

Ticker: [BNS.US.EQUITY](#)

Bank of Nova Scotia/The (New York: BNS, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Website	www.scotiabank.com
Number of Employees	86,746
Ticker:	BNS US

Scotiabank Scotia Plaza 44 King Street West Toronto, ON M5H 1H1 Canada
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55.35
+0.22 (0.40%)

0.4

The Bank of Nova Scotia ofrece productos y servicios de banca minorista, comercial, internacional, corporativa, financiera y privada.

Stock Quote & Chart (Currency: USD)

Last (delayed quote)	55.35	Market Cap (MM)	68,945.4
Open	55.12	Shares Out. (MM)	1,245.6
Previous Close	55.13	Float %	98.4%
Change	-0.54	Shares sold short (MM)	21,867,081.0
Change %	-0.97	Dividend Yield %	5.6
Day High/Day Low	55.4 / 55.1	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	57.1 / 43.7	P / Diluted EPS Before XC	
Volume (MM)	1.03	Beta	0.74
Avg. Vol - 3 mo (MM)	2.17		

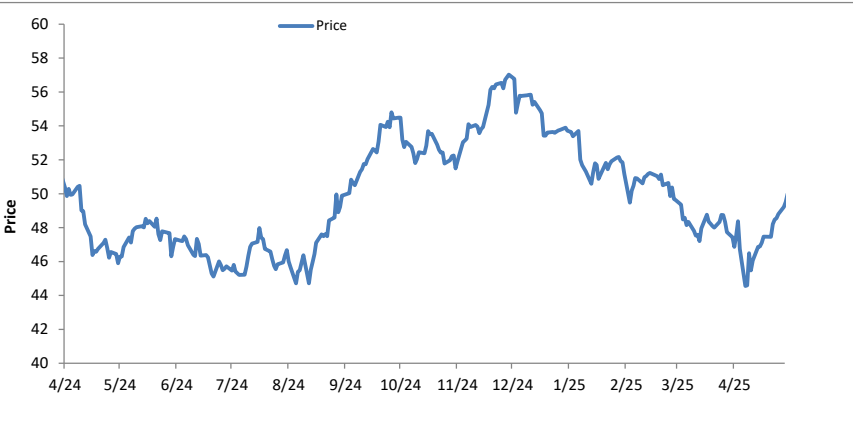
Financial Information (Currency: CAD, in mm)

Revenue - LTM	75,389.0	Cash & ST Invest.	264,403
EBIT - LTM	8,854.0	Total Assets	1,412,027.0
EBITDA - LTM	--	Total Debt	233,324.0
Net Income - LTM	6,641.0	Total Liabilities	1,327,951.0
Total Enterprise Value	--	Total Equity	84,076.0
TEV/ Total Revenue	--	Cash from Operations - LTM	22,941.0
TEV/ EBITDA	--	Cash From Investing - LTM	-25,012.0
		Cash from Financing -LTM	3,110.0

Company Notes

2015 A1	A gain of \$90.000 from other one time
GAAP Net Income includes, (in millions, after-tax):	
a loss of \$45.000 from Restructuring Charges	
a pre tax loss of \$42.000 from valuation adjustment	
2015 Q4	2013 Q3
GAAP Net Income includes, (in millions, after-tax):	GAAP Net Income includes:(in millions, after-tax):
a loss of \$45.000 from Restructuring Charges	a gain of \$90.00 from sale of bank holdings
a pre tax loss of \$42.000 from valuation adjustment	
2014 A1	2012 A1
GAAP Net Income Includes: (in millions, after-tax)	GAAP Net Income includes, (in millions, after-tax):
A loss of \$110.000 from Restructuring	a gain of \$614.000 from Disposal of Assets
A gain of \$508.00 from other one time charge.	
A loss of \$62 from DVA and legal charges	2012 Q3
	GAAP net income includes(in million, pre-tax):
	A gain of \$ 614.00 from sales of business
2014 Q4	2011 A1
GAAP Net Income Includes: (in millions, after-tax).	GAAP net income includes(in million, after tax):
A loss of \$110.000 from Restructuring.	a loss of \$27.00 from merger & acquisition charge
A loss of \$62.000 from legal provisions and DVA	
A loss of \$47 form OOT	2011 Q2
	GAAP net income includes(in million, after-tax):
	A loss of \$ 27.00 from merger & acquisition expenses
2014 Q3	2007 A1
GAAP Net Income includes:(in millions, after-tax):	GAAP Net Income includes, (in millions, after-tax):
a gain of \$555.00 from sale of bank holdings	a gain of \$163.000 from Restructuring
2013 A1	2007 Q4
GAAP Net Income Includes: (in millions, after-tax)	GAAP Net Income includes, (in millions, after-tax):

