

SCOTIA GROUP JAMAICA LTD. Analyst Briefing

September 4, 2013

 Scotiabank

Our Mission Statement

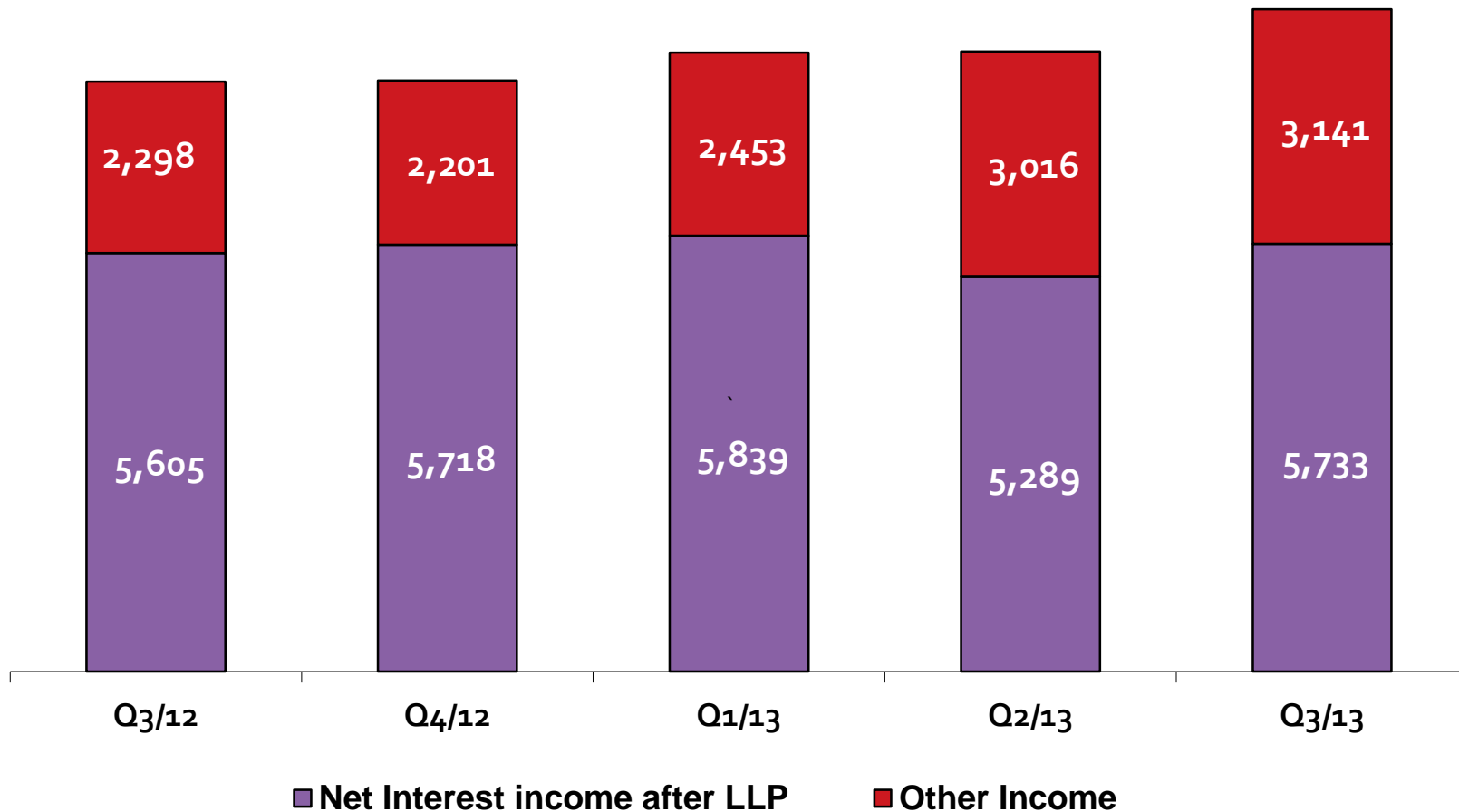
We are committed to being the institution of choice in the financial sector, providing superior products and services and being a good corporate citizen to the benefit of our customers, shareholders and staff.

Group Financial Performance

	YTD/2013	YTD/2012
Consolidated Net Income	\$8.708(Billions)	\$7.953(Billions)
Earnings Per Share	\$2.70	\$2.45
Productivity ratio	55.47%	52.78%
Dividend per share	\$1.20	\$1.11

