Scotiabank Corporate Social Responsibility 2013 Data Charts



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Introduction

Scotiabank's philosophy is to integrate corporate social responsibility (CSR) into all day-to-day business activities. We measure success not only in terms of financial criteria but also in building customer satisfaction and employee engagement, maintaining strong governance practices and supporting the communities we serve.

As part of Scotiabank commitment to CSR, reporting on the Bank's progress year over year is critical.

As a federally regulated financial institution in Canada, Scotiabank is required to create a Public Accountability Statement outlining our contributions, both economically and socially, in Canada. As an international organization, Scotiabank also supports the Global Reporting Initiative (GRI), a non-profit organization that provides all companies and organizations with a comprehensive sustainability reporting framework that is widely used around the world. This framework sets out the principles and indicators that organizations use to measure and report their economic, environmental and social performance. Lastly, as a signatory to the UN Global Compact, Scotiabank's CSR Report also meets our Communication on Progress reporting requirement.

Despite our various reporting requirements, the Bank understands the importance of communicating our progress and results to our stakeholders, and that different stakeholders look for different types of information.

This document is a summary of all the data charts used in Scotiabank's 2013 CSR Report and website. It is a way for stakeholders looking specifically at data to find it easily in one place. Additional and supplementary information can be found in our 2013 CSR Report and at www.scotiabank.com/csr.

The Bank welcomes feedback about this report and other Scotiabank communications at corporate.communications@scotiabank.com .

Key Performance Indicators

Indicators*				
		2011	2012	2013
	Total donations & sponsorships (global)	\$50 million	\$53 million	\$62 million
Bright	Number of global employee volunteer			
Future	hours through formal community			
	involvement programs	360,000 hours	500,000 hours	424,000 hours (3)
	Employee Engagement Survey question: "Scotiabank group is socially and			
	environmentally responsible"(1)	91% favorable	91% favorable	91% favorable
		2.72.1010.0010	21,72101010	21,2121212
Economic	Salaries & employee benefits (global)	\$5.4 billion	\$5.75 billion	\$6.31 billion
Economic	Debt financing to business (Canada)	over \$90 billion	over \$100 billion	over \$105 billion
	Taxes (global)	\$2.4 billion	\$2.6 billion	\$2.9 billion
	Amount spent on goods & services			
	from suppliers (global)	\$3.5 billion	\$4.0 billion	\$4.5 billion
	Return on equity	20.3%(2)	19.7%	16.4%
e de	Investment in employee training (global)	\$65 million	\$63 million	\$72 million
Social	Employee satisfaction (global)	85%	84%	84%
	Women in senior management (global)	23.5%	24.0%	25.0%
	Women in senior management (Canada)	33.6%	33.8%	33.3%
	Visible minorities in senior management (Canada)	9.5%	13.9%	13.6%
	Aboriginal employees (Canada)	1.1%	1.2%	1.2%
	Employees with disabilities (Canada)	3.8%	3.3%	3.2%
	Locations serving Aboriginal customers (Canada)	22	27	27
	Energy consumption (Canada)	1,320,090 GJs	1,296,627 GJs	1,286,156 GJs
Environmental	Greenhouse gas emissions (Canada)	86,640 tonnes(4)	80,144 tonnes(4)	71,153 tonnes
	Business travel (air/rail)	57,813,611km	54,731,914km	62,519,510 km ⁽⁵⁾
	Paper consumption (Canada)	4,899 tonnes	4,503 tonnes	4,516 tonnes
	Paper shredding/recycling (Canada)	4,237 tonnes	5,797 tonnes	6,011 tonnes
	Environmental disposal of computer equipment	4,384 items	4,096 items	6,483 items

⁽¹⁾ This metric was introduced in 2011

⁽²⁾ Restated number

⁽³⁾ Number of hours officially logged by employees

⁽⁴⁾ Numbers have been restated to account for amended provincial emissions factors for electricity generation. Unallocated energy losses have been removed from these factors. Scotiabank continues to expand the geographic scope of its reporting boundary with the objective of reporting total emissions.

⁽⁵⁾ Travel increases due to integrations

^{*}Monetary values expressed in Canadian dollars.

