

SCOTIA GROUP JAMAICA LIMITED

October 2013 - Media Presentation

December 5, 2013

Jacqueline Sharp

President & Chief Executive Officer

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.

Our Core Purpose

Our core purpose is to be the best at helping you become financially better off by providing relevant solutions to meet your unique needs.

Group Financial Performance

	2013	2012
Consolidated Net Income	\$11.925(Billions)	\$10.575(Billions)
Earnings Per Share	\$3.70	\$3.26
Productivity ratio	53.89%	53.69%
Dividend per share	\$1.60	\$1.51
Return on Equity	17.11%	16.11%

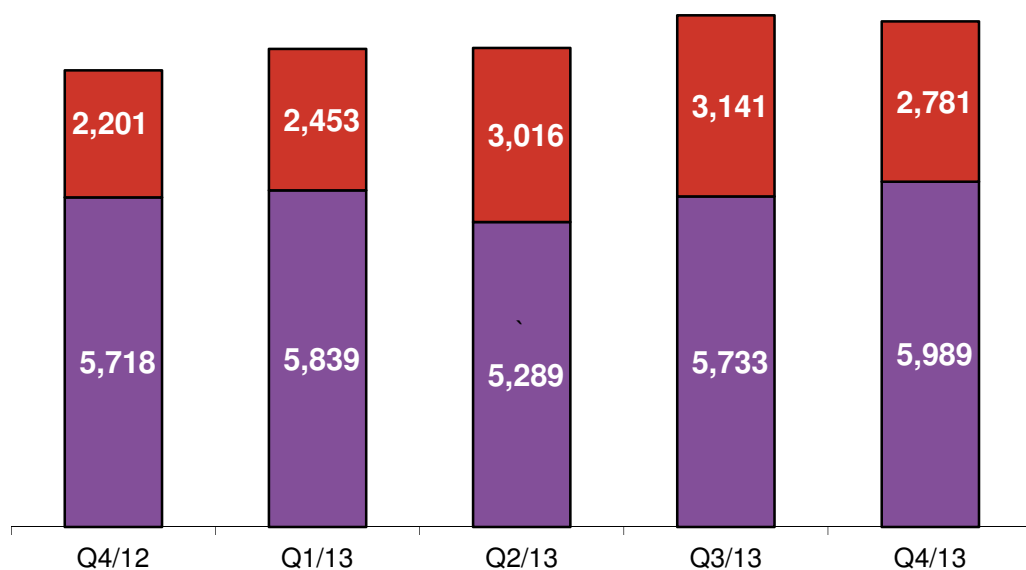
Financial Review – Scotia Group

Frederick Williams

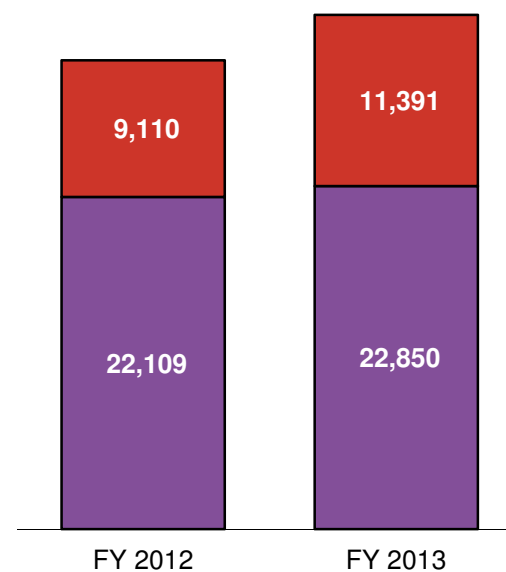
Executive Vice President & Chief Financial Officer & CAO

Group Financial Performance

Total Revenues (Millions)



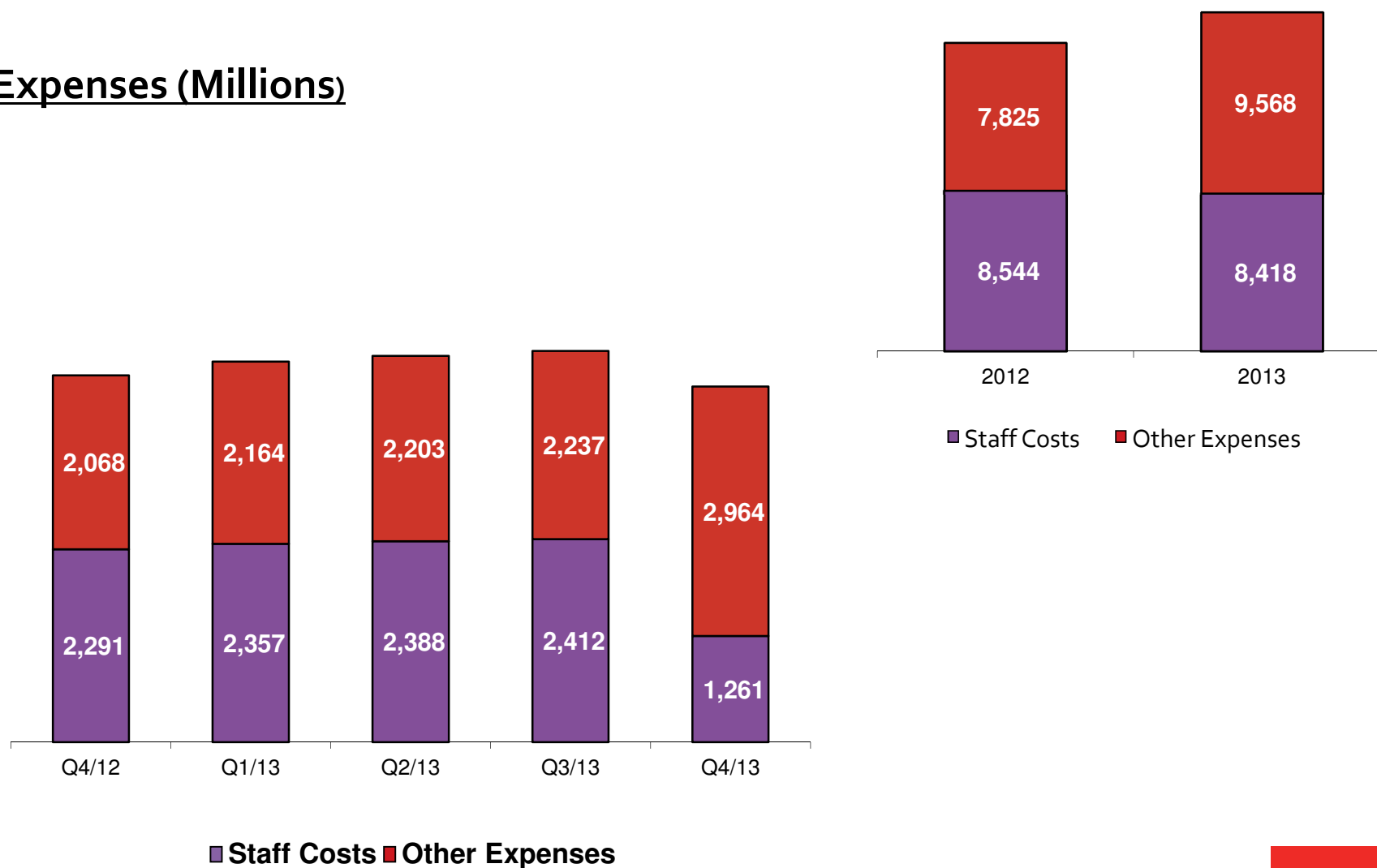
■ Net Interest income after LLP ■ Other Income



