

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	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	CA0641491075	CA80928BAC06	US064159KJ44	US064159VJ25	CA06415FRB09	US064159BN91	CA06415GMJ62
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).	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).	Province of Ontario and the applicable Federal 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	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	Additional Tier 1
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 jurisdiction)	Common shares	Innovative Tier 1	Other Additional 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)	21,549	0	1,560	1,689	1,250	753	1,500
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	CAD 1,500,000,000
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Shareholders' equity	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	16/Jun/2022
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	N/A				27/Jul/2081	27/Oct/2081	27/Jul/2082
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	Optional Call on December 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	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2027
16	Subsequent call dates, if applicable		On December 31, 2036 at par plus accrued interest					
	Coupons/dividends							
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	\$1.06/share (quarterly, as at Q3 2024)	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%	7.023% until July 27, 2027 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 3.95%
19	Existence of a dividend stopper	No	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	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	No
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)		Automatic Exchange due to any of the following: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul> ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>
25	If convertible, fully or partially		Fully	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.	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	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	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	The Bank of Nova Scotia
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-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	Subordinated Indebtedness
36	Non-compliant transitioned features	No	Yes	No	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	The Bank of Nova Scotia
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	US0641598S88	US0641598V18	CA064149AW77	US064159HB54	CA06415GDJ63	US06417XAG60	XS2568346428
3	Governing law(s) of the instrument	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).	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).	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).	Province of Ontario and the applicable Federal Laws of Canada
	Regulatory treatment							
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible	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	Group&Solo	Group&Solo
7	Instrument type (types to be specified by jurisdiction)	Other Additional Tier 1	Other Additional Tier 1	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)	1,023	1,004	0	339	1,692	1,691	304
9	Par value of instrument	USD 750,000,000	USD 750,000,000	CAD 250,000,000	USD 1,250,000,000	CAD 1,750,000,000	USD 1,250,000,000	JPY 33,000,000,000
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25/Oct/2022	12/Jan/2024	20/Jun/1995	16/Dec/2015	21/Mar/2022	12/Apr/2022	20/Dec/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	27/Oct/2082	27/Jan/2084	20/Jun/2025	16/Dec/2025	3/May/2032	4/May/2037	20/Dec/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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 June 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 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 December 20, 2027, 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	Fixed	Fixed
18	Coupon rate and any related index	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%	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 December 20, 2027 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #368 + 1.681%.
19	Existence of a dividend stopper	Yes	Yes	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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; 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or</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>
25	If convertible, fully or partially	Fully	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 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	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	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	The Bank of Nova Scotia
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-down mechanism							
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to this instrument)	Subordinated Indebtedness	Subordinated Indebtedness	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors	Senior Creditors
36	Non-compliant transitioned features	No	No	Yes	No	No	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
2	Unique identifier (e.g. CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06415GM982	X52708723445	CA06418MQT40
3	Governing law(s) of the instrument	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the applicable Federal Laws of Canada
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/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
8	Amount recognised in regulatory capital (CAD in millions, as of most recent reporting date)	1,008	110	960
9	Par value of instrument	CAD 1,000,000,000	JPY 12,000,000,000	CAD 1,000,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12/Jun/2023	27/Oct/2023	18/Jun/2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2/Aug/2033	1/Dec/2033	1/Aug/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call on or after August 2, 2028 at par plus accrued interest	Optional call on December 1, 2028, at par plus accrued and unpaid interest	Optional call on or after August 1, 2029 at par plus accrued interest
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.679% until August 2, 2028 and thereafter at Daily Compounded CORRA + 2.1%	1.83% until December 1, 2028 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #372 + 1.477%	4.95% until August 1, 2029 and thereafter at Daily Compounded CORRA + 1.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>	Either of: <ul style="list-style-type: none"> <li>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</li> <li>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</li> </ul>
25	If convertible, fully or partially	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.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	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
30	Write-down feature	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
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
2	Unique identifier (ISIN)	XS1952159520	US064159QE92	XS2049707180	CA06415EXV24	US064159TF31	CA06415EV939
3	Governing law(s) of the instrument	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)	Contractual	Contractual	Contractual	NA	Contractual	NA
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
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
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)	No Longer TLAC eligible (less than 365 days)	No Longer TLAC eligible (less than 365 days)
9	Par value of instrument	USD, 50,000,000.00	USD, 1,250,000,000.00	EUR, 750,000,000.00	CAD, 1,441,000,000.00	USD, 1,250,000,000.00	CAD, 1,750,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	2/15/2019	7/29/2019	9/5/2019	9/23/2019	1/10/2020	1/31/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/15/2029	8/3/2026	9/4/2026	9/23/2024	2/3/2025	2/3/2025
