

1	Issuer	The Bank of Nova Scotia	Scotiabank Capital Trust	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	CA0641491075	CA80928BAC06	US064159KJ44	US064159VJ25	CA06415FRB09	US064159BN91
3	Governing law(s) of the instrument	Province of Ontario, Applicable Federal Laws of Canada, U.S.	Province of Ontario and the applicable Federal Laws of Canada	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Canadian Federal and applicable Provincial laws	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).
	Regulatory treatment						
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Common shares	Innovative Tier 1	Other Additional Tier 1	Other Additional Tier 1	Other Additional Tier 1	Other Additional Tier 1
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	21,066	0	1,560	1,689	1,250	753
9	Par value of instrument	N/A	CAD 750,000,000	USD 1,250,000,000	USD 1,250,000,000	CAD 1,250,000,000	USD 600,000,000
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	N/A	28/Sep/2006	12/Oct/2017	4/Jun/2020	15/Jun/2021	7/Oct/2021
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	N/A	N/A	N/A	N/A	27/Jul/2081	27/Oct/2081
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	Optional Call on Dec. 31, 2011 and on any distribution date thereafter, at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus	Optional Call on any Interest Payment Date, as defined in the Prospectus Supplement, on or after October 12, 2022 at par plus accrued interest	Optional call on June 4, 2025 and each fifth (5th) anniversary date thereafter at par plus accrued and unpaid interest	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2026	Optional call on October 27, 2026 and each Interest Payment Date thereafter at the Redemption Price, as defined in the Prospectus Supplement
16	Subsequent call dates, if applicable		On Dec. 31, 2036 at par plus accrued interest				
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	\$1.06/share (quarterly, as at Q2/24)	5.650% (Next reset on Jan/1/2037)	3-month Term SOFR + 2.90961%	4.900% until June 4, 2025 and thereafter resets every 5 years at then prevailing 5 year US Treasury Rate + 4.551%	3.700% until July 27, 2026 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 2.761%	3.625% until October 27, 2026 and thereafter resets every 5 years at the then prevailing 5 year U.S. Treasury Rate + 2.613%
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of a step up or other incentive to redeem	No	Yes	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)		Automatic Exchange due to any of the following: 1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially		Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate		40 Bank Preferred Shares Series T for each \$1,000 of principle on Automatic Exchange	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into		Additional Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into		The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger (s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-down mechanism						
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Preferred Shares	Deeply Subordinated Indebtedness	Subordinated Indebtedness	Subordinated Indebtedness	Subordinated Indebtedness	Subordinated Indebtedness
36	Non-compliant transitioned features	No	Yes	No	No	No	No
37	If yes, specify non-compliant features		Incentive to Redeem, Not NVCC Compliant				

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06415GMJ62	US0641598S88	US0641598V18	CA064149AW77	US064159HB54	CA06415EUC79
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Province of Ontario, Applicable Federal Laws of Canada	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Province of Ontario and the applicable Federal Laws of Canada
	Regulatory treatment						
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Other Additional Tier 1	Other Additional Tier 1	Other Additional Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,500	1,023	1,004	0	339	1,492
9	Par value of instrument	CAD 1,500,000,000	USD 750,000,000	USD 750,000,000	CAD 250,000,000	USD 1,250,000,000	CAD 1,500,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/Jun/2022	25/Oct/2022	12/Jan/2024	20/Jun/1995	16/Dec/2015	3/Jul/2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	27/Jul/2082	27/Oct/2082	27/Jan/2084	20/Jun/2025	16/Dec/2025	3/Jul/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2027	Optional call on October 27, 2027 and each Interest Payment Date thereafter at the Redemption Price, as defined in the Prospectus Supplement	Optional call on January 27, 2029 and each Interest Payment Date thereafter at the Redemption Price, as defined in the Prospectus Supplement	Optional Call, on or after Jun. 20, 2000 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	N/A	Optional call on or after July 3, 2024 at par plus accrued interest
16	Subsequent call dates, if applicable						
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.023% until July 27, 2027 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 3.95%	8.625% until October 27, 2027 and thereafter resets every 5 years at the then prevailing 5 year U.S. Treasury Rate + 4.389%	8.00% until January 27, 2029 and thereafter resets every 5 years at the then prevailing 5 year U.S. Treasury Rate + 4.017%	8.900%	4.500%	2.836% until July 3, 2024 and thereafter at 90-days BA + 1.18%
19	Existence of a dividend stopper	Yes	Yes	Yes	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 		Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially	Fully	Fully	Fully		Fully	Fully
26	If convertible, conversion rate	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Notes will be converted into a number of fully-paid Common Shares equal to (Multiplier x Note Value) ÷ Conversion Price as defined in the Prospectus Supplement.		Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory		Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1		Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia		The Bank of Nova Scotia	The Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger (s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-down mechanism						
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Subordinated Indebtedness	Subordinated Indebtedness	Subordinated Indebtedness	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	No	Yes	No	No
37	If yes, specify non-compliant features				Not NVCC Compliant		

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06415GDJ63	US06417XAG60	XS2568346428	CA06415GM982	XS2708723445
3	Governing law(s) of the instrument	Province of Ontario and the applicable Federal Laws of Canada	The Notes and the Indenture will be governed by the laws of the State of New York, except that the provisions of the Notes and the Indenture relating to an NVCC Automatic Conversion and subordination will be governed by the laws of the Province of Ontario and the applicable laws of Canada.	Province of Ontario and the federal laws of Canada applicable therein.	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the federal laws of Canada applicable therein.
	Regulatory treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt	Tier 2 Subordinated debt
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,646	1,670	288	978	105
9	Par value of instrument	CAD 1,750,000,000	USD 1,250,000,000	JPY 33,000,000,000	CAD 1,000,000,000	JPY 12,000,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21/Mar/2022	12/Apr/2022	20/Dec/2022	12/Jun/2023	27/Oct/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/May/2032	4/May/2037	20/Dec/2032	2/Aug/2033	1/Dec/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call on or after May 3, 2027 at par plus accrued interest	Optional call during the period from February 5, 2032 to, and including, May 4, 2032, at par plus accrued and unpaid interest.	Optional call on Dec 20, 2027, at par plus accrued and unpaid interest.	Optional call on or after August 2, 2028 at par plus accrued interest	Optional call on Dec 1, 2028, at par plus accrued and unpaid interest.
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.934% until May 3, 2027 and thereafter at 90-days BA + 1.52%	4.588% until May 4, 2032 and thereafter at the then prevailing 5 year U.S. Treasury Rate + 2.050%.	1.8% until Dec 20, 2027 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #368 + 1.681%.	5.679% until August 2, 2028 and thereafter at Daily Compounded CORRA + 2.1%	1.83% until Dec 1, 2028 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #372 + 1.477%.
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: ●the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: ● the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or ● a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially	Fully	Fully	Fully	Fully	Fully
26	If convertible, conversion rate	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.	Outstanding Debentures will be converted into a number of fully-paid Common Shares equal to (Multiplier x Debenture Value) ÷ Conversion Price as defined in the Prospectus Supplement.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger (s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-down mechanism					
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features					

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52692247468	AU3FN0065678	US06417MK384	X52436798347	X52491541210	X52618508340	US0641598M19	X52712530448
