

Investor Fact Sheet

Q3 2024

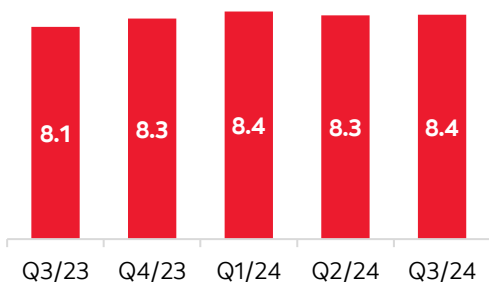
ABOUT SCOTIABANK

Scotiabank's vision is to be our clients' most trusted financial partner, to deliver sustainable, profitable growth and maximize total shareholder return. Guided by our purpose: "for every future," we help our clients, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With assets of approximately \$1.4 trillion (as at July 31, 2024), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit <http://www.scotiabank.com> and follow us on X @Scotiabank.

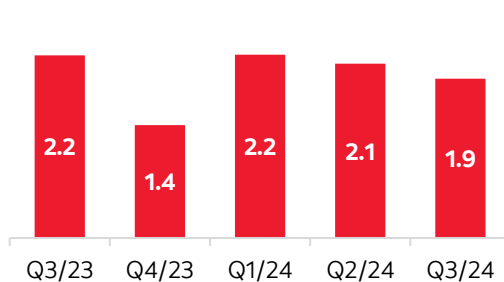
OUR STRATEGY

- Drive sustainable, profitable growth and maximize total shareholder return
- Focused on servicing our clients and driving sustainable, profitable growth through our commitment to four pillars:
 - Grow and scale in priority markets
 - Earn primary client relationships
 - Make it easy to do business with us
 - Win as one team

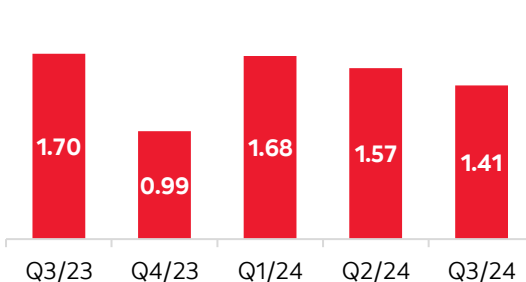
Revenue (\$Bn)



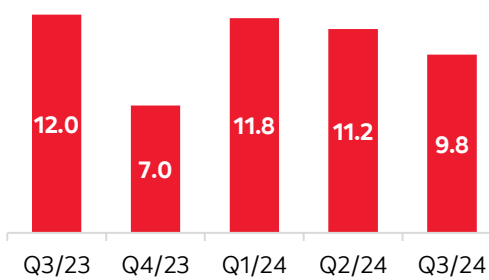
Net Income (\$Bn)



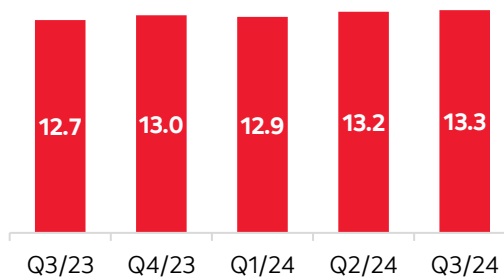
EPS (\$)



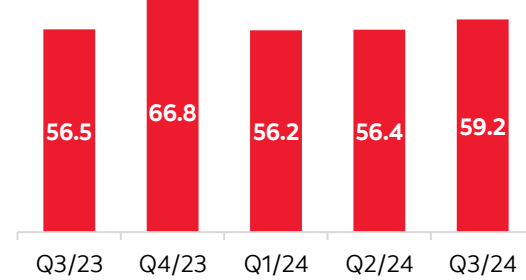
ROE (%)¹



CET1 (%)²



Productivity Ratio (%)¹



Q 3 / 2 4 KEY METRICS

Balance Sheet (\$Bn)

Total Assets	1,402
Net Loans and Acceptances	763
Deposits	949

Capital and Liquidity

CET1 Ratio ²	13.3%
Liquidity Coverage Ratio ³	133%
Net Stable Funding Ratio ⁴	117%

Other Information

Employees ⁵	89,239
Branches and offices	2,279
ABMs	8,584

SHAREHOLDER INFORMATION

Share Price (TSX)

High (Q2/24)	\$66.31	Closing Price (07/31/2024)	\$64.47
Low (Q2/24)	\$61.50	52 Week High	\$70.40
Market Capitalization	\$80 Bn	Period End Common Shares	1.2 Bn

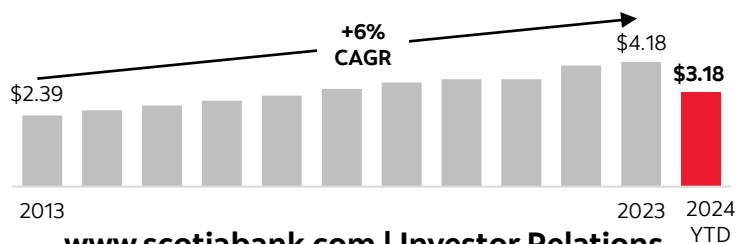
SENIOR DEBT CREDIT RATINGS

As at Jul 31, 2024	Fitch	Morningstar DBRS	Moody's	S&P
Legacy Senior Debt*	AA	AA	Aa2	A+
Bail-inable Debt**	AA-	AA (low)	A2	A-
Outlook	Stable	Stable	Stable	Stable

*Includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime.

