

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	US0641598N91	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 Law of Canada	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Canadian Federal and applicable Provincial laws	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Canadian Federal and applicable Provincial laws
	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)	20,599	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 Dec. 31, 2011 and on any distribution date thereafter, at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus	Optional Call on any Interest Payment Date, as defined in the Prospectus Supplement, on or after October 12, 2022 at par plus accrued interest	Optional call on June 4, 2025 and each fifth (5th) anniversary date thereafter at par plus accrued and unpaid interest	Optional call every five years during the period from June 27 to, and including, July 27, commencing in 2026	Optional call on October 27, 2026 and each Interest Payment Date thereafter at the Redemption Price, as defined in the Prospectus Supplement	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 Dec. 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 Q1/24)	5.650% (Next reset on Jan/1/2037)	3-month Term SOFR + 2.90961%	4.900% until June 4, 2025 and thereafter resets every 5 years at then prevailing 5 year US Treasury Rate + 4.551%	3.700% until July 27, 2026 and thereafter resets every 5 years at the then prevailing Government of Canada Yield + 2.761%	3.625% until October 27, 2026 and thereafter resets every 5 years at the then prevailing 5 year U.S. Treasury Rate + 2.613%	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: 1. Application for a winding-up 2. Superintendent has taken control of the Bank 3. Superintendent advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 4. Board of Directors advises that Tier 1 Capital ratio less than 5.0% or Total Capital ratio less than 8.0% 5. Superintendent directs Bank to increase capital ** Also contains voluntary Holder Exchange as defined in the Prospectus Supplement	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable	Either of: • the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or • a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
25	If convertible, fully or partially		Fully	Fully	Fully	Fully	Fully	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	CA06415EUC79	CA06415GDJ63	US06417XAG60
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Province of Ontario, Applicable Federal Laws of Canada	The Indenture governing the Notes will be governed by, and construed in accordance with, the laws of the State of New York (other than the provisions relating to an NVCC Automatic Conversion and certain other limited provisions that will be governed by the laws of the Province of Ontario and applicable laws of Canada).	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the applicable Federal Laws of Canada	The Notes and the Indenture will be governed by the laws of the State of New York, except that the provisions of the Notes and the Indenture relating to an NVCC Automatic Conversion and subordination will be governed by the laws of the Province of Ontario and the applicable laws of Canada.
	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	331	1,370	1,663	1,646
9	Par value of instrument	USD 750,000,000	USD 750,000,000	CAD 250,000,000	USD 1,250,000,000	CAD 1,500,000,000	CAD 1,750,000,000	USD 1,250,000,000
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	3/Jul/2019	21/Mar/2022	12/Apr/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/Jul/2029	3/May/2032	4/May/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	N/A	Yes	Yes	Yes
	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 Jun. 20, 2000 at the greater of par plus accrued interest and the Canada Yield Price as defined in the Prospectus Supplement	N/A	Optional call on or after July 3, 2024 at par plus accrued interest	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.
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%	2.836% until July 3, 2024 and thereafter at 90-days BA + 1.18%	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%.
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	No	Yes	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"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	
25	If convertible, fully or partially	Fully	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)	XS2568346428	CA06415GM982	XS2708723445
3	Governing law(s) of the instrument	Province of Ontario and the federal laws of Canada applicable therein.	Province of Ontario and the applicable Federal Laws of Canada	Province of Ontario and the federal laws of Canada applicable therein.
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
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)	301	983	109
9	Par value of instrument	JPY 33,000,000,000	CAD 1,000,000,000	JPY 12,000,000,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	20/Dec/2022	12/Jun/2023	27/Oct/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20/Dec/2032	2/Aug/2033	1/Dec/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call on Dec 20, 2027, at par plus accrued and unpaid interest.	Optional call on or after August 2, 2028 at par plus accrued interest	Optional call on Dec 1, 2028, at par plus accrued and unpaid interest.
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.8% until Dec 20, 2027 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #368 + 1.681%.	5.679% until August 2, 2028 and thereafter at Daily Compounded CORRA + 2.1%	1.83% until Dec 1, 2028 and thereafter at the then prevailing yield of the Japanese Government Bond (JGB) #372 + 1.477%.