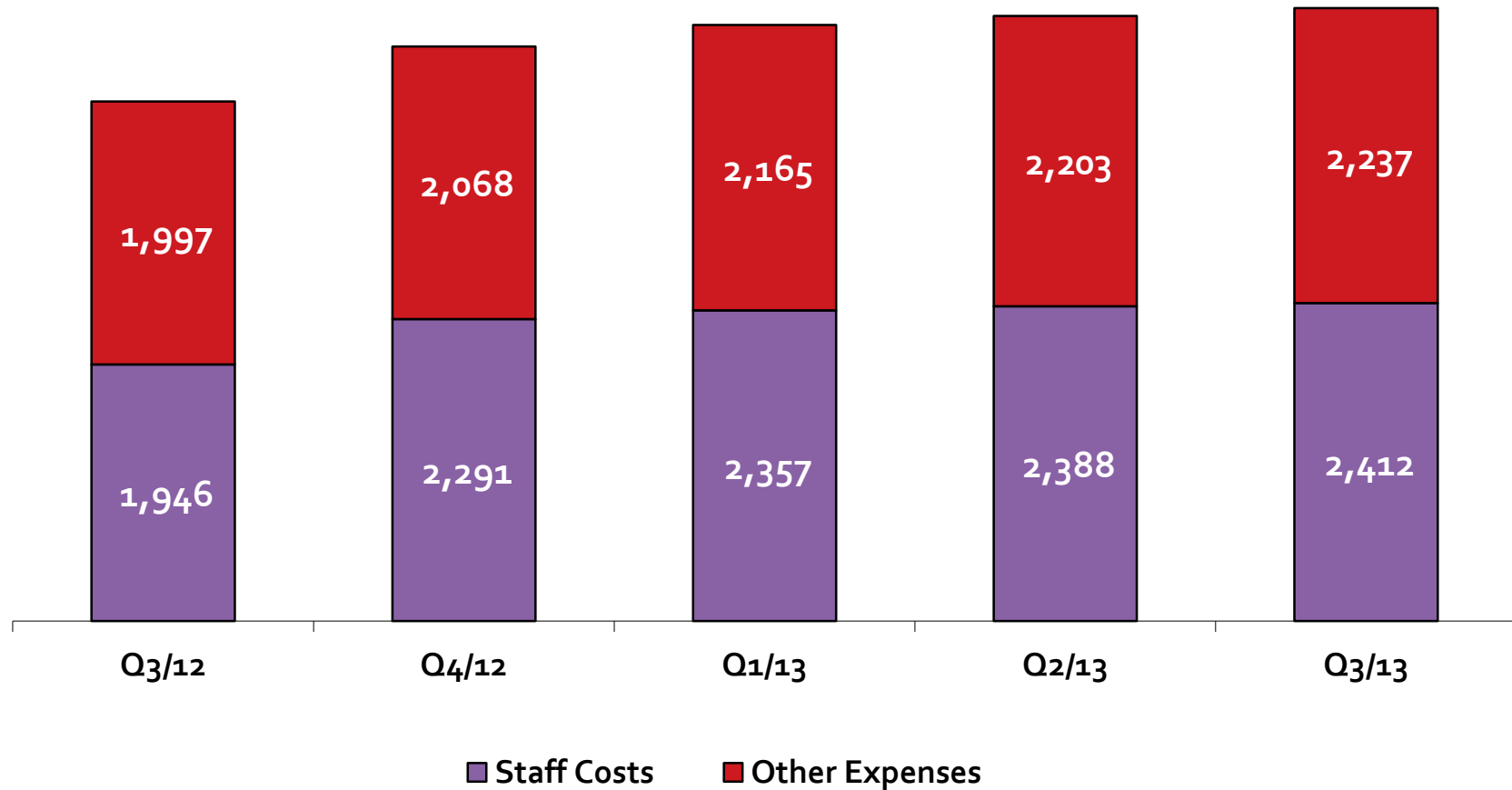
Group Financial Performance

Total Revenues (Millions)



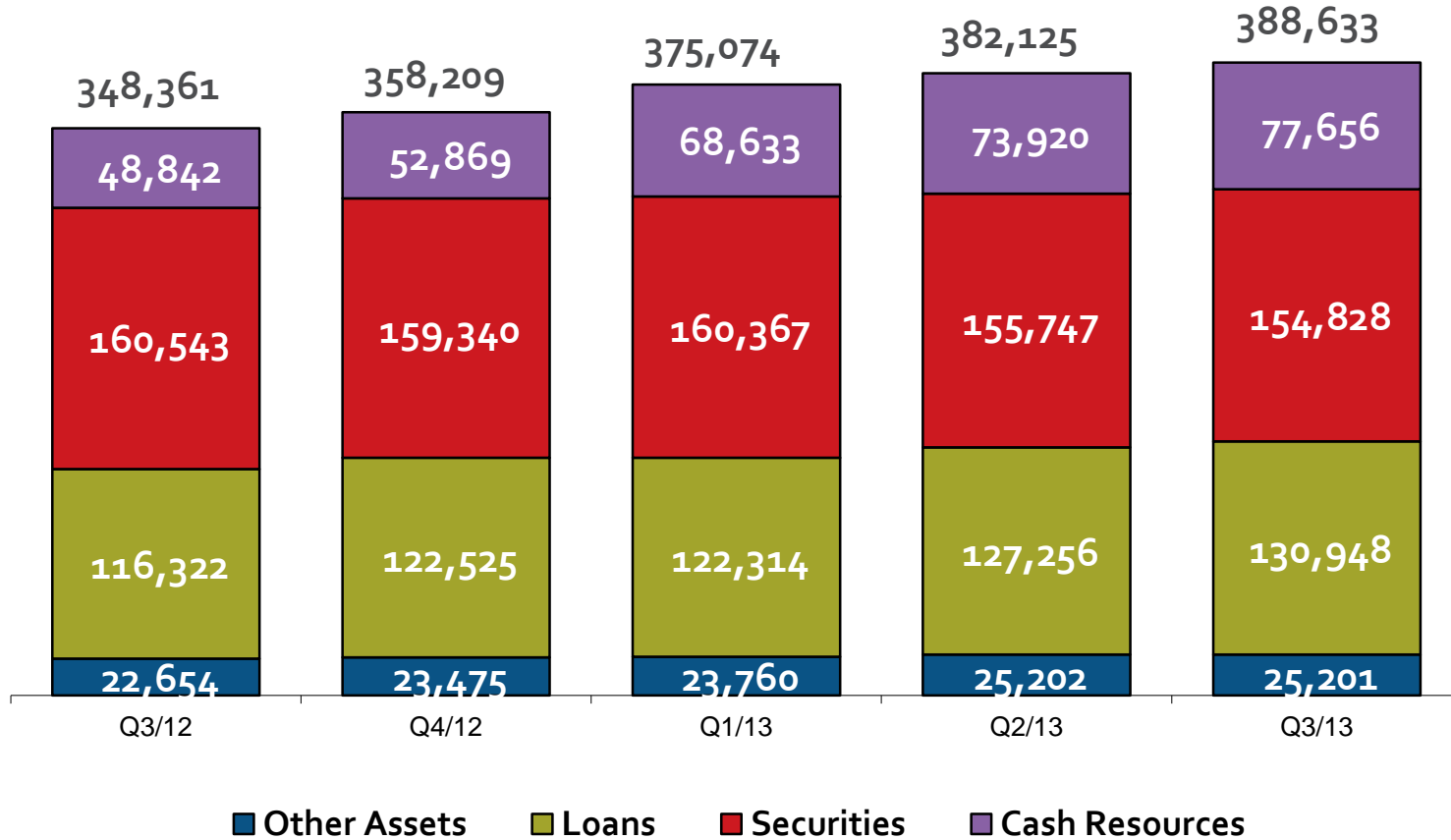
Group Financial Performance

Expenses (Millions)