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Law of New South Wales, Australia	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment								
4	Transitional Basel III rules								
5	Post-transitional Basel III rules								
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	EUR, 1,100,000,000.00	AUD, 450,000,000.00	USD, 50,000,000.00	EUR, 300,000,000.00	HKD, 550,000,000.00	EUR, 1,500,000,000.00	USD, 300,000,000.00	CNH, 300,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	9/22/2023	1/20/2022	11/3/2022	1/25/2022	6/16/2022	5/4/2023	9/15/2021	11/3/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	9/22/2025	1/20/2027	11/3/2025	1/25/2034	6/16/2027	5/2/2025	9/15/2026	11/3/2025
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount								
16	Subsequent call dates, if applicable								
	Coupons/dividends								
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed	Fixed	Floating	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M +50bps	8BSW 3M +87bps	SOFR INDEX +125bps	FXD 1.14%	FXD 4.16%	Euribor 3M +43bps	SOFR O/N +61bps	FXD 3.75%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)								
25	If convertible, fully or partially								
26	If convertible, conversion rate								
27	If convertible, mandatory or optional conversion								
28	If convertible, specify instrument type convertible into								
29	If convertible, specify issuer of instrument it converts into								
30	Write-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)								
32	If write-down, full or partial								
33	If write-down, permanent or temporary								
34	If temporary write-down, description of write-up mechanism								
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features								

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417XAP69	X52477714682	CH1121837251	X52804565435	X52472843544	X52404577681	US0641593V62
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	USD, 1,250,000,000.00	GBP, 75,000,000.00	CHF, 260,000,000.00	EUR, 1,000,000,000.00	JPY, 10,000,000,000.00	GBP, 400,000,000.00	USD, 300,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	2/2/2023	5/9/2022	7/30/2021	4/17/2024	5/9/2022	11/2/2021	3/2/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/1/2030	11/9/2024	7/30/2031	4/11/2029	5/9/2042	12/17/2025	3/2/2026
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount							
16	Subsequent call dates, if applicable							
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	FXD 4.85%	SONIA O/N +100bps	FXD 0.31%	FXD 3.50%	FXD 1.06%	FXD 1.25%	SOFR INDEX +54.5bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52514446926	US06418GAB32	US06417M5H96	X52439363818	CA06415FZC99	X52465987621	US06417XAA90
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	NA	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)
9	Par value of instrument	HKD, 700,000,000.00	USD, 400,000,000.00	USD, 60,000,000.00	JPY, 11,500,000,000.00	CAD, 486,000,000.00	GBP, 450,000,000.00	USD, 300,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	8/5/2022	6/12/2023	10/29/2021	2/2/2022	7/15/2021	4/6/2022	1/10/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	8/5/2027	6/12/2025	11/1/2024	2/2/2027	8/4/2026	5/3/2027	1/10/2025
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount							
16	Subsequent call dates, if applicable							
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed	Floating	Fixed	Floating
18	Coupon rate and any related index	FXD 3.96%	SOFR INDEX +109bps	SOFR INDEX +36bps	FXD 0.34%	CORRA +54bps	FXD 2.88%	SOFR 0/N +46bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52570731906	CH1148266252	X52733010628	US06417XAK72	X52494325041	CH1294486324	CH1137407420
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	JPY, 10,000,000,000.00	CHF, 200,000,000.00	EUR, 1,100,000,000.00	USD, 350,000,000.00	HKD, 400,000,000.00	CHF, 200,000,000.00	CHF, 175,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	12/23/2022	2/1/2022	12/12/2023	4/12/2022	6/24/2022	9/22/2023	10/25/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/23/2027	2/1/2029	12/12/2025	4/11/2025	6/24/2025	9/22/2027	10/25/2028
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount							
16	Subsequent call dates, if applicable							
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 0.90%	FXD 0.40%	Euribor 3M +52bps	SOFR O/N +90bps	FXD 4.33%	FXD 2.39%	FXD 0.15%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52049707180	X52580243116	X52398287792	X52465651631	US0641596F85	X51935312618	US064159PB62
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR, 750,000,000.00	HKD, 800,000,000.00	GBP, 250,000,000.00	HKD, 451,000,000.00	USD, 650,000,000.00	USD 80,000,000	USD 20,000,000
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9/5/2019	2/1/2023	10/15/2021	4/6/2022	8/3/2021	1/24/2019	5/30/2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	9/4/2026	2/1/2028	10/15/2024	4/5/2029	7/31/2024	1/24/2049	5/30/2031
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount						24-Jan-2024 128.237068%;Tax Redemption:Amortized Face Value;TLAC Disqualification Event:Amortized Face Value;	30-May-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable						24-Jan-2025;26-Jan-2026;25-Jan-2027;24-Jan-2028;24-Jan-2029;24-Jan-2030;24-Jan-2031;26-Jan-2032;24-Jan-2033;24-Jan-2034;24-Jan-2035;24-Jan-2036;26-Jan-2037;25-Jan-2038;24-Jan-2039;24-Jan-2040;24-Jan-2041;24-Jan-2042;26-Jan-2043;25-Jan-2044;24-Jan-2045;24-Jan-2046;24-Jan-2047;24-Jan-2048;25-Jan-2049	30-Aug-2022;30-Nov-2022;28-Feb-2023;30-May-2023;30-Aug-2023;30-Nov-2023;28-Feb-2024;30-May-2024;30-Aug-2024;30-Nov-2024;28-Feb-2025;30-May-2025;30-Aug-2025;30-Nov-2025;28-Feb-2026;30-May-2026;30-Aug-2026;30-Nov-2026;28-Feb-2027;30-May-2027;30-Aug-2027;30-Nov-2027;28-Feb-2028;30-May-2028;30-Aug-2028;30-Nov-2028;28-Feb-2029;30-May-2029;30-Aug-2029;30-Nov-2029;28-Feb-2030;30-May-2030;30-Aug-2030;30-Nov-2030;28-Feb-2031;30-May-2031
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	FXD 0.13%	HIBOR 3M +108.5bps	SONIA O/N +100bps	FXD 3.54%	SOFR O/N +38bps	0%	3.0%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US0641590K52	XS208035222	XS2091678321	XS2092202378	XS2092616346	XS2101306327	XS2106056901
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9,000,000	USD 80,000,000	USD 45,000,000	USD 30,000,000	USD 30,000,000	USD 420,000,000	USD 150,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10/31/2019	11/29/2019	12/10/2019	12/11/2019	12/12/2019	2/5/2020	2/11/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/31/2029	11/29/2059	12/10/2059	12/11/2059	12/12/2059	2/5/2060	2/11/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	01-Nov-2021 0.0%; Tax Redemption; Par Plus Accrued Interest; TLAC Disqualification Event; Par Plus Accrued Interest;	29-Nov-2024 0.0%;	10-Dec-2021 0.0%;	13-Dec-2021 0.0%;	13-Dec-2021 0.0%;	05-Feb-2025 0.0%;	11-Feb-2025 0.0%;
16	Subsequent call dates, if applicable	31-Jan-2022;02-May-2022;02-Aug-2022;31-Oct-2022;31-Jan-2023;01-May-2023;31-Jul-2023;31-Oct-2023;31-Jan-2024;30-Apr-2024;31-Jul-2024;31-Oct-2024;31-Jan-2025;30-Apr-2025;31-Jul-2025;01-Feb-2026;02-Feb-2026;30-Apr-2026;31-Jul-2026;02-Nov-2026;01-Feb-2027;30-Apr-2027;03-Aug-2027;01-Nov-2027;31-Jan-2028;01-May-2028;31-Jul-2028;31-Oct-2028;31-Jan-2029;30-Apr-2029;31-Jul-2029	01-Dec-2025;30-Nov-2026;29-Nov-2027;29-Nov-2028;29-Nov-2029;29-Nov-2030;01-Dec-2031;29-Nov-2032;29-Nov-2033;29-Nov-2034;29-Nov-2035;01-Dec-2036;30-Nov-2037;29-Nov-2038;29-Nov-2039;29-Nov-2040;29-Nov-2041;01-Dec-2042;30-Nov-2043;29-Nov-2044;10-Dec-2045;29-Nov-2046;29-Nov-2047;30-Nov-2048;29-Nov-2049;29-Nov-2050;29-Nov-2051;29-Nov-2052;01-Dec-2053;30-Nov-2054;29-Nov-2055;29-Nov-2056;29-Nov-2057;29-Nov-2058;01-Dec-2059	12-Dec-2022;11-Dec-2023;10-Dec-2024;10-Dec-2025;10-Dec-2026;10-Dec-2027;11-Dec-2028;10-Dec-2029;10-Dec-2030;10-Dec-2031;10-Dec-2032;12-Dec-2033;11-Dec-2034;10-Dec-2035;10-Dec-2036;10-Dec-2037;10-Dec-2038;12-Dec-2039;10-Dec-2040;10-Dec-2041;10-Dec-2042;10-Dec-2043;12-Dec-2044;11-Dec-2045;10-Dec-2046;10-Dec-2047;10-Dec-2048;10-Dec-2049;12-Dec-2050;11-Dec-2051;10-Dec-2052;10-Dec-2053;10-Dec-2054;10-Dec-2055;11-Dec-2056;10-Dec-2057;10-Dec-2058;10-Dec-2059	12-Dec-2022;11-Dec-2023;11-Dec-2024;11-Dec-2025;11-Dec-2026;13-Dec-2027;11-Dec-2028;11-Dec-2029;11-Dec-2030;11-Dec-2031;13-Dec-2032;12-Dec-2033;11-Dec-2034;11-Dec-2035;11-Dec-2036;11-Dec-2037;13-Dec-2038;12-Dec-2039;11-Dec-2040;11-Dec-2041;11-Dec-2042;11-Dec-2043;12-Dec-2044;11-Dec-2045;11-Dec-2046;11-Dec-2047;11-Dec-2048;13-Dec-2049;12-Dec-2050;11-Dec-2051;11-Dec-2052;11-Dec-2053;11-Dec-2054;13-Dec-2055;11-Dec-2056;12-Dec-2057;12-Dec-2058;12-Dec-2059	12-Dec-2022;12-Dec-2023;12-Dec-2024;12-Dec-2025;14-Dec-2026;13-Dec-2027;12-Dec-2028;12-Dec-2029;12-Dec-2030;12-Dec-2031;13-Dec-2032;12-Dec-2033;12-Dec-2034;12-Dec-2035;12-Dec-2036;14-Dec-2037;13-Dec-2038;12-Dec-2039;12-Dec-2040;12-Dec-2041;12-Dec-2042;14-Dec-2043;12-Dec-2044;12-Dec-2045;12-Dec-2046;12-Dec-2047;14-Dec-2048;13-Dec-2049;12-Dec-2050;12-Dec-2051;12-Dec-2052;12-Dec-2053;14-Dec-2054;13-Dec-2055;12-Dec-2056;12-Dec-2057;12-Dec-2058;12-Dec-2059	05-Feb-2026;05-Feb-2027;07-Feb-2028;05-Feb-2029;05-Feb-2030;05-Feb-2031;05-Feb-2032;07-Feb-2033;06-Feb-2034;05-Feb-2035;05-Feb-2036;05-Feb-2037;05-Feb-2038;07-Feb-2039;06-Feb-2040;05-Feb-2041;05-Feb-2042;05-Feb-2043;05-Feb-2044;07-Feb-2045;05-Feb-2046;05-Feb-2047;05-Feb-2048;05-Feb-2049;07-Feb-2050;06-Feb-2051;05-Feb-2052;05-Feb-2053;05-Feb-2054;05-Feb-2055;07-Feb-2056;05-Feb-2057;05-Feb-2058;05-Feb-2059;05-Feb-2060	11-Feb-2026;11-Feb-2027;11-Feb-2028;12-Feb-2029;11-Feb-2030;11-Feb-2031;11-Feb-2032;11-Feb-2033;13-Feb-2034;12-Feb-2035;11-Feb-2036;11-Feb-2037;11-Feb-2038;11-Feb-2039;13-Feb-2040;11-Feb-2041;11-Feb-2042;11-Feb-2043;11-Feb-2044;13-Feb-2045;12-Feb-2046;11-Feb-2047;11-Feb-2048;11-Feb-2049;11-Feb-2050;13-Feb-2051;12-Feb-2052;11-Feb-2053;11-Feb-2054;11-Feb-2055;11-Feb-2056;12-Feb-2057;11-Feb-2058;11-Feb-2059;11-Feb-2060
