Price (TSX): May 1/18 – July 31/18**

High	\$80.79	Closing Price	\$77.09
Low	\$73.91	52 week high	\$85.50
Market Capitalization <sup>2</sup>	\$95 billion	Common Shares Outstanding <sup>2</sup>	1,232 million

### ▶ TOTAL SHAREHOLDER RETURN<sup>4</sup>



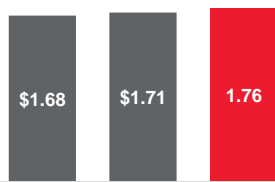
- Upcoming Events**

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<sup>4</sup>: Quarterly dividend of \$0.85 per share, approved by the Board of Directors**

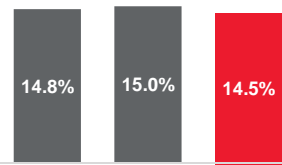
RECORD DATE	PAYMENT DATE
October 2, 2018	October 29, 2018
January 2, 2019	January 29, 2019
April 2, 2019	April 26, 2019
July 2, 2019	July 29, 2019

## ▶ Q3/18 FINANCIAL HIGHLIGHTS<sup>3</sup>

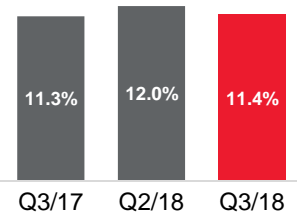
### Earnings per Share – Diluted



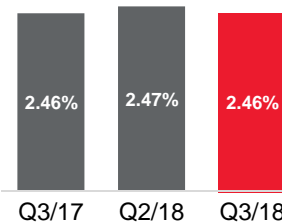
### Return on Equity



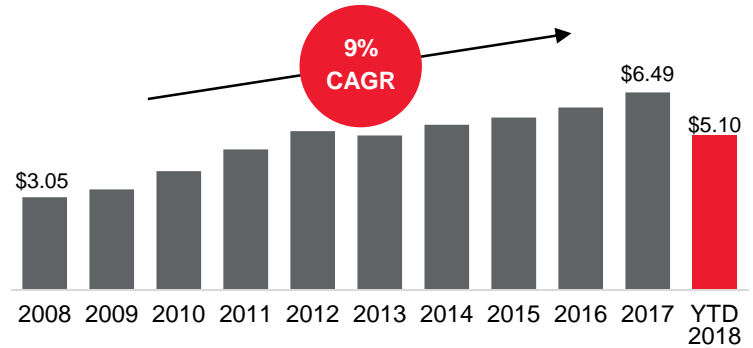
### CET1 Capital Ratio<sup>5</sup>



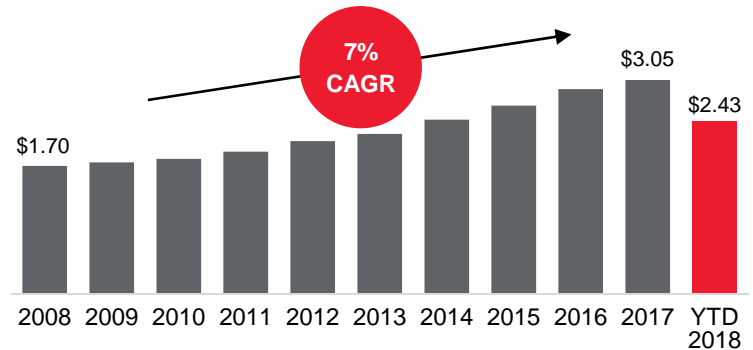
### Core Banking Margin



## ▶ ANNUAL DILUTED EPS GROWTH

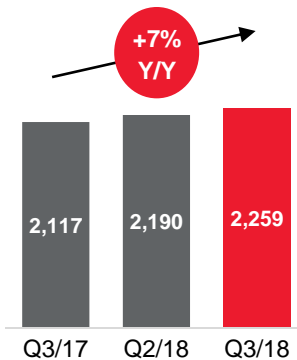


## ▶ ANNUAL DIVIDEND GROWTH

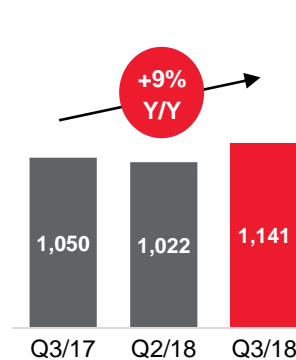


## ▶ Q3/18 NET INCOME GROWTH<sup>3</sup>

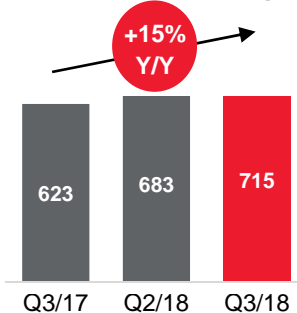
### All-Bank



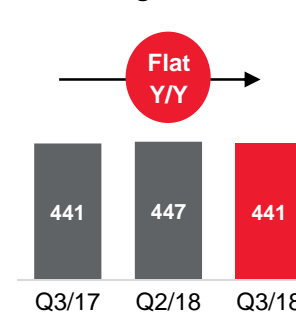
### Canadian Banking<sup>6</sup>



### International Banking<sup>6</sup>



### Global Banking and Markets<sup>6</sup>



## ▶ SENIOR DEBT CREDIT RATINGS<sup>2</sup>

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

## ▶ CONTACT INFORMATION

### Investor Relations

Philip Smith	Steven Hung	Lemar Persaud	Judy Lai
416-863-2866	416-933-8774	416-866-6124	416-775-0485
investor.relations@scotiabank.com			

### Transfer Agent

Computer Trust Co. of Canada  
 T: 1-877-982-8767  
 F: 1-888-453-0330  
 service@computershare.com

<sup>1</sup> Excludes Other segment

<sup>2</sup> As at July 31, 2018

<sup>3</sup> 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

<sup>4</sup> The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at July 31, 2018. Source: Bloomberg

<sup>5</sup> Reflects all-in approach

<sup>6</sup> Core net income attributable to equity holders of the Bank