

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: 89,483
 Ticker: BNS US

Scotiabank Scotia Plaza 44 King Street West Toronto, ON M5H 1H1 Canada
 Phone : 1-416-866-6161
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 **46.57**

+0.21 (0.45%)

0.5

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

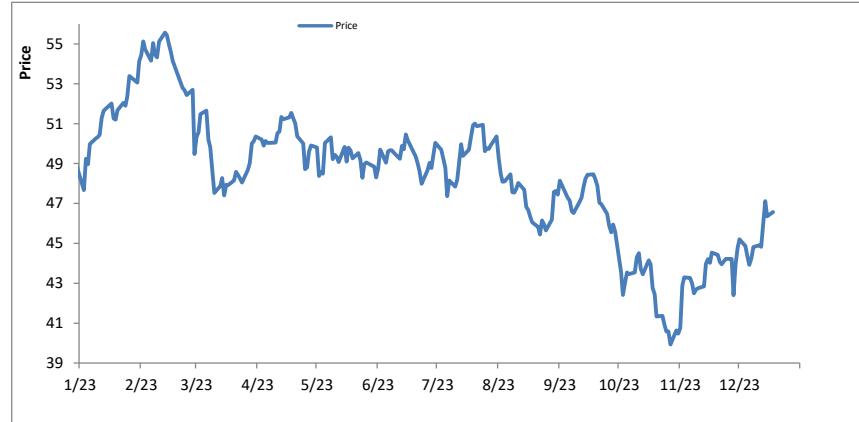
Stock Quote & Chart (Currency: USD)

Last (delayed quote)	46.57	Market Cap (MM)	56,538.0
Open	46.59	Shares Out. (MM)	1,214.0
Previous Close	46.36	Float %	95.4%
Change	-0.76	Shares sold short (MM)	19,821,236.0
Change %	-1.61	Dividend Yield %	6.6
Day High/Day Low	46.7 / 46.3	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	55.9 / 39.8	P / Diluted EPS Before XC	
Volume (MM)	1.32	Beta	0.93
Avg. Vol - 3 mo (MM)	1.82		

Financial Information (Currency: CAD, in mm)

Revenue - LTM	70,844.0	Cash & ST Invest.	289,637
EBIT - LTM	9,754.0	Total Assets	1,410,789.0
EBITDA - LTM	--	Total Debt	206,103.0
Net Income - LTM	7,410.0	Total Liabilities	1,332,122.0
Total Enterprise Value	--	Total Equity	78,667.0
TEV/ Total Revenue	--	Cash from Operations - LTM	7,832.0
TEV/ EBITDA	--	Cash From Investing - LTM	-25,626.0
		Cash from Financing -LTM	16,902.0

FECHA: 18/12/2023



Company Notes

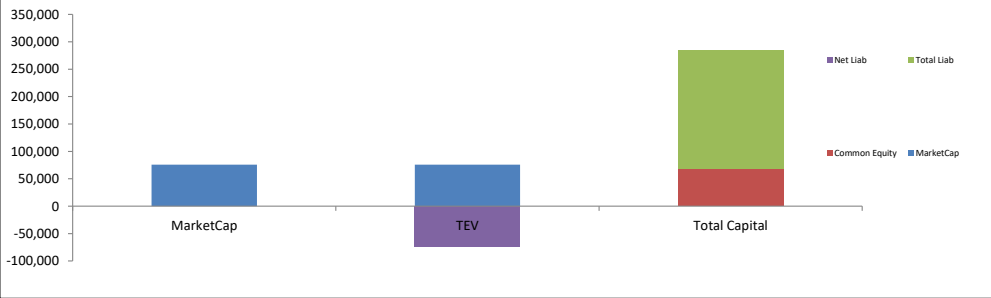
2015 A1	A gain of \$90.000 from other one time
GAAP Net Income includes, (in millions, after-tax):	
a loss of \$45.000 from Restructuring Charges	
a pre tax loss of \$42.000 from valuation adjustment	
2015 Q4	2013 Q3
GAAP Net Income includes, (in millions, after-tax):	GAAP Net Income includes:(in millions, 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):