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		2.6%					
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2120063511	XS2122899904	XS2123042397	XS2121404490	XS2129418245	XS2134019632	XS2138603563
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 60,000,000	USD 50,000,000	USD 40,000,000	USD 100,000,000	USD 610,000,000	USD 190,000,000	USD 155,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2/14/2020	2/26/2020	2/26/2020	3/3/2020	3/18/2020	3/26/2020	4/1/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/14/2060	2/26/2060	2/26/2060	3/3/2060	3/18/2060	3/26/2060	4/1/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	16-Feb-2021 0.0%;	26-Feb-2021 0.0%;	26-Feb-2021 0.0%;	03-Mar-2025 0.0%;	18-Mar-2025 0.0%;	26-Mar-2025 0.0%;	01-Apr-2025 0.0%;
16	Subsequent call dates, if applicable	14-Feb-2022;14-Feb-2023;14-Feb-2024;14-Feb-2025;17-Feb-2026;16-Feb-2027;14-Feb-2028;14-Feb-2029;14-Feb-2030;14-Feb-2031;17-Feb-2032;14-Feb-2033;14-Feb-2034;14-Feb-2035;14-Feb-2036;17-Feb-2037;16-Feb-2038;14-Feb-2039;14-Feb-2040;14-Feb-2041;14-Feb-2042;17-Feb-2043;16-Feb-2044;14-Feb-2045;14-Feb-2046;14-Feb-2047;14-Feb-2048;16-Feb-2049;14-Feb-2050;14-Feb-2051;14-Feb-2052;14-Feb-2053;17-Feb-2054;16-Feb-2055;14-Feb-2056;14-Feb-2057;14-Feb-2058;14-Feb-2059;16-Feb-2060	28-Feb-2022;27-Feb-2023;26-Feb-2024;26-Feb-2025;26-Feb-2026;26-Feb-2027;28-Feb-2028;26-Feb-2029;26-Feb-2030;26-Feb-2031;26-Feb-2032;28-Feb-2033;27-Feb-2034;26-Feb-2035;26-Feb-2036;26-Feb-2037;26-Feb-2038;28-Feb-2039;27-Feb-2040;26-Feb-2041;26-Feb-2042;26-Feb-2043;26-Feb-2044;27-Feb-2045;26-Feb-2046;26-Feb-2047;26-Feb-2048;26-Feb-2049;28-Feb-2050;27-Feb-2051;26-Feb-2052;26-Feb-2053;26-Feb-2054;26-Feb-2055;28-Feb-2056;26-Feb-2057;26-Feb-2058;26-Feb-2059;26-Feb-2060	28-Feb-2022;27-Feb-2023;26-Feb-2024;26-Feb-2025;26-Feb-2026;26-Feb-2027;28-Feb-2028;26-Feb-2029;26-Feb-2030;26-Feb-2031;26-Feb-2032;28-Feb-2033;27-Feb-2034;26-Feb-2035;26-Feb-2036;26-Feb-2037;26-Feb-2038;28-Feb-2039;27-Feb-2040;26-Feb-2041;26-Feb-2042;26-Feb-2043;26-Feb-2044;27-Feb-2045;26-Feb-2046;26-Feb-2047;26-Feb-2048;26-Feb-2049;28-Feb-2050;27-Feb-2051;26-Feb-2052;26-Feb-2053;26-Feb-2054;26-Feb-2055;28-Feb-2056;26-Feb-2057;26-Feb-2058;26-Feb-2059;26-Feb-2060	03-Mar-2026;03-Mar-2027;03-Mar-2028;05-Mar-2029;04-Mar-2030;03-Mar-2031;03-Mar-2032;03-Mar-2033;03-Mar-2034;05-Mar-2035;03-Mar-2036;03-Mar-2037;03-Mar-2038;03-Mar-2039;05-Mar-2040;04-Mar-2041;03-Mar-2042;03-Mar-2043;03-Mar-2044;03-Mar-2045;05-Mar-2046;04-Mar-2047;03-Mar-2048;03-Mar-2049;03-Mar-2050;03-Mar-2051;04-Mar-2052;03-Mar-2053;03-Mar-2054;03-Mar-2055;03-Mar-2056;05-Mar-2057;04-Mar-2058;03-Mar-2059;03-Mar-2060	18-Mar-2026;18-Mar-2027;20-Mar-2028;19-Mar-2029;18-Mar-2030;18-Mar-2031;18-Mar-2032;18-Mar-2033;20-Mar-2034;19-Mar-2035;18-Mar-2036;18-Mar-2037;18-Mar-2038;18-Mar-2039;19-Mar-2040;18-Mar-2041;18-Mar-2042;18-Mar-2043;18-Mar-2044;20-Mar-2045;19-Mar-2046;18-Mar-2047;18-Mar-2048;18-Mar-2049;18-Mar-2050;20-Mar-2051;18-Mar-2052;18-Mar-2053;18-Mar-2054;18-Mar-2055;20-Mar-2056;19-Mar-2057;18-Mar-2058;18-Mar-2059;18-Mar-2060	26-Mar-2026;29-Mar-2027;27-Mar-2028;26-Mar-2029;26-Mar-2030;26-Mar-2031;29-Mar-2032;28-Mar-2033;27-Mar-2034;26-Mar-2035;26-Mar-2036;26-Mar-2037;26-Mar-2038;28-Mar-2039;26-Mar-2040;26-Mar-2041;26-Mar-2042;26-Mar-2043;28-Mar-2044;27-Mar-2045;26-Mar-2046;26-Mar-2047;26-Mar-2048;26-Mar-2049;28-Mar-2050;27-Mar-2051;26-Mar-2052;26-Mar-2053;26-Mar-2054;26-Mar-2055;27-Mar-2056;26-Mar-2057;26-Mar-2058;26-Mar-2059;26-Mar-2060	01-Apr-2026;01-Apr-2027;03-Apr-2028;02-Apr-2029;01-Apr-2030;01-Apr-2031;01-Apr-2032;01-Apr-2033;03-Apr-2034;02-Apr-2035;01-Apr-2036;01-Apr-2037;01-Apr-2038;01-Apr-2039;02-Apr-2040;01-Apr-2041;01-Apr-2042;01-Apr-2043;01-Apr-2044;03-Apr-2045;02-Apr-2046;01-Apr-2047;01-Apr-2048;01-Apr-2049;01-Apr-2050;03-Apr-2051;01-Apr-2052;01-Apr-2053;01-Apr-2054;01-Apr-2055;03-Apr-2056;02-Apr-2057;01-Apr-2058;01-Apr-2059;01-Apr-2060
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index							
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	XS2145070483	XS2174497151	XS217749438	XS2178586231	XS2202906546	XS2204500826	XS2206595428
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 100,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4/14/2020	5/14/2020	5/27/2020	5/27/2020	7/13/2020	7/14/2020	7/16/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/14/2060	5/14/2060	5/27/2060	5/27/2060	7/13/2060	7/14/2060	7/16/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	14-Apr-2025 0.0%;	16-May-2022 0.0%;	30-May-2022 0.0%;	27-May-2022 0.0%;	13-Jul-2022 0.0%;	14-Jul-2021 0.0%;	16-Jul-2021 0.0%;
16	Subsequent call dates, if applicable	14-Apr-2026;14-Apr-2027;17-Apr-2028;16-Apr-2029;15-Apr-2030;14-Apr-2031;14-Apr-2032;14-Apr-2033;14-Apr-2034;16-Apr-2035;14-Apr-2036;14-Apr-2037;14-Apr-2038;14-Apr-2039;16-Apr-2040;15-Apr-2041;14-Apr-2042;14-Apr-2043;14-Apr-2044;14-Apr-2045;16-Apr-2046;15-Apr-2047;14-Apr-2048;14-Apr-2049;14-Apr-2050;14-Apr-2051;15-Apr-2052;14-Apr-2053;14-Apr-2054;14-Apr-2055;14-Apr-2056;16-Apr-2057;15-Apr-2058;14-Apr-2059;14-Apr-2060	15-May-2023;14-May-2024;14-May-2025;14-May-2026;14-May-2027;15-May-2028;14-May-2029;14-May-2030;14-May-2031;14-May-2032;16-May-2033;15-May-2034;14-May-2035;14-May-2036;14-May-2037;14-May-2038;16-May-2039;14-May-2040;14-May-2041;14-May-2042;14-May-2043;16-May-2044;15-May-2045;14-May-2046;14-May-2047;14-May-2048;14-May-2049;16-May-2050;15-May-2051;14-May-2052;14-May-2053;14-May-2054;14-May-2055;15-May-2056;14-May-2057;14-May-2058;14-May-2059;14-May-2060	29-May-2023;29-May-2024;29-May-2025;29-May-2026;31-May-2027;29-May-2028;29-May-2029;29-May-2030;29-May-2031;31-May-2032;30-May-2033;29-May-2034;29-May-2035;29-May-2036;29-May-2037;31-May-2038;30-May-2039;29-May-2040;29-May-2041;29-May-2042;29-May-2043;30-May-2044;29-May-2045;29-May-2046;29-May-2047;29-May-2048;31-May-2049;30-May-2050;29-May-2051;29-May-2052;29-May-2053;29-May-2054;31-May-2055;29-May-2056;29-May-2057;29-May-2058;29-May-2059;31-May-2060	29-May-2023;27-May-2024;27-May-2025;27-May-2026;27-May-2027;29-May-2028;28-May-2029;27-May-2030;27-May-2031;27-May-2032;27-May-2033;29-May-2034;28-May-2035;27-May-2036;27-May-2037;27-May-2038;27-May-2039;28-May-2040;27-May-2041;27-May-2042;27-May-2043;27-May-2044;29-May-2045;28-May-2046;27-May-2047;27-May-2048;27-May-2049;27-May-2050;29-May-2051;27-May-2052;27-May-2053;27-May-2054;27-May-2055;29-May-2056;28-May-2057;27-May-2058;27-May-2059;27-May-2060	13-Jul-2023;15-Jul-2024;14-Jul-2025;13-Jul-2026;13-Jul-2027;13-Jul-2028;13-Jul-2029;15-Jul-2030;14-Jul-2031;13-Jul-2032;13-Jul-2033;13-Jul-2034;13-Jul-2035;14-Jul-2036;13-Jul-2037;13-Jul-2038;13-Jul-2039;13-Jul-2040;15-Jul-2041;14-Jul-2042;13-Jul-2043;13-Jul-2044;13-Jul-2045;13-Jul-2046;15-Jul-2047;13-Jul-2048;13-Jul-2049;13-Jul-2050;13-Jul-2051;15-Jul-2052;14-Jul-2053;13-Jul-2054;13-Jul-2055;13-Jul-2056;13-Jul-2057;15-Jul-2058;14-Jul-2059;13-Jul-2060	14-Jul-2022;14-Jul-2023;15-Jul-2024;14-Jul-2025;14-Jul-2026;14-Jul-2027;14-Jul-2028;16-Jul-2029;15-Jul-2030;14-Jul-2031;14-Jul-2032;14-Jul-2033;14-Jul-2034;16-Jul-2035;14-Jul-2036;14-Jul-2037;14-Jul-2038;14-Jul-2039;16-Jul-2040;15-Jul-2041;14-Jul-2042;14-Jul-2043;14-Jul-2044;14-Jul-2045;16-Jul-2046;15-Jul-2047;14-Jul-2048;14-Jul-2049;14-Jul-2050;14-Jul-2051;15-Jul-2052;14-Jul-2053;14-Jul-2054;14-Jul-2055;14-Jul-2056;16-Jul-2057;15-Jul-2058;14-Jul-2059;14-Jul-2060	18-Jul-2022;17-Jul-2023;16-Jul-2024;16-Jul-2025;16-Jul-2026;16-Jul-2027;17-Jul-2028;16-Jul-2029;16-Jul-2030;16-Jul-2031;16-Jul-2032;18-Jul-2033;17-Jul-2034;16-Jul-2035;16-Jul-2036;16-Jul-2037;16-Jul-2038;18-Jul-2039;16-Jul-2040;16-Jul-2041;16-Jul-2042;16-Jul-2043;18-Jul-2044;17-Jul-2045;16-Jul-2046;16-Jul-2047;16-Jul-2048;16-Jul-2049;18-Jul-2050;17-Jul-2051;16-Jul-2052;16-Jul-2053;16-Jul-2054;16-Jul-2055;17-Jul-2056;16-Jul-2057;16-Jul-2058;16-Jul-2059;16-Jul-2060
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index							
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52206982469	X52207657250	US064159VB98	US064159VD54	X52208086707	CA06415FAT99	X52226707052
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	N/A	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 50,000,000	USD 50,000,000	USD 15,000,000	USD 25,000,000	USD 400,000,000	CAD 7,000,000	USD 425,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7/17/2020	7/20/2020	7/30/2020	7/30/2020	8/12/2020	9/4/2020	9/23/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/17/2060	7/20/2060	7/30/2035	7/30/2035	8/12/2060	9/4/2030	9/23/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	19-Jul-2021 0.0%;	20-Jul-2021 0.0%;	30-Oct-2020 0.0%; Tax Redemption: Par Plus Accrued Interest; TLAC Disqualification Event: Par Plus Accrued Interest;	30-Jul-2021 0.0%; Tax Redemption: Par Plus Accrued Interest; TLAC Disqualification Event: Par Plus Accrued Interest;	12-Aug-2025 0.0%;	07-Sep-2021 0.0%;	23-Sep-2025 0.0%;