19	Existence of a dividend stopper	No	No	No
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"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion or write-off, as applicable, of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable 	Either of: <ul style="list-style-type: none"> the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments, and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable
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	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417MK384	US06417MK533	US06417MSH96	US06417MVQ58	US06417MVR32	AU3FN0065678	CA06415E4E25	CA06415EV939
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	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	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	NA	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	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	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, 50,000,000.00	USD, 50,000,000.00	USD, 60,000,000.00	USD, 90,000,000.00	USD, 100,000,000.00	AUD, 450,000,000.00	CAD, 1,476,000,000.00	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	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	3/Nov/2022	7/Nov/2022	29/Oct/2021	9/Feb/2022	9/Feb/2022	20/Jan/2022	15/Oct/2020	31/Jan/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/Nov/2025	7/Nov/2025	1/Nov/2024	9/Feb/2024	9/Feb/2024	20/Jan/2027	1/Nov/2027	3/Feb/2025
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount								
16	Subsequent call dates, if applicable								
	Coupons/dividends								
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR INDEX +125bps	FXD 5.60%	SOFR INDEX +36bps	SOFR INDEX +47bps	FXD 1.79%	BBSW 3M +87bps	FXD 1.40%	FXD 2.16%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)								
25	If convertible, fully or partially								
26	If convertible, conversion rate								
27	If convertible, mandatory or optional conversion								
28	If convertible, specify instrument type convertible into								
29	If convertible, specify issuer of instrument it converts into								
30	Write-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)								
32	If write-down, full or partial								
33	If write-down, permanent or temporary								
34	If temporary write-down, description of write-up mechanism								
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features								

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US0641596F85	US0641598K52	US0641598M19	US064159MK98	US064159QE92	US064159TF31	US064159VL70	US06417XAA90
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	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	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment								
4	Transitional Basel III rules								
5	Post-transitional Basel III rules								
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)
9	Par value of instrument	USD, 650,000,000.00	USD, 900,000,000.00	USD, 300,000,000.00	USD, 1,250,000,000.00	USD, 1,250,000,000.00	USD, 1,250,000,000.00	USD, 1,000,000,000.00	USD, 300,000,000.00
10	Accounting classification	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	3/Aug/2021	15/Sep/2021	15/Sep/2021	11/Feb/2019	29/Jul/2019	10/Jun/2020	11/Jun/2020	10/Jan/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	31/Jul/2024	15/Sep/2026	15/Sep/2026	11/Feb/2024	3/Aug/2026	3/Feb/2025	11/Jun/2025	10/Jan/2025
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No
15	Optional call date/, contingent call dates and redemption amount								
16	Subsequent call dates, if applicable								
	Coupons/dividends								
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	SOFR O/N +38bps	FXD 1.30%	SOFR O/N +61bps	FXD 3.40%	FXD 2.70%	FXD 2.20%	FXD 1.30%	SOFR O/N +46bps
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)								
25	If convertible, fully or partially								
26	If convertible, conversion rate								
27	If convertible, mandatory or optional conversion								
28	If convertible, specify instrument type convertible into								
29	If convertible, specify issuer of instrument it converts into								
30	Write-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)								
32	If write-down, full or partial								
33	If write-down, permanent or temporary								
34	If temporary write-down, description of write-up mechanism								
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features								

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06417XAB73	US06417XAD30	US06417XAE13	US06417XAH44	US06417XAK72	US06417XAL55	US06417XAN12	US06417XAP69
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	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	Debt securities governed by New York Law
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment								
4	Transitional Basel III rules								
5	Post-transitional Basel III rules								