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Group Financial Performance

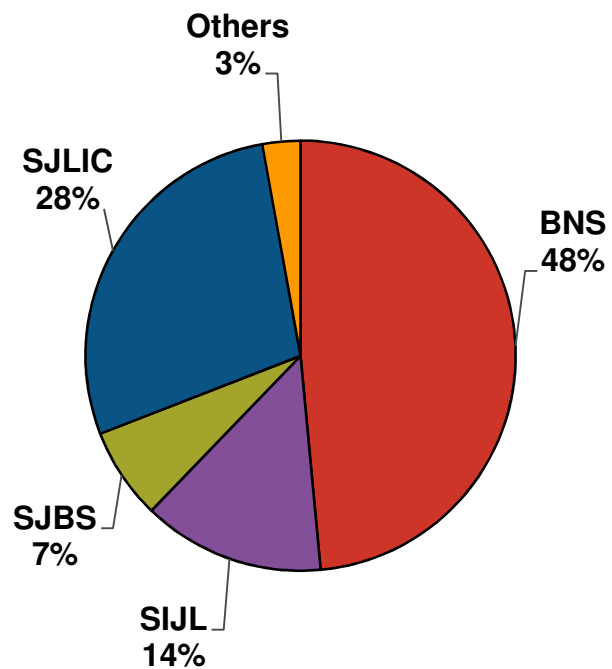
Expenses (Millions)