16	Subsequent call dates, if applicable	18-Jul-2022;17-Jul-2023;17-Jul-2024;17-Jul-2025;17-Jul-2026;19-Jul-2027;17-Jul-2028;17-Jul-2029;17-Jul-2030;17-Jul-2031;19-Jul-2032;18-Jul-2033;17-Jul-2034;17-Jul-2035;17-Jul-2036;19-Jul-2037;19-Jul-2038;18-Jul-2039;17-Jul-2040;17-Jul-2041;17-Jul-2042;17-Jul-2043;18-Jul-2044;17-Jul-2045;17-Jul-2046;17-Jul-2047;17-Jul-2048;19-Jul-2049;18-Jul-2050;17-Jul-2051;17-Jul-2052;17-Jul-2053;17-Jul-2054;19-Jul-2055;17-Jul-2056;17-Jul-2057;17-Jul-2058;17-Jul-2059;19-Jul-2060	20-Jul-2022;20-Jul-2023;22-Jul-2024;21-Jul-2025;20-Jul-2026;20-Jul-2027;20-Jul-2028;20-Jul-2029;22-Jul-2030;21-Jul-2031;20-Jul-2032;20-Jul-2033;20-Jul-2034;20-Jul-2035;21-Jul-2036;20-Jul-2037;20-Jul-2038;20-Jul-2039;20-Jul-2040;22-Jul-2041;21-Jul-2042;20-Jul-2043;20-Jul-2044;20-Jul-2045;20-Jul-2046;22-Jul-2047;20-Jul-2048;20-Jul-2049;20-Jul-2050;20-Jul-2051;22-Jul-2052;21-Jul-2053;20-Jul-2054;20-Jul-2055;20-Jul-2056;20-Jul-2057;22-Jul-2058;21-Jul-2059;20-Jul-2060	01-Feb-2021;30-Apr-2021;30-Jul-2021;01-Nov-2021;31-Jan-2022;03-May-2022;01-Aug-2022;31-Oct-2022;30-Jan-2023;02-May-2023;31-Jul-2023;30-Oct-2023;30-Jan-2024;30-Apr-2024;30-Jul-2024;30-Oct-2024;30-Jan-2025;30-Apr-2025;30-Jul-2025;30-Oct-2025;30-Jan-2026;30-Apr-2026;30-Jul-2026;30-Oct-2026;01-Feb-2027;30-Apr-2027;30-Jul-2027;01-Nov-2027;31-Jan-2028;02-May-2028;31-Jul-2028;30-Oct-2028;30-Jan-2029;30-Apr-2029;30-Jul-2029;30-Oct-2029;30-Jan-2030;30-Apr-2030;30-Jul-2030;30-Oct-2030;30-Jan-2031;30-Apr-2031;30-Jul-2031;30-Oct-2031;30-Jan-2032;30-Apr-2032;30-Jul-2032;30-Oct-2032;30-Jan-2033;01-Nov-2033;31-Jan-2034;02-May-2034;31-Jul-2034;30-Oct-2034;30-Jan-2035;30-Apr-2035;30-Jul-2035	30-Oct-2021; 30-Jan-2022; 30-Apr-2022; 30-Jul-2022; 30-Oct-2022; 30-Jan-2023; 30-Apr-2023; 30-Jul-2023; 30-Oct-2023; 30-Jan-2024; 30-Apr-2024; 30-Jul-2024; 30-Oct-2024; 30-Jan-2025; 30-Apr-2025; 30-Jul-2025; 30-Oct-2025; 30-Jan-2026; 30-Apr-2026; 30-Jul-2026; 30-Oct-2026; 30-Jan-2027; 30-Apr-2027; 30-Jul-2027; 30-Oct-2027; 30-Jan-2028; 30-Apr-2028; 30-Jul-2028; 30-Oct-2028; 30-Jan-2029; 30-Apr-2029; 30-Jul-2029; 30-Oct-2029; 30-Jan-2030; 30-Apr-2030; 30-Jul-2030; 30-Oct-2030; 30-Jan-2031; 30-Apr-2031; 30-Jul-2031; 30-Oct-2031; 30-Jan-2032; 30-Apr-2032; 30-Jul-2032; 30-Oct-2032; 30-Jan-2033; 30-Apr-2033; 30-Jul-2033; 30-Oct-2033; 30-Jan-2034; 30-Apr-2034; 30-Jul-2034; 30-Oct-2034; 30-Jan-2035; 30-Apr-2035; 30-Jul-2035	12-Aug-2026;12-Aug-2027;14-Aug-2028;13-Aug-2029;13-Aug-2030;12-Aug-2031;12-Aug-2032;12-Aug-2033;14-Aug-2034;13-Aug-2035;12-Aug-2036;12-Aug-2037;12-Aug-2038;14-Aug-2039;13-Aug-2040;12-Aug-2041;12-Aug-2042;12-Aug-2043;12-Aug-2044;14-Aug-2045;13-Aug-2046;12-Aug-2047;12-Aug-2048;12-Aug-2049;12-Aug-2050;14-Aug-2051;12-Aug-2052;12-Aug-2053;12-Aug-2054;12-Aug-2055;14-Aug-2056;13-Aug-2057;12-Aug-2058;12-Aug-2059;12-Aug-2060	04-Mar-2022;06-Sep-2022;06-Mar-2023;05-Sep-2023;04-Mar-2024;04-Sep-2024;04-Mar-2025;04-Sep-2025;04-Mar-2026;04-Sep-2026;04-Mar-2027;07-Sep-2027;06-Mar-2028;05-Sep-2028;05-Mar-2029;04-Sep-2029;04-Mar-2030;04-Sep-2030	23-Sep-2026;23-Sep-2027;25-Sep-2028;24-Sep-2029;23-Sep-2030;23-Sep-2031;23-Sep-2032;23-Sep-2033;25-Sep-2034;24-Sep-2035;23-Sep-2036;23-Sep-2037;23-Sep-2038;23-Sep-2039;24-Sep-2040;23-Sep-2041;23-Sep-2042;23-Sep-2043;23-Sep-2044;25-Sep-2045;24-Sep-2046;23-Sep-2047;23-Sep-2048;23-Sep-2049;23-Sep-2050;25-Sep-2051;23-Sep-2052;23-Sep-2053;23-Sep-2054;23-Sep-2055;25-Sep-2056;24-Sep-2057;23-Sep-2058;23-Sep-2059;23-Sep-2060
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index				2.0%	2.3%		
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US064159WZ57	X52234852437	CA06415FCZ32	X52245800706	X52262957124	US064159YL44	CA06415FER97
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	Contractual	Contractual	Contractual	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 20,000,000	USD 200,000,000	CAD 41,800,000	USD 135,000,000	CAD 50,000,000	USD 5,000,000	CAD 13,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9/30/2020	10/14/2020	10/23/2020	11/9/2020	11/23/2020	11/23/2020	11/26/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/1/2035	10/14/2060	10/23/2030	11/9/2060	11/23/2035	11/23/2035	11/26/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	30-Mar-2021 0.0%; Tax Redemption: Par Plus Accrued Interest; TLAC Disqualification Event: Par Plus Accrued Interest;	14-Oct-2025 0.0%;	23-Oct-2021 0.0%;	10-Nov-2025 0.0%;	23-Nov-2022 0.0%;	23-Nov-2021 0.0%; Tax Redemption: Par Plus Accrued Interest; TLAC Disqualification Event: Par Plus Accrued Interest;	26-May-2022; 0.0%;
16	Subsequent call dates, if applicable	30-Jun-2021;30-Sep-2021;30-Dec-2021;30-Mar-2022;30-Jun-2022;02-Sep-2022;02-Dec-2022;30-Mar-2023;30-Jun-2023;02-Oct-2023;01-Jan-2024;01-Apr-2024;01-Jul-2024;30-Sep-2024;30-Dec-2024;31-Mar-2025;30-Jun-2025;30-Sep-2025;30-Dec-2025;30-Mar-2026;30-Jun-2026;30-Sep-2026;30-Dec-2026;30-Mar-2027;30-Jun-2027;30-Sep-2027;30-Dec-2027;30-Mar-2028;30-Jun-2028;02-Oct-2028;02-Jan-2029;03-Apr-2029;03-Jul-2029;01-Oct-2029;31-Dec-2029;01-Apr-2030;01-Jul-2030;30-Sep-2030;30-Dec-2030;31-Mar-2031;30-Jun-2031;30-Sep-2031;30-Dec-2031;30-Mar-2032;30-Jun-2032;30-Sep-2032;30-Dec-2032;30-Mar-2033;30-Jun-2033;30-Sep-2033;30-Dec-2033;30-Mar-2034;30-Jun-2034;02-Oct-2034;02-Jan-2035;30-Mar-2035;02-Jul-2035;01-Oct-2035	14-Oct-2026;14-Oct-2027;16-Oct-2028;15-Oct-2029;15-Oct-2030;14-Oct-2031;14-Oct-2032;14-Oct-2033;16-Oct-2034;15-Oct-2035;14-Oct-2036;14-Oct-2037;14-Oct-2038;14-Oct-2039;15-Oct-2040;15-Oct-2041;14-Oct-2042;14-Oct-2043;14-Oct-2044;16-Oct-2045;16-Oct-2046;15-Oct-2047;14-Oct-2048;14-Oct-2049;14-Oct-2050;16-Oct-2051;15-Oct-2052;14-Oct-2053;14-Oct-2054;14-Oct-2055;16-Oct-2056;15-Oct-2057;15-Oct-2058;14-Oct-2059;14-Oct-2060	23-April-2022; 23-Oct-2022; 23-April-2023; 23-Oct-2023; 23-April-2024; 23-Oct-2024; 23-April-2025; 23-Oct-2025; 23-April-2026; 23-Oct-2026; 23-April-2027; 23-Oct-2027; 23-April-2028; 23-Oct-2028; 23-April-2029; 23-Oct-2029; 23-April-2030	09-Nov-2026;09-Nov-2027;09-Nov-2028;09-Nov-2029;12-Nov-2030;10-Nov-2031;09-Nov-2032;09-Nov-2033;09-Nov-2034;09-Nov-2035;10-Nov-2036;09-Nov-2037;09-Nov-2038;09-Nov-2039;09-Nov-2040;12-Nov-2041;10-Nov-2042;09-Nov-2043;09-Nov-2044;09-Nov-2045;09-Nov-2046;12-Nov-2047;09-Nov-2048;09-Nov-2049;09-Nov-2050;09-Nov-2051;12-Nov-2052;10-Nov-2053;09-Nov-2054;09-Nov-2055;09-Nov-2056;09-Nov-2057;12-Nov-2058;10-Nov-2059;09-Nov-2060	23-Nov-2023;25-Nov-2024;24-Nov-2025;23-Nov-2026;23-Nov-2027;23-Nov-2028;23-Nov-2029;25-Nov-2030;24-Nov-2031;23-Nov-2032;23-Nov-2033;23-Nov-2034;23-Nov-2035	23-Feb-2022;23-May-2022;23-Aug-2022;23-Nov-2022;23-Feb-2023;23-May-2023;23-Aug-2023;23-Nov-2023;23-Feb-2024;23-May-2024;23-Aug-2024;23-Nov-2024;23-Feb-2025;23-May-2025;23-Aug-2025;23-Nov-2025;23-Feb-2026;23-May-2026;23-Aug-2026;23-Nov-2026;23-Feb-2027;23-May-2027;23-Aug-2027;23-Nov-2027;23-Feb-2028;23-May-2028;23-Aug-2028;23-Nov-2028;23-Feb-2029;23-May-2029;23-Aug-2029;23-Nov-2029;23-Feb-2030;23-May-2030;23-Aug-2030;23-Nov-2030;23-Feb-2031;23-May-2031;23-Aug-2031;23-Nov-2031;23-Feb-2032;23-May-2032;23-Aug-2032;23-Nov-2032;23-Feb-2033;23-May-2033;23-Aug-2033;23-Nov-2033;23-Feb-2034;23-May-2034;23-Aug-2034;23-Nov-2034;23-Feb-2035;23-May-2035;23-Aug-2035;23-Nov-2035	26-Nov-2022; 26-May-2023; 26-Nov-2023; 26-May-2024; 26-Nov-2024; 26-May-2025; 26-Nov-2025; 26-May-2026; 26-Nov-2026; 26-May-2027; 26-Nov-2027; 26-May-2028; 26-Nov-2028; 26-May-2029; 26-May-2030
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.95%	1.95%	1.61%	1.61%	2.11%	y1-3: 1.5%; y3-6: 1.75%; y6-9: 2%; y9-12: 2.25%	y1: 1.25%; y2: 1.4%; y3: 1.5%; y4: 1.6%; y5: 1.7%; y6: 1.8%; y7: 1.9%; y8: 1.95%; y9: 2.1%; y10: 2.25%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52254278281	US064159G423	US064159F763	CA06415FGU09	US064159G266	US064159F847	X52275418817
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	N/A	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 350,000,000	USD 25,000,000	USD 4,000,000	CAD 15,000,000	USD 10,000,000	USD 50,000,000	CAD 50,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12/2/2020	12/17/2020	12/18/2020	12/22/2020	12/23/2020	12/30/2020	12/22/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/2/2060	12/17/2035	12/18/2030	12/22/2030	12/23/2037	12/30/2025	12/22/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	02-Dec-2025 0.0%;	17-Dec-2021 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	18-Dec-2021 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	22-Dec-2021 0.0%;	23-Dec-2021 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	30-Dec-2021 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	22-Dec-2022 0.0%;