14	Issuer call subject to prior supervisory approval	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	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 3.56%	FXD 2.7%	FXD 1.25%	FXD 2.49%	FXD 2.2%	FXD 2.16%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US064159VL70	CA06415E4E25	US0641593U89	US0641593V62	US0641594B99	US0641594A17
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	Debt securities governed by New York Law	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	NA	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
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
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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, 1,000,000,000.00	CAD, 1,476,000,000.00	USD, 950,000,000.00	USD, 300,000,000.00	USD, 650,000,000.00	USD, 750,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	6/11/2020	10/15/2020	3/2/2021	3/2/2021	6/24/2021	6/24/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/11/2025	11/1/2027	3/2/2026	3/2/2026	8/1/2031	6/24/2026
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	FXD 1.3%	FXD 1.4%	FXD 1.05%	SOFR INDEX +54.5bps	FXD 2.15%	FXD 1.35%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415FZC99	CH1121837251	X52381362966	US0641598K52	US0641598M19	CA06415FFT45
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	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)	NA	Contractual	Contractual	Contractual	Contractual	NA
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
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
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
9	Par value of instrument	CAD, 486,000,000.00	CHF, 260,000,000.00	EUR, 750,000,000.00	USD, 900,000,000.00	USD, 300,000,000.00	CAD, 2,246,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	7/15/2021	7/30/2021	9/2/2021	9/15/2021	9/15/2021	10/8/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	8/4/2026	7/30/2031	11/1/2028	9/15/2026	9/15/2026	11/2/2026
14	Issuer call subject to prior supervisory approval	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	Fixed	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	CORRA +54bps	FXD .3125%	FXD .25%	FXD 1.3%	SOFR O/N +61bps	FXD 1.85%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2398287792	CH1137407420	US06417MSH96	XS2404577681	XS2429114825	US06417XAB73
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
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
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
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
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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	No Longer TLAC eligible (less than 365 days)
9	Par value of instrument	GBP, 250,000,000.00	CHF, 175,000,000.00	USD, 60,000,000.00	GBP, 400,000,000.00	USD, 60,000,000.00	USD, 1,350,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	10/15/2021	10/25/2021	10/29/2021	11/2/2021	1/6/2022	1/10/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/15/2024	10/25/2028	11/1/2024	12/17/2025	1/6/2027	1/10/2025
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SONIA Q/N +100bps	FXD .1525%	SQFR INDEX +36bps	FXD 1.25%	FXD 1.85%	FXD 1.45%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415GAZ33	US06417XAD30	US06417XAE13	US06417XAA90	AU3FN0065678	XS2436798347
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	Law of New South Wales, Australia	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)	NA	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
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
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	CAD, 2,000,000,000.00	USD, 750,000,000.00	USD, 850,000,000.00	USD, 300,000,000.00	AUD, 450,000,000.00	EUR, 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
11	Original date of issuance	1/10/2022	1/10/2022	1/10/2022	1/10/2022	1/20/2022	1/25/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/10/2025	2/2/2027	2/2/2032	1/10/2025	1/20/2027	1/25/2034
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Floating	Fixed
18	Coupon rate and any related index	FXD 1.95%	FXD 1.95%	FXD 2.45%	SOFR O/N +46bps	BBSW 3M +87bps	FXD 1.139%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2438833779	CH1148266252	XS2439248126	XS2439363818	CA06415GDE76	US06418BAE83
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	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
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
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
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
9	Par value of instrument	NOK, 1,000,000,000.00	CHF, 200,000,000.00	NOK, 1,000,000,000.00	JPY, 11,500,000,000.00	CAD, 3,517,000,000.00	USD, 700,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	1/31/2022	2/1/2022	2/2/2022	2/2/2022	3/7/2022	3/11/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/3/2032	2/1/2029	5/3/2032	2/2/2027	3/8/2027	3/11/2027
14	Issuer call subject to prior supervisory approval	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	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 2.8%	FXD .395%	FXD 2.83%	FXD .335%	FXD 2.95%	FXD 2.951%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2465987621	XS2465651631	US06417XAH44	US06417XAK72	XS2477714682	XS2472843544
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
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
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
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
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)	No Longer TLAC eligible (less than 365 days)	No Longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only
9	Par value of instrument	GBP, 450,000,000.00	HKD, 451,000,000.00	USD, 1,750,000,000.00	USD, 350,000,000.00	GBP, 75,000,000.00	JPY, 10,000,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	4/6/2022	4/6/2022	4/12/2022	4/12/2022	5/9/2022	5/9/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/3/2027	4/5/2029	4/11/2025	4/11/2025	11/9/2024	5/9/2042
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Floating	Fixed
18	Coupon rate and any related index	FXD 2.875%	FXD 3.54%	FXD 3.45%	SOFR O/N +90bps	SONIA O/N +100bps	FXD 1.06%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2491541210	XS2494325041	XS2514446926	US06417MK384	US06417MK533	CA06415GH297
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	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	NA
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
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
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
9	Par value of instrument	HKD, 550,000,000.00	HKD, 400,000,000.00	HKD, 700,000,000.00	USD, 50,000,000.00	USD, 50,000,000.00	CAD, 1,500,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	6/16/2022	6/24/2022	8/5/2022	11/3/2022	11/7/2022	11/9/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/16/2027	6/24/2025	8/5/2027	11/3/2025	11/7/2025	5/8/2026
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	FXD 4.1625%	FXD 4.325%	FXD 3.96%	SOFR INDEX +125bps	FXD 5.6%	FXD 5.5%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US06417XAL55	XS2569316214	XS2570731906	XS2580243116	US06417XAN12	US06417XAP69
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	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	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
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
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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, 1,000,000,000.00	USD, 50,000,000.00	JPY, 10,000,000,000.00	HKD, 800,000,000.00	USD, 1,250,000,000.00	USD, 1,250,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	12/6/2022	12/21/2022	12/23/2022	2/1/2023	2/2/2023	2/2/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/6/2024	12/21/2027	12/23/2027	2/1/2028	2/2/2026	2/1/2030
