

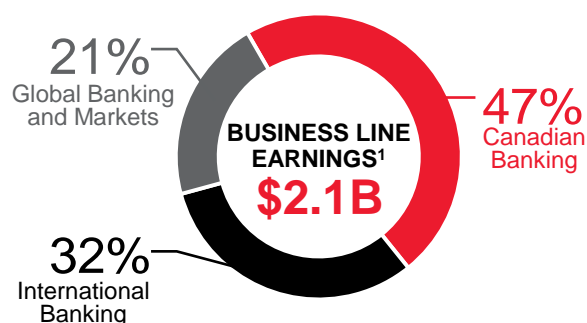
# INVESTOR FACT SHEET

## Q2 2018

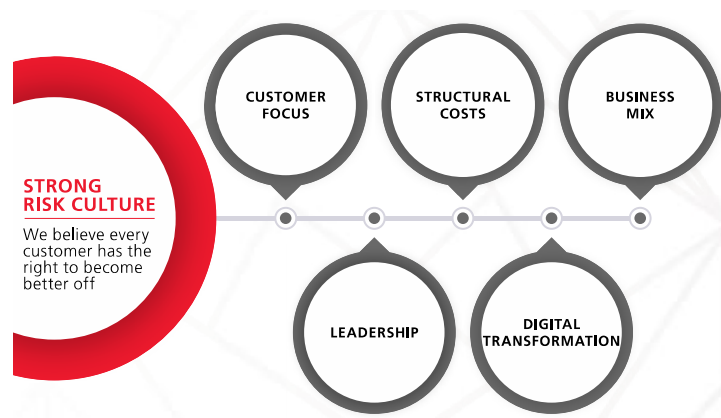
### ▶ WHO WE ARE

Scotiabank is Canada's international bank and a leading financial services provider in North America, Latin America, the Caribbean and Central America, Europe and Asia-Pacific. 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 89,000 employees and assets of over \$926 billion (as at April 30, 2018), Scotiabank trades on the Toronto (TSX: BNS) and New York Exchanges (NYSE: BNS). For more information, please visit [www.scotiabank.com](http://www.scotiabank.com) and follow us on Twitter @Scotiabank.

### ▶ THREE DIVERSE PLATFORMS<sup>1</sup>



### ▶ KEY STRATEGIC PRIORITIES



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

Total Assets	\$926 billion
Net Loans and Acceptances	\$535 billion
Deposits	\$641 billion
Employees	>89,000
Branches and Offices	2,983
ABMs	8,115

### ▶ MEDIUM TERM FINANCIAL OBJECTIVES

	2018 YTD <sup>2</sup>	
EPS Growth	7%+	12%
Return on Equity	14%+	15.5%
Operating Leverage	Positive	3.3% <sup>3</sup>
Capital Level	Strong Levels	12.0%

### ▶ SHAREHOLDER INFORMATION

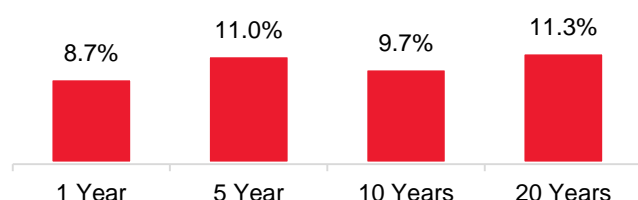
- Share Price (TSX): February 1/18 – April 30/18**

High	\$82.70	Closing Price	\$78.92
Low	\$75.20	52 week high	\$85.50
Market Capitalization <sup>2</sup>	\$95 billion	Common Shares Outstanding <sup>2</sup>	1,199 million

- Upcoming Events**

August 28, 2018	Q3 2018 Results
November 27, 2018	Q4 2018 Results
February 26, 2019	Q1 2019 Results
May 28, 2019	Q2 2019 Results
- Dividend Dates<sup>4</sup>: Quarterly dividend of \$0.82 per share, approved by the Board of Directors**

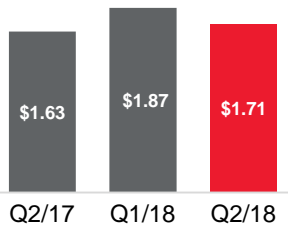
### ▶ TOTAL SHAREHOLDER RETURN<sup>4</sup>



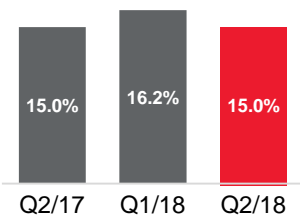
RECORD DATE	PAYMENT DATE
July 3, 2018	July 27, 2018
October 2, 2018	October 29, 2018
January 2, 2019	January 29, 2019
April 2, 2019	April 26, 2019