Key Board Members

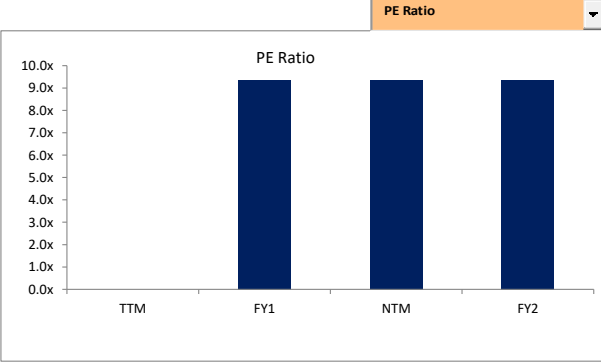
Name	Title	Organization
1 Aaron W Regent	Chairman/Ceo/Founder	Magris Resources Inc
2	Chairman/Ceo	Niobec Inc
3	Chairman	Bank Of Nova Scotia
4	Board Member	Nutrien Ltd
5	Board Member	Cd Howe Institute
6	Board Member	Plan Intl Canada Inc
7 Susan L Segal	President/Ceo	Council Of The Americas
8	President/Ceo	Americas Society Inc
9	Board Member	Ribbit Leap Ltd
#	Board Member	Vista Oil & Gas Sab De Cv
#	Board Member	Mercadolibre Inc
#	Board Member	Bank Of Nova Scotia
# Michael B Medline	President/Ceo	Empire Co Ltd
#	President/Ceo	Sobeys Inc
#	Board Member	Bank Of Nova Scotia
# Lynn K Patterson	Board Member	Bank Of Nova Scotia
# Calin Rovinescu	Co-Founder	Canaccord Genuity Corp
#	Senior Advisor	Brookfield Corp
#	Board Member	Bank Of Nova Scotia
#	Board Member	Bce Inc
#	Board Member	Bell Canada Inc
#	Board Member	International Air Transport As
# Una M Power	Board Member	Tc Energy Corp
#	Board Member	Teck Resources Ltd
#	Board Member	Bank Of Nova Scotia
#	Board Member	Nexen Inc
# Marianne Hasold-Schilter	Chairman	Bank Of Nova Scotia
# Scott B Bonham	Advisor	Relay Ventures
#	Co-Founder	Gvy Capital

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												
For the Fiscal Period Ending	Actuals							LTM	Estimates			
	31/10/2017	31/10/2018	31/10/2019	31/10/2020	31/10/2021	31/10/2022	31/10/2023	31/10/2023	31/10/2024	31/10/2025	31/10/2026	
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Total Revenue	36,047.0	40,651.0	46,641.0	43,728.0	39,277.0	46,859.0	70,844.0	18,745.0	70,844.0	8,220.5	8,220.5	
Growth Over Prior Year	5.2%	12.8%	14.7%	(6.2%)	(10.2%)	19.3%	51.2%	51.2%	3.0%	3.0%	3.0%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBIT	--	--	--	--	--	--	--	9,754.0	--	--	--	
Margin %	--	--	--	--	--	--	--	52.0%	--	--	--	
Earnings from Cont. Ops.	8,243.0	8,724.0	8,798.0	6,853.0	9,955.0	10,174.0	7,528.0	7,528.0	--	--	--	
Margin %	22.9%	21.5%	18.9%	15.7%	25.3%	21.7%	10.6%	40.2%	--	--	--	
Net Income	8,005.0	8,548.0	8,390.0	6,778.0	9,624.0	9,916.0	7,410.0	7,410.0	1,995.4	1,995.4	1,995.4	
Margin %	22.2%	21.0%	18.0%	15.5%	24.5%	21.2%	10.5%	39.5%	2.8%	24.3%	24.3%	
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				
Growth Over Prior Year	12.5%	5.1%	(2.1%)	(20.7%)	45.3%	4.2%	(27.9%)	--	(10.5%)	(10.5%)	(10.5%)	

Current Capitalization (Millions)	
Currency	CAD
Share Price (CAD)	62.39
Shares Out.	1,214.04
Market Capitalization (CAD)	75,710.10
- Cash & Short Term Investments	289,637.00
+ Total Debt	206,103.00
+ Pref. Equity	8,075.00
+ Total Minority Interest	1,739.00
= Total Enterprise Value (CAD)	
Book Value of Common Equity	68,853.00
+ Pref. Equity	8,075.00
+ Total Minority Interest	1,739.00
+ Total Debt	206,103.00
= Total Capital	284,770.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	31/10/2023	31/10/2023	31/10/2023	31/10/2023	31/10/2023
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	1.1x	1.1x	1.1x
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	9.4x	9.4x	9.4x	
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x	
Price / CF	1 Field Not Applic	8.5x	8.5x	8.5x	
Price / Book	1 Field Not Applic	1.1x	1.1x	1.1x	
Dividend Yield	6.6x	6.9x	6.9x	6.9x	