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	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	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	USD, 1,350,000,000.00	USD, 750,000,000.00	USD, 850,000,000.00	USD, 1,750,000,000.00	USD, 350,000,000.00	USD, 1,000,000,000.00	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	Liability-amortised cost	Liability-amortised cost
11	Original date of issuance	10/Jan/2022	10/Jan/2022	10/Jan/2022	12/Apr/2022	12/Apr/2022	6/Dec/2022	2/Feb/2023	2/Feb/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/Jan/2025	2/Feb/2027	2/Feb/2032	11/Apr/2025	11/Apr/2025	6/Dec/2024	2/Feb/2026	1/Feb/2030
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount								
16	Subsequent call dates, if applicable								
	Coupons/dividends								
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	FXD 1.45%	FXD 1.95%	FXD 2.45%	FXD 3.45%	SOFR O/N +90bps	FXD 5.25%	FXD 4.75%	FXD 4.85%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)								
25	If convertible, fully or partially								
26	If convertible, conversion rate								
27	If convertible, mandatory or optional conversion								
28	If convertible, specify instrument type convertible into								
29	If convertible, specify issuer of instrument it converts into								
30	Write-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)								
32	If write-down, full or partial								
33	If write-down, permanent or temporary								
34	If temporary write-down, description of write-up mechanism								
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-Compliant transitioned features	No	No	No	No	No	No	No	No
37	If Yes, specify non-compliant features								

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia
2	Unique identifier (ISIN)	US06418BAC28	US06418BAD01	US06418BAE83	US06418GAB32	US06418GAC15	US06418GAD97
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	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	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)	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, 900,000,000.00	USD, 300,000,000.00	USD, 700,000,000.00	USD, 400,000,000.00	USD, 1,625,000,000.00	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	11/Mar/2022	11/Mar/2022	11/Mar/2022	12/Jun/2023	12/Jun/2023	12/Jun/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/Mar/2024	11/Mar/2024	11/Mar/2027	12/Jun/2025	12/Jun/2025	12/Jun/2028
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	Floating	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	FXD 2.44%	SOFR O/N +96bps	FXD 2.95%	SOFR INDEX +109bps	FXD 5.45%	FXD 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)	US064181AC53	US064181AA97	XS1952159520	XS1987142673	XS2049707180	XS2381362966
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	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	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only
9	Par value of instrument	USD, 850,000,000.00	USD, 1,150,000,000.00	USD, 50,000,000.00	EUR, 1,000,000,000.00	EUR, 750,000,000.00	EUR, 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	7/Dec/2023	7/Dec/2023	15/Feb/2019	30/Apr/2019	5/Sep/2019	2/Sep/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	1/Feb/2034	7/Dec/2026	15/Feb/2029	30/Apr/2024	4/Sep/2026	1/Nov/2028
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 5.65%	FXD 5.35%	FXD 3.56%	FXD 0.50%	FXD 0.13%	FXD 0.25%
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)	XS2398287792	XS2404577681	XS2429114825	XS2436798347	XS2438833423	XS2438833779
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)	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	N/A - Amount Eligible for TLAC only	No longer TLAC eligible (less than 365 days)	N/A - Amount Eligible for TLAC only
9	Par value of instrument	GBP, 250,000,000.00	GBP, 400,000,000.00	USD, 60,000,000.00	EUR, 300,000,000.00	EUR, 1,150,000,000.00	NOK, 1,000,000,000.00
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	15/Oct/2021	2/Nov/2021	6/Jan/2022	25/Jan/2022	1/Feb/2022	31/Jan/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15/Oct/2024	17/Dec/2025	6/Jan/2027	25/Jan/2034	1/Feb/2024	3/May/2032
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	SONIA O/N +100bps	FXD 1.25%	FXD 1.85%	FXD 1.14%	Euribor 3M +75bps	FXD 2.80%
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)	XS2439248126	XS2439363818	XS2465651631	XS2465987621	XS2472843544	XS2477714682
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	No longer TLAC eligible (less than 365 days)
9	Par value of instrument	NOK, 1,000,000,000.00	JPY, 11,500,000,000.00	HKD, 451,000,000.00	GBP, 450,000,000.00	JPY, 10,000,000,000.00	GBP, 75,000,000.00
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/Feb/2022	2/Feb/2022	6/Apr/2022	6/Apr/2022	9/May/2022	9/May/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/May/2032	2/Feb/2027	5/Apr/2029	3/May/2027	9/May/2042	9/Nov/2024