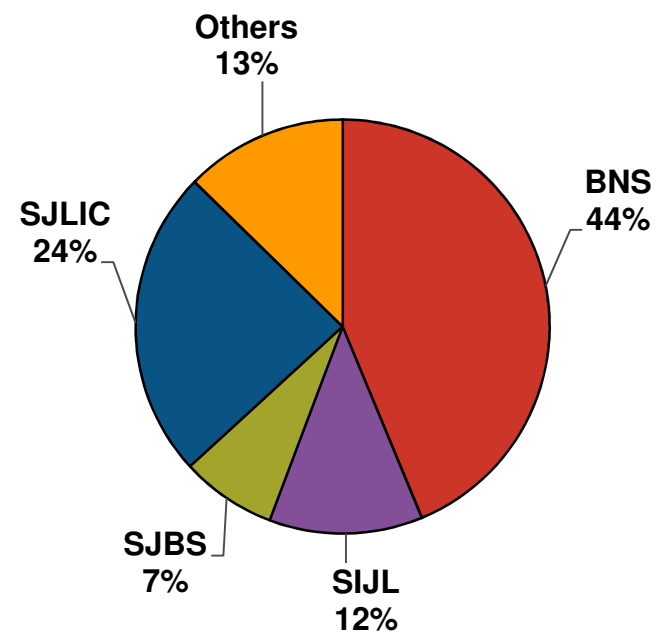
Group Financial Performance

Net Profit per Subsidiary

2012

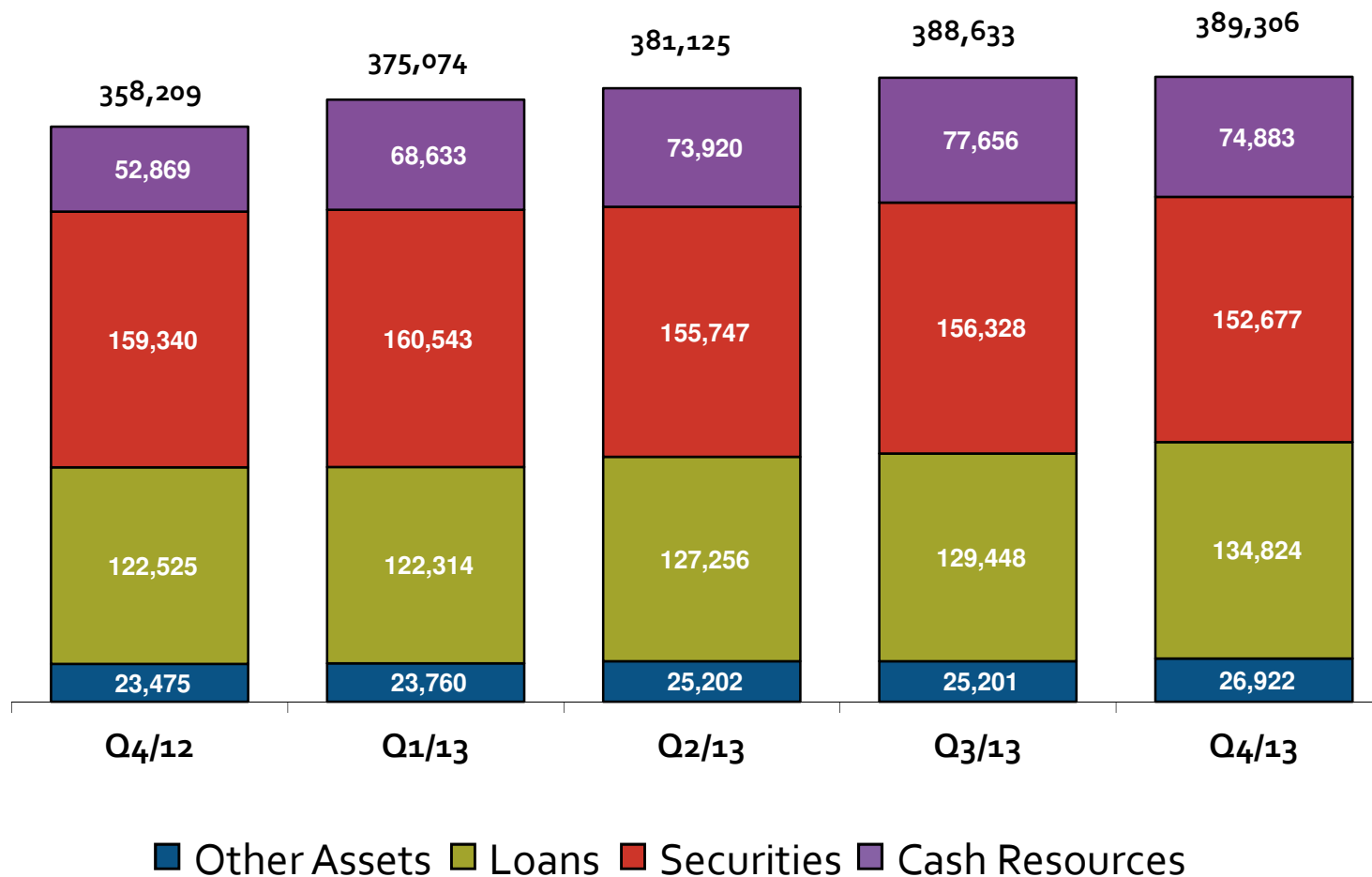


2013



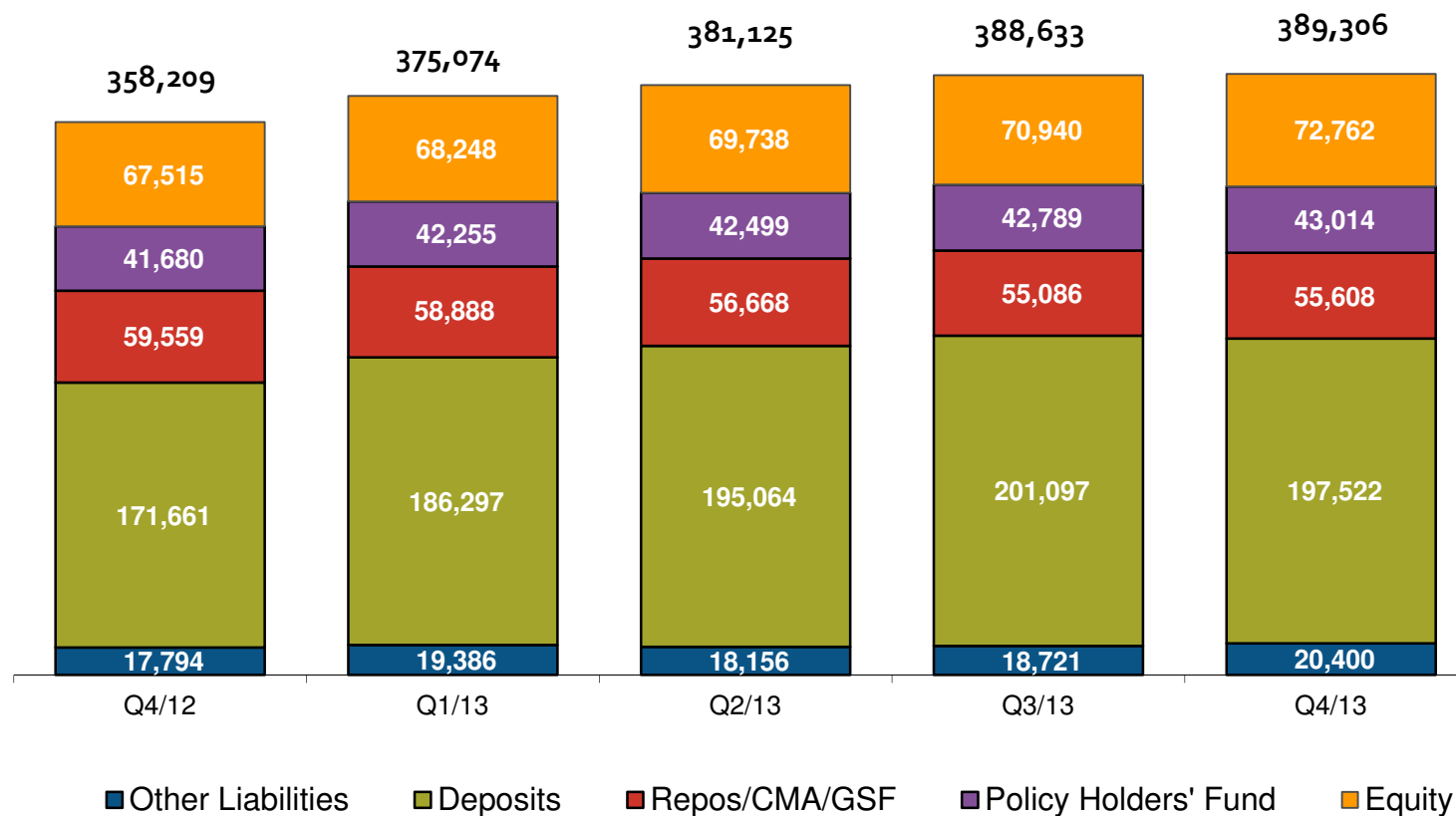