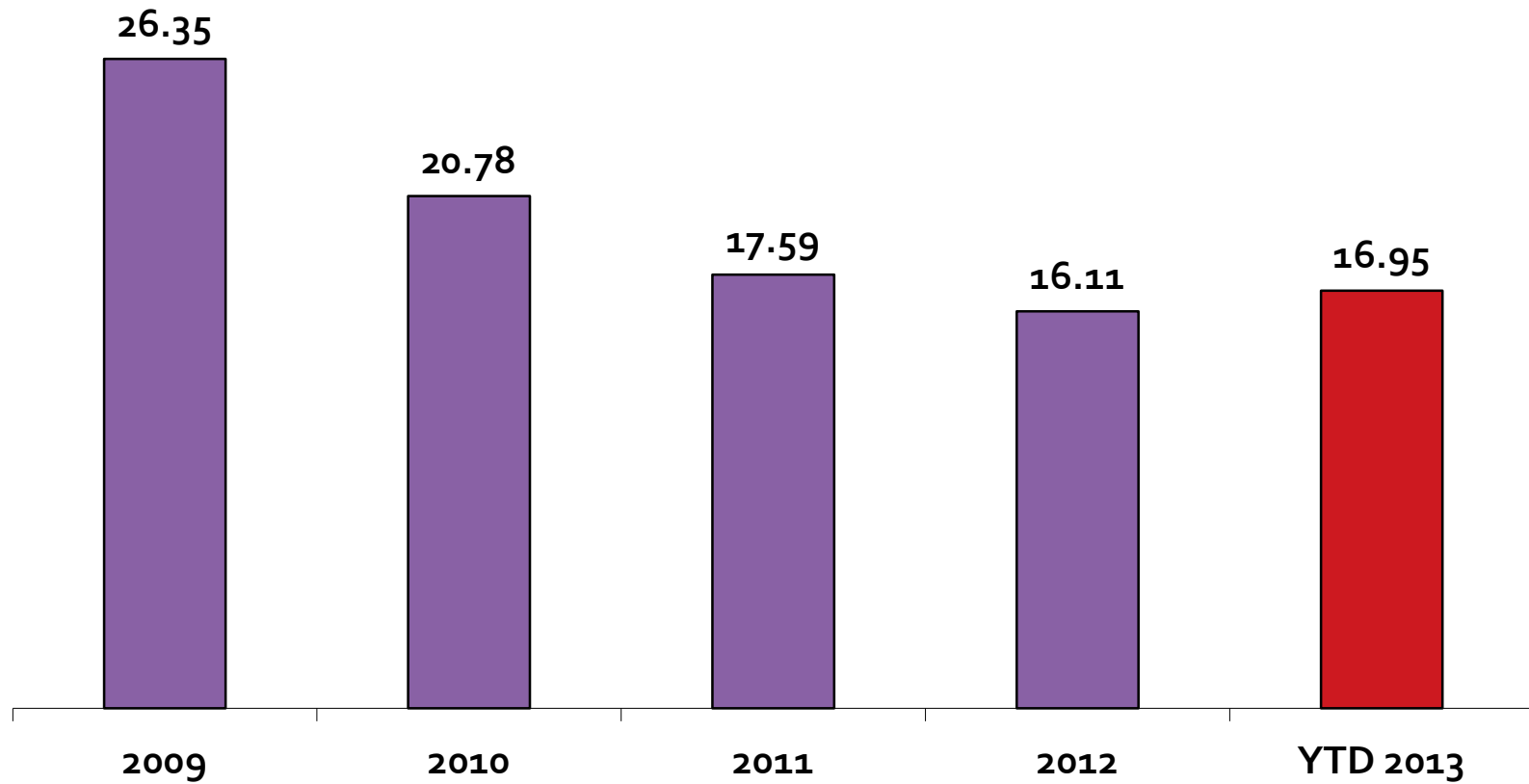
Group Financial Performance

Assets



Group Financial Performance

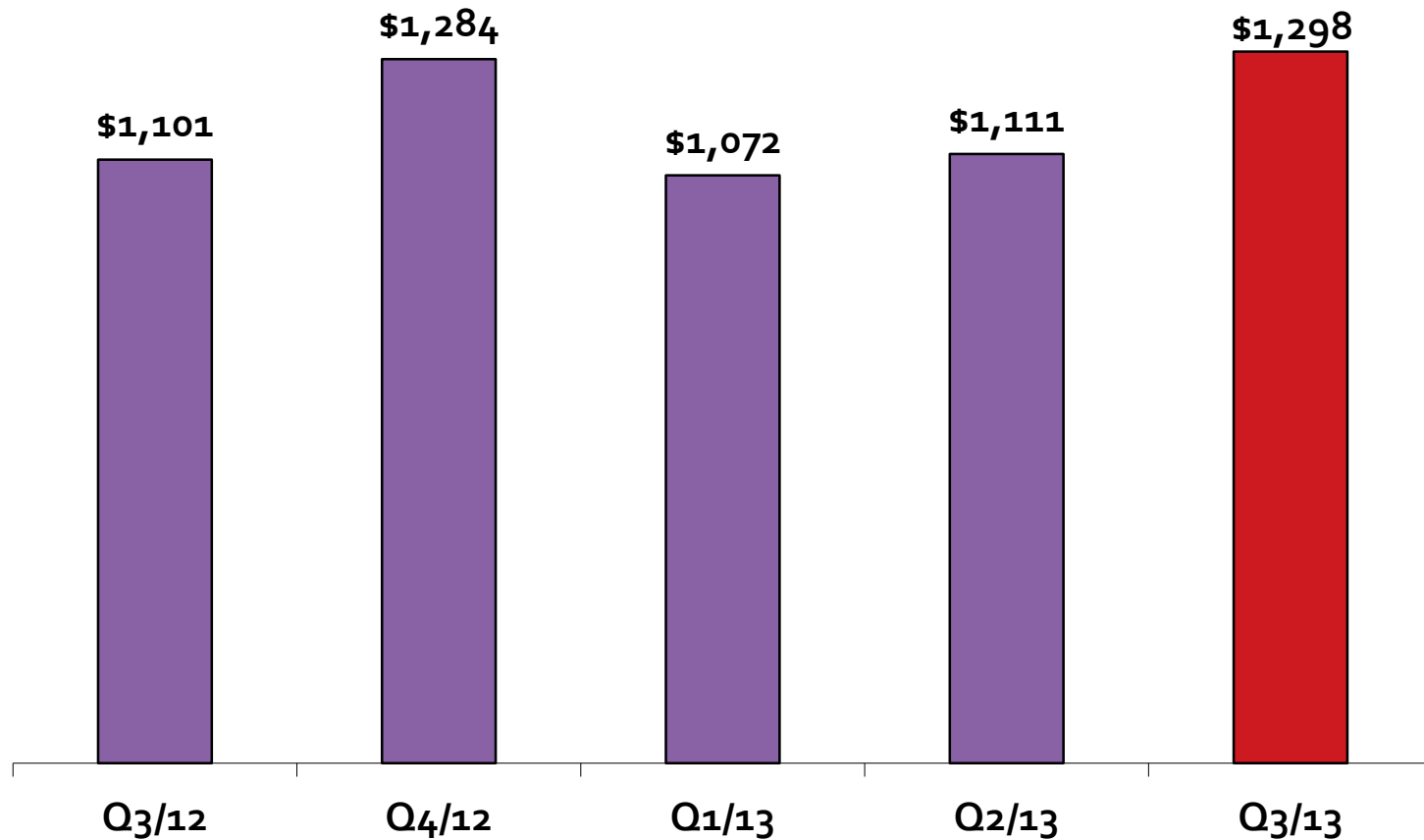
Return on Equity (%)