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	Floating
18	Coupon rate and any related index	FXD 2.83%	FXD 0.34%	FXD 3.54%	FXD 2.88%	FXD 1.06%	SONIA O/N +100bps
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	XS2569316214	XS2570731906	XS2580243116
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	HKD, 550,000,000.00	HKD, 400,000,000.00	HKD, 700,000,000.00	USD, 50,000,000.00	JPY, 10,000,000,000.00	HKD, 800,000,000.00
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	16/Jun/2022	24/Jun/2022	5/Aug/2022	21/Dec/2022	23/Dec/2022	1/Feb/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/Jun/2027	24/Jun/2025	5/Aug/2027	21/Dec/2027	23/Dec/2027	1/Feb/2028
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	Floating
18	Coupon rate and any related index	FXD 4.16%	FXD 4.33%	FXD 3.96%	FXD 4.83%	FXD 0.90%	HIBOR 3M +108.5bps
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	XS2692247468	XS2712530448	XS2733010628	XS1935312618	US064159PB62
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	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	EUR, 1,500,000,000.00	EUR, 1,100,000,000.00	CNH, 300,000,000.00	EUR, 1,100,000,000.00	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	4/May/2023	22/Sep/2023	3/Nov/2023	12/Dec/2023	24/Jan/2019	30/May/2019
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2/May/2025	22/Sep/2025	3/Nov/2025	12/Dec/2025	24/Jan/2049	30/May/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	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	Euribor 3M +43bps	Euribor 3M +50bps	FXD 3.75%	Euribor 3M +52bps	0%	3.00%
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	
2	Unique identifier (ISIN)	US064159QK52	XS2080335222	XS2091678321	XS2092202378	XS2092616346	
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	
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	
	Regulatory treatment						
4	Transitional Basel III rules						
5	Post-transitional Basel III rules						
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 9,000,000	USD 80,000,000	USD 45,000,000	USD 30,000,000	USD 30,000,000	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	31/Oct/2019	29/Nov/2019	10/Dec/2019	11/Dec/2019	12/Dec/2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	31/Oct/2029	29/Nov/2059	10/Dec/2059	11/Dec/2059	12/Dec/2059	
14	Issuer call subject to prior supervisory approval	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%;	
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;13-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;11-Dec-2037;10-Dec-2038;12-Dec-2039;10-Dec-2040;10-Dec-2041;10-Dec-2042;10-Dec-2043;12-Dec-2044;11-Dec-2045;10-Dec-2046;10-Dec-2047;10-Dec-2048;10-Dec-2049;12-Dec-2050;11-Dec-2051;10-Dec-2052;10-Dec-2053;10-Dec-2054;10-Dec-2055;11-Dec-2056;10-Dec-2057;10-Dec-2058;10-Dec-2059	12-Dec-2022;11-Dec-2023;11-Dec-2024;11-Dec-2025;11-Dec-2026;13-Dec-2027;11-Dec-2028;11-Dec-2029;11-Dec-2030;11-Dec-2031;13-Dec-2032;12-Dec-2033;11-Dec-2034;11-Dec-2035;11-Dec-2036;11-Dec-2037;13-Dec-2038;12-Dec-2039;11-Dec-2040;11-Dec-2041;11-Dec-2042;11-Dec-2043;12-Dec-2044;11-Dec-2045;11-Dec-2046;11-Dec-2047;11-Dec-2048;13-Dec-2049;12-Dec-2050;11-Dec-2051;11-Dec-2052;11-Dec-2053;11-Dec-2054;13-Dec-2055;11-Dec-2056;12-Dec-2057;12-Dec-2058;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;11-Dec-2047;14-Dec-2048;13-Dec-2049;12-Dec-2050;12-Dec-2051;12-Dec-2052;14-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	
18	Coupon rate and any related index	2.60%					
19	Existence of a dividend stopper	No	No	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	No	No	No	No	
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	
24	If convertible, conversion trigger (s)						
25	If convertible, fully or partially						
26	If convertible, conversion rate						
27	If convertible, mandatory or optional conversion						
28	If convertible, specify instrument type convertible into						
29	If convertible, specify issuer of instrument it converts into						
30	Write-down feature	No	No	No	No	No	
31	If write-down, write-down trigger(s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-up mechanism						
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-Compliant transitioned features	No	No	No	No	No	
37	If Yes, specify non-compliant features						

1	Issuer	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	The Bank of Nova Scotia	
2	Unique identifier (ISIN)	XS2106056901	XS2120063511	XS2122899904	XS2123042397	XS2121404490	
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	
3a	Means by which enforceability of section 13 of the TLAC term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	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	
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 150,000,000	USD 60,000,000	USD 50,000,000	USD 40,000,000	USD 100,000,000	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	11/Feb/2020	14/Feb/2020	26/Feb/2020	26/Feb/2020	3/Mar/2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	11/Feb/2060	14/Feb/2060	26/Feb/2060	26/Feb/2060	3/Mar/2060	