Group Financial Performance

Assets



Group Financial Performance

Liabilities



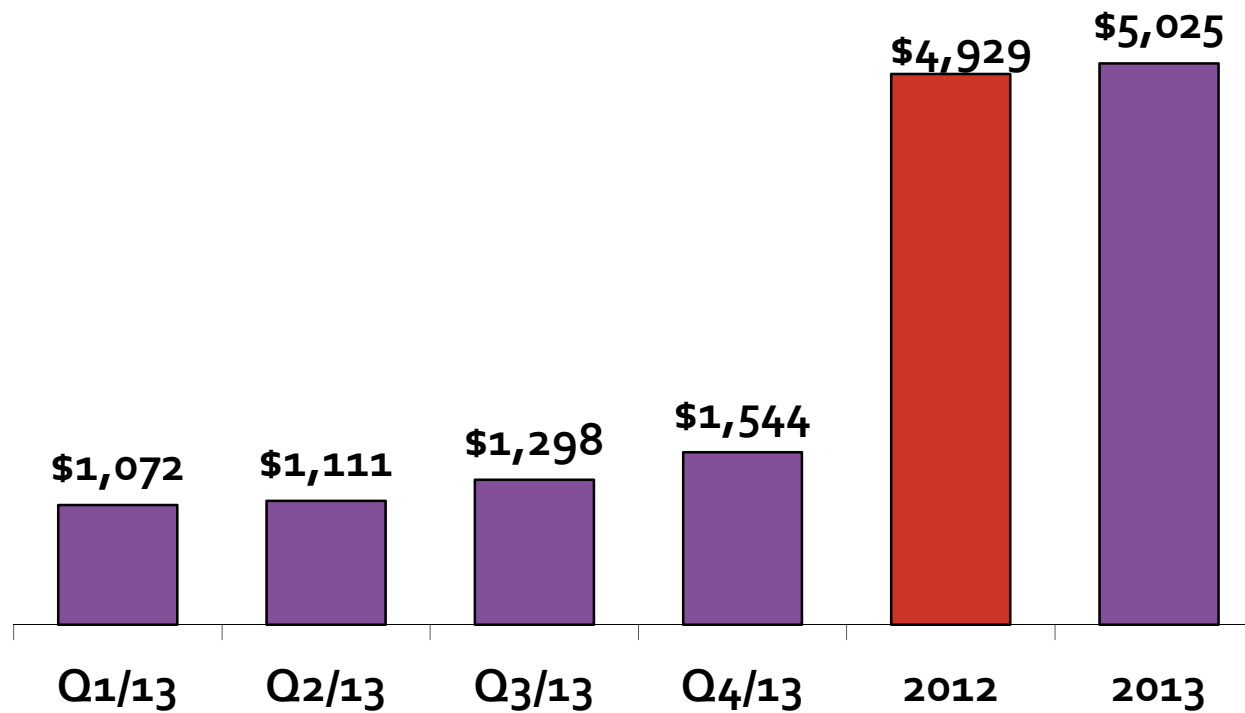
Financial Review – Scotiabank Jamaica

Wayne Powell