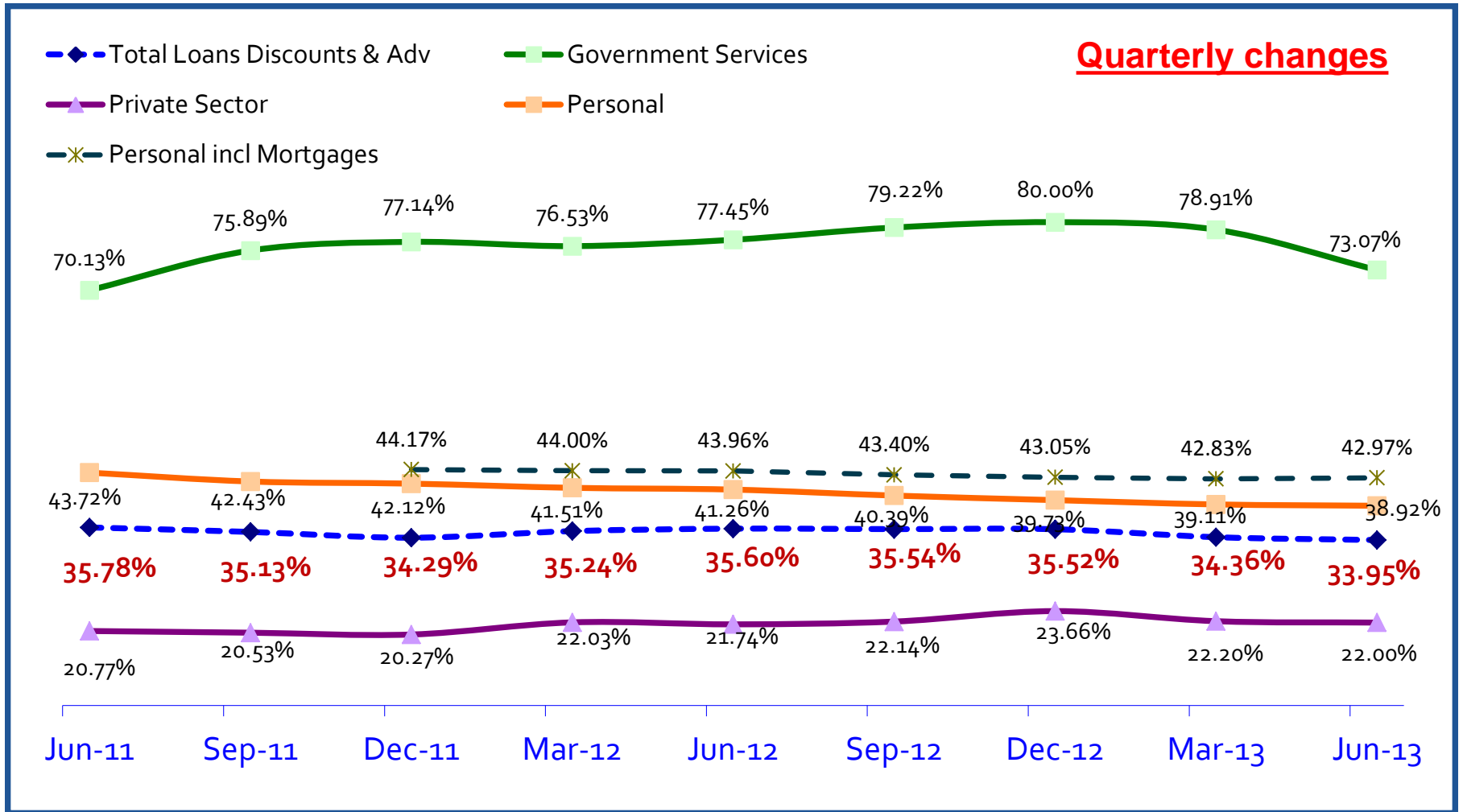
Financial Review – The Bank

Scotiabank's Financial Performance

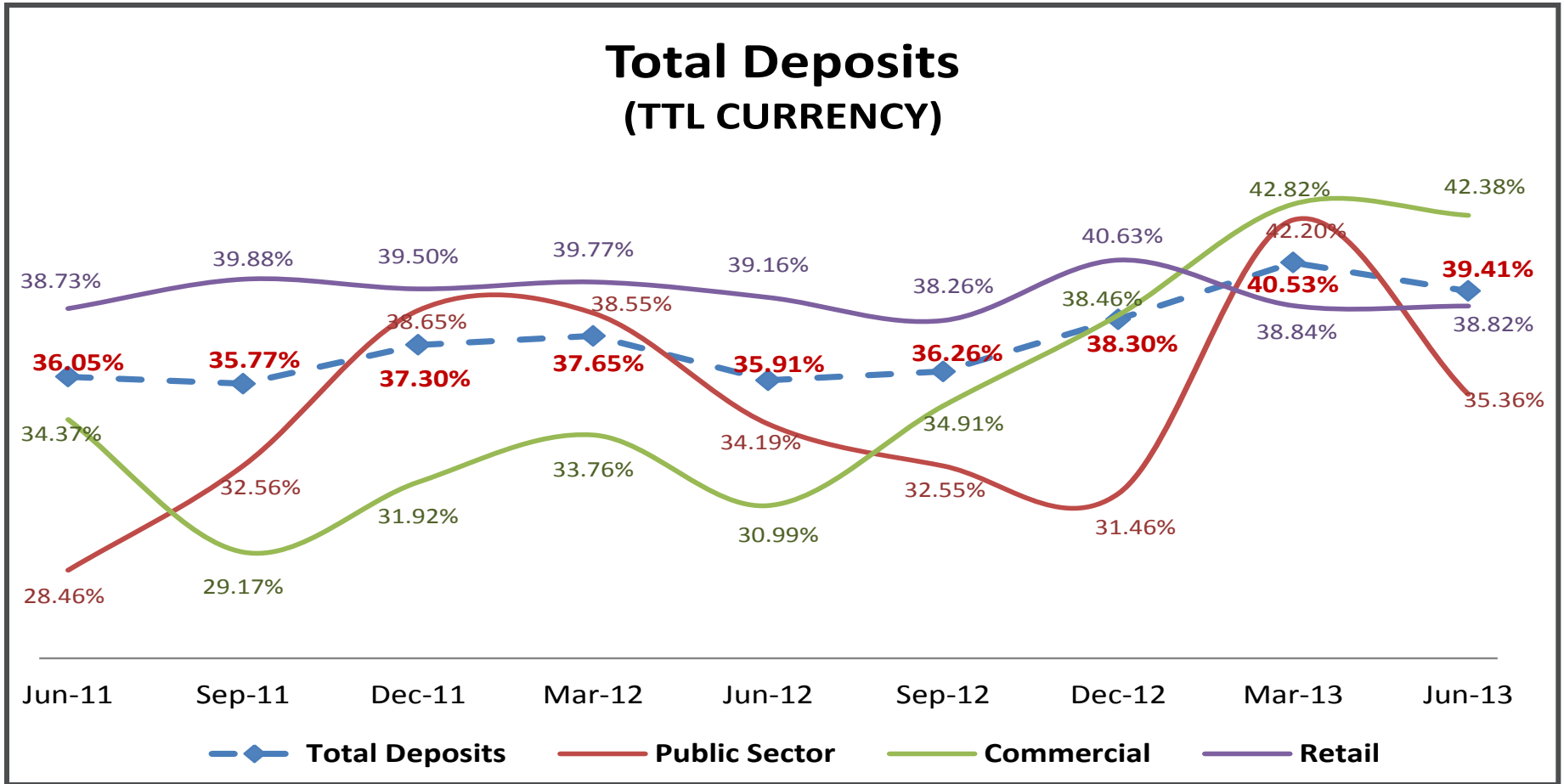
Net Profit excluding dividends (Millions)