FECHA: 03/07/2025

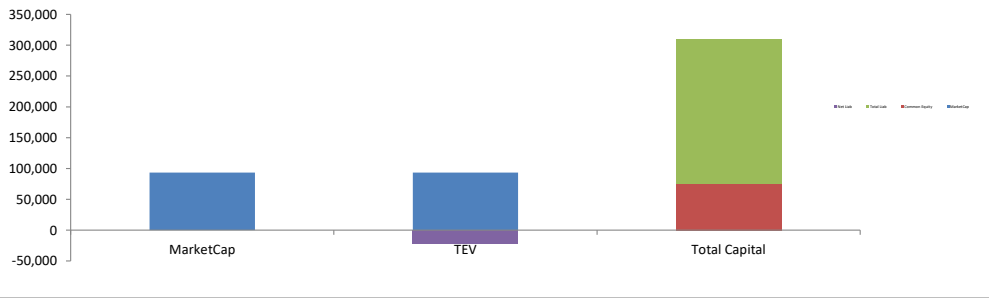


Key Board Members

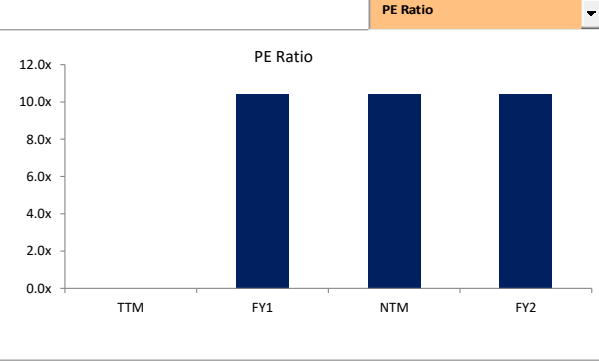
Name	Title	Organization
Aaron W Regent	Chairman/Ceo/Founder	Magris Resources Inc
	Chairman/Ceo	Niobec Inc
	Chairman	Bank Of Nova Scotia
	Board Member	Nutrien Ltd
	Board Member	Cd Howe Institute
	Board Member	Plan Intl Canada Inc
	President/Ceo	Empire Co Ltd
Michael B Medline	President/Ceo	Sobeys Inc
	Board Member	Bank Of Nova Scotia
Lynn K Patterson	Board Member	Bank Of Nova Scotia
Una M Power	Board Member	Tc Energy Corp
	Board Member	Teck Resources Ltd
	Board Member	Bank Of Nova Scotia
	Board Member	Nexen Inc
Steven C Van Wyk "Steve"	Chief Information Officer	Hsbc Bank Plc
	Board Member	Adyen Bv
	Board Member	Genworth Financial Inc
	Board Member	Bank Of Nova Scotia
	Board Member	Reinsurance Group Of America
Wendell Dave Dowrich	Senior Exec Vp/Cfo	Nuveen Services Llc
	Board Member	Vantage Group Holdings Ltd
	Board Member	Bank Of Nova Scotia
L Scott Thomson	President/Ceo	Bank Of Nova Scotia
Guillermo Torres	Managing Partner	Atik Capital Sc
	Board Member	Fibra Mty Sapi De Cv
	Board Member	Bank Of Nova Scotia
	Board Member	Grupo Palacio De Hierro Sab De
Benita M Warmbold	Board Member	Atkinsrealis Group Inc
	Board Member	Bank Of Nova Scotia

Ticker: BNS US EQUITY		Bank of Nova Scotia/The										
Period Type		Annuals										
Sector: Finanzas		Industry: Bancos comerciales					Sub-Industry: Bancos diversificados					
Annuals		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY
FY												
Key Financials												
		Actuals						LTM		Estimates		
For the Fiscal Period Ending		31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	30/04/2025	30/04/2025	31/10/2025	31/10/2026	31/10/2027
Currency		CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
The Bank of Nova Scotia ofrece productos y servicios de banca minorista, comercial, internacional, corporativa, financiera y privada.												
Total Revenue		40,651.0	46,641.0	43,728.0	39,277.0	46,859.0	70,776.0	76,077.0	18,097.0	76,077.0	9,303.5	9,303.5
Growth Over Prior Year		12.8%	14.7%	(6.2%)	(10.2%)	19.3%	51.0%	7.5%	0.7%	11.2%	11.2%	11.2%
Gross Profit		--	--	--	--	--	--	--	--	--	--	--
Margin %		--	--	--	--	--	--	--	--	--	--	--
EBITDA		--	--	--	--	--	--	--	--	--	--	--
Margin %		--	--	--	--	--	--	--	--	--	--	--
EBIT		--	--	--	--	--	--	--	8,854.0	--	--	--
Margin %		--	--	--	--	--	--	--	48.9%	--	--	--
Earnings from Cont. Ops.		8,724.0	8,798.0	6,853.0	9,955.0	10,174.0	7,450.0	7,892.0	6,626.0	--	--	--
Margin %		21.5%	18.9%	15.7%	25.3%	21.7%	10.5%	10.4%	36.6%	--	--	--
Net Income		8,548.0	8,390.0	6,778.0	9,624.0	9,916.0	7,338.0	7,758.0	6,641.0	2,148.5	2,148.5	2,148.5
Margin %		21.0%	18.0%	15.5%	24.5%	21.2%	10.4%	10.2%	36.7%	2.8%	23.1%	23.1%
Diluted EPS Excl. Extra Items		1 Not Applicable 1 Not Applicable 1 Not Applicable 1 Not Applicable 1 Not Applicable 1 Not Applicable 1 Not Applicable								1.7	1.7	1.7
Growth Over Prior Year		5.1%	(2.1%)	(20.7%)	45.3%	4.2%	(28.7%)	2.6%	--	5.8%	5.8%	5.8%

Current Capitalization (Millions)	
Currency	CAD
Share Price (CAD)	75.07
Shares Out.	1,245.63
Market Capitalization (CAD)	93,496.92
- Cash & Short Term Investments	256,209.00
+ Total Debt	222,421.00
+ Pref. Equity	10,232.00
+ Total Minority Interest	1,588.00
= Total Enterprise Value (CAD)	
Book Value of Common Equity	74,686.00
+ Pref. Equity	10,232.00
+ Total Minority Interest	1,588.00
+ Total Debt	222,421.00
= Total Capital	308,927.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/04/2025	30/04/2025	30/04/2025	30/04/2025	30/04/2025
TEV/Total Revenue	--	--	--	--	--
TEV/EBITDA	--	--	--	--	--
TEV/EBIT	--	--	--	--	--
P/Diluted EPS Before Extra	1 Field Not Applic	1 Field Not Applicable			
P/BV	1 Field Not Applic	1 Field Not Applicable	1.2x	1.2x	1.2x
Price/Tang BV	1 Field Not Applic	1 Field Not Applicable			
Valuation Multiples for Chart					
For the Fiscal Period Ending	TTM	FY1	NTM	FY2	
PE Ratio	1 Field Not Applic	10.4x	10.4x	10.4x	
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x	
Price / CF	1 Field Not Applic	10.5x	10.5x	10.5x	
Price / Book	1 Field Not Applic	1.2x	1.2x	1.2x	
Dividend Yield	5.6x	5.9x	5.9x	5.9x	



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Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