16	Subsequent call dates, if applicable	03-Dec-2026;02-Dec-2027;04-Dec-2028;03-Dec-2029;02-Dec-2030;02-Dec-2031;02-Dec-2032;02-Dec-2033;04-Dec-2034;03-Dec-2035;02-Dec-2036;02-Dec-2037;02-Dec-2038;02-Dec-2039;03-Dec-2040;02-Dec-2041;02-Dec-2042;02-Dec-2043;02-Dec-2044;04-Dec-2045;03-Dec-2046;02-Dec-2047;02-Dec-2048;02-Dec-2049;02-Dec-2050;04-Dec-2051;02-Dec-2052;02-Dec-2053;02-Dec-2054;02-Dec-2055;04-Dec-2056;03-Dec-2057;02-Dec-2058;02-Dec-2059;02-Dec-2060	17-Jun-2022;19-Dec-2022;19-Jun-2023;18-Dec-2023;17-Jun-2024;17-Dec-2024;17-Jun-2025;17-Dec-2025;17-Jun-2026;17-Dec-2026;17-Jun-2027;17-Dec-2027;19-Jun-2028;18-Dec-2028;18-Jun-2029;17-Dec-2029;17-Jun-2030;17-Dec-2030;17-Jun-2031;17-Dec-2031;17-Jun-2032;17-Dec-2032;17-Jun-2033;19-Dec-2033;19-Jun-2034;18-Dec-2034;18-Jun-2035;17-Dec-2035	18-Mar-2022; 18-June-2022; 18-Sept-2022; 18-Dec-2022; 18-Mar-2023; 18-June-2023; 18-Sept-2023; 18-Dec-2023; 18-Mar-2024; 18-June-2024; 18-Sept-2024; 18-Dec-2024; 18-Mar-2025; 18-June-2025; 18-Sept-2025; 18-Dec-2025; 18-Mar-2026; 18-June-2026; 18-Sept-2026; 18-Dec-2026; 18-Mar-2027; 18-June-2027; 18-Sept-2027; 18-Dec-2027; 18-Mar-2028; 18-June-2028; 18-Sept-2028; 18-Dec-2028; 18-Mar-2029; 18-June-2029; 18-Sept-2029; 18-Dec-2029; 18-Mar-2030; 18-June-2030; 18-Sept-2030; 18-Dec-2030	22-Jun-2022;22-Dec-2022;22-Jun-2023;22-Dec-2023;24-Jun-2024;23-Dec-2024;23-Jun-2025;22-Dec-2025;22-Jun-2026;22-Dec-2026;22-Jun-2027;22-Dec-2027;22-Jun-2028;22-Dec-2028;22-Jun-2029;24-Dec-2029;24-Jun-2030;23-Dec-2030;23-Jun-2031	23-Mar-2022; 23-June-2022; 23-Sept-2022; 23-Dec-2022; 23-Mar-2023; 23-June-2023; 23-Sept-2023; 23-Dec-2023; 23-Mar-2024; 23-June-2024; 23-Sept-2024; 23-Dec-2024; 23-Mar-2025; 23-June-2025; 23-Sept-2025; 23-Dec-2025; 23-Mar-2026; 23-June-2026; 23-Sept-2026; 23-Dec-2026; 23-Mar-2027; 23-June-2027; 23-Sept-2027; 23-Dec-2027; 23-Mar-2028; 23-June-2028; 23-Sept-2028; 23-Dec-2028; 23-Mar-2029; 23-June-2029; 23-Sept-2029; 23-Dec-2029; 23-Mar-2030; 23-June-2030; 23-Sept-2030; 23-Dec-2030; 23-Mar-2031; 23-June-2031; 23-Sept-2031; 23-Dec-2031; 23-Mar-2032; 23-June-2032; 23-Sept-2032; 23-Dec-2032; 23-Mar-2033; 23-June-2033; 23-Sept-2033; 23-Dec-2033; 23-Mar-2034; 23-June-2034; 23-Sept-2034; 23-Dec-2034; 23-Mar-2035; 23-June-2035; 23-Sept-2035; 23-Dec-2035; 23-Mar-2036; 23-June-2036; 23-Sept-2036; 23-Dec-2036; 23-Mar-2037; 23-June-2037; 23-Sept-2037; 23-Dec-2037;	30-Mar-2022; 30-June-2022; 30-Sept-2022; 30-Dec-2022; 30-Mar-2023; 30-June-2023; 30-Sept-2023; 30-Dec-2023; 30-Mar-2024; 30-June-2024; 30-Sept-2024; 30-Dec-2024; 30-Mar-2025; 30-June-2025; 30-Sept-2025; 30-Dec-2025	23-Dec-2023; 23-Dec-2024; 23-Dec-2025; 22-Dec-2026; 22-Dec-2027; 22-Dec-2028; 24-Dec-2029; 23-Dec-2030; 22-Dec-2031; 22-Dec-2032; 22-Dec-2033; 22-Dec-2034; 24-Dec-2035
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		yr 1-7: 1.75%; yr 7-11: 2%; yr 11-13: 3%; yr 13-15: 4%		1.5%		2.09%	0.8%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415FFK36	US064159P911	US064159Q257	US064159Q828	XS2297225141	US064159T715	US064159T632
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 15,000,000	USD 10,000,000	USD 5,000,000	USD 15,000,000	USD 330,000,000	USD 5,000,000	USD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11/30/2020	1/27/2021	1/27/2021	2/10/2021	3/3/2021	3/10/2021	3/10/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/30/2030	1/27/2031	1/28/2036	2/10/2028	3/3/2061	9/10/2024	3/10/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Nov-2021 0.0%;	27-Jan-2022; 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	27-Jan-2022; 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	12-Feb-2024 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	03-Mar-2026 0.0%;	10-Mar-2022; 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;	10-Mar-2022; 0.0%; Tax Redemption:Par Plus Accrued Interest; TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	30-May-2022;30-Nov-2022;30-May-2023;30-Nov-2023;30-May-2024;02-Dec-2024;30-May-2025;01-Dec-2025;01-Jun-2026;30-Nov-2026;31-May-2027;30-Nov-2027;30-May-2028;30-Nov-2028;30-May-2029;30-Nov-2029;30-May-2030;02-Dec-2030	27-July-2022; 27-Jan-2023; 27-July-2023; 27-Jan-2024; 27-July-2024; 27-Jan-2025; 27-July-2025; 27-Jan-2026; 27-July-2026; 27-Jan-2027; 27-July-2027; 27-Jan-2028; 27-July-2028; 27-Jan-2029; 27-July-2029; 27-Jan-2030; 27-July-2030; 27-Jan-2031	27-July-2022; 27-Jan-2023; 27-July-2023; 27-Jan-2024; 27-July-2024; 27-Jan-2025; 27-July-2025; 27-Jan-2026; 27-July-2026; 27-Jan-2027; 27-July-2027; 27-Jan-2028; 27-July-2028; 27-Jan-2029; 27-July-2029; 27-Jan-2030; 27-July-2030; 27-Jan-2031; 27-July-2031; 27-Jan-2032; 27-July-2032; 27-Jan-2033; 27-July-2033; 27-Jan-2034; 27-July-2034; 27-Jan-2035; 27-July-2035; 28-Jan-2036	12-Aug-2024;10-Feb-2025;11-Aug-2025;10-Feb-2026;10-Aug-2026;10-Feb-2027;10-Aug-2027;10-Feb-2028	03-Mar-2027;03-Mar-2028;05-Mar-2029;04-Mar-2030;03-Mar-2031;03-Mar-2032;03-Mar-2033;03-Mar-2034;05-Mar-2035;03-Mar-2036;03-Mar-2037;03-Mar-2038;03-Mar-2039;05-Mar-2040;04-Mar-2041;03-Mar-2042;03-Mar-2043;03-Mar-2044;03-Mar-2045;05-Mar-2046;04-Mar-2047;03-Mar-2048;03-Mar-2049;03-Mar-2050;03-Mar-2051;04-Mar-2052;03-Mar-2053;03-Mar-2054;03-Mar-2055;03-Mar-2056;05-Mar-2057;04-Mar-2058;03-Mar-2059;03-Mar-2060;03-Mar-2061	10-Jun-2022; 10-Sep-2022; 10-Dec-2022; 10-Mar-2023; 10-Jun-2023; 10-Sep-2023; 10-Dec-2023; 10-Mar-2024; 10-Jun-2024; 10-Sep-2024; 10-Dec-2024; 10-Mar-2025; 10-Jun-2025; 10-Sep-2025; 10-Dec-2025; 10-Mar-2026; 10-Jun-2026; 10-Sep-2026; 10-Dec-2026; 10-Mar-2027; 10-Jun-2027; 10-Sep-2027; 10-Dec-2027; 10-Mar-2028; 10-Jun-2028; 10-Sep-2028; 10-Dec-2028; 10-Mar-2029; 10-Jun-2029; 10-Sep-2029; 10-Dec-2029; 10-Mar-2030; 10-Jun-2030; 10-Sep-2030; 10-Dec-2030; 10-Mar-2031	10-Sep-2022; 10-Mar-2023; 10-Sep-2023; 10-Mar-2024; 10-Sep-2024; 10-Mar-2025; 10-Sep-2025; 10-Mar-2026; 10-Sep-2026; 10-Mar-2027; 10-Sep-2027; 10-Mar-2028; 10-Sep-2028; 10-Mar-2029; 10-Sep-2029; 10-Mar-2030; 10-Sep-2030; 10-Mar-2031
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Yr 1-8: 1.5%; Yr 8-11: 2%		2%	1.125%	0.5%	2%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X5232518539	CA06415FP135	CA06415FQB18	CA06415F5X10	CA06415FUW09	X52344478826	CA06415FXN72
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	N/A	N/A	N/A	N/A	Contractual	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 30,000,000	CAD 10,000,000	CAD 10,000,000	CAD 22,500,000	CAD 11,022,000	USD 200,000,000	CAD 24,149,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3/30/2021	3/30/2021	3/31/2021	5/14/2021	5/28/2021	6/15/2021	7/7/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/30/2036	3/30/2031	3/31/2026	5/14/2031	5/28/2031	6/15/2061	7/7/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	30-Mar-2022 0.0%;	30-Mar-2022 0.0%;	31-Mar-2022 0.0%;	16-May-2022 0.0%;	30-May-2022 0.0%;	15-Jun-2026 0.0%;	07-Jul-2022 0.0%;
16	Subsequent call dates, if applicable	30-Mar-2023;01-Apr-2024;31-Mar-2025;30-Mar-2026;30-Mar-2027;30-Mar-2028;02-Apr-2029;01-Apr-2030;31-Mar-2031;30-Mar-2032;30-Mar-2033;30-Mar-2034;30-Mar-2035;31-Mar-2036	30-Sep-2022;30-Mar-2023;02-Oct-2023;01-Apr-2024;30-Sep-2024;31-Mar-2025;30-Sep-2025;30-Mar-2026;30-Sep-2026;30-Mar-2027;30-Sep-2027;30-Mar-2028;02-Oct-2028;02-Apr-2029;01-Oct-2029;01-Apr-2030;30-Sep-2030;31-Mar-2031	30-Sep-2022;31-Mar-2023;02-Oct-2023;01-Apr-2024;30-Sep-2024;31-Mar-2025;30-Sep-2025;31-Mar-2026	14-Nov-2022;15-May-2023;14-Nov-2023;14-May-2024;14-Nov-2024;14-May-2025;14-Nov-2025;14-May-2026;16-Nov-2026;14-May-2027;15-Nov-2027;15-May-2028;14-Nov-2028;14-May-2029;14-Nov-2029;14-May-2030;14-Nov-2030;14-May-2031	28-Nov-2022;29-May-2023;28-Nov-2023;28-May-2024;28-Nov-2024;28-May-2025;28-Nov-2025;28-May-2026;30-Nov-2026;28-May-2027;29-Nov-2027;29-May-2028;28-Nov-2028;28-May-2029;28-Nov-2029;28-May-2030;28-Nov-2030;28-May-2031	15-Jun-2027;15-Jun-2028;15-Jun-2029;17-Jun-2030;16-Jun-2031;15-Jun-2032;15-Jun-2033;15-Jun-2034;15-Jun-2035;16-Jun-2036;15-Jun-2037;15-Jun-2038;15-Jun-2039;15-Jun-2040;17-Jun-2041;16-Jun-2042;15-Jun-2043;15-Jun-2044;15-Jun-2045;15-Jun-2046;17-Jun-2047;15-Jun-2048;15-Jun-2049;15-Jun-2050;15-Jun-2051;17-Jun-2052;16-Jun-2053;15-Jun-2054;15-Jun-2055;15-Jun-2056;15-Jun-2057;17-Jun-2058;16-Jun-2059;15-Jun-2060;15-Jun-2061	09-Jan-2023;07-Jul-2023;08-Jan-2024;08-Jul-2024;07-Jan-2025;07-Jul-2025;07-Jan-2026;07-Jul-2026;07-Jan-2027;07-Jul-2027;07-Jan-2028;07-Jul-2028;08-Jan-2029;09-Jul-2029;07-Jan-2030;08-Jul-2030;07-Jan-2031;07-Jul-2031
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.15%	3.15%	2.23%	2.23%	2.23%	2.15%	2.15%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415FX54	CA06415FZP03	US0641594G86	CA06415FWG31	CA06415FXI60	US064159V673	CA06415FZA34
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	Contractual	N/A	N/A	Contractual	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1,796,000	CAD 15,000,000	USD 25,000,000	CAD 6,338,000	CAD 15,394,000	USD 10,000,000	CAD 10,339,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7/7/2021	7/23/2021	7/27/2021	6/24/2021	6/29/2021	6/30/2021	8/5/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/7/2031	7/23/2026	1/27/2027	6/24/2031	6/29/2028	12/30/2026	8/5/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	07-Jul-2022 0.0%;	25-Jul-2022 0.0%;	27-Jul-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	24-Jun-2022 0.0%;	29-Jun-2022 0.0%;	02-Jul-2024 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	05-Aug-2022 0.0%;
16	Subsequent call dates, if applicable	09-Jan-2023;07-Jul-2023;08-Jan-2024;08-Jul-2024;07-Jan-2025;07-Jul-2025;07-Jan-2026;07-Jul-2026;07-Jan-2027;07-Jul-2027;07-Jan-2028;07-Jul-2028;08-Jan-2029;09-Jul-2029;07-Jan-2030;08-Jul-2030;07-Jan-2031;07-Jul-2031	23-Jan-2023;24-Jul-2023;23-Jan-2024;23-Jul-2024;23-Jan-2025;23-Jul-2025;23-Jan-2026;23-Jul-2026	27-Jan-2023; 27-Jul-2023; 27-Jan-2024; 27-Jul-2024; 27-Jan-2025; 27-Jul-2025; 27-Jan-2026; 27-Jul-2026;	28-Dec-2022;26-Jun-2023;27-Dec-2023;24-Jun-2024;24-Dec-2024;24-Jun-2025;24-Dec-2025;24-Jun-2026;24-Dec-2026;24-Jun-2027;24-Dec-2027;26-Jun-2028;27-Dec-2028;25-Jun-2029;24-Dec-2029;24-Jun-2030;24-Dec-2030;24-Jun-2031	29-Dec-2022;29-Jun-2023;29-Dec-2023;02-Jul-2024;30-Dec-2024;30-Jun-2025;29-Dec-2025;29-Jun-2026;29-Dec-2026;29-Jun-2027;29-Dec-2027;29-Jun-2028	30-Sep-2024;30-Dec-2024;30-Mar-2025;30-Jun-2025;30-Sep-2025;30-Dec-2025;30-Mar-2026;30-Jun-2026;30-Sep-2026	06-Feb-2023;08-Aug-2023;05-Feb-2024;06-Aug-2024;05-Feb-2025;05-Aug-2025;05-Feb-2026;05-Aug-2026;05-Feb-2027;05-Aug-2027;07-Feb-2028;08-Aug-2028;05-Feb-2029;07-Aug-2029;05-Feb-2030;06-Aug-2030;05-Feb-2031;05-Aug-2031
