



CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any foreign bank that maintains a correspondent account with any U.S. bank or broker-dealer in securities (a covered financial institution as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A foreign bank is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A bank includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 1010.100(d)).¹

A Correspondent Account for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United State is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A Foreign Bank may complete one Certification for its branches and offices outside the United States. The

¹ A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

Certification must list all branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **The Bank of Nova Scotia (“Scotiabank”)** (including the branches listed in Appendix A, and the subsidiaries listed in Appendix B), hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for Scotiabank by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Scotiabank maintains a physical presence in each country in which Scotiabank is authorized to conduct business (branches and subsidiaries listed in the Appendices A and B). That means:

- i. Scotiabank has a place of business at each street address listed in Appendices A and B, where Scotiabank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities; and
- ii. Scotiabank is subject to inspection by the banking authority that licensed it to conduct banking activities; the banking authority for each country in which Scotiabank conducts banking activities is listed in Appendices A and B.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain Foreign Banks. Scotiabank hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any Foreign Bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

The shares of Scotiabank are publicly traded on the New York Stock Exchange and the Toronto Stock Exchange.

F. Process Agent:

Scotiabank, is a resident of the United States located at the following address:

250 Vesey Street, 24th Floor, New York, NY 10281

Attn: The Bank of Nova Scotia, New York Agency

The Bank of Nova Scotia, New York Agency is authorized to accept service of legal process on behalf of Scotiabank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

Scotiabank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Scotiabank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Scotiabank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Stuart Davis, certify that I have read and understood this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Scotiabank.



Stuart Davis
Global Head Financial Crimes Risk Management
The Bank of Nova Scotia
Executed on this 4th day of Feb, 2022

APPENDIX A. BRANCHES

Full Name	Branch	Country	Address	Regulatory Authority	Physical Presence
The Bank of Nova Scotia	Australia Branch	Australia	Suite 2, Level 44, Governor Phillip Tower 1 Farrer Place Sydney NSW 2000 Australia	Australian Prudential Regulation Authority	X
The Bank of Nova Scotia	Bahamas Branch	Bahamas	Scotiabank Building Bay Street & Rawson Square P.O. Box N-7518, Nassau, New Providence Island, Bahamas	Central Bank of Bahamas	X
The Bank of Nova Scotia	Barbados Branch	Barbados	First Floor, CGI Tower, Warrens, St Michael, Barbados BB12001	Central Bank of Barbados	X
The Bank of Nova Scotia	Head office	Canada	1709 Hollis Street, 6th Floor, Halifax Nova Scotia, Canada B3J3B7 Operating Address: 44 King Street West Scotia Plaza, Toronto ON M5H1H1	Office of the Superintendent of Financial Institutions	X
The Bank of Nova Scotia	Cayman Islands Branch	Cayman Islands	18 Forum Lane, PO Box 689, Camana Bay, Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority	X
The Bank of Nova Scotia	Guangzhou Branch - (China)	China	Unit 1503, 1505, 1506 Tower A, Center Plaza 161 Linhexi Road, Tianhe District Guangzhou 510620 People's Republic of China	People's Bank of China, China Banking & Insurance Regulatory Commission	X
The Bank of Nova Scotia	Shanghai Branch - (China)	China	Unit 2904, Jin Mao Tower No. 88, Century Boulevard Shanghai 200121 People's Republic of China	People's Bank of China, China Banking & Insurance Regulatory Commission	X
The Bank of Nova Scotia	Guyana Branch	Guyana	104 Carmichael Street North Cummingsburg Georgetown, Guyana	Bank of Guyana	X
The Bank of Nova Scotia	Hong Kong Branch	Hong Kong (China)	28 Queen's Road Central, Suite 2401, Central Tower, Hong Kong	Hong Kong Monetary Authority	X
The Bank of Nova Scotia	Mumbai Branch - India	India	Ground Floor, Mittal Tower "B" Wing Nariman Point, Mumbai, India 400 021	Reserve Bank of India	X

Full Name	Branch	Country	Address	Regulatory Authority	Physical Presence
The Bank of Nova Scotia	New Delhi Branch - India	India	Dr Gopal Das Bhavin, 28 Bharakhamba Road, New Delhi 110001	Reserve Bank of India	X
The Bank of Nova Scotia	Labuan Branch - Malaysia	Malaysia	Lot 1, 2 nd floor, Wisma Siamloh, Jalan Kemajuan, 87000, Federal Territory of Labuan Operational Address: Level 10(C2), Financial Park Labuan Jalan Merdeka, 87000 F.T. Labuan Malaysia	Bank Negara Malaysia (Central Bank of Malaysia)	X
The Bank of Nova Scotia	Panama Branch	Panama	Punta Pacifica, Calle Darién, Torre de las Américas, Torre A, Floors 4, 5 and 6, Panama City	Superintendencia de Bancos de Panama	X
The Bank of Nova Scotia	Singapore Branch	Singapore	1 Raffles Quay #20-01 North Tower, One Raffles Quay 048583	Monetary Authority of Singapore	X
The Bank of Nova Scotia	London Branch - United Kingdom	United Kingdom	201 Bishopsgate, 6th Floor London EC2M 3NS, United Kingdom	Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA)	X
The Bank of Nova Scotia	New York Agency - USA	United States	250 Vesey Street New York, NY 10281, United States	The Federal Reserve Board / New York State Department of Financial Services	X
The Bank of Nova Scotia	Houston Branch - USA	United States	711 Louisiana Street, Houston, Texas 77002, United States	The Federal Reserve Board/ The Texas Department of Banking	X