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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:	31/10/2013	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
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Revenue	28,777.00	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	70,844.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	28,777.00	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	70,844.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	28,777.00	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	70,844.00
Selling General & Admin Exp.	15,542.00	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	56,251.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	516.00	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
Other Operating Expense/(Income)	4,372.00	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	3,019.00
Operating Expense., Total	20,430.00	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	61,090.00
Operating Income	8,347.00	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	9,754.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	17,828.00	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
Net Interest Exp.	(17,828.00)	(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)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	17,878.00	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
EBT Excl. Unusual Items	8,297.00	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	9,754.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	(50.00)	(33.00)	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	40.00	-	-	-	-	-	-	-	-	-
Other Unusual Items	100.00	(14.00)	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	8,347.00	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	9,754.00
Income Tax Expense	1,737.00	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	2,226.00
Earnings from Cont. Ops.	6,610.00	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	7,528.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	231.00	227.00	199.00	251.00	238.00	176.00	408.00	75.00	331.00	258.00	118.00
Net Income	6,379.00	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	7,410.00
Pref. Dividends	217.00	155.00	117.00	130.00	129.00	187.00	182.00	196.00	233.00	260.00	419.00
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	6,162.00	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	6,991.00
Abnormal Losses (Gains)	(121.62)	(363.00)	103.00	262.00	(62.00)	591.00	477.00	(77.00)	188.00	579.00	235.00
Tax Effect on Abnormal Items	31.62	27.00	(27.13)	(84.00)	16.43	(171.00)	(126.41)	49.28	(49.75)	(86.51)	(119.00)
NI to Common Excl. Extra Items	6,072.00	6,580.00	6,972.87	7,165.00	7,830.43	8,781.00	8,558.60	6,554.28	9,529.25	10,148.49	7,107.00
Per Share Items											
Basic EPS	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Basic EPS Excl. Extra Items	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Weighted Avg. Basic Shares Out.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Diluted EPS	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Diluted EPS Excl. Extra Items	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Weighted Avg. Diluted Shares Out.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Normalized Basic EPS	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Normalized Diluted EPS	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Dividends per Share											
Payout Ratio %	46.38	44.97	47.69	49.63	46.57	47.66	51.90	66.29	46.54	50.41	71.57
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	20.81	21.53	20.44	21.60	19.78	21.45	21.93	18.38	22.38	21.33	22.82
Normalized Net Income	6,072.00	6,580.00	6,972.87	7,165.00	7,830.43	8,781.00	8,558.60	6,554.28	9,529.25	10,148.49	7,107.00
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	36.00	30.00	14.00	7.00	8.00	6.00	7.00	5.00	7.00	10.00	14.00
Stock-Based Comp., Total	36.00	30.00	14.00	7.00	8.00	6.00	7.00	5.00	7.00	10.00	14.00

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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:	31/10/2013	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
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
ASSETS											
Cash And Equivalents	5,449.00	5,828.00	6,724.00	6,855.00	7,825.00	8,997.00	10,904.00	11,123.00	9,693.00	65,895.00	90,312.00
Short Term Investments	139,688.00	159,196.00	152,906.00	189,922.00	173,450.00	103,453.00	131,197.00	119,020.00	222,266.00	113,697.00	118,805.00
Total Cash & ST Investments	145,137.00	165,024.00	159,630.00	196,777.00	181,275.00	112,450.00	142,101.00	130,143.00	231,959.00	179,592.00	209,117.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	145,137.00	165,024.00	159,630.00	196,777.00	181,275.00	112,450.00	142,101.00	130,143.00	231,959.00	179,592.00	209,117.00
Net Property, Plant & Equipment	2,214.00	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
Long-term Investments	-	-	-	-	-	78,396.00	82,359.00	111,389.00	-	110,008.00	118,237.00
Deferred Charges, LT	1,938.00	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	3,530.00
Other Long-Term Assets	51,162.00	57,654.00	69,108.00	71,188.00	64,818.00	77,572.00	84,089.00	84,277.00	83,454.00	112,421.00	124,027.00
Total Assets	200,451.00	226,713.00	233,058.00	272,506.00	250,187.00	273,040.00	312,788.00	333,891.00	323,085.00	409,624.00	460,553.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	24,977.00	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
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	29,267.00	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
Total Current Liabilities	54,244.00	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
Long-Term Debt	5,841.00	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
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	32,221.00	35,250.00	43,124.00	44,175.00	47,977.00	60,941.00	80,618.00	95,808.00	101,733.00	104,645.00	115,026.00
Total Liabilities	92,306.00	103,609.00	114,788.00	117,507.00	183,955.00	205,863.00	252,175.00	283,223.00	191,224.00	219,463.00	219,782.00
Pref. Stock, Non-Redeem.	4,084.00	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
Total Pref. Equity	4,084.00	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
Minority Interest	1,138.00	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	1,739.00
Additional Paid In Capital	14,516.00	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
Retained Earnings	25,068.00	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	55,746.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	581.00	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)	(7,002.00)
Total Common Equity	41,303.00	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	70,592.00
Total Equity	45,387.00	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	78,667.00
Total Liabilities And Equity	137,693.00	152,820.00	168,267.00	175,328.00	245,580.00	273,543.00	322,367.00	353,726.00	264,116.00	294,212.00	298,449.00
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	108,326.00	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
Net Debt	(27,545.00)	(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)
Total Minority Interest	1,138.00	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	1,739.00
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	83,874.00	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