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	FXD 5.25%	FXD 4.83%	FXD .9%	HIBOR 3M +108.5bps	FXD 4.75%	FXD 4.85%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2618508340	US06418GAC15	US06418GAD97	US06418GAB32	CA064164IA58	XS2692247468
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	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	NA	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
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
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	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, 1,500,000,000.00	USD, 1,625,000,000.00	USD, 750,000,000.00	USD, 400,000,000.00	CAD, 1,250,000,000.00	EUR, 1,100,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	5/4/2023	6/12/2023	6/12/2023	6/12/2023	6/29/2023	9/22/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/2/2025	6/12/2025	6/12/2028	6/12/2025	12/29/2025	9/22/2025
14	Issuer call subject to prior supervisory approval	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	Fixed	Fixed	Floating	Fixed	Floating
18	Coupon rate and any related index	Euribor 3M +43bps	FXD 5.45%	FXD 5.25%	SOFR INDEX +109bps	FXD 5.5%	Euribor 3M +50bps
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CH1294486324	XS2712530448	US064181AC53	US064181AA97	XS2733010628	CA064164QM14
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
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	NA
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
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
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
9	Par value of instrument	CHF, 200,000,000.00	CNH, 300,000,000.00	USD, 850,000,000.00	USD, 1,150,000,000.00	EUR, 1,100,000,000.00	CAD, 2,000,000,000.00
10	Accounting classification	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	11/3/2023	12/7/2023	12/7/2023	12/12/2023	2/1/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	9/22/2027	11/3/2025	2/1/2034	12/7/2026	12/12/2025	2/1/2029
14	Issuer call subject to prior supervisory approval	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	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	FXD 2.3925%	FXD 3.75%	FXD 5.65%	FXD 5.35%	Euribor 3M +52bps	FXD 4.68%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2793212197	XS2804565435	CA06418MHL15	US06418GAH02	US06418GAK31	US06418GAI67
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	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	NA	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
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
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
9	Par value of instrument	EUR, 575,000,000.00	EUR, 1,000,000,000.00	CAD, 550,000,000.00	USD, 850,000,000.00	USD, 700,000,000.00	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
11	Original date of issuance	3/26/2024	4/17/2024	5/1/2024	6/4/2024	6/4/2024	6/4/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/26/2026	4/17/2029	5/3/2027	6/4/2027	8/1/2029	8/1/2029
14	Issuer call subject to prior supervisory approval	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	Fixed	Floating	Fixed	Fixed	Floating
18	Coupon rate and any related index	Euribor 3M +40bps	FXD 3.5%	CI +75bps	FXD 5.4%	FXD 5.45%	SOFR INDEX +108bps
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US06418GAG29	XS2838482052	XS2842855814	CH1353257905	XS1935312618	US064159PB62
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
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
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
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
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
9	Par value of instrument	USD, 400,000,000.00	EUR, 750,000,000.00	EUR, 750,000,000.00	CHF, 160,000,000.00	USD 80,000,000	USD 20,000,000
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6/4/2024	6/10/2024	6/17/2024	7/2/2024	1/24/2019	5/30/2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/4/2027	6/10/2027	6/17/2026	8/2/2030	1/24/2049	5/30/2031
14	Issuer call subject to prior supervisory approval	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	Floating	Floating	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX +78bps	Euribor 3M +53bps	Euribor 3M +40bps	FXD 2.01%	0%	3%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US064159QK52	XS2080335222	XS2091678321	XS2092202378	XS2092616346	XS2101306327
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
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
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
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
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
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
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
11	Original date of issuance	10/31/2019	11/29/2019	12/10/2019	12/11/2019	12/12/2019	2/5/2020
12	Perpetual or 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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, 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%;
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;31-Oct-2025;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;29-Nov-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;11-Dec-2057;11-Dec-2058;11-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;06-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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.6%	0%	0%	0%	0%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2106056901	XS2120063511	XS212899904	XS2123042397	XS2121404490	XS2129418245
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
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
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
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
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
9	Par value of instrument	USD 150,000,000	USD 60,000,000	USD 50,000,000	USD 40,000,000	USD 100,000,000	USD 610,000,000
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
11	Original date of issuance	2/11/2020	2/14/2020	2/26/2020	2/26/2020	3/3/2020	3/18/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/11/2060	2/14/2060	2/26/2060	2/26/2060	3/3/2060	3/18/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	11-Feb-2025 0.0%;	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%;
16	Subsequent call dates, if applicable	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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0%	0%	0%	0%	0%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2134019632	XS2138603563	XS2145070483	XS2174497151	XS2177494338	XS2178586231
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
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
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
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
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
9	Par value of instrument	USD 190,000,000	USD 155,000,000	USD 100,000,000	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
11	Original date of issuance	3/26/2020	4/1/2020	4/14/2020	5/14/2020	5/27/2020	5/27/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/26/2060	4/1/2060	4/14/2060	5/14/2060	5/27/2060	5/27/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	26-Mar-2025 0.0%;	01-Apr-2025 0.0%;	14-Apr-2025 0.0%;	16-May-2022 0.0%;	30-May-2022 0.0%;	27-May-2022 0.0%;
16	Subsequent call dates, if applicable	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	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;16-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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0%	0%	0%	0%	0%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2202906546	XS2204500826	XS2206595428	XS2206982469	XS2207657250	US064159VB98
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	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
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
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