Financial Data Charts

Business Line Overview

% of Scotiabank's total net income¹

CANADIAN BANKING

Net income²

^{\$}2,304



INTERNATIONAL BANKING

Net income ²

\$1,749



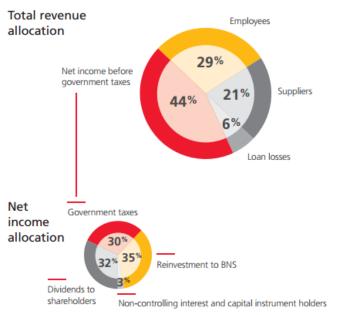
GLOBAL WEALTH & INSURANCE

Net income²

^{\$}1,272







See the 2013 Annual Report for complete details on these figures.

GLOBAL BANKING & MARKETS

Net income²

^{\$}1,482



- % of 2013 net income attributable to equity holders, excluding other.
- (2) 2013 (CAD\$ millions) net income attributable to equity holders.

Taxes in foreign regions

(For the year ended October 31, 2013) (CAD\$ thousands)	Income taxes
Asia Pacific	99,010
Caribbean & Latin America	555,337
Europe & Middle East	72,433
United States	121,220
Total	848,000

Taxes in Canada (For the year ended			
October 31, 2013)	Income	Capital	Other
(CAD\$ thousands)	taxes	taxes	taxes(1)
Federal	507,054	0	217,057
Provincial			
Newfoundland	5,494	6,048	2,886
Prince Edward Island	1,426	1,411	262
Nova Scotia	12,852	10,398	3,896
New Brunswick	4,305	6,426	1,467
Quebec	25,020	0	11,725
Ontario	264,083	0	218,862
Manitoba	5,132	9,464	1,773
Saskatchewan	5,148	5,852	813
Alberta	45,170	0	5,825
British Columbia	38,748	0	5,923
Northwest Territories	568	0	41
Total Provinces	407,946	39,599	253,473
Total ⁽²⁾	915,000	39,599	470,530

⁽¹⁾ Includes payroll taxes, GST, HST, municipal taxes and deposit insurance premiums.

Debt financing

Scotiabank is committed to meeting the needs of Canadian businesses, including small and medium enterprises. The following charts indicate – by province and for Canadian as a whole – the amount of business credit authorized and outstanding in Canadian dollars, as of Oct. 31, 2013, and the number of customers to whom it was authorized.

Authorization		\$0 - \$24,999		\$	25,000 - \$99,99	99	\$10	0,000 - \$249,	999		\$250,000 - \$4	99,999
levels of:	Authorized	Outstanding	Customers	Authorized	Outstanding	Customers	Authorized	Outstanding	Customers	Authorized	Outstanding	Customers
	\$ thousands	\$ thousands		\$ thousands	\$ thousands		\$ thousands	\$ thousands		\$ thousands	\$ thousands	
British Columbia												
& Yukon*	97,791	49,839	15,098	284,555	139,688	6,331	287,785	162,957	1,929	301,579	195,988	890
Alberta & NWT**	435,772	94,047	77,786	463,198	195,264	10,589	368,660	196,792	2,476	378,158	228,623	1,129
Saskatchewan	30,432	14,238	3,784	124,295	64,096	2,649	129,138	77,046	854	123,059	86,372	362
Manitoba	107,985	21,205	9,472	801,879	222,901	15,381	877,467	404,293	6,666	253,527	164,661	757
Ontario	316,944	120,493	50,582	1,009,361	495,848	21,824	1,111,849	637,466	7,354	1,161,335	783,646	3,440
Quebec	80,626	56,583	10,388	257,663	177,804	5,655	210,206	136,835	1,377	210,224	144,846	617
New Brunswick	20,140	7,916	2,787	72,056	33,300	1,541	68,318	41,120	456	41,181	27,832	128
Nova Scotia	33,059	12,426	4,575	121,927	63,775	2,586	134,532	79,306	884	143,797	91,122	422
Prince Edward Island	5,257	1,989	668	22,698	11,440	469	22,630	14,134	153	18,753	12,916	58
Newfoundland	21,639	7,552	3,045	83,385	35,444	1,876	67,116	35,652	449	42,004	25,781	130
Canada	1,149,645	386,288	178,185	3,241,017	1,439,560	68,901	3,277,701	1,785,601	22,598	2,673,617	1,761,787	7,933