14	Issuer call subject to prior supervisory approval	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%;	
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	
18	Coupon rate and any related index						
19	Existence of a dividend stopper	No	No	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	No	No	No	No	
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	
24	If convertible, conversion trigger (s)						
25	If convertible, fully or partially						
26	If convertible, conversion rate						
27	If convertible, mandatory or optional conversion						
28	If convertible, specify instrument type convertible into						
29	If convertible, specify issuer of instrument it converts into						
30	Write-down feature	No	No	No	No	No	
31	If write-down, write-down trigger(s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-up mechanism						
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-Compliant transitioned features	No	No	No	No	No	
37	If Yes, specify non-compliant features						

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	26/Mar/2020	1/Apr/2020	14/Apr/2020	14/May/2020	27/May/2020	27/May/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	26/Mar/2060	1/Apr/2060	14/Apr/2060	14/May/2060	27/May/2060	27/May/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;14-May-2037;14-May-2038;16-May-2039;14-May-2040;14-May-2041;14-May-2042;14-May-2043;16-May-2044;15-May-2045;14-May-2046;14-May-2047;14-May-2048;14-May-2049;16-May-2050;15-May-2051;14-May-2052;14-May-2053;14-May-2054;14-May-2055;15-May-2056;14-May-2057;14-May-2058;14-May-2059;14-May-2060	29-May-2023;29-May-2024;29-May-2025;29-May-2026;31-May-2027;29-May-2028;29-May-2029;29-May-2030;29-May-2031;31-May-2032;30-May-2033;29-May-2034;29-May-2035;29-May-2036;29-May-2037;31-May-2038;30-May-2039;29-May-2040;29-May-2041;29-May-2042;29-May-2043;30-May-2044;29-May-2045;29-May-2046;29-May-2047;29-May-2048;31-May-2049;30-May-2050;29-May-2051;29-May-2052;29-May-2053;29-May-2054;31-May-2055;29-May-2056;29-May-2057;29-May-2058;29-May-2059;31-May-2060	29-May-2023;27-May-2024;27-May-2025;27-May-2026;27-May-2027;29-May-2028;28-May-2029;27-May-2030;27-May-2031;27-May-2032;27-May-2033;29-May-2034;28-May-2035;27-May-2036;27-May-2037;27-May-2038;27-May-2039;28-May-2040;27-May-2041;27-May-2042;27-May-2043;27-May-2044;29-May-2045;28-May-2046;27-May-2047;27-May-2048;27-May-2049;27-May-2050;29-May-2051;27-May-2052;27-May-2053;27-May-2054;27-May-2055;29-May-2056;28-May-2057;27-May-2058;27-May-2059;27-May-2060
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index						
19	Existence of a dividend stopper	No	No	No	No	No	No
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	XS220695428	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	13/Jul/2020	14/Jul/2020	16/Jul/2020	17/Jul/2020	20/Jul/2020	30/Jul/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	13/Jul/2060	14/Jul/2060	16/Jul/2060	17/Jul/2060	20/Jul/2060	30/Jul/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;13-Jul-2057;15-Jul-2058;14-Jul-2059;13-Jul-2060	14-Jul-2022;14-Jul-2023;15-Jul-2024;14-Jul-2025;14-Jul-2026;14-Jul-2027;14-Jul-2028;16-Jul-2029;15-Jul-2030;14-Jul-2031;14-Jul-2032;14-Jul-2033;14-Jul-2034;16-Jul-2035;14-Jul-2036;14-Jul-2037;14-Jul-2038;14-Jul-2039;16-Jul-2040;15-Jul-2041;14-Jul-2042;14-Jul-2043;14-Jul-2044;14-Jul-2045;16-Jul-2046;15-Jul-2047;14-Jul-2048;14-Jul-2049;14-Jul-2050;14-Jul-2051;15-Jul-2052;14-Jul-2053;14-Jul-2054;14-Jul-2055;14-Jul-2056;16-Jul-2057;15-Jul-2058;14-Jul-2059;14-Jul-2060	18-Jul-2022;17-Jul-2023;16-Jul-2024;16-Jul-2025;16-Jul-2026;16-Jul-2027;17-Jul-2028;16-Jul-2029;16-Jul-2030;16-Jul-2031;16-Jul-2032;18-Jul-2033;17-Jul-2034;16-Jul-2035;16-Jul-2036;16-Jul-2037;16-Jul-2038;18-Jul-2039;16-Jul-2040;16-Jul-2041;16-Jul-2042;16-Jul-2043;18-Jul-2044;17-Jul-2045;16-Jul-2046;16-Jul-2047;16-Jul-2048;16-Jul-2049;18-Jul-2050;17-Jul-2051;16-Jul-2052;16-Jul-2053;16-Jul-2054;16-Jul-2055;17-Jul-2056;16-Jul-2057;16-Jul-2058;16-Jul-2059;16-Jul-2060	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;17-Jul-2058;17-Jul-2059;19-Jul-2060	20-Jul-2022;20-Jul-2023;22-Jul-2024;21-Jul-2025;20-Jul-2026;20-Jul-2027;20-Jul-2028;20-Jul-2029;22-Jul-2030;21-Jul-2031;20-Jul-2032;20-Jul-2033;20-Jul-2034;20-Jul-2035;22-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						2.00%
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	
2	Unique identifier (ISIN)	US064159VD54	XS2208086707	CAD6415FA199	XS2226707052	US064159WZ57	
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	
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	
	Regulatory treatment						
4	Transitional Basel III rules						
5	Post-transitional Basel III rules						
6	Eligible at solo/group/group&solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	Group&Solo	