**Subject to conversion under the bank recapitalization "bail-in" regime.

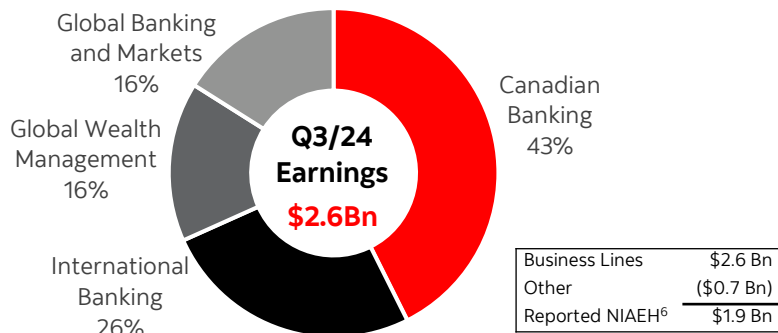
ANNUAL DIVIDEND PAID GROWTH



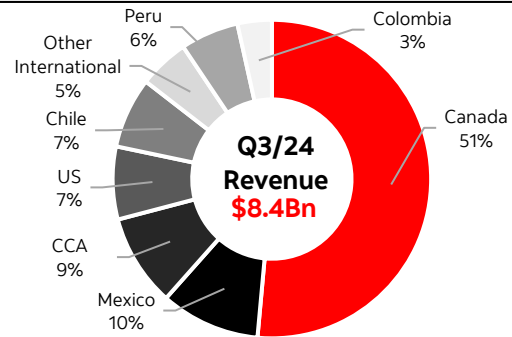
Investor Fact Sheet

Q3 2024

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



REVENUE BY GEOGRAPHY⁷



CANADIAN BANKING

- Canadian Banking provides a full suite of financial advice and banking solutions, supported by an excellent customer experience, to over 11 million Retail, Small Business, Commercial Banking and Tangerine customers.
- It serves these customers through its network of 914 branches and 3,627 automated banking machines (ABMs), as well as online, mobile and telephone banking, and specialized sales teams. Canadian Banking also provides an alternative self-directed banking solution to Tangerine customers.

INTERNATIONAL BANKING

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

GLOBAL WEALTH MANAGEMENT

- Global Wealth Management is focused on delivering comprehensive wealth management advice and solutions to clients across Scotiabank's footprint.
- Global Wealth Management serves over 2 million investment fund and advisory clients across 13 countries – administering over \$690 billion in assets.

GLOBAL BANKING AND MARKETS

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

	Q3/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$3,480	9%	4%
Net Income ⁶	\$1,110	6%	10%
ROE ⁸	21.5%	(80 bps)	150 bps
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$449	-	1%
Total deposits	\$371	8%	2%

	Q3/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$3,007	6%	1%
Net Income ⁶	\$669	8%	-
ROE ⁸	14.0%	70 bps	(40 bps)
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$172	(3%)	-
Total deposits	\$133	3%	(2%)

	Q3/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$1,473	10%	4%
Net Income ⁶	\$408	11%	7%
ROE ⁸	15.9%	100 bps	80 bps
Period-End Balances (\$Bn)			
AUA ¹	\$694	10%	4%
AUM ¹	\$364	10%	4%

	Q3/24	Y/Y	Q/Q
Reported (\$MM)			
Revenue	\$1,353	1%	2%
Net Income ⁶	\$418	(4%)	(2%)
ROE ⁸	10.8%	(210 bps)	(90 bps)
Average Balance Sheet (\$Bn)			
Total loans & acceptances	\$109	(14%)	(5%)
Total deposits	\$171	(4%)	(0%)

¹ Please refer to pages 57-59 of Management's Discussion & Analysis in the Bank's Q3 2024 Quarterly Report, available on <http://www.sedarplus.ca>, for an explanation of the composition of the measure.² Commencing Q1 2024, regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline - Capital Adequacy Requirements (November 2023). Effective, Q2 2023 regulatory capital ratios were prepared in accordance with OSFI Guideline - Capital Adequacy Requirements (February 2023).³ This measure has been disclosed in this document in accordance with OSFI Guideline - Public Disclosure Requirements for Domestic Systemically Important Banks on Liquidity Coverage Ratio (April 2015).⁴ This measure has been disclosed in this document in accordance with OSFI Guideline - Net Stable Funding Ratio Disclosure Requirements (January 2021).⁵ Employees are reported on a full-time equivalent basis.⁶ Net income attributable to equity holders.⁷ May not add due to rounding.⁸ Please refer to Non-GAAP Measures on pages 5-15 of Management's Discussion & Analysis in the Bank's Q3 2024 Quarterly Report, available on www.sedarplus.ca, for an explanation of the composition of the measure and a quantitative reconciliation. Such explanation and reconciliation are incorporated by reference hereto.