APPENDIX B. SUBSIDIARIES

Full Name	Country	Address	Regulatory Authority	Physical Presence
Scotiabank Caribbean Treasury Limited	Bahamas	Scotiabank Building Bay Street & Rawson Square P.O. Box N-7518, Nassau, New Providence Island, Bahamas	Central Bank of Bahamas	X
Scotiabank (Bahamas) Ltd	Bahamas	Scotiabank Building Bay Street & Rawson Square P.O. Box N-7518, Nassau, New Providence Island, Bahamas	Central Bank of Bahamas	X
The Bank of Nova Scotia Trust Company (Bahamas) Limited	Bahamas	404 East Bay Street, Scotia House, Nassau, Bahamas	Central Bank of Bahamas	X
Scotiabank (Barbados) Limited	Barbados	First Floor, CGI Tower, Warrens, St Michael, Barbados BB12001	Central Bank of Barbados	X
Scotiabank Caribbean Holdings Ltd	Barbados	First Floor, CGI Tower, Warrens, St Michael, Barbados BB12001	Central Bank of Barbados	X
Scotiabank Brasil S.A. Banco Multiplo	Brazil	Av Brigadeiro Faria Lima, 2277-7 Andar Sao Paulo, Brasil 01.452-000	Banco Central do Brasil	X
Tangerine Bank	Canada	3389 Steeles Avenue East, Suite 600, Toronto, Ontario, Canada, M2H3S8	Office of the Superintendent of Financial Institutions	X
ADS Canadian Bank	Canada	44 King Street West, Toronto ON M5H 1H1	Office of the Superintendent of Financial Institutions	X
Scotiabank & Trust (Cayman) Limited	Cayman Islands	18 Forum Lane, PO Box 689, Camana Bay, Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority	X

Full Name	Country	Address	Regulatory Authority	Physical Presence
Scotiabank Chile	Chile	Avenida Costanera Sur 2710, Torre A, Las Condes, Santiago, Santiago Metropolitan Region, 8340423 Chile	Superintendencia de Bancos y Instituciones Financieras	X
Scotiabank Colpatria S.A.	Colombia	Piso 10, Carrera 7 No 24/89. Bogotá, Distrito Capital, Colombia	Superintendencia Financiera de Colombia	X
Scotiabank De Costa Rica S.A.	Costa Rica	Sabana Norte, Avenida de las Américas, frente al costado norte del Estadio Nacional, Edificio Scotiabank, San José, Costa Rica	Superintendencia General de Entidades Financieras (SUGEF)	X
Scotiabank República Dominicana, S.A., -Banco Múltiple	Dominican Republic	Av. Winston Churchill Esq. 27 de Febrero, Piantini, Santo Domingo, Distrito Nacional	Banco Central de la Republica Dominicana and Junta Monetaria (Central Bank of the Dominican Republic and the Monetary Board)	X
Scotiabank (Hong Kong) Ltd	Hong Kong (China)	28 Queen's Road Central, Suite 2401, Central Tower, Hong Kong	Hong Kong Monetary Authority	X
Scotiabank (Ireland) Designated Activity Company	Ireland	IFSC House Custom Quay Dublin 1 D01R2P9	Central Bank of Ireland	X
The Scotia Jamaica Building Society	Jamaica	95 Harbour Street, Kingston, Jamaica	Bank of Jamaica	X
The Bank of Nova Scotia Jamaica Limited	Jamaica	Scotiabank Centre Corner. Duke & Port Royal Streets, P.O. Box 709 Kingston, Jamaica	Bank of Jamaica	X
The Bank of Nova Scotia Berhad	Malaysia	Level 10, Menara Hap Seng 2, Plaza Hap Seng, No.1 Jalan P Ramlee 50250 Kuala Lumpur	Bank Negara Malaysia (Central Bank of Malaysia)	X

Full Name	Country	Address	Regulatory Authority	Physical Presence
Scotiabank Inverlat S.A. Institucion de Banca Multiple, Grupo Financiero Scotiabank Inverlat	Mexico	Calle Lorenzo Boturini 202 Col. Transito, 06820 Mexico D.F.Delegacion Cuauhtemoc	Secretaria de Hacienda y Credito Publico, CNBV- Comision Nacional Bancaria Y De Valores	X
Scotiabank Peru S.A.A.	Peru	PO Box 1235 Av. Dionisio Derteano 102 San Isidro, Lima 27, Peru	Superintendencia de Banca, Seguros y AFP (Superintendency of Banking and Insurance)	X
BNS Asia Limited	Singapore	1 Raffles Quay #20-01 North Tower, One Raffles Quay 048583	Monetary Authority of Singapore	X
Scotiabank Trinidad & Tobago Limited	Trinidad & Tobago	56-58 Richmond Street, Port of Spain, Trinidad and Tobago	The Central Bank of Trinidad and Tobago	X
Scotiabank (Turks & Caicos) Limited	Turks & Caicos Islands	PO Box 15, 88 Cherokee Road Leeward Highway, Providenciales, Turks and Caicos Islands TKCA1ZZ	Turks & Caicos Islands Financial Services Commission	X
Scotiabank Europe PLC	United Kingdom	201 Bishopsgate, 6th Floor London EC2M 3NS, United Kingdom	Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA)	X
Scotiabank Uruguay S.A.	Uruguay	Misiones 1399, Montevideo (11000), Uruguay	Banco Central del Uruguay	X