7	Instrument type (types to be specified by each jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in million CAD, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 25,000,000	USD 400,000,000	CAD 7,000,000	USD 425,000,000	USD 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	
11	Original date of issuance	30/Jul/2020	12/Aug/2020	4/Sep/2020	23/Sep/2020	30/Sep/2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	30/Jul/2035	12/Aug/2060	4/Sep/2030	23/Sep/2060	1/Oct/2035	
14	Issuer call subject to prior supervisory approval	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;	
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	
18	Coupon rate and any related index	2.30%				1.95%	
19	Existence of a dividend stopper	No	No	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	No	No	No	No	No	
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	
24	If convertible, conversion trigger (s)						
25	If convertible, fully or partially						
26	If convertible, conversion rate						
27	If convertible, mandatory or optional conversion						
28	If convertible, specify instrument type convertible into						
29	If convertible, specify issuer of instrument it converts into						
30	Write-down feature	No	No	No	No	No	
31	If write-down, write-down trigger(s)						
32	If write-down, full or partial						
33	If write-down, permanent or temporary						
34	If temporary write-down, description of write-up mechanism						
34a	Type of subordination	Exemption	Exemption	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-Compliant transitioned features	No	No	No	No	No	
37	If Yes, specify non-compliant features						

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)	CA06415FC232	XS2245800706	XS2262957124	US064159YL44	CA06415FER97	XS224278281
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	23/Oct/2020	9/Nov/2020	23/Nov/2020	23/Nov/2020	26/Nov/2020	2/Dec/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	23/Oct/2030	9/Nov/2060	23/Nov/2035	23/Nov/2035	26/Nov/2030	2/Dec/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;09-Nov-2040;12-Nov-2041;10-Nov-2042;09-Nov-2043;09-Nov-2044;09-Nov-2045;09-Nov-2046;12-Nov-2047;09-Nov-2048;09-Nov-2049;09-Nov-2050;09-Nov-2051;12-Nov-2052;10-Nov-2053;09-Nov-2054;09-Nov-2055;09-Nov-2056;09-Nov-2057;12-Nov-2058;10-Nov-2059;09-Nov-2060	23-Nov-2023;25-Nov-2024;24-Nov-2025;23-Nov-2026;23-Nov-2027;23-Nov-2028;23-Nov-2029;25-Nov-2030;24-Nov-2031;23-Nov-2032;23-Nov-2033;23-Nov-2034;23-Nov-2035	23-Feb-2022;23-May-2022;23-Aug-2022;23-Nov-2022;23-Feb-2023;23-May-2023;23-Aug-2023;23-Nov-2023;23-Feb-2024;23-May-2024;23-Aug-2024;23-Nov-2024;23-Feb-2025;23-May-2025;23-Aug-2025;23-Nov-2025;23-Feb-2026;23-May-2026;23-Aug-2026;23-Nov-2026;23-Feb-2027;23-May-2027;23-Aug-2027;23-Nov-2027;23-Feb-2028;23-May-2028;23-Aug-2028;23-Nov-2028;23-Feb-2029;23-May-2029;23-Aug-2029;23-Nov-2029;23-Feb-2030;23-May-2030;23-Aug-2030;23-Nov-2030;23-Feb-2031;23-May-2031;23-Aug-2031;23-Nov-2031;23-Feb-2032;23-May-2032;23-Aug-2032;23-Nov-2032;23-Feb-2033;23-May-2033;23-Aug-2033;23-Nov-2033;23-Feb-2034;23-May-2034;23-Aug-2034;23-Nov-2034;23-Feb-2035;23-May-2035;23-Aug-2035;23-Nov-2035	26-Nov-2022; 26-May-2023; 26-Nov-2023;26-May-2024; 26-Nov-2024; 26-May-2025; 26-Nov-2025;26-May-2026; 26-Nov-2026;26-May-2027; 26-Nov-2027; 26-May-2028; 26-Nov-2028; 26-May-2029; 26-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%		2.11%	y1-3: 1.5%, y3-6: 1.75%, y6-9: 2%, y9-12: 2.25%	y1: 1.25%, y2: 1.4%, y3: 1.5%, y4: 1.6%, y5: 1.7%, y6: 1.8%, y7: 1.9%, y8: 1.95%, y9: 2.1%, y10: 2.25%	
19	Existence of a dividend stopper	No	No	No	No	No	No
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	CAD6415FGU09	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	17/Dec/2020	18/Dec/2020	22/Dec/2020	23/Dec/2020	30/Dec/2020	22/Dec/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	17/Dec/2035	18/Dec/2030	22/Dec/2030	23/Dec/2037	30/Dec/2025	22/Dec/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	23-Jun-2022;22-Dec-2022;23-Jun-2023;22-Dec-2023;24-Jun-2024;23-Dec-2024;23-Jun-2025;22-Dec-2025;22-Jun-2026;22-Dec-2026;23-Jun-2027;22-Dec-2027;22-Jun-2028;22-Dec-2028;23-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%		2.09%	0.80%	