Bank of Nova Scotia/The

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:	31/10/2014	31/10/2015	31/10/2016	31/10/2017	31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	31/10/2024
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Revenue	30,839.00	31,244.00	34,266.00	36,047.00	40,651.00	46,641.00	43,728.00	39,277.00	46,859.00	70,776.00	76,077.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	30,839.00	31,244.00	34,266.00	36,047.00	40,651.00	46,641.00	43,728.00	39,277.00	46,859.00	70,776.00	76,077.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	30,839.00	31,244.00	34,266.00	36,047.00	40,651.00	46,641.00	43,728.00	39,277.00	46,859.00	70,776.00	76,077.00
Selling General & Admin Exp.	17,977.00	19,313.00	20,727.00	22,048.00	26,438.00	31,645.00	30,938.00	22,143.00	30,218.00	56,267.00	61,528.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	526.00	584.00	684.00	761.00	848.00	1,053.00	1,546.00	1,511.00	1,531.00	1,820.00	1,760.00
Other Operating Expense/(Income)	3,036.00	2,281.00	3,457.00	2,962.00	2,259.00	2,673.00	2,848.00	2,797.00	2,178.00	3,018.00	2,865.00
Operating Expense., Total	21,539.00	22,178.00	24,868.00	25,771.00	29,545.00	35,371.00	35,332.00	26,451.00	33,927.00	61,105.00	66,153.00
Operating Income	9,300.00	9,066.00	9,398.00	10,276.00	11,106.00	11,270.00	8,396.00	12,826.00	12,932.00	9,671.00	9,924.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	18,619.00	19,365.00	22,050.00	22,524.00	26,296.00	30,546.00	27,677.00	23,519.00	30,681.00	49,991.00	52,499.00
Net Interest Exp.	(18,619.00)	(19,365.00)	(22,050.00)	(22,524.00)	(26,296.00)	(30,546.00)	(27,677.00)	(23,519.00)	(30,681.00)	(49,991.00)	(52,499.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	18,612.00	19,365.00	22,050.00	22,524.00	26,296.00	30,546.00	27,677.00	23,519.00	30,681.00	49,991.00	52,499.00
EBT Excl. Unusual Items	9,307.00	9,066.00	9,398.00	10,276.00	11,106.00	11,270.00	8,396.00	12,826.00	12,932.00	9,671.00	9,924.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	(33.00)	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	40.00	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	(14.00)	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	9,300.00	9,066.00	9,398.00	10,276.00	11,106.00	11,270.00	8,396.00	12,826.00	12,932.00	9,671.00	9,924.00
Income Tax Expense	2,002.00	1,853.00	2,030.00	2,033.00	2,382.00	2,472.00	1,543.00	2,871.00	2,758.00	2,221.00	2,032.00
Earnings from Cont. Ops.	7,298.00	7,213.00	7,368.00	8,243.00	8,724.00	8,798.00	6,853.00	9,955.00	10,174.00	7,450.00	7,892.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	227.00	199.00	251.00	238.00	176.00	408.00	75.00	331.00	258.00	112.00	134.00
Net Income	7,071.00	7,014.00	7,117.00	8,005.00	8,548.00	8,390.00	6,778.00	9,624.00	9,916.00	7,338.00	7,758.00
Pref. Dividends	155.00	117.00	130.00	129.00	187.00	182.00	196.00	233.00	260.00	419.00	472.00
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	6,916.00	6,897.00	6,987.00	7,876.00	8,361.00	8,208.00	6,582.00	9,391.00	9,656.00	6,919.00	7,286.00
Abnormal Losses (Gains)	(363.00)	103.00	262.00	(62.00)	591.00	477.00	(77.00)	188.00	446.00	144.00	233.00
Tax Effect on Abnormal Items	27.00	(27.13)	(84.00)	16.43	(171.00)	(126.41)	49.28	(49.75)	(40.00)	(28.00)	(85.00)
NI to Common Excl. Extra Items	6,580.00	6,972.87	7,165.00	7,830.43	8,781.00	8,558.60	6,554.28	9,529.25	10,062.00	7,035.00	7,484.00
Per Share Items											
Basic EPS	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Basic EPS Excl. Extra Items	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Weighted Avg. Basic Shares Out.	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Diluted EPS	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Diluted EPS Excl. Extra Items	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Weighted Avg. Diluted Shares Out.	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Normalized Basic EPS	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Normalized Diluted EPS	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable
Dividends per Share											
Payout Ratio %	44.97	47.69	49.63	46.57	47.66	51.90	66.29	46.54	50.41	72.31	71.35
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	21.53	20.44	21.60	19.78	21.45	21.93	18.38	22.38	21.33	22.97	20.48
Normalized Net Income	6,580.00	6,972.87	7,165.00	7,830.43	8,781.00	8,558.60	6,554.28	9,529.25	10,062.00	7,035.00	7,484.00
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	30.00	14.00	7.00	8.00	6.00	7.00	5.00	7.00	10.00	14.00	13.00
Stock-Based Comp., Total	30.00	14.00	7.00	8.00	6.00	7.00	5.00	7.00	10.00	14.00	13.00

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Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