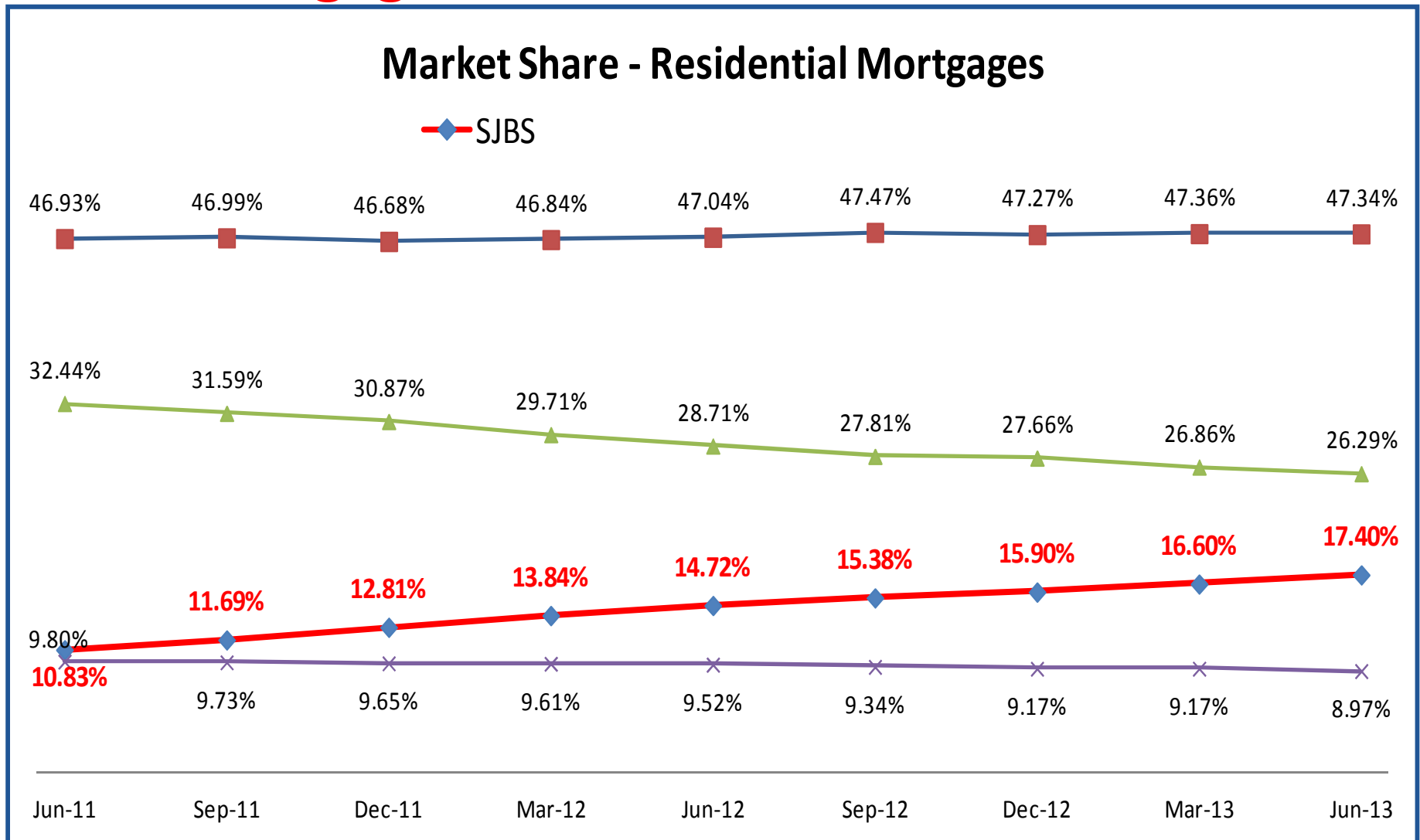
Executive Vice President, Retail Banking

Scotiabank's Financial Performance

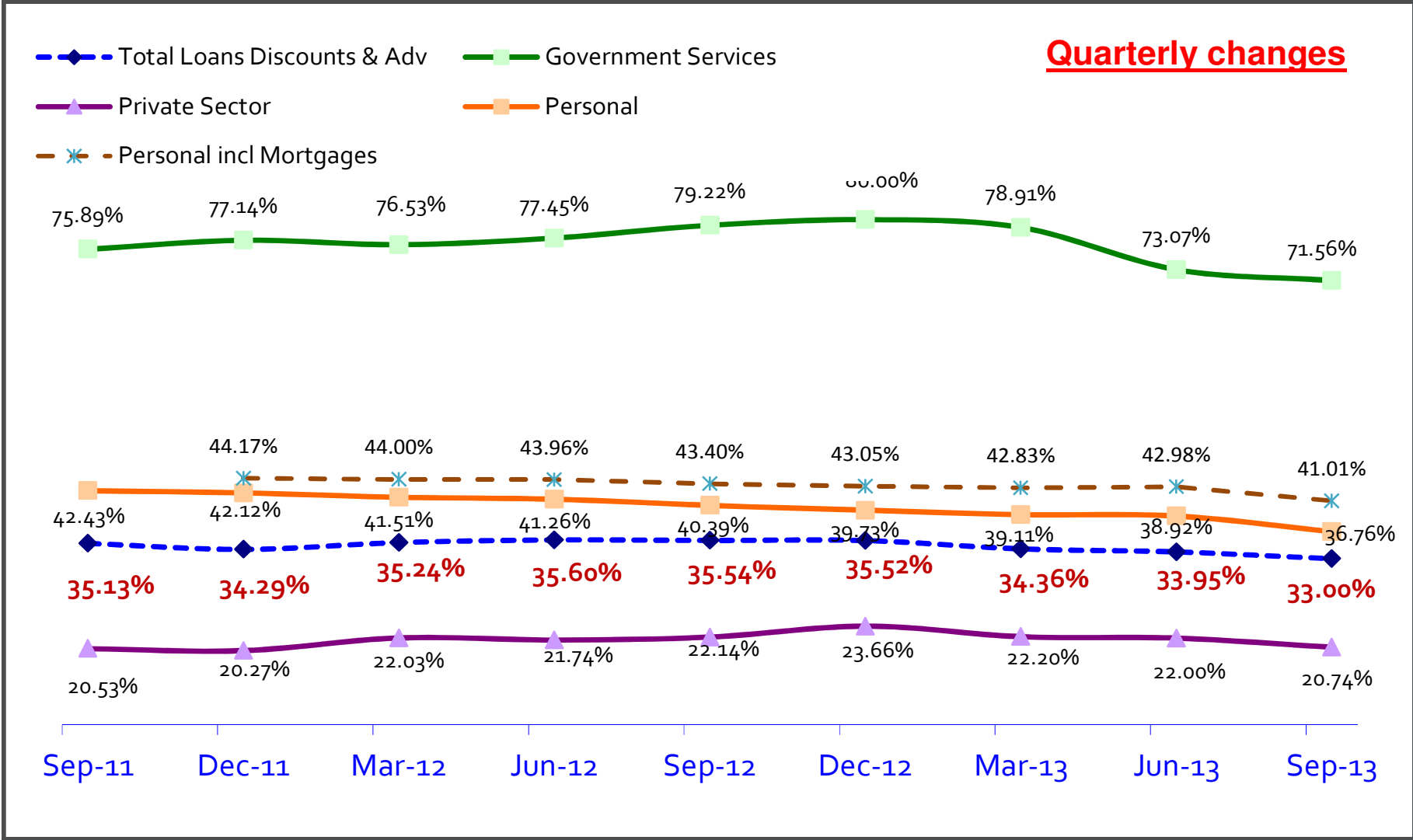
Net Profit excluding dividends (Millions)



