

Regulatory Announcement

RNS Number: 5450B
The Bank of Nova Scotia
March 20, 2025

Publication of Final Terms

The Bank of Nova Scotia has agreed to issue U.S. 1,750,000,000 4.299 per cent. Covered Bonds due March 20, 2028, Series CBL63, on March 20, 2025 (the "**Covered Bonds**") under the CAD100,000,000,000 Global Registered Covered Bond Program of The Bank of Nova Scotia, unconditionally and irrevocably guaranteed as to payments of interest and principal by Scotiabank Covered Bond Guarantor Limited Partnership.

The following document constitutes the Final Terms dated March 18, 2025 (the "**Final Terms**") relating to the admission to trading of the Covered Bonds for purpose of Article 8 of Regulation (EU) 2017/1129 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 and must be read in conjunction with the Prospectus dated December 17, 2024, as supplemented by the First Supplement dated February 25, 2025 (together, the "**Prospectus**"). Full information on The Bank of Nova Scotia and the offer of the Covered Bonds is only available on the basis of the combination of the Final Terms and the Prospectus.

The Final Terms have been submitted to the National Storage Mechanism and will shortly be available for inspection at: <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>.

DISCLAIMER - INTENDED ADDRESSEES

Please note that the information contained in the Prospectus and the Final Terms may be addressed to and/or targeted at persons who are residents of particular countries (specified in the Prospectus) only and is not intended for use and should not be relied upon by any person outside these countries and/or to whom the offer contained in the Final Terms is not addressed. Prior to relying on the information contained in the Prospectus and the Final Terms you must ascertain from the Prospectus, as supplemented by these Final Terms, whether or not you are part of the intended addressees of the information contained therein.

In particular, neither the Prospectus nor the Final Terms have been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or the securities laws of any state of the United States. Accordingly, the Covered Bonds will be offered only (i) in offshore transactions to non-US persons in reliance upon Regulation S under the Securities Act or (ii) to qualified institutional buyers in reliance upon Rule 144A under the Securities Act. This announcement does not constitute an offer to sell or a solicitation to buy securities in the US or in any other jurisdiction where such offer or solicitation would be unlawful.

Your right to access this service is conditional upon complying with the above requirement.

To view the Final Terms, please paste the following URLs into the address bar of your browser.

http://www.ms-pdf.londonstockexchange.com/ms/5450B_1-2025-3-20.pdf

For further information, please contact:

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