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
9	Par value of instrument	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 50,000,000	USD 15,000,000
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
11	Original date of issuance	7/13/2020	7/14/2020	7/16/2020	7/17/2020	7/20/2020	7/30/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/13/2060	7/14/2060	7/16/2060	7/17/2060	7/20/2060	7/30/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	13-Jul-2022 0.0%;	14-Jul-2021 0.0%;	16-Jul-2021 0.0%;	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;
16	Subsequent call dates, if applicable	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;15-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;16-Jul-2058;16-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;18-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;18-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;17-Jul-2058;17-Jul-2059;19-Jul-2060	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;17-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;22-Jul-2058;21-Jul-2059;20-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;01-Nov-2032;31-Jan-2033;03-May-2033;01-Aug-2033;31-Oct-2033;30-Jan-2034;02-May-2034;31-Jul-2034;30-Oct-2034;30-Jan-2035;30-Apr-2035;30-Jul-2035
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0%	0%	0%	0%	0%	2%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US064159VD54	XS2208086707	CA06415FAT99	XS2226707052	US064159WZ57	XS2234852437
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	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
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
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
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
9	Par value of instrument	USD 25,000,000	USD 400,000,000	CAD 7,000,000	USD 425,000,000	USD 20,000,000	USD 200,000,000
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
11	Original date of issuance	7/30/2020	8/12/2020	9/4/2020	9/23/2020	9/30/2020	10/14/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	7/30/2035	8/12/2060	9/4/2030	9/23/2060	10/1/2035	10/14/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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%;	30-Mar-2021 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	14-Oct-2025 0.0%;
16	Subsequent call dates, if applicable	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;	12-Aug-2026;12-Aug-2027;14-Aug-2028;13-Aug-2029;12-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;12-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	30-Jun-2021;30-Sep-2021;30-Dec-2021;30-Mar-2022;30-Jun-2022;30-Sep-2022;30-Dec-2022;30-Mar-2023;30-Jun-2023;02-Oct-2023;02-Jan-2024;02-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;02-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;15-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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.30%	0%	1.80%	0%	1.95%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415FCZ32	XS2245800705	XS2262957124	US064159YL44	CA06415FER97	XS2254278281
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
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	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
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
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
9	Par value of instrument	CAD 41,800,000	USD 135,000,000	CAD 50,000,000	USD 5,000,000	CAD 13,000,000	USD 350,000,000
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
11	Original date of issuance	10/23/2020	11/9/2020	11/23/2020	11/23/2020	11/26/2020	12/2/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/23/2030	11/9/2060	11/23/2035	11/23/2035	11/26/2030	12/2/2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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%;	02-Dec-2025 0.0%;
16	Subsequent call dates, if applicable	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;10-Nov-2040;12-Nov-2041;10-Nov-2042;09-Nov-2043;09-Nov-2044;12-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-Nov-2029; 26-May-2030	02-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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.61%	0%	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%	0%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US064159G423	US064159F763	CA06415FGU09	US064159G266	US064159F847	XS2275418817
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	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	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
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
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
9	Par value of instrument	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
11	Original date of issuance	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
13	Original maturity date	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
15	Optional call date/, contingent call dates and redemption amount	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	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-Sep-2022; 30-Dec-2022; 30-Mar-2023; 30-June-2023; 30-Sep-2023; 30-Dec-2023; 30-Mar-2024; 30-June-2024; 30-Sep-2024; 30-Dec-2024; 30-Mar-2025; 30-June-2025; 30-Sep-2025; 30-Dec-2025	22-Dec-2023;23-Dec-2024;22-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
18	Coupon rate and any related index	yr 1-7: 1.75%, yr 7-11: 2%, yr 11-13: 3%, yr 13-15: 4%	1.50%	1.90%	2.09%	0.80%	2.23%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415FFK36	US064159P911	US064159Q257	US064159Q828	XS2297225141	US064159T715
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
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
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
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
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)
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
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
11	Original date of issuance	11/30/2020	1/27/2021	1/27/2021	2/10/2021	3/3/2021	3/10/2021
12	Perpetual or 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
14	Issuer call subject to prior supervisory approval	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;
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;04-Mar-2037;03-Mar-2038;03-Mar-2039;05-Mar-2040;04-Mar-2041;03-Mar-2042;03-Mar-2043;03-Mar-2044;04-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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.87%	Yr 1-8: 1.5%; Yr 8-11: 2%	2%	1.125%	0%	0.500%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US064159T632	XS2325718539	CA06415FPT35	CA06415FQB18	CA06415FSX10	CA06415FUW09
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
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
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
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
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
9	Par value of instrument	USD 5,000,000	CAD 30,000,000	CAD 10,000,000	CAD 10,000,000	CAD 22,500,000	CAD 11,022,000
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
11	Original date of issuance	3/10/2021	3/30/2021	3/30/2021	3/31/2021	5/14/2021	5/28/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/10/2031	3/30/2036	3/30/2031	3/31/2026	5/14/2031	5/28/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	10-Mar-2022; 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	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%;
16	Subsequent call dates, if applicable	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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2%	3.15%	2.82%	1.56%	2.23%	2.23%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2344478826	CA06415FXN72	CA06415FXN54	CA06415FZP03	US0641594G86	CA06415FWG31
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