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

Bank of Nova Scotia/The

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	31/10/2013	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
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Net Income	6,379.00	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	7,410.00
Depreciation & Amort., Total	516.00	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
Other Non-Cash Adj	4,213.00	5,914.00	(1,025.00)	24.00	(1,095.00)	(142.00)	(9,111.00)	6,066.00	(4,866.00)	(354.00)	3,434.00
Changes in Non-Cash Capital	6,536.00	(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)
Cash from Ops.	17,644.00	(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
Capital Expenditure	(180.00)	(277.00)	(282.00)	(348.00)	-	(416.00)	(186.00)	(771.00)	(462.00)	(571.00)	(442.00)
Sale of Property, Plant, and Equipment	-	-	-	-	3.00	-	-	-	-	-	-
Cash Acquisitions	(47,894.00)	(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)
Proceeds from Investment	52,652.00	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
Divestitures	-	-	-	-	-	-	-	-	-	-	-
Invest. in Marketable & Equity Securt.	(47,894.00)	-	-	-	-	-	-	-	-	-	-
Other Investing Activities	44,131.00	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)
Cash from Investing	815.00	(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)
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
Long-Term Debt Repaid	(4,210.00)	(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)
Total Debt Issued/Repaid	(4,210.00)	(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
Pref. Dividends Paid	(3,075.00)	(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)
Total Dividends Paid	(3,075.00)	(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)
Increase in Capital Stocks	1,256.00	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
Decrease in Capital Stocks	(300.00)	(1,470.00)	(955.00)	(770.00)	(1,584.00)	(1,327.00)	(1,375.00)	(679.00)	(1,259.00)	(3,373.00)	-
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	6,028.00	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
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	52.00	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
Cash from Financing	(249.00)	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
Net Change in Cash	18,210.00	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,

Accounting Mixed

Sub-Industry: Bancos diversificados

[illegible]

Bloomberg

Company In Depth Fundamentals - Capital Structure Summary

Ticker: BNS US EQUITY

SortAscend

CurrencyReportingChangeCAD

Period TypeQuarters

ConsolidatedYes

AccountingMixed

Bank of Nova Scotia/The

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

y	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	31/10/2022	31/01/2023	30/04/2023	31/07/2023	31/10/2023
	%	%	%	%	%
Equity					
Cost of Equity	8.7%	9.0%	9.1%	10.0%	10.9%
Weight of Equity	--	--	--	--	--
+ Debt					
Cost of Debt	4.0%	4.0%	3.9%	4.6%	4.7%
Weight of Debt	85.8%	86.6%	86.1%	85.4%	85.1%
+ Preferred Equity					
Cost of Pref Equity	3.2%	3.9%	4.3%	5.2%	5.2%
Weight of Pref Equity	14.2%	13.4%	13.9%	14.6%	14.9%
WACC	--	--	--	--	--

Capital Structure					
For the Fiscal Period Ending	31/10/2022	31/01/2023	30/04/2023	31/07/2023	31/10/2023
Currency	CAD	CAD	CAD	CAD	CAD
	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Net Market Cap	40,449.0	43,439.0	41,310.0	37,522.0	36,403.0
LT Borrowings	8,469.0	8,713.0	8,784.0	9,566.0	9,693.0
Pref Equity	8,075.0	8,075.0	8,075.0	8,075.0	8,075.0
Total Capital	56,993.0	60,227.0	58,169.0	55,163.0	54,171.0

Debt Summary Data					
For the Fiscal Period Ending	31/10/2022	31/01/2023	30/04/2023	31/07/2023	31/10/2023
Currency	CAD	CAD	CAD	CAD	CAD
	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Financial Debt	--	--	--	--	--
Total Revolving Credit	--	--	--	--	--
Total Capital Leases	--	--	--	--	--
General/Other Borrowings	--	100.0%	182,725.0	100.0%	206,103.0
Total Principal Due	187,943.0	184,358.0	182,725.0	194,520.0	206,103.0
Total Debt Outstandin	187,943.0	184,358.0	182,725.0	194,520.0	206,103.0