BNSJ Market Share - Loans



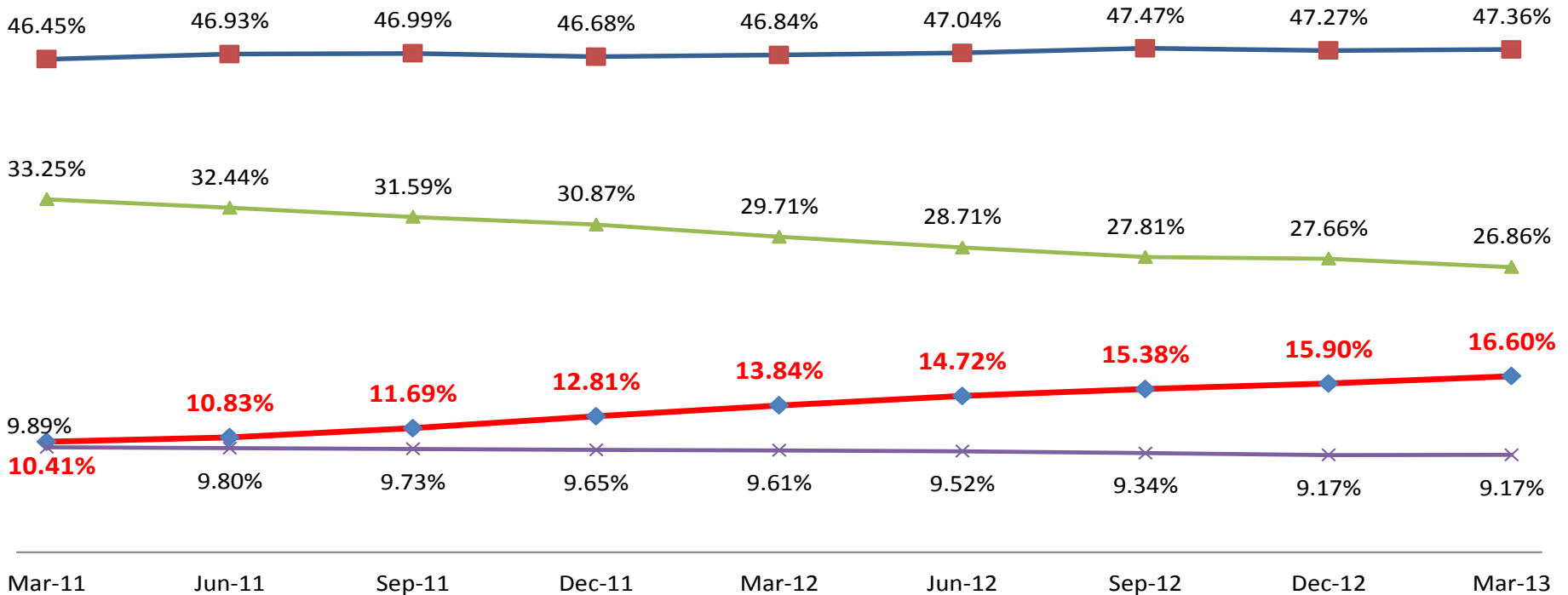
BNSJ Market Share - Deposits



Mortgage Industry

Market Share - Residential Mortgages

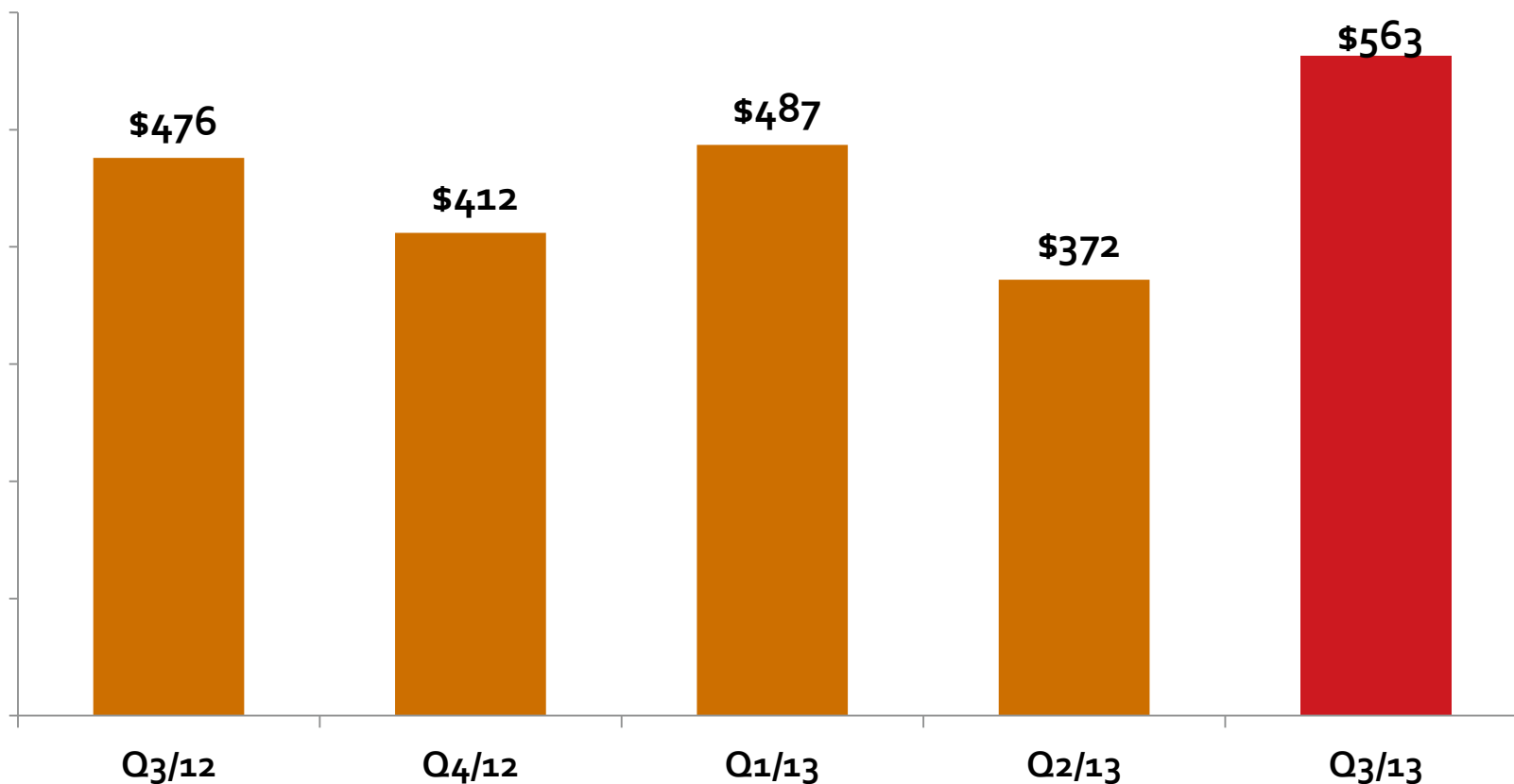
—◆— SJBS —■— JNBS —▲— VMBS —×— FCIBJ



Scotia Investments Financial Review

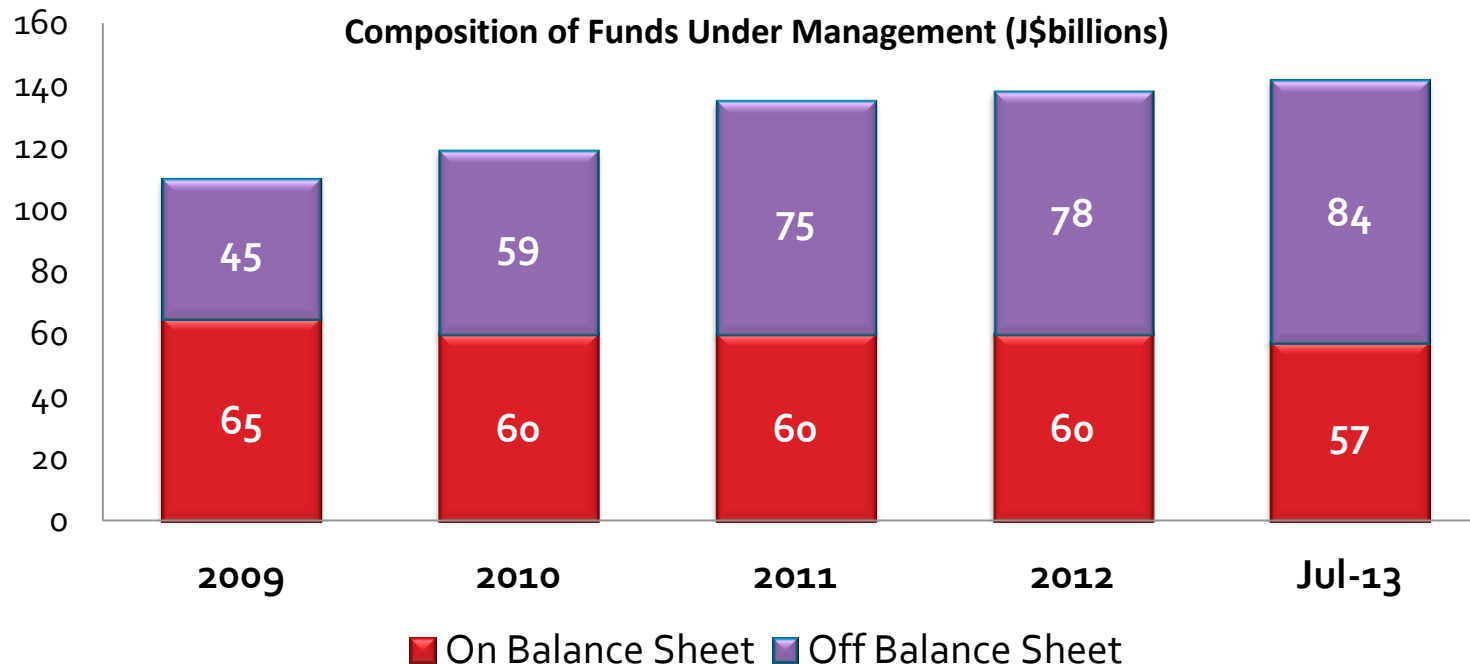
Scotia Investments Financial Performance

Net Profit (Millions)



Scotia Investments Financial Performance

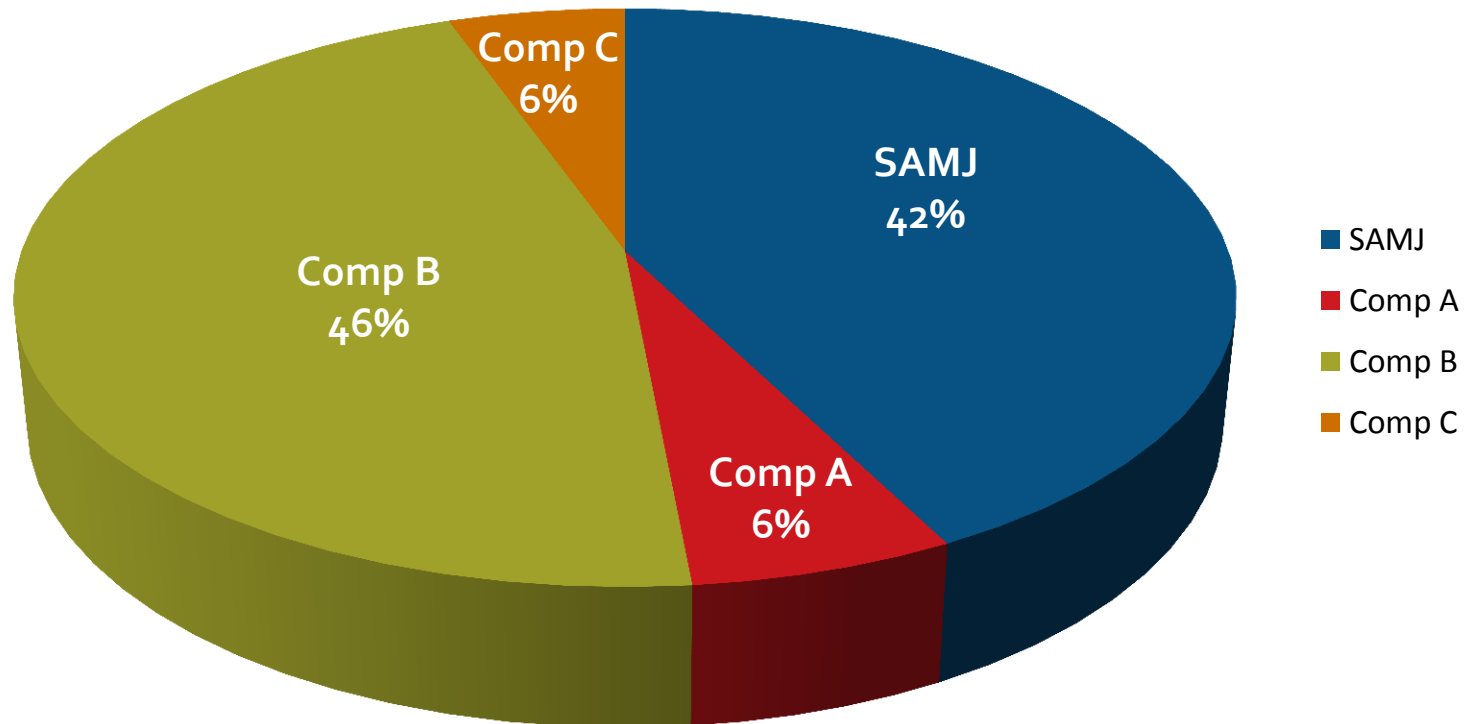
The FUM for SIJL's Off Balance Sheet Business has been recording a steady growth over the past few years, particularly since 2010. This is consistent with our long term strategy to diversify away from reliance on net interest income and focus on fee based revenues.



Scotia Investments Financial Performance

In terms of the local unit trust industry, SAMJL now has a 42% market share with assets under management of \$22.5B, reflecting a growth rate of \$1.1B or 5.2% year over year.