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	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
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
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
9	Par value of instrument	USD 200,000,000	CAD 24,149,000	CAD 1,796,000	CAD 15,000,000	USD 25,000,000	CAD 6,338,000
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
11	Original date of issuance	6/15/2021	7/7/2021	7/7/2021	7/23/2021	7/27/2021	6/24/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/15/2061	7/7/2031	7/7/2031	7/23/2026	1/27/2027	6/24/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	15-Jun-2026 0.0%;	07-Jul-2022 0.0%;	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%;
16	Subsequent call dates, if applicable	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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0%	2.15%	2.39%	1.75%	1.25%	2.25%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415FXU60	US064159Y673	CA06415FZA34	US0641594525	XS2377129353	US0641595L62
3	Governing law(s) of the instrument	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	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	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
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
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
9	Par value of instrument	CAD 15,394,000	USD 10,000,000	CAD 10,339,000	USD 10,820,000	USD 250,000,000	USD 25,000,000
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
11	Original date of issuance	6/29/2021	6/30/2021	8/5/2021	8/18/2021	9/8/2021	9/21/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/29/2028	12/30/2026	8/5/2031	12/18/2026	9/8/2061	9/21/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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%;		08-Sep-2026 0.0%;	21-Sep-2022 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;
16	Subsequent call dates, if applicable	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		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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%	1.32%	2%	1.21%	0%	1.75%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415FX569	CA06415FX5D	CA06415F7N69	XS2430578331	XS2431016547	XS2439089819
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
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	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
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
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
9	Par value of instrument	CAD 10,000,000	CAD 25,000,000	CAD 5,075,000	USD 250,000,000	USD 150,000,000	AUD 20,000,000
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
11	Original date of issuance	10/5/2021	11/26/2021	12/2/2021	1/25/2022	1/25/2022	2/9/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/5/2031	11/26/2024	12/2/2031	1/25/2062	1/25/2062	2/9/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	05-Oct-2022 0.0%;	28-Nov-2022 0.0%;	02-Dec-2022 0.0%;	25-Jan-2027 0.0%;	25-Jan-2027 0.0%;	09-Feb-2023 0.0%;
16	Subsequent call dates, if applicable	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	02-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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.41%	1.86%	2.58%	0%	0%	3.40%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415GNA45	CA06415GPG96	X52457268725	CA06415GPY03	CA06415GSZ41	CA06415GTL46
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
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	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
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
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)	No longer TLAC eligible (less than 365 days)
9	Par value of instrument	CAD 10,000,000	CAD 7,000,000	USD 80,000,000	CAD 5,000,000	CAD 30,000,000	CAD 15,000,000
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
11	Original date of issuance	3/28/2022	4/1/2022	4/7/2022	4/8/2022	5/3/2022	5/6/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/28/2042	4/1/2027	4/7/2062	4/8/2027	5/3/2025	5/6/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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%;	08-May-2023 0.0%;
16	Subsequent call dates, if applicable	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	06-May-2024;06-May-2025
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	3.74%	4.09%	4%	y1:3.50%;y2:4.00%;y3:4.05%	y1:3.97%;y2:4.12%;y3:4.27%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415GVJ61	CA06415GVK35	CA06415GWR78	CA06415GWK47	CA06415GYV62	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
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
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
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
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
9	Par value of instrument	CAD 12800000	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
11	Original date of issuance	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
13	Original maturity date	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
15	Optional call date/, contingent call dates and redemption amount	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	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
18	Coupon rate and any related index	5.18%	5.00%	6.14%	5.34%	5.88%	5.50%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06415GZR42	US06416DBK19	US06417YAA73	US06417YAB56	US06417YAK55	CA06415GW718
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
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
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
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
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)
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
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
11	Original date of issuance	6/30/2022	7/13/2022	9/16/2022	9/16/2022	9/30/2022	10/10/2022
12	Perpetual or 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
14	Issuer call subject to prior supervisory approval	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%
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	
Coupons/dividends							
17	Fixed or floating dividend/coupon	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%	4.50%	4.25%	4.50%	5%	y1:5.07%;y2:5.22%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US06417YAU38	US06417YAL39	US06417YAZ25	CA06415G3C23	CA06415G4D96	CA06415G4J66
3	Governing law(s) of the instrument	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	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
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
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
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)	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	USD 11,000,000	USD 2,087,000	USD 4,791,000	CAD 18,085,000	USD 6,500,000	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
11	Original date of issuance	10/11/2022	9/30/2022	10/31/2022	11/4/2022	11/16/2022	11/18/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/11/2025	9/30/2024	10/31/2024	11/4/2027	11/16/2025	11/18/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	11-Jan-2023 0.0%;Tax Redemption:Par Plus Accrued Interest;TLAC Disqualification Event:Par Plus Accrued Interest;	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%;
16	Subsequent call dates, if applicable	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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5%	4.65%	5.25%	y1:6.00%;y2:6.03%;y3:6.06%;y4:6.09%;y5:6.12%	6.00%	6.06%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	US06417YCK38	US06417YBH18	CA064164ET94	CA064164JH02	CA064164JH67	CA064164KW59
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
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
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