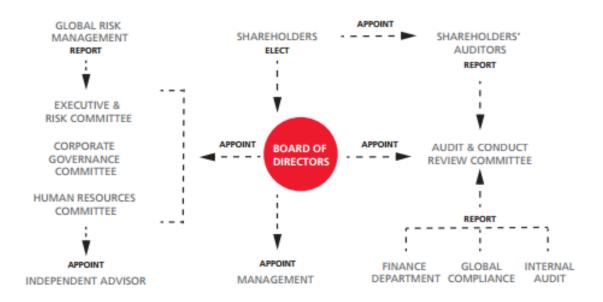
Authorization \$500,000 - \$999,999		\$1,000,000 - \$4,999,999			over \$5,000,000				
levels of:	Authorized \$ thousands		Customers		Outstanding \$ thousands	Customers	Authorized \$ thousands	Outstanding (\$ thousands	Customers
British Columbia & Yukon*	250,556	168,935	371	683,547	458,968	337	3,516,550	2,117,348	142
Alberta, Saskatchewan & NWT***	343,711	207,079	525	952,844	519,184	457	14,776,886	6,370,491	342
Manitoba	172,108	90,337	276	253,546	147,021	135	806,147	220,444	28
Ontario	1,150,491	817,101	1,688	4,257,919	3,126,629	1,932	57,724,655	24,188,782	1,297
Quebec	263,532	184,592	386	893,502	614,902	386	7,022,096	4,134,767	247
NB, PEI, NFLD, NS****	232,005	149,337	349	916,252	587,511	430	2,689,747	1,588,295	132
Canada	2,412,403	1,617,381	3,595	7,957,610	5,454,215	3,677	86,536,081	38,620,127	2,188

Note: for reasons of client confidentiality, we have combined the following: * Yukon Territory with British Columbia. ** Northwest Territories (NWT) with Alberta. *** Northwest Territories, Saskatchewan and Alberta. **** New Brunswick (NB), Prince Edward Island (PEI), Newfoundland (NFLD) and Nova Scotia (NS).

⁽²⁾ The amounts included in the chart include the taxes incurred by ING Direct for the period November 15, 2012 to October 31, 2013. For the ING Direct tax amounts for the period November 1, 2012 to October 31, 2013, refer to the ING Direct Public Accountability Statement on page 29.

Corporate Governance Data Charts

BOARD OF DIRECTORS STRUCTURE



Customers Data Charts

Customer complaint resolution

A clear and effective complaint resolution process is essential to our financial success and to being a responsible organization. Our statistical data and complaint resolution process are outlined below. Internationally, Scotiabank follows a similar process, which may vary according to country regulatory requirements or local needs.

	2011	2012	2013	
Number of customer complaints received by Office of the President	10,445	10,597	11,633*	
Percentage of customers surveyed who were fully satisfied with the handling of their complaint	82%	84%	83%**	

Represents total number of Office of the President compliants out of more than 21 million customers. Complaints are categorized by service, credit, policy, pricing, compliance, documentation and other to review for trends and recommend changes.

^{**} Based on survey of 339 customers.

Overview of Scotiabank's microfinance services

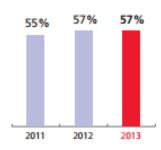
(As at October 31, 2013)	Total loans (CAD)\$	Average loan size (CAD)\$	# of customers
Peru (CrediScotia)	\$350 million	\$3,000	115,000
Chile (Banco Desarrollo)	\$60 million	\$3,000	20,000
Dominican Republic (Soluciones)	\$35 million	\$2,500	14,000
Jamaica (CrediScotia)	\$1 million	\$800	1,200
Total	\$446 million		150,200

CUSTOMER LOYALTY

Scotiabank Retail Customer Loyalty (Canada) – Top Box*



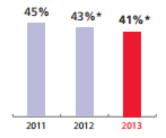
Top Box refers to the proportion of customers who provided the highest rating based on a fivepoint rating scale. Scotiabank Small Business Customer Loyalty (Canada) – Top Box



*Top Box refers to the proportion of customers who provided the highest rating based on a five-point rating scale.