SJBS Mortgages Market Share



BNSJ Loans Market Share



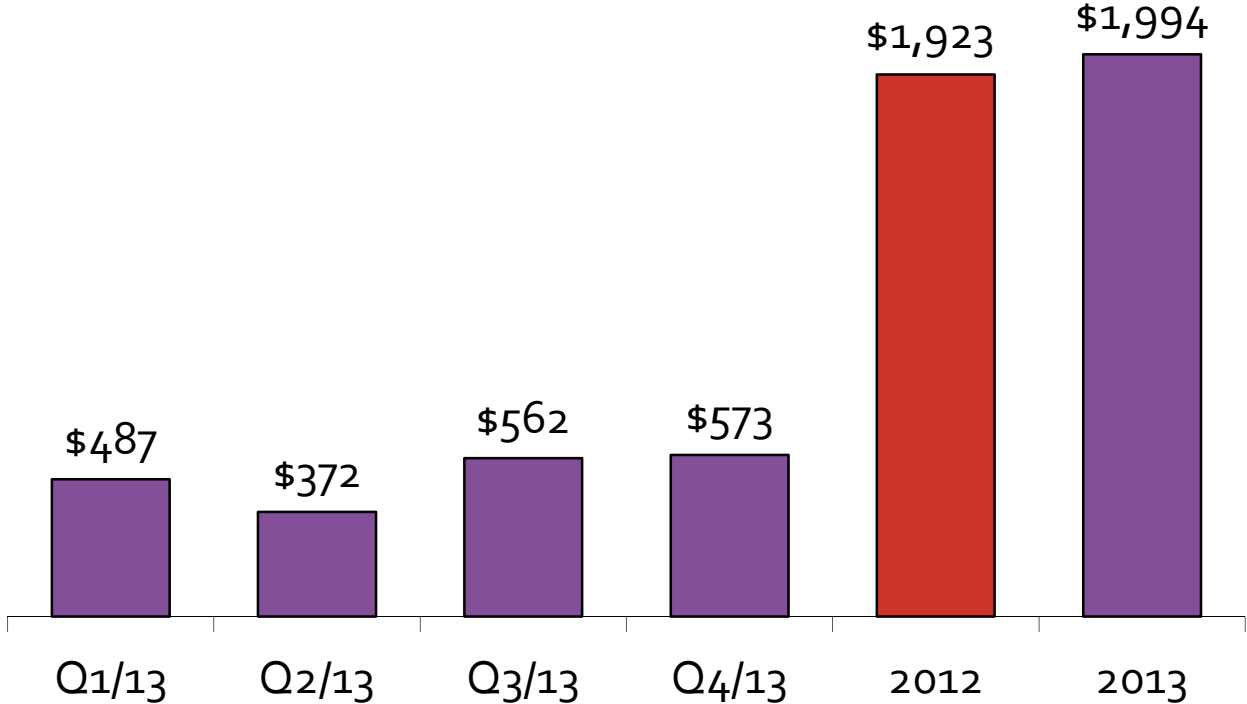
Financial Review – Scotia Investments

Lissant Mitchell

SVP Wealth Management Scotiabank Group & CEO – Scotia Investments

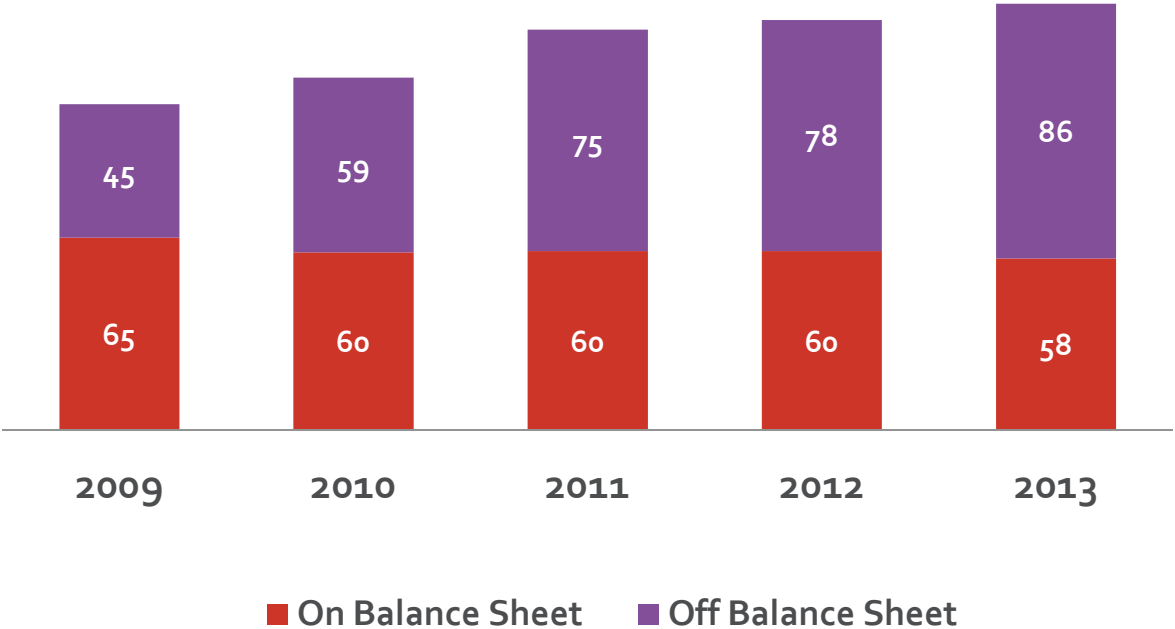
Scotia Investments - Financial Performance

Net Profit (Millions)