Bank of Nova Scotia/The

	Sector: Finanzas			Industry: Bancos comerciales			Sub-Industry: Bancos diversificados				
Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/10/2014	31/10/2015	31/10/2016	31/10/2017	31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	31/10/2024
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
ASSETS											
Cash And Equivalents	5,828.00	6,724.00	6,855.00	7,825.00	8,997.00	10,904.00	11,123.00	86,323.00	65,895.00	90,312.00	63,860.00
Short Term Investments	159,196.00	152,906.00	189,922.00	173,450.00	103,453.00	131,197.00	119,020.00	147,067.00	113,697.00	118,805.00	132,267.00
Total Cash & ST Investments	165,024.00	159,630.00	196,777.00	181,275.00	112,450.00	142,101.00	130,143.00	233,390.00	179,592.00	209,117.00	196,127.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	165,024.00	159,630.00	196,777.00	181,275.00	112,450.00	142,101.00	130,143.00	233,390.00	179,592.00	209,117.00	196,127.00
Net Property, Plant & Equipment	2,272.00	2,286.00	2,520.00	2,381.00	2,684.00	2,669.00	5,897.00	5,621.00	5,700.00	5,642.00	5,252.00
Long-term Investments	-	-	-	-	78,396.00	82,359.00	111,389.00	75,199.00	110,008.00	118,237.00	152,832.00
Deferred Charges, LT	1,763.00	2,034.00	2,021.00	1,713.00	1,938.00	1,570.00	2,185.00	2,051.00	1,903.00	3,541.00	2,942.00
Other Long-Term Assets	57,654.00	69,108.00	71,188.00	64,818.00	77,572.00	97,985.00	84,277.00	83,454.00	112,421.00	124,270.00	93,502.00
Total Assets	226,713.00	233,058.00	272,506.00	250,187.00	273,040.00	326,684.00	333,891.00	399,715.00	409,624.00	460,807.00	450,655.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	27,050.00	20,212.00	23,312.00	95,843.00	101,257.00	124,083.00	137,763.00	40,954.00	40,449.00	36,403.00	35,042.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	36,438.00	45,270.00	42,387.00	34,200.00	37,967.00	40,222.00	42,247.00	42,203.00	65,900.00	58,660.00	51,260.00
Total Current Liabilities	63,488.00	65,482.00	65,699.00	130,043.00	139,224.00	164,305.00	180,010.00	83,157.00	106,349.00	95,063.00	86,302.00
Long-Term Debt	4,871.00	6,182.00	7,633.00	5,935.00	5,698.00	7,252.00	7,405.00	6,334.00	8,469.00	9,693.00	7,833.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	35,250.00	43,124.00	44,175.00	47,977.00	60,941.00	80,618.00	81,503.00	81,292.00	85,120.00	115,376.00	99,518.00
Total Liabilities	103,609.00	114,788.00	117,507.00	183,955.00	205,863.00	252,175.00	268,918.00	170,783.00	199,938.00	220,132.00	193,653.00
Pref. Stock, Non-Redeem.	2,934.00	2,934.00	3,594.00	4,579.00	4,184.00	3,884.00	5,308.00	6,052.00	8,075.00	8,075.00	8,779.00
Total Pref. Equity	2,934.00	2,934.00	3,594.00	4,579.00	4,184.00	3,884.00	5,308.00	6,052.00	8,075.00	8,075.00	8,779.00
Minority Interest	1,312.00	1,460.00	1,570.00	1,592.00	2,452.00	2,670.00	2,376.00	2,090.00	1,524.00	1,729.00	1,707.00
Additional Paid In Capital	15,231.00	15,141.00	15,513.00	15,644.00	18,234.00	18,264.00	18,239.00	18,507.00	18,707.00	20,109.00	22,054.00
Retained Earnings	28,609.00	31,316.00	34,752.00	38,117.00	41,414.00	44,439.00	46,345.00	51,354.00	53,761.00	55,673.00	57,751.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	1,125.00	2,628.00	2,392.00	1,693.00	1,396.00	935.00	(1,765.00)	(5,111.00)	(7,318.00)	(7,015.00)	(6,215.00)
Total Common Equity	46,277.00	50,545.00	54,227.00	57,046.00	63,496.00	66,308.00	65,195.00	66,840.00	66,674.00	70,496.00	75,297.00
Total Equity	49,211.00	53,479.00	57,821.00	61,625.00	67,680.00	70,192.00	70,503.00	72,892.00	74,749.00	78,571.00	84,076.00
Total Liabilities And Equity	152,820.00	168,267.00	175,328.00	245,580.00	273,543.00	322,367.00	339,421.00	243,675.00	274,687.00	298,703.00	277,729.00
Supplemental Items											
Total Shares Out. on Filing Date	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable
Total Shares Out. on Balance Sheet Date	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable
Book Value/Share	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable
Tangible Book Value	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR
Tangible Book Value/Share	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable	† Not Applicable
Total Debt	120,874.00	103,409.00	128,028.00	132,544.00	139,042.00	161,739.00	177,070.00	170,757.00	187,943.00	206,103.00	233,324.00
Net Debt	(29,722.00)	(57,830.00)	(10,445.00)	(22,438.00)	(27,245.00)	(16,159.00)	(19,137.00)	(43,305.00)	(53,265.00)	(83,534.00)	(31,079.00)
Total Minority Interest	1,312.00	1,460.00	1,570.00	1,592.00	2,452.00	2,670.00	2,376.00	2,090.00	1,524.00	1,729.00	1,707.00
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	86,932.00	89,214.00	88,901.00	88,645.00	97,629.00	101,813.00	92,001.00	89,488.00	90,979.00	89,483.00	88,488.00