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	X52297225141	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	30/Nov/2020	27/Jan/2021	27/Jan/2021	10/Feb/2021	3/Mar/2021	10/Mar/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30/Nov/2030	27/Jan/2031	28/Jan/2036	10/Feb/2028	3/Mar/2061	10/Sep/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-Jan-2022; 27-Jan-2023; 27-Jul-2023; 27-Jan-2024; 27-Jul-2024; 27-Jan-2025; 27-Jul-2025; 27-Jan-2026; 27-Jul-2026; 27-Jan-2027; 27-Jul-2027; 27-Jan-2028; 27-Jul-2028; 27-Jan-2029; 27-Jul-2029; 27-Jan-2030; 27-Jul-2030; 27-Jan-2031	27-Jan-2022; 27-Jan-2023; 27-Jul-2023; 27-Jan-2024; 27-Jul-2024; 27-Jan-2025; 27-Jul-2025; 27-Jan-2026; 27-Jul-2026; 27-Jan-2027; 27-Jul-2027; 27-Jan-2028; 27-Jul-2028; 27-Jan-2029; 27-Jul-2029; 27-Jan-2030; 27-Jul-2030; 27-Jan-2031; 27-Jul-2031; 27-Jan-2032; 27-Jul-2032; 27-Jan-2033; 27-Jul-2033; 27-Jan-2034; 27-Jul-2034; 27-Jan-2035; 27-Jul-2035; 28-Jan-2036	12-Aug-2024;10-Feb-2025;11-Aug-2025;10-Feb-2026;10-Aug-2026;10-Feb-2027;10-Aug-2027;10-Feb-2028	03-Mar-2027;03-Mar-2028;05-Mar-2029;04-Mar-2030;03-Mar-2031;03-Mar-2032;03-Mar-2033;03-Mar-2034;05-Mar-2035;03-Mar-2036;03-Mar-2037;03-Mar-2038;03-Mar-2039;05-Mar-2040;04-Mar-2041;03-Mar-2042;03-Mar-2043;03-Mar-2044;03-Mar-2045;05-Mar-2046;04-Mar-2047;03-Mar-2048;03-Mar-2049;03-Mar-2050;03-Mar-2051;04-Mar-2052;03-Mar-2053;03-Mar-2054;03-Mar-2055;03-Mar-2056;05-Mar-2057;04-Mar-2058;03-Mar-2059;03-Mar-2060;03-Mar-2061	10-Jun-2022; 10-Sep-2022; 10-Dec-2022; 10-Mar-2023; 10-Jun-2023; 10-Sep-2023; 10-Dec-2023; 10-Mar-2024; 10-Jun-2024; 10-Sep-2024
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Yr 1-8: 1.5%; Yr 8-11: 2%	2.00%	1.125%		0.50%
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)	US064159T632	XS2325718539	CA06415FP135	CA06415FQ818	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	10/Mar/2021	30/Mar/2021	30/Mar/2021	31/Mar/2021	14/May/2021	28/May/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	10/Mar/2031	30/Mar/2036	30/Mar/2031	31/Mar/2026	14/May/2031	28/May/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	2.00%	3.15%			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	CA06415FXK54	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	15/Jun/2021	7/Jul/2021	7/Jul/2021	23/Jul/2021	27/Jul/2021	24/Jun/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	15/Jun/2061	7/Jul/2031	7/Jul/2031	23/Jul/2026	27/Jan/2027	24/Jun/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		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)	CA06415FXJ60	US064159Y673	CA06415FZA34	US0641594525	X52377129353	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	29/Jun/2021	30/Jun/2021	5/Aug/2021	18/Aug/2021	8/Sep/2021	21/Sep/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	29/Jun/2028	30/Dec/2026	5/Aug/2031	18/Dec/2026	8/Sep/2061	21/Sep/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%	2.00%	1.21%		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	CA06415FX50	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	5/Oct/2021	26/Nov/2021	2/Dec/2021	25/Jan/2022	25/Jan/2022	9/Feb/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	5/Oct/2031	26/Nov/2024	2/Dec/2031	25/Jan/2062	25/Jan/2062	9/Feb/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		1.86%	2.58%			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	XS2457268725	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	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
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	28/Mar/2022	1/Apr/2022	7/Apr/2022	8/Apr/2022	3/May/2022	6/May/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	28/Mar/2042	1/Apr/2027	7/Apr/2062	8/Apr/2027	3/May/2025	6/May/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					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	CA06415GVV62	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	16/May/2022	20/May/2022	8/Jun/2022	10/Jun/2022	27/Jun/2022	30/Jun/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/May/2034	20/May/2027	8/Jun/2032	10/Jun/2042	27/Jun/2042	30/Jun/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						
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)	CA06415GZ842	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	30/Jun/2022	13/Jul/2022	16/Sep/2022	16/Sep/2022	30/Sep/2022	10/Oct/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	30/Jun/2027	13/Jul/2026	16/Sep/2024	16/Sep/2025	30/Mar/2026	10/Oct/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;17-Sep-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%	5.00%	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)	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	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	11/Oct/2022	30/Sep/2022	31/Oct/2022	4/Nov/2022	16/Nov/2022	18/Nov/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	11/Apr/2025	30/Sep/2024	31/Oct/2024	4/Nov/2027	16/Nov/2025	18/Nov/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	5.00%	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	CA064164JJ67	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)	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 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	19/Dec/2022	21/Nov/2022	9/Mar/2023	24/Apr/2023	24/Apr/2023	12/May/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	19/Dec/2024	21/May/2025	9/Mar/2026	24/Apr/2026	24/Apr/2026	12/May/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;21-Nov-2024;21-Feb2025;21-May-2025	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%	6.00%	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	