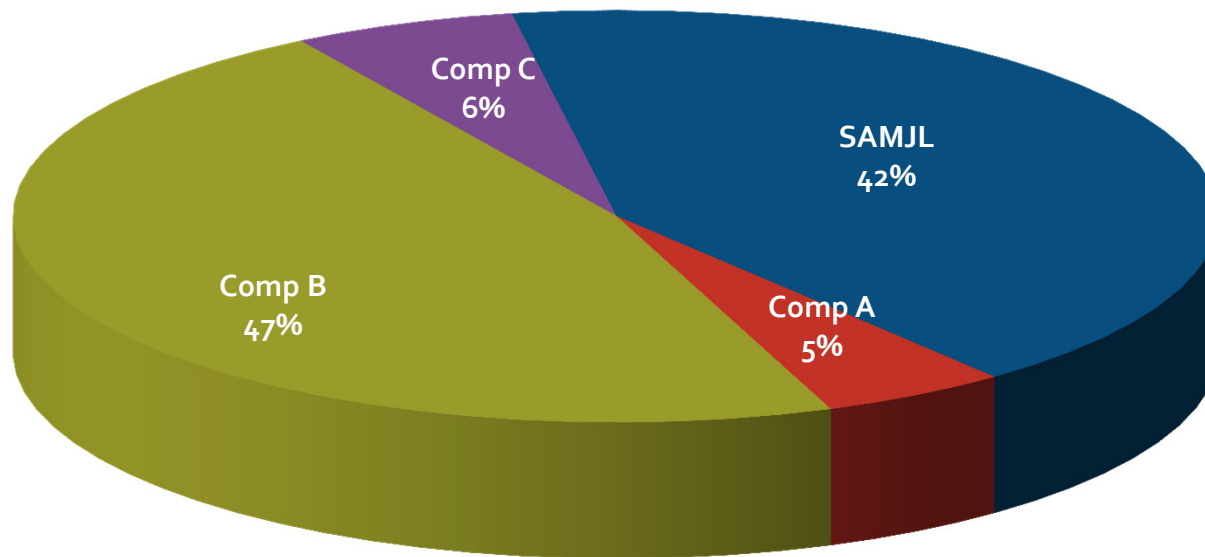
Scotia Investments Financial Performance