Scotiabank Retail Customer Loyalty (International Banking)

Through Your Customers' Eyes, International Banking (TYCE IB)



Customer Loyalty Index (CLI) is a composite score, which is the average of the proportion of Top Box responses (highest ranking on a five-point scale) across four loyalty questions.

*Countries added over the last two years to International Banking Through Your Customers' Eyes (TYCE) survey have lowered the divisional Customer Loyalty Index measure.

Scotiabank Smal	l Business	Advisors
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(at October 31, 2013)	2011	2012	2013
Branch managers with small business experience	977	975	995
Dedicated small business account managers and officers	731	757	800
Number of branches with dedicated small business officers	454	475	502*
Total number of small business bankers	1,708	1,732	1,795

* Out of 1,038 Canadian branches.

Employees Data Charts

EMPLOYEE PERCEPTION OF CSR

	2013 favourable score	Global Benchmark
Scotiabank is socially and environmentally responsible	91%	91%

Through Scotiabank's employee engagement index, employee perception of Scotiabank being a socially and environmentally responsible organization is measured.

Diversity highlights at Scotiabank

Scotiabank has been tracking female representation at the VP+ level globally since 2007 and is currently exploring tracking other diversity groups from a global perspective.

				Government
	2011	2012	2013	benchmark*
Visible minorities (Canada)*	24.6%	25.1%	26.7%	23.5%**
Visible minorities in senior management (Canada)*	9.5%	13.9%	13.6%	8.7%
Women (Canada)*	68.4%	67.0%	66.2%	62.6%**
Women in senior management (Canada)*	33.6%	33.8%	33.3%	24.2%
Women in VP+ positions (Global)	23.5%	24.0%	25.0%	NA
Persons with disabilities (Canada)*	3.8%	3.3%	3.2%	4.6%**
Aboriginals (Canada)*	1.1%	1.2%	1.2%	2.3%**

Data is as at October 31, 2013.

- Data excludes provincially regulated ScotiaMcLeod and Roynat Capital employees.
- ** This is the availability rate tailored for Scotiabank and derived from the 2012 Canadian Human Rights Commission, Employment Equity Status Report.

EMPLOYEE ENGAGEMENT INDEX (%)*

As at October 31, 2013	2012	2013
Scotiabank	84%	84%
Average norm among global financial services organizations	72%**	72%

Overall, Scotiabank employees are highly engaged. Results show that Scotiabank continues to be at the forefront of employee engagement from a global benchmark perspective. At 84% engagement, the Bank is in the top 10% of benchmarked financial services organizations globally and considered a leader in the field of employee engagement.

^{*} This index measures the passion and commitment employees have for their job, coworkers and organization that influences them to go the "extra mile."

^{**} Restated number.

Number of employees in Canada*

	Full-time	Part-time	Total
Alberta	2,629	1,221	3,850
British Columbia	2,322	1,210	3,532
Manitoba	505	217	722
New Brunswick	526	303	829
Newfoundland & Labrad	or 515	275	790
Nova Scotia	1,441	572	2,013
Northwest Territories	9	4	13
Ontario	22,513	4,802	27,315
Prince Edward Island	105	58	163
Quebec	1,958	563	2,521
Saskatchewan	470	349	819
Yukon Territories	14	10	24
Total Canada (Headcount)	33,007	9,584	42,591
Total Canada (Full-Tim	e Equivale	ent)*	35,837

^{*} Geographic breakdown is represented by headcount figures (actual number of individual employees), whereas Full-Time Equivalent (FTE) statistics represent units of work reflecting a standard 37.5 hour work week. Note that one FTE might reflect work from more than one actual employee. Consequently, the aggregate FTE figure may not necessarily match the aggregate headcount figure.

Employee training

	2013 (Global)
Total training investment (CAD\$ millions)*	\$72
Training investment per employee **	\$867
Formal learning hours per employee**	23

^{*}Includes direct and indirect expenditures

Total voluntary* employee turnover (Canada)

2011	2012	2013
8.9%	9.4%	10.2%

Voluntary denotes those who have left due to resignation, voluntary settlement, retirement or contract expiration.

^{**}Average per Full-time equivalent

Breakdown of flexible work option arrangements in place in Canada in 2013*

Flextime	835
Job sharing	111
Compressed workweek	601
Work alternate location (part-time)	168
Work alternate location (full-time)	299
Change from full-time to part-time	29
Phased retirement	38

^{*} Only includes regular status employees (excludes contract and casual), as only regular status employees are eligible for flexible work options.