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	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 5,000,000	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	12/May/2023	31/May/2023	31/May/2023	16/Jun/2023	16/Jun/2023	16/Jun/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	12/May/2026	31/May/2025	31/May/2025	16/Jun/2028	16/Jun/2029	16/Jun/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;		45626	45626		
	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	CA064164QR01	CA064164QS83	CA064164RV04	CA064164SX50	CA064164YP52
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	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 9,000,000	CAD 4,000,000	CAD 5,000,000	CAD 7,000,000	CAD 5,750,000	CAD 8,540,000
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	16/Jun/2023	30/Jun/2023	30/Jun/2023	21/Jul/2023	27/Jul/2023	3/Oct/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16/Jun/2030	30/Jun/2025	30/Jun/2025	21/Jul/2025	27/Jul/2027	3/Oct/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	47285 30-Jun-2024 0.0%;	30-Jun-2024 0.0%;	30-Jun-2024 0.0%;	21-July-2024;	27-July-2025;27-July-2026;	03-Oct-2024;
16	Subsequent call dates, if applicable		45656	45656			03-Apr-2025;03-Oct-2025;03-Apr-2026;03-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%	5.70%	5.30%	6.02%	5.50%	6.05%
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)	CA064164YN05	CA064164A976	CA064164A224	CA064164A307	CA064164D293	CA064164M377
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 7,897,700	CAD 3,000,000	CAD 5,800,000	CAD 4,200,000	CAD 10,000,000	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	3/Oct/2023	25/Oct/2023	31/Oct/2023	31/Oct/2023	3/Nov/2023	13/Dec/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	3/Oct/2026	25/Oct/2025	31/Oct/2028	31/Oct/2028	3/Nov/2033	13/Dec/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	03-Oct-2024;	25-Oct-2024 0.0%;	31-Oct-2024 0.0%;	31-Oct-2024 0.0%;	03-Nov-2024 0.0%;	13-Dec-2024 0.0%;
16	Subsequent call dates, if applicable	03-Apr-2025;03-Oct-2025;03-Apr-2026;03-Oct-2026	25-Apr-2025;27-Oct-2025;27-Apr-2026;26-Oct-2026	30-Apr-2025;31-Oct-2025;30-Apr-2026;02-Nov-2026;30-Apr-2027;01-Nov-2027;01-May-2028;31-Oct-2028	30-Apr-2025;31-Oct-2025;30-Apr-2026;02-Nov-2026;30-Apr-2027;01-Nov-2027;01-May-2028;31-Oct-2028	03-Nov-2024;03-Nov-2025;03-Nov-2026;03-Nov-2027;03-Nov-2028;03-Nov-2029;03-Nov-2030;03-Nov-2031;03-Nov-2032;	13-Jun-2025;15-Dec-2025
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.64%	5.65%	6.13%	5.67%	8.00%	5.00%
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)	CA064164M294	CA064164Q824	CA064164U461	CA064164U388	CA064164W939	CA064164X275
3	Governing law(s) of the instrument	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada	Province of Ontario and Laws of Canada
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 2,000,000	CAD 5,000,000	CAD 1,000,000	CAD 1,000,000	CAD 6,000,000	CAD 3,000,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13/Dec/2023	22/Dec/2023	19/Jan/2024	19/Jan/2024	30/Jan/2024	30/Jan/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	13/Dec/2025	2/Dec/2033	19/Jan/2030	19/Jan/2030	30/Jan/2039	30/Jan/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	13-Dec-2024 0.0%;	02-Dec-2031 0.0%;	20-Jan-2025 0.0%;	20-Jan-2025 0.0%;	30-Jan-2029 0.0%	30-Jan-2029 0.0%
16	Subsequent call dates, if applicable	13-Jun-2025;15-Dec-2025	02-Dec-2032;02-Dec-2033	21-Jul-2025;19-Jan-2026;20-Jul-2026;19-Jan-2027;19-Jul-2027;19-Jan-2028;19-Jul-2028;19-Jan-2029;19-Jul-2029;21-Jan-2030	21-Jul-2025;19-Jan-2026;20-Jul-2026;19-Jan-2027;19-Jul-2027;19-Jan-2028;19-Jul-2028;19-Jan-2029;19-Jul-2029;21-Jan-2030	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.31%	5.29%	5.05%	4.61%	5.02%	5.28%
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)	CA0641642X34	CA0641642V77	CA0641643D60
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	CAD 7,000,000	CAD 15,000,000	CAD 2,235,000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30/Jan/2024	30/Jan/2024	31/Jan/2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30/Jan/2039	30/Jan/2039	31/Jan/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date/, contingent call dates and redemption amount	30-Jan-2029 0.0%	30-Jan-2029 0.0%	31-Jan-2025 0.0%
16	Subsequent call dates, if applicable	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	30-Jul-2029;30-Jan-2030;30-Jul-2030;30-Jan-2031;30-Jul-2031;30-Jan-2032;30-Jul-2032;30-Jan-2033;30-Jul-2033;30-Jan-2034;30-Jul-2034;30-Jan-2035;30-Jul-2035;30-Jan-2036;30-Jul-2036;30-Jan-2037;30-Jul-2037;30-Jan-2038;30-Jul-2038;31-Jan-2039	31-Jan-2026;31-Jan-2027;31-Jan-2028;31-Jan-2029;31-Jan-2030;31-Jan-2031;
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.41%	5.15%	5.60%
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			