Local Unit Trust Market Share - July 31, 2013

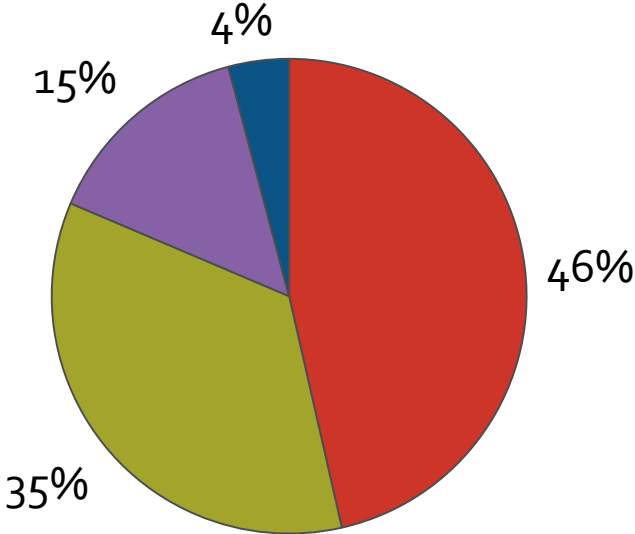


Scotia Insurance Financial Review

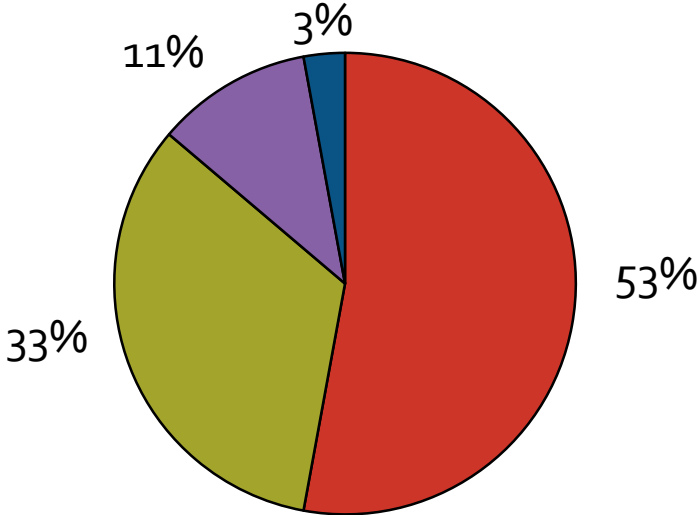
Scotia Insurance Financial Performance

Insurance Revenues (Millions)

