

Publication of Prospectus

The following prospectus (the "**Base Prospectus**") has been approved by the Financial Conduct Authority and is available for viewing:

Base Prospectus dated 16 December 2025 pursuant to the U.S. 10,000,000,000 Structured Products Programme for the Issuance of Notes, Certificates and Warrants

To view the full Base Prospectus, please paste the following URL into the address bar of your browser:

<http://www.scotiabank.com/ca/en/about/investors-shareholders/funding-programs.html/>

A copy of the Base Prospectus has been submitted to the National Storage Mechanism and will shortly be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>.

Documents Incorporated by Reference (or certain portions thereof as specified under "Documents Incorporated by Reference" in the Base Prospectus):

BNS Annual Information Form dated 2 December 2025
http://www.ms-pdf.londonstockexchange.com/ms/9831L_2-2025-12-17.pdf

BNS 2025 Annual Report
http://www.ms-pdf.londonstockexchange.com/ms/9831L_3-2025-12-17.pdf

For further information, please contact:

The Bank of Nova Scotia
Registered Office:
40 Temperance Street
Toronto, Ontario
Canada
M5H 0B4

DISCLAIMER - INTENDED ADDRESSEES

IMPORTANT: The following disclaimer applies to the Base Prospectus available by clicking on the link above, and you are therefore advised to read this disclaimer carefully before reading, accessing or making any other use of the Base Prospectus.

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Please note that the information contained in the Base Prospectus may be addressed to and/or targeted at persons who are residents of particular countries (specified in the Base 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 Base Prospectus is not addressed. Prior to relying on the information contained in the Base Prospectus you must ascertain whether or not you are part of the intended addressees of the information contained therein.

Confirmation of your Representation: In order to be eligible to view the Base Prospectus or make an investment decision with respect to any Securities issued or to be issued pursuant to the Base Prospectus, you must be a person other than a U.S. person (within the meaning of Regulation S under the Securities Act) and by accessing the Base Prospectus you shall be deemed to have represented that (i) you and any customers you represent are not U.S. persons (as defined in Regulation S to the Securities Act) and (ii) you consent to delivery of the Base Prospectus and any amendments or supplements thereto via electronic transmission.

You are reminded that the Base Prospectus has been made available to you on the basis that you are a person into whose possession the Base Prospectus may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located and you may not, nor are you authorised to, deliver the Base Prospectus, electronically or otherwise, to any other person.

The Base Prospectus has been made available to you in an electronic form. You are reminded that documents transmitted via this medium may be altered or changed during the process of electronic transmission and consequently none of the Issuer, its advisers nor any person who controls any of them nor any director, officer, employee nor agent of it or affiliate of any such person accepts any liability or responsibility whatsoever in respect of any difference between the Base Prospectus made available to you in electronic format and the hard copy versions available to you on request from the Issuer.

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