Bank of Nova Scotia/The

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Cash Flow											
For the Fiscal Period Ending	31/10/2014	31/10/2015	31/10/2016	31/10/2017	31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	31/10/2024
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Net Income	7,071.00	7,014.00	7,117.00	8,005.00	8,548.00	8,390.00	6,778.00	9,624.00	9,916.00	7,338.00	7,758.00
Depreciation & Amort., Total	526.00	584.00	684.00	761.00	848.00	1,053.00	1,546.00	1,511.00	1,531.00	1,820.00	1,760.00
Other Non-Cash Adj	5,914.00	(1,025.00)	24.00	(1,095.00)	(142.00)	(9,111.00)	6,066.00	(4,866.00)	(354.00)	3,506.00	651.00
Changes in Non-Cash Capital	(13,709.00)	14,359.00	7,515.00	11,737.00	(2,544.00)	(31,752.00)	33,694.00	(43,705.00)	5,724.00	(8,254.00)	19,960.00
Cash from Ops.	(198.00)	20,932.00	15,340.00	19,408.00	6,710.00	(31,420.00)	48,084.00	(37,436.00)	16,817.00	4,410.00	30,129.00
Capital Expenditure	(277.00)	(282.00)	(348.00)	-	(416.00)	(186.00)	(771.00)	(462.00)	(571.00)	(442.00)	(489.00)
Sale of Property, Plant, and Equipment	-	-	-	3.00	-	-	-	-	-	-	-
Cash Acquisitions	(47,328.00)	(44,684.00)	(94,441.00)	(64,560.00)	(91,896.00)	(89,018.00)	(147,629.00)	(72,259.00)	(97,736.00)	(100,919.00)	(108,281.00)
Proceeds from Investment	44,876.00	41,649.00	65,069.00	66,179.00	84,336.00	86,956.00	119,033.00	103,765.00	63,130.00	94,875.00	76,794.00
Divestitures	-	-	-	-	-	-	-	-	-	-	-
Invest. in Marketable & Equity Securt.	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activities	1,930.00	(1,754.00)	(1,481.00)	(156.00)	(5,045.00)	(548.00)	3,254.00	(1,341.00)	(1,899.00)	(16.00)	(1,031.00)
Cash from Investing	(799.00)	(5,071.00)	(31,201.00)	1,466.00	(13,021.00)	(2,796.00)	(26,113.00)	29,703.00	(37,076.00)	(6,502.00)	(33,007.00)
Net Short Term Debt Issued/Repaid	-	1,248.00	2,465.00	-	-	-	-	-	-	-	-
Long-Term Debt Issued	-	-	-	-	-	3,250.00	-	-	3,356.00	1,447.00	1,000.00
Long-Term Debt Repaid	(1,000.00)	(18.00)	(1,035.00)	(1,500.00)	(233.00)	(1,771.00)	(354.00)	(1,094.00)	(1,598.00)	(403.00)	(3,553.00)
Total Debt Issued/Repaid	(1,000.00)	1,230.00	1,430.00	(1,500.00)	(233.00)	1,479.00	(354.00)	(1,094.00)	1,758.00	1,044.00	(2,553.00)
Pref. Dividends Paid	(3,265.00)	(3,406.00)	(3,598.00)	(3,797.00)	(4,172.00)	(4,442.00)	(4,559.00)	(4,604.00)	(5,118.00)	(5,422.00)	(5,670.00)
Total Dividends Paid	(3,265.00)	(3,406.00)	(3,598.00)	(3,797.00)	(4,172.00)	(4,442.00)	(4,559.00)	(4,604.00)	(5,118.00)	(5,422.00)	(5,670.00)
Increase in Capital Stocks	753.00	101.00	1,741.00	1,873.00	2,130.00	255.00	1,748.00	2,271.00	2,660.00	1,402.00	2,949.00
Decrease in Capital Stocks	(1,470.00)	(955.00)	(770.00)	(1,584.00)	(1,327.00)	(1,375.00)	(679.00)	(1,259.00)	(3,373.00)	-	(300.00)
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	20,224.00	13,915.00	6,702.00	27,516.00	40,338.00	60,705.00	27,982.00	78,569.00	95,905.00	19,478.00	(816.00)
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	1,003.00	3,598.00	(17.00)	1,934.00	688.00	2,797.00	3,858.00	1,366.00	(205.00)	400.00	(3,395.00)
Cash from Financing	16,245.00	14,483.00	5,488.00	24,442.00	37,424.00	59,419.00	27,996.00	75,249.00	91,627.00	16,902.00	(9,785.00)
Net Change in Cash	15,248.00	30,344.00	(10,373.00)	45,316.00	31,113.00	25,203.00	49,967.00	67,516.00	71,368.00	14,810.00	(12,663.00)
Supplemental Items											
Cash Interest Paid	7,509.00	7,262.00	7,787.00	8,730.00	11,400.00	15,322.00	13,042.00	8,766.00	13,336.00	34,731.00	42,273.00
Cash Taxes Paid	1,401.00	1,985.00	1,471.00	2,012.00	1,938.00	(2,958.00)	(1,962.00)	2,693.00	(3,503.00)	(2,139.00)	(1,985.00)
Free Cash Flow	-	-	-	-	-	-	-	-	-	-	-
Change in Net Working Capital	-	-	-	-	-	-	-	-	-	-	-

Accounting Mixed

Sub-Industry: Bancos diversificados

[illegible]

Ticker:	BNS US EQUITY
Period Type	Quarters

BNS US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
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Bank of Nova Scotia/The

Sector: Finanzas
Industry: Bancos comerciales
Sub-Industry: Bancos diversificados