July 2013



July 2012

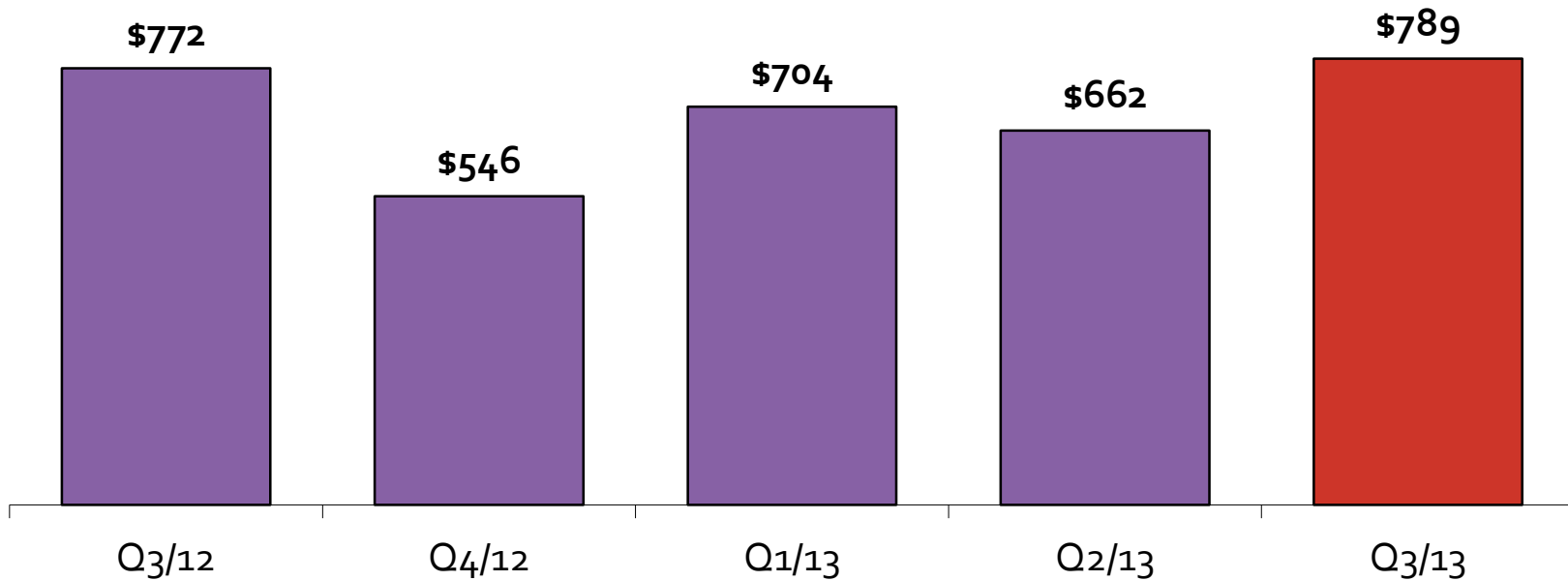


■ Net Interest Rev ■ Net Prem. Income ■ Actuarial Income ■ Other Revenue



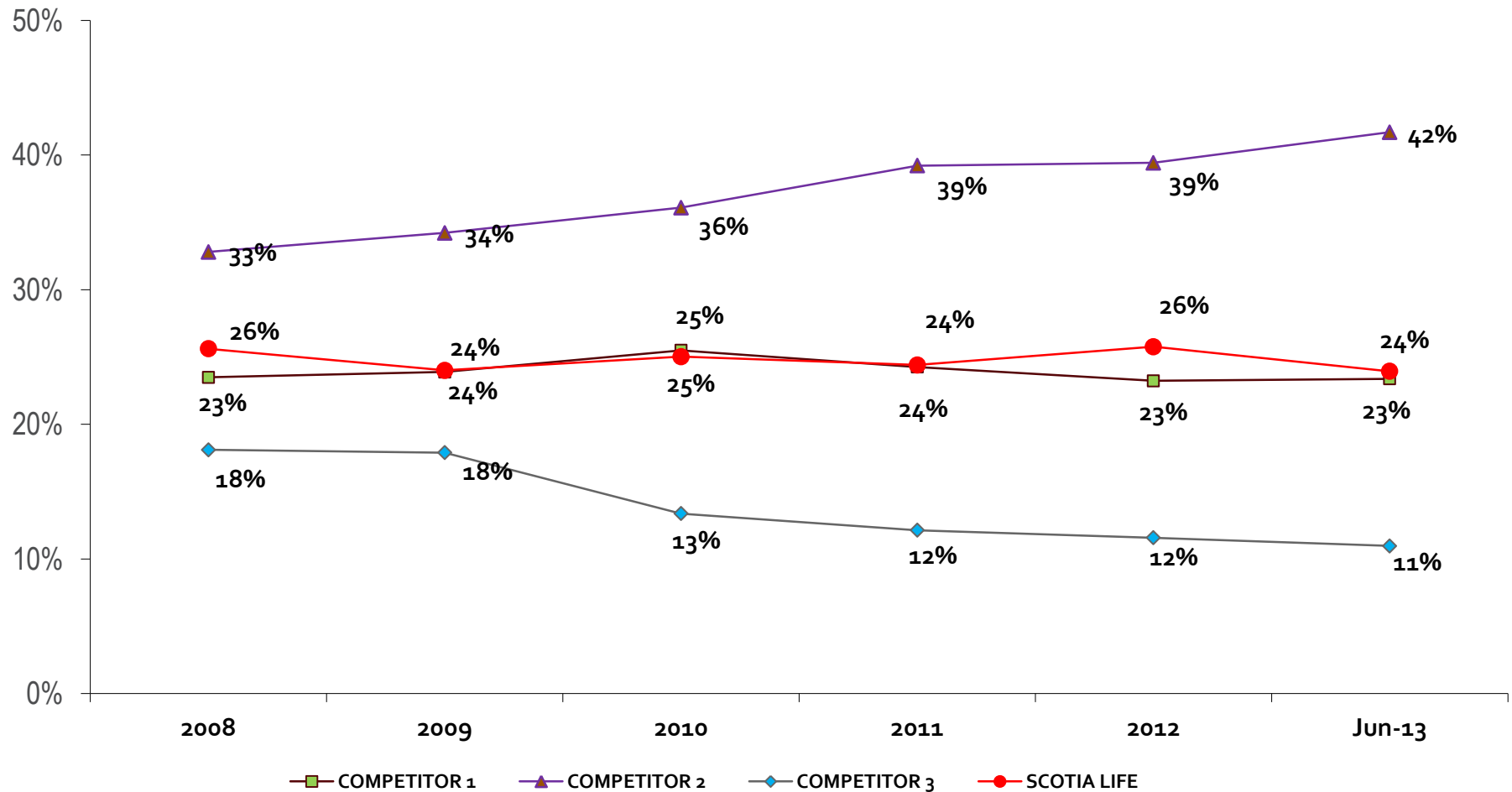
Scotia Insurance Financial Performance

Net Profit (Millions)



Scotia Insurance Financial Performance

Market Share - Gross Premium Income



Corporate Social Responsibility

Corporate & Social Responsibility

- **Student Care**
 - \$0.5MM to support tuition for 4 GSAT scholars and a tertiary scholar
 - \$0.4MM towards the Breakfast Feeding Programme
- **Health Care**
 - Supported the purchase of dialysis supplies for the Haemodialysis Unit at CRH
 - Donated \$2.9MM to purchase rods & screws and facilitate 6 scoliosis surgeries.
- **Community Care**
 - Donated over \$1.2 MM towards various community projects including Jamaica Environment Trust, York Regional Police, Missionaries of the Poor, Golden Age Home.
 - Scotia Volunteers participated in 48 Labour Day Projects across the island – painting of pedestrian crossings, schools & a hospital



Awards and Recognitions Received During Financial Period to July 2013

Proud winners of the PSOJ/Jamaica Customer Service Association's Service Excellence Award 2013

Our staff stand behind our service
promise to:

- Make the Customer feel welcome.
- Take time to understand and anticipate customer needs.
- Provide advice and solutions that are right for each customer.
- Follow through and keep my promises.
- Sincerely thank every customer, every time.



To find out more, start a conversation with us today.
Visit a **Scotiabank branch**
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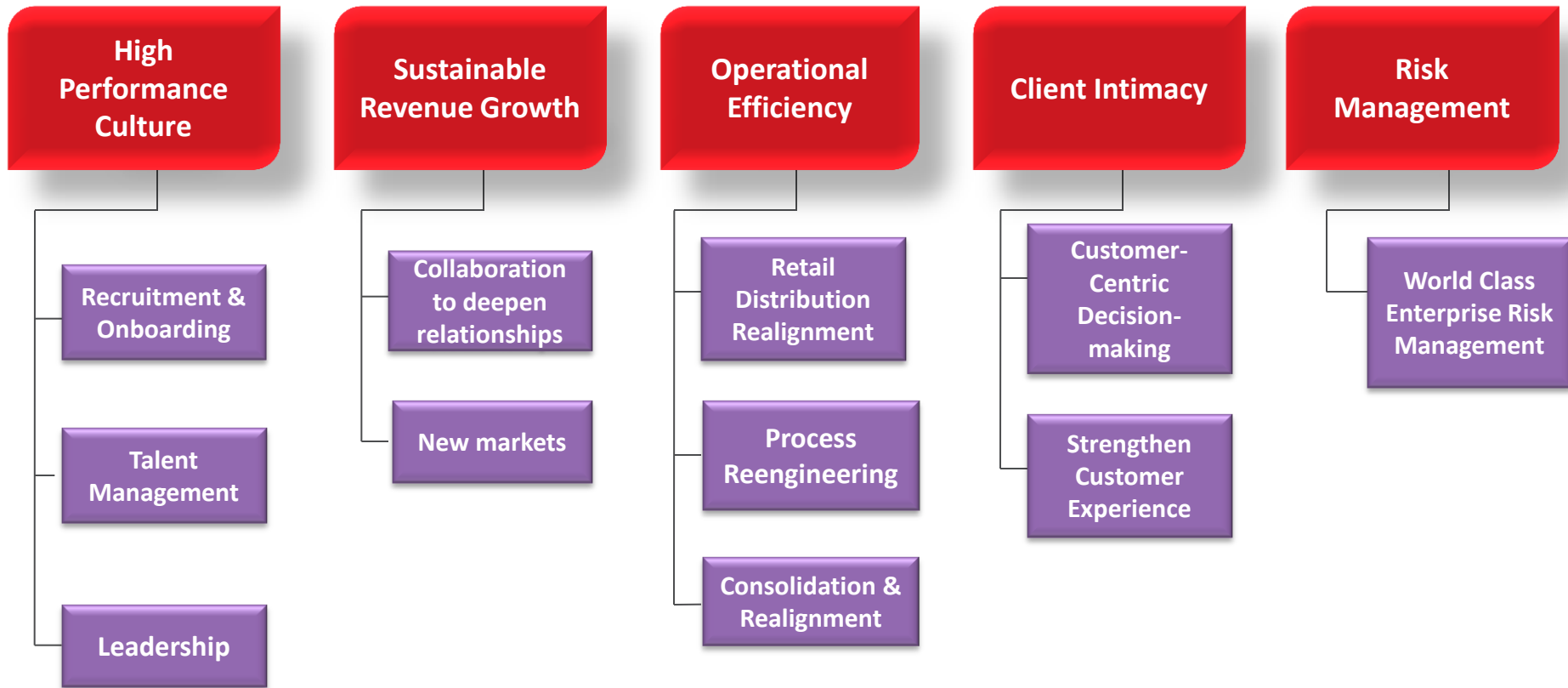
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Strategic Initiatives

Key Strategic Imperatives 2013



QUESTIONS?

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September 4, 2013**

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