Employee population by country

100 CO	Full-time equivalent employees	Country/ Region	Full-time equivalent employees
Bahamas	740	Malaysia	92
Barbados	334	India	196
Belize	182	Jamaica	2,077
Brazil	63	Mexico	11,252
Canada	35,837	Panama	426
Chile	3,871	Peru	11,244
China	62	Puerto Rico	1,566
Colombia	5,695	Uruguay	1,511
Costa Rica	1,226	USVI	158
Dominican Repub	lic 1,977	Singapore	126
El Salvador	1,643	Trinidad & Tobago	1,300
Europe	325	United States	626
Guyana	162	Other *	1,044
Hong Kong	142	Total	83,874

^{*}Other includes additional countries and representative offices in Asia, the Caribbean and Latin America.

Scotiabank's global salaries and benefits

(CAD\$ millions)	2013
Salaries	\$3,552
Performance-based compensation	\$1,558
Stock-based compensation	\$222
Pensions and other benefits	\$981
Total	\$6,313

Global incentive pay programs*

	2011	2012**	2013***
Canadian			
Number of participating employees	33,620	34,310	34,910
Total payout (CAD\$ millions)	208.8	227.2	242.6
International			
Number of participating employees	10,180	10,110	17,260
Number of countries	36	38	41
Total payout (CAD\$ millions)	33.9	36.7	90.0

^{*}Approximate numbers of participating employees and total payout for the Annual Incentive Plan (AIP) and the Scotiabank Global Incentive Pay Program (SGIPP)

Country-specific ViewPoint survey results Employee Engagement Index (% favourable)

Country/Region	2012	2013	
Canada	86*	83	
Chile	78	80	
Mexico	84*	88	
Peru	85	83	

^{*}Restated

^{**2012} numbers restated to include employees and payouts under the Dundee Wealth incentive plan in 2012 which transitioned to AIP in 2013

^{***}Includes employees transferred from five countries from local incentive plans to AIP in 2013 (not included in 2012 figures)

Survey questions rated most favourably at Scotiabank in 2013

% Total favoura

2012	2013
93	92
91*	91
90	91
91	91
91	91
	93 91* 90 91

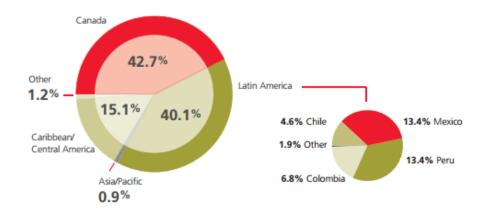
^{*} Restated

Scotiabank workplace accidents*

	2011	2012	2013
Major accidents-resulting in lost time occurrences	122	140	142
Minor accidents- Reportable requiring medical attention, but not involving lost work time beyond day of injury	107	110	101
Other reportable occurrences- as defined by Canada Labour Code Part II	158	126	109
Total number of lost days due to injury	1,359	1,676	1,230.5

^{*}Represents reported accidents in Canada during the calendar year.

EMPLOYEE POPULATION: GEOGRAPHIC BREAKDOWN BY REGION



Environmental Data Charts

Scotiabank maintains an ongoing commitment to operating in an energy-efficient manner to minimize our carbon footprint.

Scotiabank has been reporting energy consumption in its Canadian operations since 2007 and on its international operations since 2009. The 2013 report includes data for 86% of its operations. The completeness and accuracy of the Bank's total GHG emissions has been annually verified by an independent third party since 2011.

Measuring energy consumption

2013 greenhouse gas emissions (Canada and International)

GHG emissions* (metric tonnes)		
sions produced		
of fuels	17,426	
ssions produced		
nd steam purchases	105,261	
ssions produced		
avel	9,781	
print	132,468**	
	sions produced of fuels ssions produced and steam purchases ssions produced avel	

- Calculated in accordance with the Greenhouse Gas Protocol
 of the World Resources Institute and the World Business
 Council for Sustainable Development (www.ghgprotocol.
 org), including emission factors for electricity purchases,
 natural gas and fuel.
- * The completeness and accuracy of our total GHG emissions has been verified by an independent third party.