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
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	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 7,000,000	USD 6,284,000	CAD 20,000,000	CAD 4,500,000	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
11	Original date of issuance	12/19/2022	11/21/2022	3/9/2023	4/24/2023	4/24/2023	5/12/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/19/2024	5/21/2025	3/9/2026	4/24/2026	4/24/2026	5/12/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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;	09-Sept-2023 0.0%;	24-April-2024 0.0%;	24-April-2024 0.0%;	12-May-2024 0.0%;
16	Subsequent call dates, if applicable	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;19-Sep-2024;19-Dec-2024	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;
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	6%	y1:5.42% y2:5.57%,y3:5.72%	5.05%	4.62%	4.90%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA064164KV76	CA064164ME34	CA064164MF09	XS2637246583	XS2637246740	XS2637247045
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
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	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
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
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)	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	CAD 5,000,000	CAD 2,000,000	CAD 3,000,000	USD 9,000,000	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
11	Original date of issuance	5/12/2023	5/31/2023	5/31/2023	6/16/2023	6/16/2023	6/16/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/12/2026	5/31/2025	5/31/2025	6/16/2028	6/16/2029	6/16/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	12- May-2024 0.0%;	31- May-2024 0.0%;	31- May-2024 0.0%;	16-Jun-2026;16-Jun-2027	16-Jun-2027;16-Jun-2028	16-Jun-2028;16-Jun-2029
16	Subsequent call dates, if applicable	12-Nov-2024; 12-May-2025; 12-Nov-2025;	30-Nov-24	30-Nov-24			
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.45%	5.26%	4.83%	5.39%	5.34%	5.33%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
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
2	Unique identifier (ISIN)	XS2637247128	CA064164OS83	CA064164XS0	CA064164YP52	CA064164YN05	CA064164A976
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
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	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
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
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
9	Par value of instrument	USD 9,000,000	CAD 5,000,000	CAD 5,750,000	CAD 8,540,000	CAD 7,897,700	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
11	Original date of issuance	6/16/2023	6/30/2023	7/27/2023	10/3/2023	10/3/2023	10/25/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/16/2030	6/30/2025	7/27/2027	10/3/2026	10/3/2026	10/25/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	16-Jun-29	30-Jun-2024 0.0%;	27-July-2025;27-July-2026;	03-Oct-2024;	03-Oct-2024;	25-Oct-2024 0.0%;
16	Subsequent call dates, if applicable		30-Dec-24		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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.30%	5.50%	6.05%	5.64%	5.65%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features					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
2	Unique identifier (ISIN)	CA064164A224	CA064164A307	CA064164D293	CA064164M377	CA064164M294	CA064164Q824
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
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
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
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
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
9	Par value of instrument	CAD 5,800,000	CAD 4,200,000	CAD 10,000,000	CAD 2,000,000	CAD 2,000,000	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	Liability - fair value option
11	Original date of issuance	10/31/2023	10/31/2023	11/3/2023	12/13/2023	12/13/2023	12/22/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/31/2028	10/31/2028	11/3/2033	12/13/2025	12/13/2025	12/2/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	31-Oct-2024 0.0%;	31-Oct-2024 0.0%;	03-Nov-2024 0.0%;	13-Dec-2024 0.0%;	13-Dec-2024 0.0%;	02-Dec-2031 0.0%;
16	Subsequent call dates, if applicable	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;	13-Jun-2025;15-Dec-2025	13-Jun-2025;15-Dec-2025	02-Dec-2032;02-Dec-2033
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.13%	5.67%	8%	5%	5.31%	5.29%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA064164U461	CA064164U388	CA064164W939	CA064164X275	CA064164Z34	CA064164ZV77
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
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
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
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
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
9	Par value of instrument	CAD 1,000,000	CAD 1,000,000	CAD 6,000,000	CAD 3,000,000	CAD 7,000,000	CAD 15,000,000
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
11	Original date of issuance	1/19/2024	1/19/2024	1/30/2024	1/30/2024	1/30/2024	1/30/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/19/2030	1/19/2030	1/30/2039	1/30/2039	1/30/2039	1/30/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	20-Jan-2025 0.0%;	20-Jan-2025 0.0%;	30-Jan-2029 0.0%	30-Jan-2029 0.0%	30-Jan-2029 0.0%	30-Jan-2029 0.0%
16	Subsequent call dates, if applicable	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	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
18	Coupon rate and any related index	5.05%	4.61%	5.02%	5.28%	5.41%	5.15%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA0641643D60	CA0641643A22	CA0641643B05	CA0641643W42	CA0641644U76	CA0641643Z72
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
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
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
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
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
9	Par value of instrument	CAD 2,235,000	USD 1,000,000	USD 2,100,000	USD 1,850,000	CAD 5,000,000	USD 1,000,000
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
11	Original date of issuance	1/31/2024	2/8/2024	2/8/2024	2/14/2024	2/15/2024	2/15/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/31/2031	2/8/2028	2/8/2029	2/14/2039	2/15/2039	2/15/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	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%	15-Feb-2029 0.0%
16	Subsequent call dates, if applicable	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	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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%	5.29%	5.42%	5.56%	5.91%	5.47%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	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
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
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
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
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
9	Par value of instrument	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
11	Original date of issuance	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
13	Original maturity date	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
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%	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	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
18	Coupon rate and any related index	5.20%	5.19%	5.02%	6.16%	5.63%	5.63%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA0641647T76	CA0641647S93	CA06418MBD52	CA0641647U40	CA06418MAT14	XS2790844547
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
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
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
