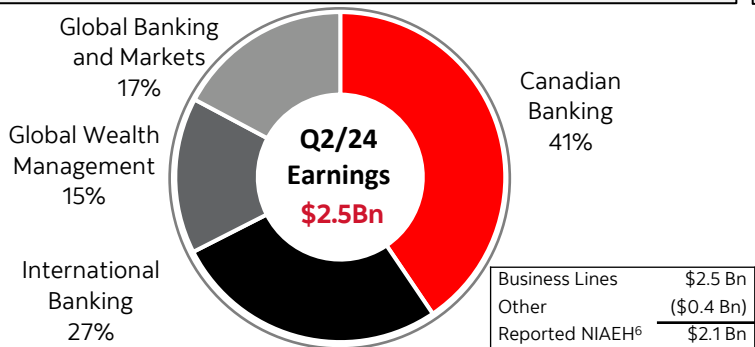


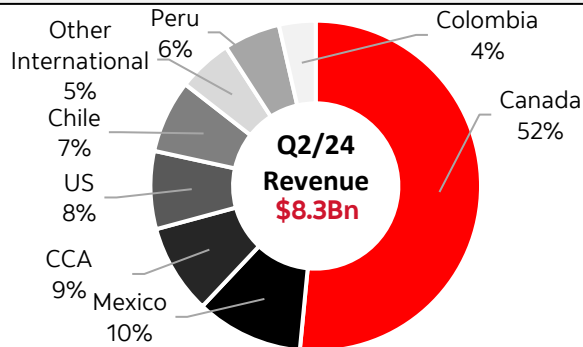
Investor Fact Sheet

Q2 2024

EARNINGS BY SEGMENT (EX. OTHER)^{6,7}



REVENUE BY GEOGRAPHY⁷



CANADIAN BANKING

- Canadian Banking provides a full suite of financial advice and banking solutions, supported by an excellent customer experience, to over 11 million Retail, Small Business and Commercial Banking customers.
- It serves these customers through its network of 937 branches and 3,682 automated banking machines (ABMs), as well as online, mobile and telephone banking, and specialized sales teams.

INTERNATIONAL BANKING

- International banking is a diverse franchise serving over 12 million Retail, Corporate, and Commercial clients with a presence in 15+ countries.
- Well positioned with a unique geographical footprint across Canada, U.S. and Mexico providing connectivity across the North American corridor. In addition, the Bank has a strong presence in the Caribbean, Chile, Peru, and Colombia.
- The Bank is focused on deepening relationships with priority segments and is a recognized leader in Digital.

GLOBAL WEALTH MANAGEMENT

- Global Wealth Management is focused on delivering comprehensive wealth management advice and solutions to clients across Scotiabank's footprint.
- Global Wealth Management serves over 2 million investment fund and advisory clients across 13 countries – administering over \$660 billion in assets.

GLOBAL BANKING AND MARKETS

- Global Banking and Markets provides corporate clients with lending and transaction services, investment banking advice and access to capital markets.
- GBM is a full-service wholesale bank in the Americas, with operations in over 20 countries, serving clients across Canada, the United States, Latin America, Europe and Asia-Pacific.

	Q2/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$3,336	7%	(1%)
Net Income ⁶	\$1,008	(4%)	(8%)
ROE ⁸	20.0%	(270 bps)	(170 bps)
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$442	(1%)	-
Total deposits	\$362	7%	1%

	Q2/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$2,992	9%	(4%)
Net Income ⁶	\$671	6%	(10%)
ROE ⁸	14.4%	130 bps	(90 bps)
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$171	(3%)	(1%)
Total deposits	\$135	7%	3%

	Q2/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$1,414	9%	4%
Net Income ⁶	\$380	8%	3%
ROE ⁸	15.1%	30 bps	80 bps
Period-End Balances (\$Bn)			
AUA ¹	\$669	7%	2%
AUM ¹	\$349	6%	3%

	Q2/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$1,321	(2%)	(4%)
Net Income ⁶	\$428	7%	(3%)
ROE ⁸	11.7%	120 bps	60 bps
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$115	(13%)	(6%)
Total deposits	\$172	(6%)	(2%)

¹ Please refer to pages 55-58 of Management's Discussion & Analysis in the Bank's Q2 2024 Quarterly Report, available on <http://www.sedarplus.ca>, for an explanation of the composition of the measure; ² Commencing Q1 2024, regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (November 2023). Effective Q2 2023 regulatory capital ratios were prepared in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023); ³ This measure has been disclosed in this document in accordance with OSFI Guideline – Public Disclosure Requirements for Domestic Systemically Important Banks on Liquidity Coverage Ratio (April 2015); ⁴ This measure has been disclosed in this document in accordance with OSFI Guideline – Net Stable Funding Ratio Disclosure Requirements (January 2021); ⁵ Employees are reported on a full-time equivalent basis; ⁶ Net income attributable to equity holders; ⁷ May not add due to rounding; ⁸ Please refer to Non-GAAP Measures on pages 5-15 of Management's Discussion & Analysis in the Bank's Q2 2024 Quarterly Report, available on www.sedarplus.ca, for an explanation of the composition of the measure and a quantitative reconciliation. Such explanation and reconciliation are incorporated by reference hereto.