Y	-10FQ	-9FQ	-8FQ	-7FQ	-6FQ	-5FQ	-4FQ	-3FQ	-2FQ	-1FQ	0FQ
Ratio											
For the Fiscal Period Ending	31/10/2022	31/01/2023	30/04/2023	31/07/2023	31/10/2023	31/01/2024	30/04/2024	31/07/2024	31/10/2024	31/01/2025	30/04/2025
Profitability											
Return on Assets	0.8%	0.7%	0.6%	0.6%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%
Return on Capital	4.0%	3.6%	3.3%	3.1%	2.7%	2.9%	2.8%	2.6%	2.6%	2.2%	2.2%
Return on Equity	14.9%	13.1%	12.1%	11.6%	10.4%	10.9%	10.5%	9.9%	10.2%	8.6%	8.5%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	--	--	--	--	--	--	--	--	--	--	--
EBT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	18.2%	17.4%	15.3%	14.9%	8.0%	14.3%	13.9%	12.3%	11.6%	9.0%	14.2%
Net Income Margin	26.5%	21.7%	26.5%	27.1%	16.6%	25.8%	24.8%	22.4%	19.3%	12.2%	21.8%
Normalized Net Income Margin	30.4%	20.4%	25.6%	25.8%	18.0%	24.5%	23.3%	21.0%	22.7%	21.6%	20.5%
Free Cash Flow Margin	--	--	--	--	--	--	--	--	--	--	--
Asset Turnover											
Total Asset Turnover	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Fixed Asset Turnover	8.1%	6.4%	10.7%	11.8%	17.5%	13.1%	13.4%	13.7%	14.0%	14.6%	14.6%
Account Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Fincl. Ish	--	--	--	--	--	--	--	--	--	--	--
Acc. From Sales/Prod	--	--	--	--	--	--	--	--	--	--	--
Acc. From Investments/Prod	--	--	--	--	--	--	--	--	--	--	--
Acc. From Financial Prod	--	--	--	--	--	--	--	--	--	--	--
Acc. From Financial Purch	--	--	--	--	--	--	--	--	--	--	--
Lower Term Solvency											
Total Debt/Equity	361.4%	343.4%	313.0%	301.0%	303.0%	305.0%	305.8%	303.1%	327.6%	309.6%	313.1%
Total Debt/Total Capital	71.5%	70.8%	68.9%	71.5%	71.7%	71.7%	71.5%	71.5%	77.1%	77.1%	77.1%
LT Debt/Equity	1.10%	1.11%	1.07%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%
LT Debt/Total Capital	5.1%	5.1%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp	--	--	--	--	--	--	--	--	--	--	--
EBITDA / BP&E / Interest Exp	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Net Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Altman Z Score	--	--	--	--	--	--	--	--	--	--	--
Growth Over Nine Year											
Total Revenue	46.1%	47.4%	44.1%	51.4%	37.5%	15.9%	8.8%	5.4%	1.1%	0.4%	14.1%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	118.3%	155.3%	171.4%	174.7%	176.1%	14.1%	17.1%	111.0%	34.7%	164.8%	177.0%
Net Income	117.4%	154.7%	170.1%	171.7%	176.4%	3%	17.1%	114.4%	34.1%	167.7%	164.4%
Normalized Net Income	10.1%	177.0%	171.8%	174.7%	176.4%	36.7%	14.7%	115.8%	40.7%	171.0%	164.8%
Diluted EPS before Extra	--	--	--	--	--	--	--	--	--	--	--
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	1.4%	7.1%	1.9%	7.8%	11.0%	11.7%	17.7%	15.3%	16.9%	11.7%	117.0%
Total Assets	11.0%	10.4%	6.4%	8.0%	4.6%	1.9%	0.4%	0.1%	5.9%	1.1%	1.1%
Tangible Book Value	--	--	--	--	--	--	--	--	--	--	--
Common Equity	0.6%	0.1%	4.5%	4.5%	6.4%	5.8%	7.7%	7.0%	7.0%	6.4%	6.8%
Cash from Ops.	168.4%	165.9%	167.9%	161.7%	177.7%	177.7%	166.6%	164.9%	164.9%	164.9%	167.9%
Capital Expenditures	17.9%	24.4%	100.0%	10.7%	111.0%	100.7%	100.7%	100.7%	104.1%	104.1%	104.1%
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	176.1%	180.7%	171.8%	174.0%	182.7%	164.9%	165.7%	174.7%	174.7%	174.7%	174.7%
Dividend per Share	14.4%	1.0%	5.0%	7.9%	7.9%	7.9%	7.9%	0.0%	0.0%	0.0%	0.0%
F&B Over Three Years											
Total Revenue	10.4%	77.7%	33.4%	37.4%	39.7%	37.1%	33.7%	36.4%	15.8%	7.4%	7.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	5.0%	174.0%	16.7%	16.7%	177.7%	110.4%	117.7%	114.1%	110.7%	175.1%	170.0%
Net Income	6.1%	171.4%	15.1%	15.6%	177.7%	114.0%	117.7%	114.1%	110.6%	174.0%	170.0%
Normalized Net Income	14.4%	174.0%	16.7%	17.0%	177.7%	111.7%	111.7%	114.0%	114.0%	174.0%	174.0%
Diluted EPS before Extra	--	--	--	--	--	--	--	--	--	--	--
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	11.7%	16.7%	0.9%	1.9%	16.4%	16.7%	11.7%	11.7%	14.0%	17.7%	17.7%
Total Assets	0.0%	8.7%	10.0%	0.0%	0.1%	5.8%	4.7%	4.7%	7.3%	7.3%	1.5%
Tangible Book Value	--	--	--	--	--	--	--	--	--	--	--
Common Equity	1.8%	7.1%	4.5%	7.5%	7.8%	4.5%	5.7%	6.7%	6.7%	4.0%	4.0%
Cash from Ops.	100.7%	101.7%	--	36.4%	--	--	34.4%	198.0%	191.0%	191.0%	34.7%
Capital Expenditures	16.4%	11.4%	165.4%	10.0%	100.0%	80.1%	154.7%	177.7%	177.7%	167.7%	177.7%
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	100.7%	101.7%	--	45.7%	--	45.7%	167.7%	167.7%	167.7%	167.7%	167.7%
Dividend per Share	7.0%	7.0%	7.0%	8.0%	8.0%	17.0%	1.4%	1.4%	1.4%	1.4%	1.4%
F&B Over Three Years											
Total Revenue	5.0%	11.4%	15.1%	20.7%	21.7%	21.1%	24.6%	24.6%	24.7%	24.6%	19.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	19.7%	18.9%	17.9%	19.7%	17.4%	10.7%	14.4%	18.7%	17.9%	174.4%	18.0%
Net Income	17.9%	18.9%	17.7%	17.4%	10.7%	14.4%	18.7%	17.9%	174.4%	18.0%	18.0%
Normalized Net Income	1.8%	17.7%	17.1%	15.4%	15.4%	15.4%	174.4%	18.7%	18.7%	174.4%	174.4%
Diluted EPS before Extra	--	--	--	--	--	--	--	--	--	--	--
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	38.9%	17.7%	17.7%	11.0%	11.7%	11.7%	11.7%	17.7%	16.7%	14.0%	14.0%
Total Assets	7.0%	6.0%	5.9%	6.1%	7.0%	6.7%	7.0%	6.4%	6.0%	4.0%	7.7%
Tangible Book Value	--	--	--	--	--	--	--	--	--	--	--
Common Equity	0.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
Cash from Ops.	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%	100.7%
Capital Expenditures	6.1%	174.4%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%
Invested Free Cash Flow	174.4%	100.7%	--	17.7%	15.4%	164.4%	164.4%	164.4%	164.4%	164.4%	164.4%
Unlevered Free Cash Flow	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
F&B Over Five Years											
Total Revenue	8.0%	11.0%	17.0%	17.7%	11.9%	11.0%	10.0%	10.9%	4.8%	4.0%	4.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	0.2%	15.4%	10.3%	2.7%	10.8%	11.0%	10.7%	10.7%	10.7%	10.7%	10.7%
Net Income	0.4%	15.3%	0.2%	2.0%	10.8%	11.0%	10.7%	10.7%	10.7%	10.7%	10.7%
Normalized Net Income	3.6%	15.0%	10.1%	11.7%	17.4%	10.8%	11.0%	10.7%	10.7%	10.7%	10.7%
Diluted EPS before Extra	--	--	--	--	--	--	--	--	--	--	--
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	19.1%	19.8%	18.8%	17.0%	16.0%	15.5%	15.1%	15.4%	14.5%	14.3%	14.7%
Total Assets	8.1%	8.3%	8.2%	8.1%	7.2%	6.1%	5.7%	5.6%	5.4%	4.5%	2.6%
Tangible Book Value	--	--	--	--	--	--	--	--	--	--	--
Common Equity	2.3%	3.7%	3.8%	2.3%	2.4%	2.3%	2.1%	2.7%	2.9%	2.3%	2.1%
Cash from Ops.	12.9%	12.1%	123.4%	16.4%	139.3%	46.1%	176.6%	144.2%	131.4%	139.3%	139.3%
Capital Expenditures	11.1%	18.5%	19.4%	15.4%	14.7%	51.7%	0.2%	--	13.9%	139.0%	177.7%
Unlevered Free Cash Flow	21.2%	11.5%	128.0%	14.2%	131.2%	137.1%	80.8%	167.4%	131.0%	142.2%	142.2%
Dividend per Share	5.4%	5.4%	4.7%	5.3%	4.5%	4.5%	4.0%	4.0%	3.3%	3.3%	3.3%