Additional Totals					
Total Cash & ST Investments	241,208.0	260,676.0	248,577.0	288,688.0	289,637.0
Net Debt	-53,265.0	-75,718.0	-65,852.0	-94,163.0	-83,534.0
Total Short-Term Borrowings	40,449.0	43,439.0	41,310.0	37,522.0	36,403.0
Curr. Port. of LT Debt/Cap. Leases	8,469.0	8,713.0	8,784.0	9,566.0	9,693.0
Long-Term Debt (incl. Cap. Leases)	--	--	--	--	--
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	0.1x	0.0x	0.0x	-0.1x	0.0x
LTM FCF/Total Debt	--	--	--	--	--

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	--	--	--	0.0
----------------------	-----	----	----	----	-----

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

Bank of Nova Scotia/The
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

GROSS PROFIT BEF TAX	
OPERATING PROFIT BEF TAX	

Company In Depth Fundamentals - Pension

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

Bank of Nova Scotia/The

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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/10/2013	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
Currency	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD	CAD
Pension Net Periodic Cost											
Service Cost	247.00	262.00	304.00	284.00	330.00	334.00	291.00	369.00	339.00	281.00	218.00
Interest Cost	314.00	342.00	350.00	314.00	297.00	309.00	331.00	290.00	269.00	335.00	428.00
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Pension Expense (Income)	(422.00)	692.00	156.00	1,183.00	366.00	30.00	1,334.00	1,111.00	1,243.00	327.00	289.00
Other Postretirement Cost											
Service Cost	45.00	41.00	43.00	39.00	39.00	30.00	26.00	28.00	24.00	22.00	20.00
Interest Cost	75.00	84.00	84.00	77.00	72.00	70.00	72.00	62.00	56.00	61.00	77.00
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (I	42.00	126.00	64.00	107.00	59.00	(201.00)	206.00	65.00	4.00	(132.00)	40.00
Pension Funded Status											
Fair Value of Plan Assets	6,647.00	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
Actual Return (Loss) on Plan Assets	1,023.00	644.00	386.00	573.00	960.00	125.00	948.00	300.00	1,095.00	(1,051.00)	117.00
Employer Contribution	18.00	21.00	23.00	264.00	471.00	316.00	249.00	376.00	405.00	264.00	59.00
Benefits Paid	--	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	6,940.00	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
Over(Under) Funded Pension	(293.00)	(624.00)	(498.00)	(1,369.00)	(513.00)	(231.00)	(1,268.00)	(1,808.00)	(120.00)	679.00	470.00
Accumulated Benefit Obligation	--	--	--	--	--	--	--	--	--	--	--
Pension Funding Ratio	95.78	92.15	93.86	85.02	94.20	97.21	86.94	82.53	98.75	108.90	106.13
Other Postretirement Funded Status											
Fair Value of Plan Assets	332.00	341.00	307.00	284.00	266.00	240.00	193.00	158.00	143.00	116.00	113.00
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	-	-	-	45.00	51.00	61.00	78.00	53.00	73.00	59.00	64.00
Benefits Paid	--	--	--	--	--	--	--	--	--	--	--
Projected Benefit Obligation	1,510.00	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
Over(Under) Funded Post Ret Benefits	(1,178.00)	(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)
Other Post-Retirement Funding Ratio	21.99	21.06	18.73	16.88	16.04	17.47	13.25	11.13	10.98	10.33	10.14
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	5.04	4.46	4.64	3.86	3.90	4.35	3.32	3.08	3.73	5.77	6.13
Rate of Compensation Increase	2.84	2.77	2.75	2.72	2.76	2.80	2.70	2.70	2.74	2.79	3.90
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	5.56	5.24	5.33	4.74	4.86	5.54	4.71	4.44	4.94	7.01	7.36
Health Care Cost Trend Projected(next y	--	--	--	--	--	--	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	6,647.00	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
Asset Category - Equities %	68.00	64.00	63.00	60.00	59.00	48.00	43.00	39.00	45.00	43.00	44.00
Asset Category - Debt %	28.00	29.00	30.00	31.00	31.00	38.00	43.00	46.00	41.00	40.00	40.00
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	1.00	4.00	2.00	2.00	2.00	4.00	3.00	2.00	4.00	4.00	3.00
Asset Category - Other %	3.00	3.00	5.00	7.00	8.00	9.00	10.00	12.00	9.00	12.00	12.00
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	--	--	--	--	--	--	--	--	--	--	--

Bank of Nova Scotia/The
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

[illegible]