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
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
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
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
11	Original date of issuance	3/14/2024	3/14/2024	3/21/2024	3/22/2024	3/22/2024	3/27/2024
12	Perpetual or 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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, 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-28
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
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.36%	5.00%	5.74%	6.36%	5.17%	5.25%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	XS2790844976	XS2790845601	XS2790846674	CA06418MCR30	CA06418MCL69	CA0641647V23
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
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
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
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
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
9	Par value of instrument	USD 9,000,000	USD 9,000,000	USD 9,000,000	CAD 3,000,000	USD 20,000,000	CAD 7,987,000
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
11	Original date of issuance	3/27/2024	3/27/2024	3/27/2024	3/27/2024	3/28/2024	4/1/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/27/2031	3/27/2031	3/27/2029	3/27/2034	3/28/2034	4/1/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	27-Mar-29	27-Mar-30	27-Mar-27	27-Mar-2025 0.0%	29-Mar-2027 0.0%	01-Apr-2025 0.0%
16	Subsequent call dates, if applicable	27-Mar-2030;27-Mar-2031	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-2031;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;
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.23%	5.16%	5.26%	6.50%	6.00%	6.60%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
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
2	Unique identifier (ISIN)	CA06418MCS13	CA06418MCK86	CA06418MDD35	CA06418MDM34	CA06418MDL50	CA06418MEC43
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
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
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
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
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
9	Par value of instrument	CAD 10,000,000	CAD 12,000,000	CAD 4,000,000	USD 1,000,000	USD 1,500,000	CAD 1,138,900
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
11	Original date of issuance	4/1/2024	4/1/2024	4/3/2024	4/8/2024	4/8/2024	4/10/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/1/2039	4/1/2039	4/3/2039	4/8/2034	4/8/2034	4/10/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	02-Apr-2029 0.0%	02-Apr-2029 0.0%	06-Apr-2026 0.0%	08-Apr-2026 0.0%	08-Apr-2026 0.0%	10-Apr-2025 0.0%
16	Subsequent call dates, if applicable	02-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	02-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	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;
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.36%	5.10%	4.80%	5.47%	5.86%	5.12%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MEV24	CA06418MFM16	CA06418MFJ86	US06417YR681	US06417Y5424	CA06418MFF64
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	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	N/A	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
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
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
9	Par value of instrument	USD 5,370,000	USD 753,000	USD 3,700,000	USD 15,000,000	USD 20,350,000	USD 3,500,000
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
11	Original date of issuance	4/26/2024	4/17/2024	4/17/2024	4/17/2024	4/19/2024	4/22/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/26/2034	4/17/2029	4/17/2029	4/17/2036	4/19/2029	4/22/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	28-Apr-2025 0.0%	17-Apr-2026 0.0%	17-Apr-2026 0.0%	17-Apr-2029 0.0%	20-Oct-2025 0.0%	22-Apr-2026 0.0%
16	Subsequent call dates, if applicable	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	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;22-Oct-2033;24-Mar-2034
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.20%	5.20%	5.53%	5.90%	5.80%	5.60%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MFH21	CA06418MFE99	CA06418MFG48	CA06418MFT68	CA06418MFJ32	CA06418MG210
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
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
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
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
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
9	Par value of instrument	USD 4,945,000	CAD 3,500,000	CAD 8,000,000	CAD 1,500,000	CAD 1,500,000	CAD 8,211,000
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
11	Original date of issuance	4/22/2024	4/22/2024	4/22/2024	4/23/2024	4/23/2024	4/29/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/22/2034	4/22/2039	4/22/2039	4/23/2034	4/23/2034	4/29/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	22-Apr-2026 0.0%	23-Apr-2029 0.0%	23-Apr-2029 0.0%	23-Apr-2025 0.0%	23-Apr-2025 0.0%	29-Apr-2025 0.0%
16	Subsequent call dates, if applicable	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;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	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;	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;
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.38%	5.12%	6.40%	5.18%	6.70%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MGX61	CA06418MHX52	CA06418MHV96	CA06418MIT23	CA06418MJ540	CA06418MJR66
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
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
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
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
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
9	Par value of instrument	CAD 2,500,000	CAD 5,000,000	CAD 5,000,000	CAD 4,000,000	CAD 7,000,000	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
11	Original date of issuance	4/29/2024	4/30/2024	4/30/2024	5/1/2024	5/10/2024	5/10/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	4/29/2031	4/30/2029	4/30/2039	5/1/2034	5/10/2039	5/10/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	29-Apr-2025 0.0%	30-Apr-2025 0.0%	30-Apr-2026 0.0%	01-May-2025 0.0%	10-May-2029 0.0%	10-May-2029 0.0%
16	Subsequent call dates, if applicable	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;	01-May-2026;01-May-2027;01-May-2028;01-May-2029;01-May-2030;01-May-2031;01-May-2032;01-May-2033;01-May-2034;	10-Nov-2029;10-May-2030;10-Nov-2030;10-May-2031;10-Nov-2031;10-May-2032;10-Nov-2032;10-May-2033;10-Nov-2033;10-May-2034;10-Nov-2034;10-May-2035;10-Nov-2035;10-May-2036;10-Nov-2036;10-May-2037;10-Nov-2037;10-May-2038;10-Nov-2038;10-May-2039;	10-Nov-2029;10-May-2030;10-Nov-2030;10-May-2031;10-Nov-2031;10-May-2032;10-Nov-2032;10-May-2033;10-Nov-2033;10-May-2034;10-Nov-2034;10-May-2035;10-Nov-2035;10-May-2036;10-Nov-2036;10-May-2037;10-Nov-2037;10-May-2038;10-Nov-2038;10-May-2039;
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	6.30%	6.24%	7%	5.50%	5.25%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418ML282	CA06418MLB86	CA06418MLA04	CA06418MMD34	CA06418MLS12	CA06418MLQ55
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
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
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
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
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
9	Par value of instrument	USD 1,200,000	USD 3,000,000	USD 2,000,000	USD 2,000,000	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
11	Original date of issuance	5/13/2024	5/24/2024	5/24/2024	5/28/2024	5/29/2024	5/29/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/13/2034	5/24/2034	5/24/2034	5/28/2034	5/29/2034	5/29/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	13-May-2028 0.0%	25-May-2026 0.0%	25-May-2026 0.0%	28-May-2029 0.0%	29-May-2026 0.0%	29-May-2026 0.0%