Bloomberg

Company In Depth Fundamentals - Capital Structure Summary

Ticker: BNS US EQUITY

SortAscend

CurrencyReportingChangeCAD

Period TypeQuarters

ConsolidatedYes

AccountingMixed

Bank of Nova Scotia/The

Sector: FinanzasIndustry: Bancos comercialesSub-Industry: Bancos diversificados

y	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	30/04/2024	31/07/2024	31/10/2024	31/01/2025	30/04/2025
	%	%	%	%	%
Equity					
Cost of Equity	10.4%	11.6%	11.7%	11.7%	11.8%
Weight of Equity	--	--	--	--	--
+ Debt					
Cost of Debt	4.7%	4.0%	3.2%	2.6%	2.4%
Weight of Debt	83.9%	82.1%	83.0%	80.7%	81.3%
+ Preferred Equity					
Cost of Pref Equity	5.1%	5.2%	5.4%	4.7%	4.9%
Weight of Pref Equity	16.1%	17.9%	17.0%	19.3%	18.7%
WACC	--	--	--	--	--

Capital Structure											
For the Fiscal Period Ending		30/04/2024		31/07/2024		31/10/2024		31/01/2025		30/04/2025	
Currency		CAD		CAD		CAD		CAD		CAD	
		Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total
Net Market Cap		37,780.0	69.1%	32,672.0	66.5%	35,042.0	67.8%	34,855.0	65.6%	36,543.0	66.8%
LT Borrowings		8,129.0	14.9%	7,716.0	15.7%	7,833.0	15.2%	8,042.0	15.1%	7,891.0	14.4%
Pref Equity		8,779.0	16.1%	8,779.0	17.9%	8,779.0	17.0%	10,232.0	19.3%	10,232.0	18.7%
Total Capital		54,688.0	100.0%	49,167.0	100.0%	51,654.0	100.0%	53,129.0	100.0%	54,666.0	100.0%

Debt Summary Data											
For the Fiscal Period Ending		30/04/2024		31/07/2024		31/10/2024		31/01/2025		30/04/2025	
Currency		CAD		CAD		CAD		CAD		CAD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	
Total Commercial Paper	--	--	--	--	--	--	--	--	--	--	
Total Revolving Credit	--	--	--	--	--	--	--	--	--	--	
Total Capital Leases	--	--	--	--	--	--	--	--	--	--	
General/Other Borrowings	--	--	--	--	--	--	--	--	--	--	
Total Principal Due	219,511.0	100.0%	218,983.0	100.0%	233,324.0	100.0%	225,156.0	100.0%	222,421.0	100.0%	
Total Debt Outstanding	219,511.0		218,983.0		233,324.0		225,156.0		222,421.0		

Additional Totals										
Total Cash & ST Investments	251,489.0	114.6%	252,125.0	115.1%	264,403.0	113.3%	265,456.0	117.9%	256,209.0	115.2%
Net Debt	-31,978.0	-14.6%	-33,142.0	-15.1%	-31,079.0	-12.3%	-40,300.0	-17.9%	-33,788.0	-15.2%
Total Short-Term Borrowings	37,780.0	17.2%	32,672.0	14.9%	35,042.0	15.0%	34,855.0	15.5%	36,543.0	16.4%
Curr. Port. of LT Debt/Cap. Leases	--	--	--	--	--	--	--	--	--	--
Long-Term Debt (incl. Cap. Leases)	8,129.0	3.7%	7,716.0	3.5%	7,833.0	3.4%	8,042.0	3.6%	7,891.0	3.5%
Total Secured Debt	--	--	--	--	--	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--	--	--	--	--	--

Credit Ratios					
Net Debt/EBITDA	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--
Operating Income/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	0.1x	0.2x	0.1x	0.1x	0.1x

FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Debt of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	--	--	--	--	--

Debt Schedule					
Debt Schedule in Yr 1	--	--	--	--	--
Debt Schedule in Yr 2	--	--	--	--	--
Debt Schedule in Yr 3	--	--	--	--	--
Debt Schedule in Yr 4	--	--	--	--	--
Debt Schedule in Yr 5	--	--	--	--	--
Debt Schedule - Years 2 - 3	--	--	--	--	--
Debt Schedule - Years 4 - 5	--	--	--	--	--
Debt Schedule - Years 2 - 5	--	--	--	--	--
Debt Schedule Beyond Yr 5	--	--	--	--	--
Debt Schedule - Total Debt	--	--	--	--	--