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.39%	1.75%	1.25%	2.25%	1.75%	1.32%	2%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US0641594525	X52377129353	US0641595162	CA06415FX569	CA06415FX650	CA06415FX769	X52430578331
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	N/A	N/A	N/A	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10,820,000	USD 250,000,000	USD 25,000,000	CAD 10,000,000	CAD 25,000,000	CAD 5,075,000	USD 250,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8/18/2021	9/8/2021	9/21/2021	10/5/2021	11/26/2021	12/2/2021	1/25/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/18/2026	9/8/2061	9/21/2028	10/5/2031	11/26/2024	12/2/2031	1/25/2062
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount		08-Sep-2026 0.0%;	21-Sep-2022 0.0%; Tax Redemption; Par Plus Accrued Interest; TLAC Disqualification Event; Par Plus Accrued Interest;	05-Oct-2022 0.0%;	28-Nov-2022 0.0%;	02-Dec-2022 0.0%;	25-Jan-2027 0.0%;
16	Subsequent call dates, if applicable		08-Sep-2027;08-Sep-2028;10-Sep-2029;09-Sep-2030;08-Sep-2031;08-Sep-2032;08-Sep-2033;08-Sep-2034;10-Sep-2035;08-Sep-2036;08-Sep-2037;08-Sep-2038;08-Sep-2039;10-Sep-2040;09-Sep-2041;08-Sep-2042;08-Sep-2043;08-Sep-2044;08-Sep-2045;10-Sep-2046;09-Sep-2047;08-Sep-2048;08-Sep-2049;08-Sep-2050;08-Sep-2051;09-Sep-2052;08-Sep-2053;08-Sep-2054;08-Sep-2055;08-Sep-2056;10-Sep-2057;09-Sep-2058;08-Sep-2059;08-Sep-2060;08-Sep-2061	21-Mar-2023;21-Sep-2023;21-Mar-2024;21-Sep-2024;21-Mar-2025;21-Sep-2025;21-Mar-2026;21-Sep-2026;21-Mar-2027;21-Sep-2027;21-Mar-2028;21-Sep-2028	05-Apr-2023;05-Oct-2023;05-Apr-2024;07-Oct-2024;07-Apr-2025;06-Oct-2025;06-Apr-2026;05-Oct-2026;05-Apr-2027;05-Oct-2027;05-Apr-2028;05-Oct-2028;05-Apr-2029;05-Oct-2029;05-Apr-2030;07-Oct-2030;07-Apr-2031;06-Oct-2031	26-May-2023;27-Nov-2023;27-May-2024;26-Nov-2024	03-Jun-2023;04-Dec-2023;03-Jun-2024;02-Dec-2024;02-Jun-2025;02-Dec-2025;02-Jun-2026;02-Dec-2026;02-Jun-2027;02-Dec-2027;02-Jun-2028;04-Dec-2028;04-Jun-2029;03-Dec-2029;03-Jun-2030;02-Dec-2030;02-Jun-2031;02-Dec-2031	25-Jan-2028;25-Jan-2029;25-Jan-2030;27-Jan-2031;26-Jan-2032;25-Jan-2033;25-Jan-2034;25-Jan-2035;25-Jan-2036;26-Jan-2037;25-Jan-2038;25-Jan-2039;25-Jan-2040;25-Jan-2041;27-Jan-2042;26-Jan-2043;25-Jan-2044;25-Jan-2045;25-Jan-2046;25-Jan-2047;27-Jan-2048;25-Jan-2049;25-Jan-2050;25-Jan-2051;25-Jan-2052;27-Jan-2053;26-Jan-2054;25-Jan-2055;25-Jan-2056;25-Jan-2057;25-Jan-2058;27-Jan-2059;26-Jan-2060;25-Jan-2061;25-Jan-2062
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.21%		1.75%		1.86%	2.58%	
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52431016547	X52439089819	CA06415GNA45	CA06415GPG96	X52457268725	CA06415GPP03	CA06415GZ41
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A	Contractual	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 150,000,000	AUD 20,000,000	CAD 10,000,000	CAD 7,000,000	USD 80,000,000	CAD 5,000,000	CAD 30,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1/25/2022	2/9/2022	3/28/2022	4/1/2022	4/7/2022	4/8/2022	5/3/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/25/2062	2/9/2037	3/28/2042	4/1/2027	4/7/2062	4/8/2027	5/3/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	25-Jan-2027 0.0%;	09-Feb-2023 0.0%;	28-Mar-2030 0.0%;	03-Apr-2023 0.0%;	07-Apr-2027 0.0%;	08-Apr-2024 0.0%;	03-May-2023 0.0%;
16	Subsequent call dates, if applicable	25-Jan-2028;25-Jan-2029;25-Jan-2030;27-Jan-2031;26-Jan-2032;25-Jan-2033;25-Jan-2034;25-Jan-2035;25-Jan-2036;26-Jan-2037;25-Jan-2038;25-Jan-2039;25-Jan-2040;25-Jan-2041;27-Jan-2042;26-Jan-2043;25-Jan-2044;25-Jan-2045;25-Jan-2046;25-Jan-2047;27-Jan-2048;25-Jan-2049;25-Jan-2050;25-Jan-2051;25-Jan-2052;27-Jan-2053;26-Jan-2054;25-Jan-2055;25-Jan-2056;25-Jan-2057;25-Jan-2058;27-Jan-2059;26-Jan-2060;25-Jan-2061;25-Jan-2062	09-Feb-2024;10-Feb-2025;09-Feb-2026;09-Feb-2027;09-Feb-2028;09-Feb-2029;11-Feb-2030;10-Feb-2031;09-Feb-2032;09-Feb-2033;09-Feb-2034;09-Feb-2035;11-Feb-2036;09-Feb-2037	28-Mar-2031;29-Mar-2032;28-Mar-2033;28-Mar-2034;28-Mar-2035;28-Mar-2036;30-Mar-2037;29-Mar-2038;28-Mar-2039;28-Mar-2040;28-Mar-2041;28-Mar-2042	01-Apr-2024;01-Apr-2025;01-Apr-2026;01-Apr-2027	07-Apr-2028;09-Apr-2029;08-Apr-2030;07-Apr-2031;07-Apr-2032;07-Apr-2033;10-Apr-2034;09-Apr-2035;07-Apr-2036;07-Apr-2037;07-Apr-2038;07-Apr-2039;09-Apr-2040;08-Apr-2041;07-Apr-2042;07-Apr-2043;07-Apr-2044;10-Apr-2045;09-Apr-2046;08-Apr-2047;07-Apr-2048;07-Apr-2049;07-Apr-2050;07-Apr-2051;08-Apr-2052;07-Apr-2053;07-Apr-2054;07-Apr-2055;07-Apr-2056;09-Apr-2057;08-Apr-2058;07-Apr-2059;07-Apr-2060;07-Apr-2061;07-Apr-2062	08-Apr-2025;08-Apr-2026;08-Apr-2027	03-May-2024;05-May-2025
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index			3.4%				y1: 3.50%, y2: 4.00%, y3: 4.05%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415GTL46	CA06415GVJ61	CA06415GVK35	CA06415GWR78	CA06415GWX47	CA06415GVY62	CA06415GZE39
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 15,000,000	CAD 12,800,000	CAD 24,000,000	CAD 4,000,000	CAD 10,000,000	CAD 15,000,000	CAD 3,638,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5/6/2022	5/16/2022	5/20/2022	6/8/2022	6/10/2022	6/27/2022	6/30/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/6/2025	5/16/2034	5/20/2027	6/8/2032	6/10/2042	6/27/2042	6/30/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	08-May-2023 0.0%;	16-May-2023 0.0%;	23-May-2023 0.0%;	08-Jun-2027 0.0%;	10-Jun-2027 0.0%;	28-Jun-2027 0.0%;	30-Jun-2023 0.0%;
16	Subsequent call dates, if applicable	06-May-2024;06-May-2025	16-Nov-2023;16-May-2024;16-Nov-2024;16-May-2025; 16-Nov-2025; 16-May-2026; 16-Nov-2026; 16-May-2027; 16-Nov-2027; 16-May-2028; 16-Nov-2028; 16-May-2029; 16-Nov-2029; 16-May-2030; 16-Nov-2030; 16-May-2031; 16-Nov-2031; 16-May-2032; 16-Nov-2032; 16-May-2033; 16-Nov-2033;	21-May-2024;20-May-2025;20-May-2026;20-May-2027	08-Jun-2028;08-Jun-2029;10-Jun-2030;09-Jun-2031;08-Jun-2032	12-Jun-2028;11-Jun-2029;10-Jun-2030;10-Jun-2031;10-Jun-2032;10-Jun-2033;12-Jun-2034;11-Jun-2035;10-Jun-2036;10-Jun-2037;10-Jun-2038;10-Jun-2039;11-Jun-2040;10-Jun-2041;10-Jun-2042	27-Jun-2028;27-Jun-2029;27-Jun-2030;27-Jun-2031;28-Jun-2032;27-Jun-2033;27-Jun-2034;27-Jun-2035;27-Jun-2036;29-Jun-2037;28-Jun-2038;27-Jun-2039;27-Jun-2040;27-Jun-2041;27-Jun-2042	02-Jan-2024;02-Jul-2024;30-Dec-2024;30-Jun-2025;30-Dec-2025;30-Jun-2026;30-Dec-2026;30-Jun-2027;30-Dec-2027;30-Jun-2028;02-Jan-2029;03-Jul-2029;31-Dec-2029;02-Jul-2030;30-Dec-2030;30-Jun-2031;30-Dec-2031;30-Jun-2032;30-Dec-2032;30-Jun-2033
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	y1:3.97%;y2:4.12%;y3:4.27%						
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06415GZM42	US06416DBK19	US06417YAA73	US06417YAB56	US06417YAK55	CA06415GW718	US06417YAU38
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	Contractual	Contractual	Contractual	Contractual	N/A	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than 365 days)	No longer TLAC eligible (less than 365 days)
9	Par value of instrument	CAD 20,000,000	USD 5,000,000	USD 14,196,000	USD 11,000,000	USD 7,718,000	CAD 15,000,000	USD 11,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6/30/2022	7/13/2022	9/16/2022	9/16/2022	9/30/2022	10/10/2022	10/11/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/30/2027	7/13/2026	9/16/2024	9/16/2025	3/30/2026	10/10/2024	4/11/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Jun-2023 0.0%;	13-Oct-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	16-Mar-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	16-Dec-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	02-Oct-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	11-Oct-2023 0.0%	11-Jan-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	02-Jul-2024;30-Jun-2025;30-Jun-2026;30-Jun-2027	13-Jan-2023;13-Apr-2023;13-Jul-2023;13-Oct-2023;16-Jan-2024;15-Apr-2024;15-Jul-2024;15-Oct-2024;13-Jan-2025;14-Apr-2025;14-Jul-2025;14-Oct-2025;13-Jan-2026;13-Apr-2026;13-Jul-2026	16-Jun-2023;18-Sep-2023;18-Dec-2023;18-Mar-2024;17-Jun-2024;16-Sep-2024	16-Mar-2023;16-Jun-2023;18-Sep-2023;18-Dec-2023;18-Mar-2024;17-Jun-2024;16-Sep-2024;16-Dec-2024;17-Mar-2025;16-Jun-2025;16-Sep-2025	02-Jan-2024;01-Apr-2024;01-Jul-2024;30-Sep-2024;30-Dec-2024;31-Mar-2025;30-Jun-2025;30-Sep-2025;30-Dec-2025;30-Mar-2026		11-Jan-2023;11-Apr-2023;11-Jul-2023;11-Oct-2023;11-Jan-2024;11-Apr-2024;11-Jul-2024;11-Oct-2024;13-Jan-2025;11-Apr-2025
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	y1:5.10%;y2:5.25%;y3:5.40%;y4:5.55%;y5:5.70%	4.5%	4.25%	4.5%	5%;y1:5.07%;y2:5.22%	5%	5%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417YAL39	US06417YAZ25	CA06415G3C23	CA06415G4D96	CA06415G4I66	US06417YCK38	US06417YBH18
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Debt securities governed by New York Law	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A	N/A	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	No longer TLAC eligible (less than 365 days)	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2,087,000	USD 4,791,000	CAD 18,085,000	USD 6,500,000	CAD 5,000,000	USD 7,000,000	USD 6,284,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9/30/2022	10/31/2022	11/4/2022	11/16/2022	11/18/2022	12/19/2022	11/21/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	9/30/2024	10/31/2024	11/4/2027	11/16/2025	11/18/2035	12/19/2024	5/21/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Dec-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	01-May-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;			20-Nov-2023 0.0%;	20-Mar-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	22-May-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	30-Mar-2023;30-Jun-2023;02-Oct-2023;02-Jan-2024;01-Apr-2024;01-Jul-2024;30-Sep-2024	01-May-2023;31-Jul-2023;31-Oct-2023;31-Jan-2024;30-Apr-2024;31-Jul-2024;31-Oct-2024			21-May-2024;18-Nov-2024;20-May-2025;18-Nov-2025;19-May-2026;18-Nov-2026;18-May-2027;18-Nov-2027;18-May-2028;20-Nov-2028;18-May-2029;19-Nov-2029;21-May-2030;18-Nov-2030;20-May-2031;18-Nov-2031;18-May-2032;18-Nov-2032	20-Jun-2023;19-Sep-2023;19-Dec-2023;19-Mar-2024;20-Jun-2024;19-Sep-2024;19-Dec-2024	21-Aug-2023;21-Nov-2023;21-Feb-2024;21-May-2024;21-Aug-2024;21-Nov-2024;21-Feb-2025;21-May-2025