2013 energy consumption (Canada)

Type of energy	Total energy use	Total GHG emissions	GHG Intensity per employee	GHG Intensity per m2
Electricity (MWHs) - Scope 2	254,515	49,570		
Fuel Purchases (GJs) - Scope 1	369,903	17,377		
Total Electricity and Fuel (GJs)	1,286,156	66,947	1.87	0.0675

2013 energy consumption (International)

	Total	Total GHG	GHG Intensity	GHG Intensity
Type of energy	energy use	emissions	per employee	per m2
Electricity (MWHs) - Scope 2	137,051	55,691		
Fuel Purchases (GJs) - Scope 1	945	49		······································
Total Electricity and Fuel (GJs)	494,329	55,740	1.54	0.0700

Notes:

- The above information was collected from the best available data and methodologies, which includes information directly captured from invoices processed for payment from various utility vendors. We continue to expand the geographic scope of our reporting boundary with the objective of reporting total emissions. When necessary, some buildings were estimated using consumption data found in similar regions and building types.
 Our Canadian report is based on 1,046 owned and leased retail locations and the space occupied by the Bank in 167 office
- Our Canadian report is based on 1,046 owned and leased retail locations and the space occupied by the Bank in 167 office buildings across Canada, representing approximately 990,000 square meters.
- Our International report is based on 1,299 owned and leased retail locations and the space occupied by the Bank in 55 office buildings in Chile, Costa Rica, Dominican Republic, El Salvador, Jamaica, Mexico, Peru, Puerto Rico and Trinidad & Tobago, representing approximately 795,000 square meters.

Scotiabank paper consumption - Canada (tonnes)

Paper classification	2011	2012	2013	% change 2012/13 (decrease)	FSC*
Business forms**	3,186	2,867	2,749	(4.12)	2/5 of highest volume items
Business card	9	7	12	71.43	100%
Letterhead	13	7	5	(28.57)	100%
Bond copy paper	1,516	1,464	1,441	(1.57)	100%
Annual reports	83	71	70	(1.41)	100%
Marketing direct mail	92	87	239***	174.71	100%
Total weight (tonnes)	4,899	4,503	4,516	0.29	
Consumption per employee	0.14	0.13	0.13		

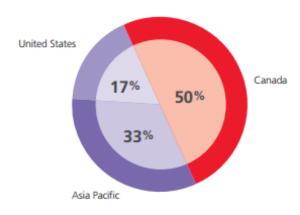
- Forest Stewardship Council (FSC) is a stringent certification system for guiding responsible forest management and guaranteeing that paper is produced in a way that conserves biological diversity and fragile ecosystems, ensures social responsibility and respects the rights of First Nations peoples and local communities.
- ** Scotiabank uses more than 4,500 different kinds of forms, with the majority falling into five categories: regular format, high speed printer ABM rolls, snap sets (carbonless), envelopes and account companion booklets. Currently, two of these categories envelopes and companion booklets use FSC certified paper.
- *** Increase due to several new initiatives including communication to new customers and introduction of new products.

Scotiabank bond copy paper consumption in international locations in 2013

Country*	Weight (tonnes)
Anguilla	4.0
Barbados	7.1
Belize	5.7
BVI	5.0
Cayman Islands	8.8
Chile	242.0
Colombia	16.8
Costa Rica	119.0
Dominica	0.8
Dominican Republic	44.6
El Salvador	50.0
Jamaica	14.6
Mexico	386.1
Panama	6.0
Peru	218.0
St. Kitts	2.0
St. Vincent	0. 7
Total	1,131.1

^{*} In fiscal 2013, Scotiabank reported on only 10 countries. This year, through the expansion of our reporting process we were able to add: Anguilla, Barbados, Cayman Islands, Colombia, El Salvador, Panama, and St. Kitts to our totals.

In 2013, Scotiabank financed six projects meeting Equator Principles requirements.



Project category	Number of assessments		
A	0		
В	4		
C	2		
Total	6		

Community Data Charts

In 2013 the Bank contributed over \$60 million dollars in donations, sponsorships and other forms of assistance. Scotiabank employees also contributed more than 420,000 hours of volunteering and fundraising time to local causes.

CORPORATE DONATIONS IN 2013