Capital Lease Schedule					
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
Total Future Value of Capital Leases	--	--	--	--	--
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operating Leases (Rental Expense) Schedule					
Rental Expense - Year 1	--	--	--	--	--
Rental Expense - Year 2	--	--	--	--	--
Rental Expense - Year 3	--	--	--	--	--
Rental Expense - Year 4	--	--	--	--	--
Rental Expense - Year 5	--	--	--	--	--
Rental Expense - Years 2 - 3	--	--	--	--	--
Rental Expense - Years 4 - 5	--	--	--	--	--
Rental Expense - Years 2 - 5	--	--	--	--	--
Rental Expense Beyond Year 5	--	--	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	--	--	--	--

Contractual Obligation Schedule					
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	--	--	0.0	--	--
----------------------	----	----	-----	----	----

Interest Rate Data					
W/Ave. Interest Rate - Long-term Debt	--	--	--	--	--

Ticker:	BNS US EQUITY	BNS US EQUITY	Ascend	Currency	☒ Reporting	☒ Change	CAD
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

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Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

[illegible]

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

Sort	Ascend	▼
Consolidated	Yes	▼

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Pension	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
For the Fiscal Period Ending	31/10/2014	31/10/2015	31/10/2016	31/10/2017	31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	31/10/2024
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Pension Net Periodic Cost											
Service Cost	262.00	304.00	284.00	330.00	334.00	291.00	369.00	339.00	281.00	218.00	205.00
Interest Cost	342.00	350.00	314.00	297.00	309.00	331.00	290.00	269.00	335.00	428.00	456.00
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Pension Expense (Income)	692.00	156.00	1,183.00	366.00	30.00	1,334.00	1,111.00	1,243.00	327.00	289.00	519.00
Other Postretirement Cost											
Service Cost	41.00	43.00	39.00	39.00	30.00	26.00	28.00	24.00	22.00	20.00	20.00
Interest Cost	84.00	84.00	77.00	72.00	70.00	72.00	62.00	56.00	61.00	77.00	77.00
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (Income)	126.00	64.00	107.00	59.00	(201.00)	206.00	65.00	4.00	(132.00)	40.00	139.00
Pension Funded Status											
Fair Value of Plan Assets	7,323.00	7,615.00	7,770.00	8,329.00	8,037.00	8,439.00	8,541.00	9,464.00	8,309.00	8,139.00	9,260.00
Actual Return (Loss) on Plan Assets	644.00	386.00	573.00	960.00	125.00	948.00	300.00	1,095.00	(1,051.00)	117.00	1,436.00
Employer Contribution	21.00	23.00	264.00	471.00	316.00	249.00	376.00	405.00	264.00	59.00	62.00
Benefits Paid	--	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	7,947.00	8,113.00	9,139.00	8,842.00	8,268.00	9,707.00	10,349.00	9,584.00	7,630.00	7,669.00	8,891.00
Over(Under) Funded Pension	(624.00)	(498.00)	(1,369.00)	(513.00)	(231.00)	(1,268.00)	(1,808.00)	(120.00)	679.00	470.00	369.00
Accumulated Benefit Obligation	--	--	--	--	--	--	--	--	--	--	--
Pension Funding Ratio	92.15	93.86	85.02	94.20	97.21	86.94	82.53	98.75	108.90	106.13	104.15
Other Postretirement Funded Status											
Fair Value of Plan Assets	341.00	307.00	284.00	266.00	240.00	193.00	158.00	143.00	116.00	113.00	84.00
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	-	-	45.00	51.00	61.00	78.00	53.00	73.00	59.00	64.00	62.00
Benefits Paid	--	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	1,619.00	1,639.00	1,682.00	1,658.00	1,374.00	1,457.00	1,420.00	1,302.00	1,123.00	1,114.00	1,147.00
Over(Under) Funded Post Ret Benefits	(1,278.00)	(1,332.00)	(1,398.00)	(1,392.00)	(1,134.00)	(1,264.00)	(1,262.00)	(1,159.00)	(1,007.00)	(1,001.00)	(1,063.00)
Other Post-Retirement Funding Ratio	21.06	18.73	16.88	16.04	17.47	13.25	11.13	10.98	10.33	10.14	7.32
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	4.46	4.64	3.86	3.90	4.35	3.32	3.08	3.73	5.77	6.13	5.22
Rate of Compensation Increase	2.77	2.75	2.72	2.76	2.80	2.70	2.70	2.74	2.79	3.90	3.96
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	5.24	5.33	4.74	4.86	5.54	4.71	4.44	4.94	7.01	7.36	6.51
Health Care Cost Trend Projected(next year)	--	--	--	--	--	--	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	7,323.00	7,615.00	7,770.00	8,329.00	8,037.00	8,439.00	8,541.00	9,464.00	8,309.00	8,139.00	9,260.00
Asset Category - Equities %	64.00	63.00	60.00	59.00	48.00	43.00	39.00	45.00	43.00	44.00	48.00
Asset Category - Debt %	29.00	30.00	31.00	31.00	38.00	43.00	46.00	41.00	40.00	40.00	39.00
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	4.00	2.00	2.00	2.00	4.00	3.00	2.00	4.00	4.00	3.00	2.00
Asset Category - Other %	3.00	5.00	7.00	8.00	9.00	10.00	12.00	9.00	12.00	12.00	10.00
Expected Pension Payments											
Year 1	--	--	--	--	--	--	--	--	--	--	--
Year 2	--	--	--	--	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--	--	--	--	--
Year 4	--	--	--	--	--	--	--	--	--	--	--
Year 5	--	--	--	--	--	--	--	--	--	--	--
Beyond Year 5	--	--	--	--	--	--	--	--	--	--	--
Expected Postretirement Benefits											
Year 1	--	--	--	--	--	--	--	--	--	--	--
Year 2	--	--	--	--	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--	--	--	--	--
Year 4	--	--	--	--	--	--	--	--	--	--	--
Year 5	--	--	--	--	--	--	--	--	--	--	--
Beyond Year 5	--	--	--	--	--	--	--	--	--	--	--

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