16	Subsequent call dates, if applicable	13-Nov-2028;13-May-2029;13-Nov-2029;13-May-2030;13-Nov-2030;13-May-2031;13-Nov-2031;13-May-2032;13-Nov-2032;13-May-2033;13-Nov-2033;13-May-2034	24-Nov-2026;24-May-2027;24-Nov-2027;24-May-2028;24-Nov-2028;24-May-2029;24-Nov-2029;24-May-2030;24-Nov-2030;24-May-2031;24-Nov-2031;24-May-2032;24-Nov-2032;24-May-2033;24-Nov-2033;24-May-2034	24-Nov-2026;24-May-2027;24-Nov-2027;24-May-2028;24-Nov-2028;24-May-2029;24-Nov-2029;24-May-2030;24-Nov-2030;24-May-2031;24-Nov-2031;24-May-2032;24-Nov-2032;24-May-2033;24-Nov-2033;24-May-2034	28-May-2030;28-May-2031;28-May-2032;28-May-2033;28-May-2034;	29-Nov-2026;29-May-2027;29-Nov-2027;29-May-2028;29-Nov-2028;29-May-2029;29-Nov-2029;29-May-2030;29-Nov-2030;29-May-2031;29-Nov-2031;29-May-2032;29-Nov-2032;29-May-2033;29-Nov-2033;29-May-2034	29-Nov-2026;29-May-2027;29-Nov-2027;29-May-2028;29-Nov-2028;29-May-2029;29-Nov-2029;29-May-2030;29-Nov-2030;29-May-2031;29-Nov-2031;29-May-2032;29-Nov-2032;29-May-2033;29-Nov-2033;29-May-2034
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.88%	5.62%	6.02%	5.86%	5.42%	5.06%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MMF81	CA06418MKV59	CA06418MPP37	CA06418MPU22	CA06418MPT58	CA06418MRH92
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
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
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
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
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
9	Par value of instrument	CAD 1,800,000	CAD 2,000,000	USD 1,200,000	CAD 7,000,000	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	Liability - fair value option
11	Original date of issuance	5/29/2024	6/3/2024	6/12/2024	6/14/2024	6/14/2024	6/20/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/29/2034	6/3/2034	6/12/2034	6/14/2039	6/14/2039	6/20/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	28-May-2027 0.0%	03-June-2025 0.0%	12-June-2026 0.0%	14-June-2029 0.0%	14-June-2029 0.0%	20-June-2025 0.0%
16	Subsequent call dates, if applicable	29-May-2028;29-May-2029;29-May-2030;29-May-2031;29-May-2032;29-May-2033;	03-June-2026;03-June-2027;03-June-2028;03-June-2029;03-June-2030;03-June-2031;03-June-2032;03-June-2033;	12-Dec-2026;12-June-2027;12-Dec-2027;12-June-2028;12-Dec-2028;12-June-2029;12-Dec-2029;12-June-2030;12-Dec-2030;12-June-2031;12-Dec-2031;12-June-2032;12-Dec-2032;12-June-2033;12-Dec-2033;12-June-2034	14-Dec-2029;14-June-2030;14-Dec-2030;14-June-2031;14-Dec-2031;14-June-2032;14-Dec-2032;14-June-2033;14-Dec-2033;14-June-2034;14-Dec-2034;14-June-2035;14-Dec-2035;14-June-2036;14-Dec-2036;14-June-2037;14-Dec-2037;14-June-2038;14-Dec-2038;14-June-2039	14-Dec-2029;14-June-2030;14-Dec-2030;14-June-2031;14-Dec-2031;14-June-2032;14-Dec-2032;14-June-2033;14-Dec-2033;14-June-2034;14-Dec-2034;14-June-2035;14-Dec-2035;14-June-2036;14-Dec-2036;14-June-2037;14-Dec-2037;14-June-2038;14-Dec-2038;14-June-2039	22-June-2026;21-June-2027;20-June-2028;20-June-2029
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.42%	6.40%	6.00%	5.02%	5.28%	5.08%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MQN79	CA06418MRK22	CA06418MRJ58	US06417Y3W75	CA06418MRL05	CA06418MRT31
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
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	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
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
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
9	Par value of instrument	USD 1,200,000	CAD 5,250,000	CAD 5,250,000	USD 10,078,000	USD 1,000,000	USD 1,000,000
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
11	Original date of issuance	6/21/2024	6/21/2024	6/21/2024	6/25/2024	6/25/2024	6/27/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/21/2034	6/21/2039	6/21/2039	12/25/2026	6/25/2027	6/27/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	21-June-2027 0.0%	22-June-2026 0.0%	21-June-2027 0.0%		25-June-2025 0.0%	27-June-2025 0.0%
16	Subsequent call dates, if applicable	21-Dec-2027;21-June-2028;21-Dec-2028;21-June-2029;21-Dec-2029;21-June-2030;21-Dec-2030;21-June-2031;21-Dec-2031;21-June-2032;21-Dec-2032;21-June-2033;21-Dec-2033;21-June-2034	21-June-2027;21-June-2028;21-June-2029;21-June-2030;23-June-2031;21-June-2032;21-June-2033;21-June-2034;21-June-2035;23-June-2036;22-June-2037;21-June-2038;21-June-2039;	21-June-2028;21-June-2029;21-June-2030;23-June-2031;21-June-2032;21-June-2033;21-June-2034;21-June-2035;23-June-2036;22-June-2037;21-June-2038;21-June-2039;		25-June-2026;25-June-2027	29-Dec-2025;29-June-2026;29-Dec-2026;28-June-2027
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	5.80%	7.50%	7.42%	first two quarter: 5.75%; after first two quarter: 3M LIBOR + 0.7%; min.0.7%	5.36%	5.35%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA06418MRU04	CA06418MTP90	CA06418MUK84	CA06418MUY88	CA06418MUX06	CA06418MWD24
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
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
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
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
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
9	Par value of instrument	USD 2,000,000	USD 1,950,000	CAD 1,000,000	CAD 7,000,000	USD 1,000,000	CAD 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
11	Original date of issuance	6/27/2024	7/17/2024	7/18/2024	7/22/2024	7/26/2024	7/30/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	6/27/2027	7/17/2026	7/18/2031	7/22/2031	7/26/2034	7/30/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	27-June-2025 0.0%	17-July-2025 0.0%	18-July-2025 0.0%	24-July-2028 0.0%	26-July-2027 0.0%	30-July-2027 0.0%
16	Subsequent call dates, if applicable	29-Dec-2025;29-June-2026;29-Dec-2026;28-June-2027	17-Jul-26	10-July-2026;19-July-2027;18-July-2028;18-July-2029;18-July-2030;18-July-2031	23-July-2029;22-July-2030;22-July-2031	26-July-2028;26-July-2029;26-July-2030;28-July-2031;26-July-2032;26-July-2033;26-July-2034;	31-July-2028;30-July-2029;30-July-2030;30-July-2031
Coupons/dividends							
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.17%	5.40%	4.60%	6.90%	5.17%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	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
2	Unique identifier (ISIN)	CA0641647Y61	CA06418MWQ37	CA06418MWP53
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
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
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
7	Instrument type (types to be specified by each jurisdiction)	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
9	Par value of instrument	USD 1,090,000	CAD 5,000,000	CAD 5,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7/30/2024	7/31/2024	7/31/2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7/30/2029	7/31/2039	7/31/2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-July-2025 0.0%	31-July-2026 0.0%	03-Aug-2027 0.0%
16	Subsequent call dates, if applicable	30-July-2026;30-July-2027;31-July-2028;30-July-2029	03-Aug-2027;31-July-2028;31-July-2029;31-July-2030;31-July-2031;03-Aug-2032;02-Aug-2033;31-July-2034;31-July-2035;31-July-2036;31-July-2037;03-Aug-2038;02-Aug-2039	31-July-2028;31-July-2029;31-July-2030;31-July-2031;03-Aug-2032;02-Aug-2033;31-July-2034;31-July-2035;31-July-2036;31-July-2037;03-Aug-2038;02-Aug-2039
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	6.58%	6.56%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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
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
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
36	Non-Compliant transitioned features	No	No	No
37	If Yes, specify non-compliant features			