## ▶ Q2/18 FINANCIAL HIGHLIGHTS

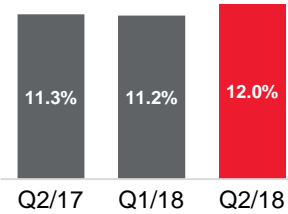
Adjusted Earnings per Share – Diluted<sup>5</sup>



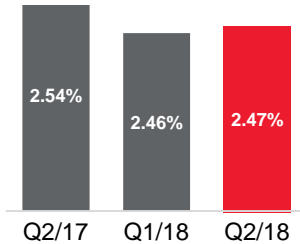
Adjusted Return on Equity<sup>5</sup>



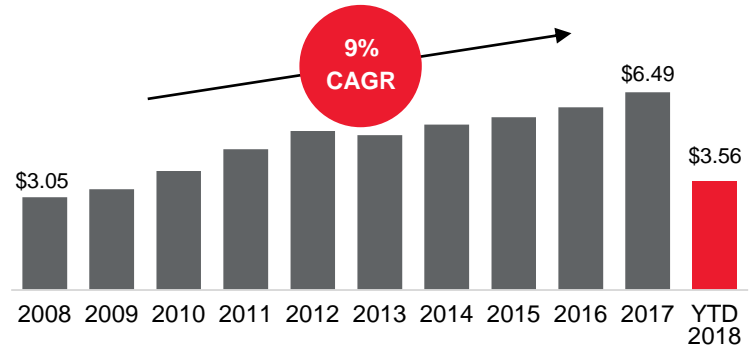
CET1 Capital Ratio<sup>6</sup>



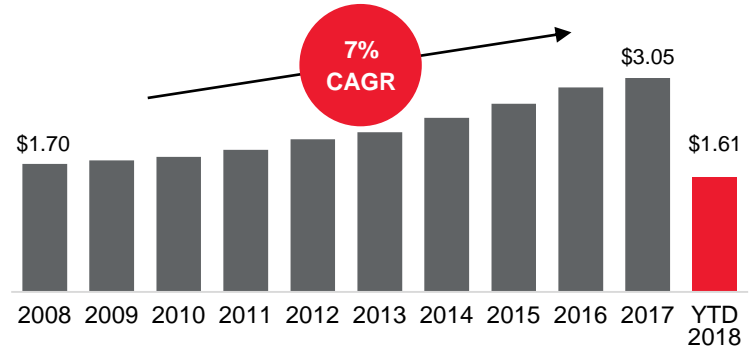
Core Banking Margin



## ▶ ANNUAL DILUTED EPS GROWTH<sup>7</sup>

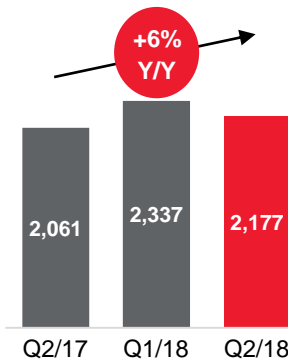


## ▶ ANNUAL DIVIDEND GROWTH

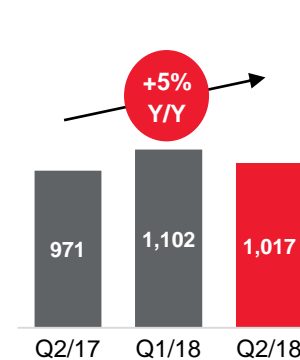


## ▶ Q2/18 NET INCOME GROWTH<sup>8</sup>

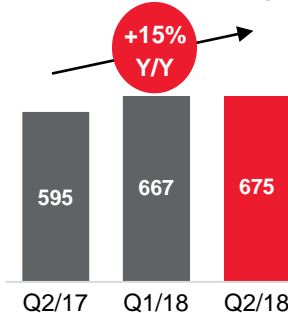
All-Bank



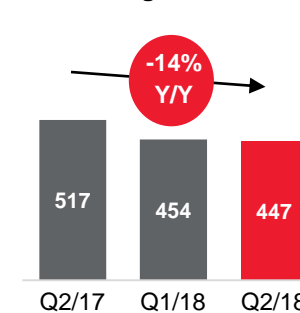
Canadian Banking



International Banking<sup>9</sup>



Global Banking and Markets



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

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

## ▶ CONTACT INFORMATION

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<sup>1</sup> Excludes Other segment

<sup>2</sup> As at April 30, 2018

<sup>3</sup> Excludes the employee benefits re-measurement credit of \$150 million after-tax (\$203 million pre-tax) and \$0.12 per share reported in Q1/18

<sup>4</sup> The compound annual return for a common share, which includes share price appreciation and reinvested dividends as at April 30, 2018. Source: Bloomberg

<sup>5</sup> Excludes amortization of intangibles (net of taxes)

<sup>6</sup> Reflects all-in approach

<sup>7</sup> Excludes notable items

<sup>8</sup> Core net income attributable to equity holders of the Bank

<sup>9</sup> Y/Y growth rates (%) on a constant dollars basis; net income on a reported basis