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.65%	5.25%	y1:6.00%;y2:6.03%;y3:6.06%;y4:6.09%;y5:6.12%	6%	6.06%	5.35%	6%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA064164E194	CA064164H02	CA064164J67	CA064164KW59	CA064164KV76	CA064164ME34	CA064164MF09
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 20,000,000	CAD 4,500,000	CAD 6,000,000	CAD 3,000,000	CAD 5,000,000	CAD 2,000,000	CAD 3,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3/9/2023	4/24/2023	4/24/2023	5/12/2023	5/12/2023	5/31/2023	5/31/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/9/2026	4/24/2026	4/24/2026	5/12/2026	5/12/2026	5/31/2026	5/31/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	09-Sept-2023 0.0%;	24- April-2024 0.0%;	24- April-2024 0.0%;	12- May-2024 0.0%;	12- May-2024 0.0%;	31- May-2024 0.0%;	31- May-2024 0.0%;
16	Subsequent call dates, if applicable	09-Mar-2024; 09-Sept-2024; 09-Mar-2025; 09-Sept-2025	24-Oct-2024; 24-April-2025; 24-Oct-2025;	24-Oct-2024; 24-April-2025; 24-Oct-2025;	12-Nov-2024; 12-May-2025; 12-Nov-2025;	12-Nov-2024; 12-May-2025; 12-Nov-2025;	30-Nov-2024	30-Nov-2024
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	y1:5.42% y2:5.57% y3:5.72%	5.05%	4.62%	4.9%	4.45%	5.26%	4.83%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No				
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52637246583	X52637246740	X52637247045	X52637247128	CA064164QR01	CA064164QS83	CA064164RV04
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9,000,000	USD 9,000,000	USD 9,000,000	USD 9,000,000	CAD 4,000,000	CAD 5,000,000	CAD 7,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6/16/2023	6/16/2023	6/16/2023	6/16/2023	6/30/2023	6/30/2023	7/21/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/16/2028	6/16/2029	6/16/2030	6/16/2030	6/30/2025	6/30/2025	7/21/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	16-Jun-2026;16-Jun-2027	16-Jun-2027;16-Jun-2028	16-Jun-2028;16-Jun-2029	16-Jun-2029	30-Jun-2024 0.0%;	30-Jun-2024 0.0%;	21-July-2024;
16	Subsequent call dates, if applicable					30-Dec-2024	30-Dec-2024	
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.39%	5.34%	5.33%	5.25%	5.7%	5.3%	6.02%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features							
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA064164SX50	CA064164YPS2	CA064164YN05	CA064164A976	CA064164A224	CA064164A307	CA064164D293
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 5,750,000	CAD 8,540,000	CAD 7,897,700	CAD 3,000,000	CAD 5,800,000	CAD 4,200,000	CAD 10,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7/27/2023	10/3/2023	10/3/2023	10/25/2023	10/31/2023	10/31/2023	11/3/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/27/2027	10/3/2026	10/3/2026	10/25/2025	10/31/2028	10/31/2028	11/3/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	27-July-2025;27-July-2026;	03-Oct-2024;	03-Oct-2024;	25-Oct-2024 0.0%;	31-Oct-2024 0.0%;	31-Oct-2024 0.0%;	03-Nov-2024 0.0%;
16	Subsequent call dates, if applicable		03-Apr-2025;03-Oct-2025;03-Apr-2026;03-Oct-2026	03-Apr-2025;03-Oct-2025;03-Apr-2026;03-Oct-2026	25-Apr-2025;27-Oct-2025;27-Apr-2026;26-Oct-2026	30-Apr-2025;31-Oct-2025;30-Apr-2026;02-Nov-2026;30-Apr-2027;01-Nov-2027;01-May-2028;31-Oct-2028	30-Apr-2025;31-Oct-2025;30-Apr-2026;02-Nov-2026;30-Apr-2027;01-Nov-2027;01-May-2028;31-Oct-2028	03-Nov-2024;03-Nov-2025;03-Nov-2026;03-Nov-2027;03-Nov-2028;03-Nov-2029;03-Nov-2030;03-Nov-2031;03-Nov-2032;
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	6.05%	5.64%	5.65%	6.13%	5.67%	8%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features			No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA064164M377	CA064164M294	CA064164Q824	CA064164U461	CA064164U388	CA064164W939	CA064164X275
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 2,000,000	CAD 2,000,000	CAD 5,000,000	CAD 1,000,000	CAD 1,000,000	CAD 6,000,000	CAD 3,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12/13/2023	12/13/2023	12/22/2023	1/19/2024	1/19/2024	1/30/2024	1/30/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/13/2025	12/13/2025	12/2/2033	1/19/2030	1/19/2030	1/30/2039	1/30/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	13-Dec-2024 0.0%;	13-Dec-2024 0.0%;	02-Dec-2031 0.0%;	20-Jan-2025 0.0%;	20-Jan-2025 0.0%;	30-Jan-2029 0.0%	30-Jan-2029 0.0%
16	Subsequent call dates, if applicable	13-Jun-2025;15-Dec-2025	13-Jun-2025;15-Dec-2025	02-Dec-2032;02-Dec-2033	21-Jul-2025;19-Jan-2026;20-Jul-2026;19-Jan-2027;19-Jul-2027;19-Jan-2028;19-Jul-2028;19-Jan-2029;19-Jul-2029;21-Jan-2030	21-Jul-2025;19-Jan-2026;20-Jul-2026;19-Jan-2027;19-Jul-2027;19-Jan-2028;19-Jul-2028;19-Jan-2029;19-Jul-2029;21-Jan-2030	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	5.31%	5.29%	5.05%	4.61%	5.02%	5.28%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA0641642X34	CA0641642V77	CA0641643D60	CA0641643A22	CA0641643B05	CA0641643W42	CA0641644U76
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 7,000,000	CAD 15,000,000	CAD 2,235,000	USD 1,000,000	USD 2,100,000	USD 1,850,000	CAD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1/30/2024	1/30/2024	1/31/2024	2/8/2024	2/8/2024	2/14/2024	2/15/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/30/2039	1/30/2039	1/31/2031	2/8/2028	2/8/2029	2/14/2039	2/15/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	30-Jan-2029 0.0%	30-Jan-2029 0.0%	31-Jan-2025 0.0%	08-Feb-2026 0.0%	08-Feb-2026 0.0%	14-Feb-2029 0.0%	17-Feb-2026 0.0%
16	Subsequent call dates, if applicable	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	31-Jan-2026;31-Jan-2027;31-Jan-2028;31-Jan-2029;31-Jan-2030;31-Jan-2031;	08-Feb-2027;08-Feb-2028	08-Feb-2027;08-Feb-2028;08-Feb-2029	14-Feb-2030;14-Feb-2031;14-Feb-2032;14-Feb-2033;14-Feb-2034;14-Feb-2035;14-Feb-2036;14-Feb-2037;14-Feb-2038;14-Feb-2039	17-Feb-2026;16-Feb-2027;15-Feb-2028;15-Feb-2029;15-Feb-2030;18-Feb-2031;17-Feb-2032;15-Feb-2033;15-Feb-2034;15-Feb-2035;15-Feb-2036;17-Feb-2037;16-Feb-2038;15-Feb-2039
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.41%	5.15%	5.6%	5.29%	5.42%	5.56%	5.91%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA0641643272	CA0641644C78	CA0641644D51	CA0641644E35	CA0641646B77	CA0641646D34	CA0641647A85
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1,000,000	USD 1,000,000	CAD 2,000,000	CAD 3,500,000	CAD 5,000,000	USD 1,775,000	USD 2,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2/15/2024	2/15/2024	2/15/2024	2/15/2024	2/23/2024	2/27/2024	3/7/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/15/2039	2/15/2039	2/15/2039	2/15/2039	2/23/2039	2/27/2039	3/7/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	15-Feb-2029 0.0%	15-Feb-2029 0.0%	15-Feb-2029 0.0%	15-Feb-2029 0.0%	24-Feb-2025 0.0%	27-Feb-2026 0.0%	09-Mar-2026 0.0%
16	Subsequent call dates, if applicable	15-Aug-2029;15-Feb-2030;15-Aug-2030;15-Feb-2031;15-Aug-2031;15-Feb-2032;15-Aug-2032;15-Feb-2033;15-Aug-2033;15-Feb-2034;15-Aug-2034;15-Feb-2035;15-Aug-2035;15-Feb-2036;15-Aug-2036;15-Feb-2037;15-Aug-2037;15-Feb-2038;15-Aug-2038;15-Feb-2039	15-Aug-2029;15-Feb-2030;15-Aug-2030;15-Feb-2031;15-Aug-2031;15-Feb-2032;15-Aug-2032;15-Feb-2033;15-Aug-2033;15-Feb-2034;15-Aug-2034;15-Feb-2035;15-Aug-2035;15-Feb-2036;15-Aug-2036;15-Feb-2037;15-Aug-2037;15-Feb-2038;15-Aug-2038;15-Feb-2039	15-Aug-2029;15-Feb-2030;15-Aug-2030;15-Feb-2031;15-Aug-2031;15-Feb-2032;15-Aug-2032;15-Feb-2033;15-Aug-2033;15-Feb-2034;15-Aug-2034;15-Feb-2035;15-Aug-2035;15-Feb-2036;15-Aug-2036;15-Feb-2037;15-Aug-2037;15-Feb-2038;15-Aug-2038;15-Feb-2039	15-Aug-2029;15-Feb-2030;15-Aug-2030;15-Feb-2031;15-Aug-2031;15-Feb-2032;15-Aug-2032;15-Feb-2033;15-Aug-2033;15-Feb-2034;15-Aug-2034;15-Feb-2035;15-Aug-2035;15-Feb-2036;15-Aug-2036;15-Feb-2037;15-Aug-2037;15-Feb-2038;15-Aug-2038;15-Feb-2039	24-Feb-2025;23-Feb-2026;23-Feb-2027;23-Feb-2028;23-Feb-2029;23-Feb-2030;23-Feb-2031;23-Feb-2032;23-Feb-2033;23-Feb-2034;23-Feb-2035;23-Feb-2036;23-Feb-2037;23-Feb-2038;23-Feb-2039	01-Mar-2027;28-Feb-2028;27-Feb-2029	08-Mar-2027;08-Mar-2028;07-Mar-2029;
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.47%	5.2%	5.19%	5.02%	6.16%	5.63%	5.63%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA0641647176	CA0641647593	CA06418MBD52	CA0641647U40	CA06418MAT14	X52790844547	X52790844976
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	Contractual	Contractual
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 11,635,000	CAD 9,471,000	CAD 5,000,000	CAD 12,850,000	USD 2,700,000	USD 9,000,000	USD 9,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3/14/2024	3/14/2024	3/21/2024	3/22/2024	3/22/2024	3/27/2024	3/27/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/14/2034	3/14/2034	3/21/2044	3/22/2034	3/22/2029	3/27/2030	3/27/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	16-Mar-2026 0.0%	14-Mar-2026 0.0%	22-Mar-2027 0.0%	24-Mar-2025 0.0%	23-Mar-2026 0.0%	27-Mar-2028	27-Mar-2029
