Scotiabank.

THE BANK OF NOVA SCOTIA GUYANA MEDIA RELEASE December 16, 2024

Scotiabank named as Guyana's Bank of the Year 2024.

Scotiabank has been recognised as Guyana's **Bank of the Year 2024** by The Banker Magazine, a Financial Times publication, which is regarded as the industry standard for banking excellence.

The Banker's Bank of the Year Awards aim to recognise institutions that have grown while retaining a solid balance sheet, improved the quality of their service, invested in technology and considered their role within their local communities.



In commenting on the Bank's achievement, Nafeeza Gaffoor -Country Manager, Scotiabank Guyana indicated "This has certainly been an exciting year for us and our clients. We introduced new products, services and tools, delivering an improved banking experience for clients and supporting them with getting their banking done faster and more conveniently. I thank our clients for their dedication, confidence and trust and our employees for continuing to innovate while maintaining a client centric mindset."

Notable highlights from this recognition include:

- The launch of the new **Scotia Caribbean app**, which has biometric sign-in and a redesigned user experience, making secure mobile banking more accessible to clients 24 hours a day, 7 days a week.
- The upgraded Scotia OnLine Banking platform, which now includes one-time password
 protection and expanded bill payment options to include local utilities and mobile money
 providers such as Mobile Money Guyana, GPL, GWI and Digicel.
- Introduction of our proprietary application technology, which enables clients to accept
 and process payments through self-check and kiosk services, providing them with
 seamless, self-sufficient technology. Scotiabank is the only bank locally to have invested in
 its proprietary digital application.

The Banker Magazine is the world's longest running international banking magazine, recognized as a leading source of information on finance and investment around the globe. This year, Scotiabank was also named the Bank of the Year 2024 in Bahamas, Barbados Canada, Trinidad & Tobago and Turks & Caicos. Read more about Scotiabank's 2024 Awards on The Banker's website here.

About Scotiabank

Scotiabank's vision is to be our clients' most trusted financial partner and deliver sustainable, profitable growth. Guided by our purpose: "for every future," we help our clients, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With assets of approximately \$1.4 trillion (as at October 31, 2024), Scotiabank is one of the largest banks in North America by assets, and trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit www.scotiabank.com and follow us on X @Scotiabank.