Composition of Funds Under Management - J\$ Billions



Scotia Investments - Financial Performance

Local Unit Trust Market –October 31, 2013



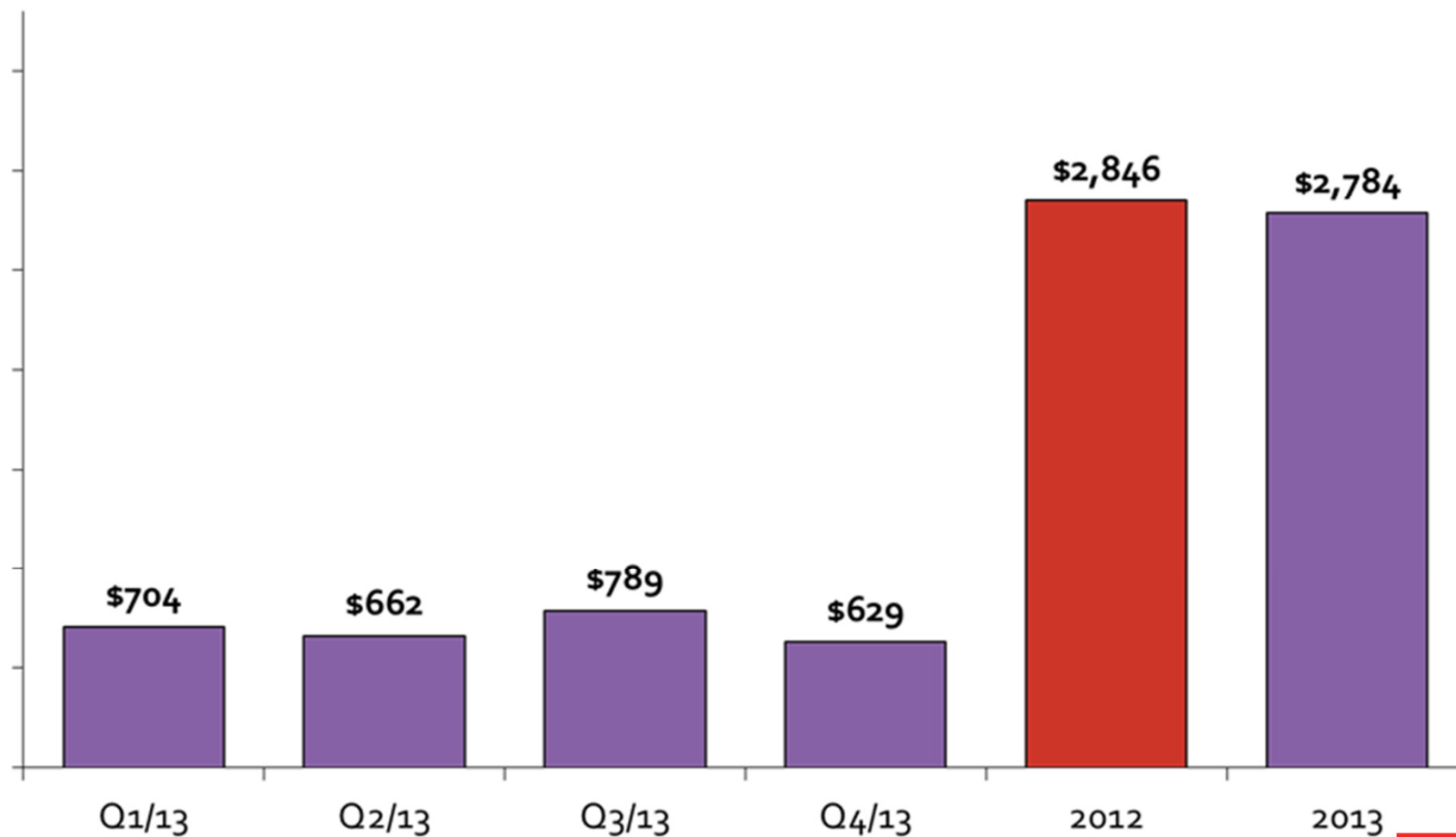
Financial Review – Scotia Insurance

Hugh Reid

President – Scotia Insurance

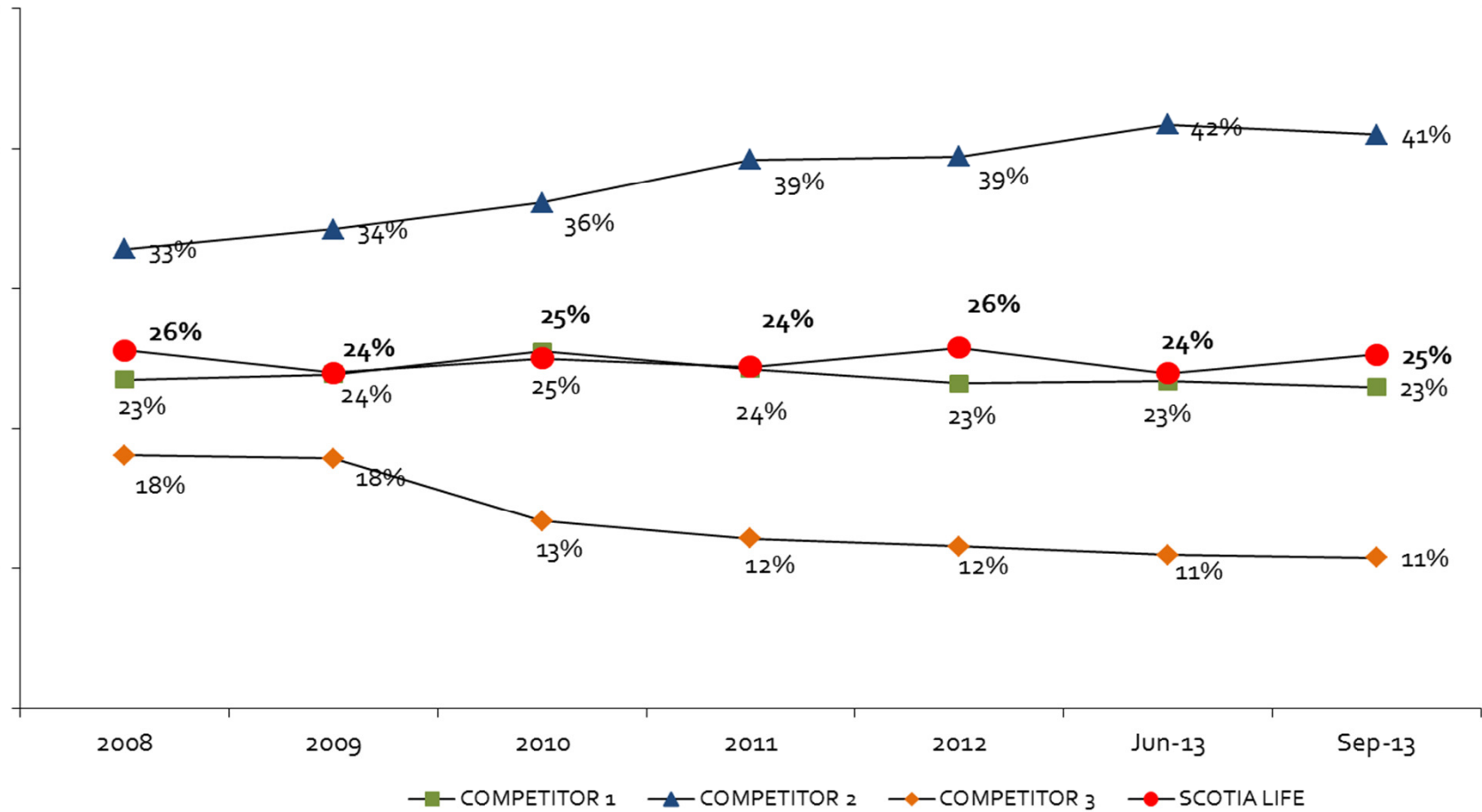
Scotia Insurance - Financial Performance

Net Profit (Millions)



Scotia Insurance - Financial Performance

Market Share – Gross Premium Income



Corporate Social Responsibility

Monique Todd

Vice President – Marketing, Public & Corporate Affairs

Corporate Social Responsibility

Education Care

- ScotiaFoundation Shining Star Scholarships
- Assistance to secondary and tertiary school students
- Early Childhood breakfast feeding programme

Community

- International Coastal Cleanup
- Breast Cancer Awareness Fund raising
- National Tree Planting Day
- Salvation Army vegetable garden

Health Care

- Cornwall Regional Hospital
- Scotiabank Centennial Accident and Emergency Unit at the UHWI
- Scoliosis reparative surgeries

\$12.6M



 Scotiabank*

Jamaica's Corporate Awards



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 to keep my promise.
- Sincerely thank every customer, every time.









To find out more about our commitment to better
 Visit a Scotiabank branch
 or go to scotiabank.com

Discover what's possible




2014 Outlook and Priorities

Jacqueline Sharp

President and Chief Executive Officer

2014 Outlook and Priorities

- Economic growth will continue to be weak and business conditions will remain challenging.
- Targeted growth in Retail, Small Business and Mid-Market Commercial including strong deposit generation.
- Keen attention to special account management and overall delinquency.
- Focus on sales execution and new products in our four cornerstones : day-to-day banking; borrowing; savings and investment; and protection.
- Increased competition in the collective investment scheme market once legislation is finalized in mid-2014
- Operational efficiency from leveraging expertise in the English Caribbean Region.

QUESTIONS?