16	Subsequent call dates, if applicable	14-Sep-2026;15-Mar-2027;14-Sep-2027;14-Mar-2028;14-Sep-2028;14-Mar-2029;14-Sep-2029;14-Mar-2030;16-Sep-2030;14-Mar-2031;15-Sep-2031;15-Mar-2032;14-Sep-2032;14-Mar-2033;14-Sep-2033;14-Mar-2034	14-Sep-2026;14-Mar-2027;14-Sep-2027;14-Mar-2028;14-Sep-2028;14-Mar-2029;14-Sep-2029;14-Mar-2030;14-Sep-2030;14-Mar-2031;14-Sep-2031;14-Mar-2032;14-Sep-2032;14-Mar-2033;14-Sep-2033;14-Mar-2034	22-Mar-2027;21-Sep-2027;21-Mar-2028;21-Sep-2028;21-Mar-2029;21-Sep-2029;21-Mar-2030;21-Sep-2030;21-Mar-2031;21-Sep-2031;21-Mar-2032;21-Sep-2032;21-Mar-2033;21-Sep-2033;21-Mar-2034;21-Sep-2034;21-Mar-2035;21-Sep-2035;21-Mar-2036;21-Sep-2036;21-Mar-2037;21-Sep-2037;21-Mar-2038;21-Sep-2038;21-Mar-2039;21-Sep-2039;21-Mar-2040;21-Sep-2040;21-Mar-2041;21-Sep-2041;21-Mar-2042;21-Sep-2042;21-Mar-2043;21-Sep-2043;21-Mar-2044	22-Mar-2025;22-Mar-2026;22-Mar-2027;22-Mar-2028;22-Mar-2029;22-Mar-2030;22-Mar-2031;22-Mar-2032;22-Mar-2033;22-Mar-2034	22-Mar-2027;22-Mar-2028;22-Mar-2029	27-Mar-2029;27-Mar-2030	27-Mar-2030;27-Mar-2031
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.36%	5%	5.74%	6.36%	5.17%	5.25%	5.23%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No		
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	X52790845601	X52790846674	CA06418MCR30	CA06418MCL69	CA0641647V23	CA06418MCS13	CA06418MCK86
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9,000,000	CAD 3,000,000	CAD 3,000,000	USD 20,000,000	CAD 7,987,000	CAD 10,000,000	CAD 12,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3/27/2024	3/27/2024	3/27/2024	3/28/2024	4/1/2024	4/1/2024	4/1/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/27/2031	3/27/2029	3/27/2034	3/28/2034	4/1/2034	4/1/2039	4/1/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	27-Mar-2030	27-Mar-2027	27-Mar-2025 0.0%	29-Mar-2027 0.0%	01-Apr-2025 0.0%	02-Apr-2029 0.0%	02-Apr-2029 0.0%
16	Subsequent call dates, if applicable	27-Mar-2031;	27-Mar-2027;27-Mar-2028;27-Mar-2029	27-Mar-2026;27-Mar-2027;27-Mar-2028;27-Mar-2029;27-Mar-2030;27-Mar-20231;27-Mar-2032;27-Mar-2033;27-Mar-2034	28-Sep-2027;28-Mar-2028;28-Sep-2028;28-Mar-2029;28-Sep-2029;28-Mar-2030;28-Sep-2030;28-Mar-2031;28-Sep-2031;28-Mar-2032;28-Sep-2032;28-Mar-2033;28-Sep-2033;28-Mar-2034	01-Apr-2026;01-Apr-2027;01-Apr-2028;01-Apr-2029;01-Apr-2030;01-Apr-2031;01-Apr-2032;01-Apr-2033;01-Apr-2034;	01-Oct-2029;01-Apr-2030;01-Oct-2030;01-Apr-2031;01-Oct-2031;01-Apr-2032;01-Oct-2032;01-Apr-2033;01-Oct-2033;01-Apr-2034;01-Oct-2034;01-Apr-2035;01-Oct-2035;01-Apr-2036;01-Oct-2036;01-Apr-2037;01-Oct-2037;01-Apr-2038;01-Oct-2038;01-Apr-2039	01-Oct-2029;01-Apr-2030;01-Oct-2030;01-Apr-2031;01-Oct-2031;01-Apr-2032;01-Oct-2032;01-Apr-2033;01-Oct-2033;01-Apr-2034;01-Oct-2034;01-Apr-2035;01-Oct-2035;01-Apr-2036;01-Oct-2036;01-Apr-2037;01-Oct-2037;01-Apr-2038;01-Oct-2038;01-Apr-2039
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.16%	5.26%	6.5%	6%	6.6%	5.36%	5.1%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features			No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06418MDD35	CA06418MDM34	CA06418MDL50	CA06418MEC43	CA06418MEV24	CA06418MFM16	CA06418MFB86
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4,000,000	USD 1,000,000	USD 1,500,000	CAD 1,138,900	USD 5,370,000	USD 753,000	USD 3,700,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4/3/2024	4/8/2024	4/8/2024	4/10/2024	4/26/2024	4/17/2024	4/17/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/3/2029	4/8/2034	4/8/2034	4/10/2034	4/26/2034	4/17/2029	4/17/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	06-Apr-2026 0.0%	08-Apr-2026 0.0%	08-Apr-2026 0.0%	10-Apr-2025 0.0%	28-Apr-2025 0.0%	17-Apr-2026 0.0%	17-Apr-2026 0.0%
16	Subsequent call dates, if applicable	05-Apr-2027;03-Apr-2028;03-Apr-2029	08-Oct-2026;08-Apr-2027;08-Oct-2027;08-Apr-2028;08-Oct-2028;08-Apr-2029;08-Oct-2029;08-Apr-2030;08-Oct-2030;08-Apr-2031;08-Oct-2031;08-Apr-2032;08-Oct-2032;08-Apr-2033;08-Oct-2033;08-Apr-2034	08-Oct-2026;08-Apr-2027;08-Oct-2027;08-Apr-2028;08-Oct-2028;08-Apr-2029;08-Oct-2029;08-Apr-2030;08-Oct-2030;08-Apr-2031;08-Oct-2031;08-Apr-2032;08-Oct-2032;08-Apr-2033;08-Oct-2033;08-Apr-2034	10-Apr-2026;10-Apr-2027;10-Apr-2028;10-Apr-2029;10-Apr-2030;10-Apr-2031;10-Apr-2032;10-Apr-2033;10-Apr-2034	27-Apr-2026;26-Apr-2027;26-Apr-2028;26-Apr-2029;26-Apr-2030;26-Apr-2031;26-Apr-2032;26-Apr-2033;26-Apr-2034	19-Apr-2027;17-Apr-2028;17-Apr-2029	19-Apr-2027;17-Apr-2028;17-Apr-2029
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.8%	5.47%	5.86%	5.12%	7.2%	5.2%	5.53%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417YR681	US06417YS424	CA06418MFF64	CA06418MFFH21	CA06418MFF99	CA06418MFFG48	CA06418MFFT68
3	Governing law(s) of the instrument	Debt securities governed by New York Law	Debt securities governed by New York Law	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment							
4	Transitional Basel III rules							
5	Post-transitional Basel III rules							
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15,000,000	USD 20,350,000	USD 3,500,000	USD 4,945,000	CAD 3,500,000	CAD 8,000,000	CAD 1,500,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4/17/2024	4/19/2024	4/22/2024	4/22/2024	4/22/2024	4/22/2024	4/23/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/17/2036	4/19/2029	4/22/2034	4/22/2034	4/22/2039	4/22/2039	4/23/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	17-Apr-2029 0.0%	20-Oct-2025 0.0%	22-Apr-2026 0.0%	22-Apr-2026 0.0%	23-Apr-2029 0.0%	23-Apr-2029 0.0%	23-Apr-2025 0.0%
16	Subsequent call dates, if applicable	17-Apr-2030;17-Apr-2031;17-Apr-2032;17-Apr-2033;17-Apr-2034;17-Apr-2035;17-Apr-2036;	20-Apr-2026;19-Oct-2026;19-Apr-2027;19-Oct-2027;19-Apr-2028;19-Oct-2028;19-Apr-2029	22-Oct-2026;22-Apr-2027;22-Oct-2027;22-Apr-2028;22-Oct-2028;22-Apr-2029;22-Oct-2029;22-Apr-2030;22-Oct-2030;22-Apr-2031;22-Oct-2031;22-Apr-2032;22-Oct-2032;22-Apr-2033;24-Mar-2034	22-Oct-2026;22-Apr-2027;22-Oct-2027;22-Apr-2028;22-Oct-2028;22-Apr-2029;22-Oct-2029;22-Apr-2030;22-Oct-2030;22-Apr-2031;22-Oct-2031;22-Apr-2032;22-Oct-2032;22-Apr-2033;24-Mar-2034	22-Oct-2029;22-Apr-2030;22-Oct-2030;22-Apr-2031;22-Oct-2031;22-Apr-2032;22-Oct-2032;22-Apr-2033;22-Oct-2033;22-Apr-2034;22-Oct-2034;22-Apr-2035;22-Oct-2035;22-Apr-2036;22-Oct-2036;22-Apr-2037;22-Oct-2037;22-Apr-2038;22-Oct-2038;22-Apr-2039	22-Oct-2029;22-Apr-2030;22-Oct-2030;22-Apr-2031;22-Oct-2031;22-Apr-2032;22-Oct-2032;22-Apr-2033;22-Oct-2033;22-Apr-2034;22-Oct-2034;22-Apr-2035;22-Oct-2035;22-Apr-2036;22-Oct-2036;22-Apr-2037;22-Oct-2037;22-Apr-2038;22-Oct-2038;22-Apr-2039	23-Apr-2026;23-Apr-2027;23-Apr-2028;23-Apr-2029;23-Apr-2030;23-Apr-2031;23-Apr-2032;23-Apr-2033;23-Apr-2034;
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.9%	5.8%	5.6%	6%	5.38%	5.12%	6.4%
19	Existence of a dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)							
25	If convertible, fully or partially							
26	If convertible, conversion rate							
27	If convertible, mandatory or optional conversion							
28	If convertible, specify instrument type convertible into							
29	If convertible, specify issuer of instrument it converts into							
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)							
32	If write-down, full or partial							
33	If write-down, permanent or temporary							
34	If temporary write-down, description of write-up mechanism							
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features							

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	CA06418MFU32	CA06418MGZ10	CA06418MGX61	CA06418MHX52	CA06418MHV96
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment					
4	Transitional Basel III rules					
5	Post-transitional Basel III rules					
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1,500,000	CAD 8,211,000	CAD 2,500,000	CAD 5,000,000	CAD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4/23/2024	4/29/2024	4/29/2024	4/30/2024	4/30/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/23/2034	4/29/2034	4/29/2031	4/30/2029	4/30/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date(s), contingent call dates and redemption amount	23-Apr-2025 0.0%	29-Apr-2025 0.0%	29-Apr-2025 0.0%	30-Apr-2025 0.0%	30-Apr-2026 0.0%
16	Subsequent call dates, if applicable	23-Apr-2026;23-Apr-2027;23-Apr-2028;23-Apr-2029;23-Apr-2030	29-Apr-2026;29-Apr-2027;29-Apr-2028;29-Apr-2029;29-Apr-2030;29-Apr-2031;29-Apr-2032;29-Apr-2033;29-Apr-2034;	29-Apr-2026;29-Apr-2027;29-Apr-2028;29-Apr-2029;29-Apr-2030;29-Apr-2031;	30-Apr-2026;30-Apr-2027;30-Apr-2028;30-Apr-2029;30-Apr-2030;30-Apr-2031;30-Apr-2032;30-Apr-2033;30-Apr-2034;30-Apr-2035;30-Apr-2036;30-Apr-2037;30-Apr-2038;30-Apr-2039;	30-Apr-2027;30-Apr-2028;30-Apr-2029;30-Apr-2030;30-Apr-2031;30-Apr-2032;30-Apr-2033;30-Apr-2034;30-Apr-2035;30-Apr-2036;30-Apr-2037;30-Apr-2038;30-Apr-2039;
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.18%	6.7%	5.7%	6.3%	6.24%
19	Existence of a dividend stopper	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)					
25	If convertible, fully or partially					
26	If convertible, conversion rate					
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into					
29	If convertible, specify issuer of instrument it converts into					
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)					
32	If write-down, full or partial					
33	If write-down, permanent or temporary					
34	If temporary write-down, description of write-up mechanism					
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No
37	If Yes, specify non-compliant features					