Appendix
Branches, Offices & ABMs

Openings, closings and consolidations

Scotiabank, with 957 branches in Canada, is committed to maintaining a strong branch network. Like any business, we are constantly evaluating our overall delivery network, which also includes 2,559 ABMs, to ensure it remains balanced, competitive and viable. In some communities, this may mean closing or consolidating branches and reinvesting resources where we can provide the greatest benefit for the most customers.

Whenever we find it necessary to close or consolidate branches, we are committed to providing employees, customers and the community at large with a minimum of four months’ advance notice. In rural areas, where there are no other deposit-taking institutions within a 10-km radius of the branch being closed, we are committed to providing at least six months’ notice. We also work closely with our customers and the community to ensure a smooth transition and to continue to find ways to meet their needs. For example, we look at solutions such as having members of our mobile sales force visit customers in their homes to discuss investment matters, and offering seminars on telephone banking, ABMs, Internet banking and direct deposit of monthly income. The important thing is to balance solutions that are right for the individual community and our customers.

None of the branch closures or consolidations which took place in 2004 (see listing below) constitute market abandonment. This is defined as closing a branch and leaving customers without access to any deposit-taking financial institution within 2.5 km in urban areas, 5 km in suburban areas and 10 km in rural areas.

While the size of our branch network remains little changed from 2003, we are constantly enhancing the services we provide through our alternate channels to ensure our customers have 24/7 access to all available products, services and functions they want to use at their own convenience. For example, we expanded our domestic ABM network by more than 150 machines in 2004. TeleScotia, our telephone banking service, allows customers to carry out routine banking services around the clock from any touch-tone phone in North America. We also redesigned our general customer service line – 1-800-4SCOTIA – offering a simplified menu that features voice recognition and lets customers simply speak to access the products and services they need. Scotia OnLine, our electronic banking and brokerage service, continues to increase in popularity. The number of Scotia OnLine users now exceeds 1.4 million, and transaction volumes increased strongly to 151.7 million in 2004, up from 107.1 million the previous year. For our personal banking customers traveling to the United States, we launched our Cross-Border Debit Service, enabling them to pay by direct debit at nearly one million merchant locations.

<table>
<thead>
<tr>
<th>ScotiaBank branches opened</th>
<th>ScotiaBank branches closed</th>
<th>ScotiaMcLeod offices closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Columbia 2055 Lake Placid, Whistler</td>
<td>British Columbia 2748 Lougheed Hwy., Port Coquitlam**</td>
<td>Quebec 38 rue St-Germain est, Rimouski</td>
</tr>
<tr>
<td>Alberta 2335 – 162nd Ave. S.W., Calgary 6304 – 90th Ave., Edmonton*</td>
<td>Alberta 7460 – 82nd Ave., Edmonton** 4700 Kingsway, Burnaby</td>
<td>1365 rue Gauvin, St-Hyacinthe</td>
</tr>
<tr>
<td>Ontario 3 Winchester Rd. W., Brooklin 2251 Islington Ave. N., Etobicoke* 859 Upper Wentworth St., Hamilton* 482 Hazeldean Rd., Kanata* 856 Britannia Rd. W., Mississauga* 160 Taunton Rd. W., Whitby*</td>
<td>Ontario 2267 Islington Ave., Etobicoke** 1025 St. Laurent Blvd., Gloucester** 171 Mohawk Rd. W., Hamilton** 999 Upper Wentworth St., Hamilton** 471 Hazeldean Rd., Kanata** 150 Katimavik Rd., Kanata** 1525 Bristol Rd. W., Mississauga** 6611 Falconer Dr., Mississauga 49 Matheson Blvd., Mississauga* 139 Union St. E., Waterloo 3050 Garden St., Whitby**</td>
<td>455 rue King ouest, Sherbrooke 1500 rue Royale, Trois-Rivieres</td>
</tr>
<tr>
<td>Quebec 139 boul. du Plateau, Gatineau</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* New, consolidated branch
** Closed and consolidated into a new branch
ABMs Installed

British Columbia
1081 Burrard St., Vancouver
4591 Blackcomb Way, Whistler
800 Robson St. (2), Vancouver
2929 Barnet Hwy., Coquitlam
4567 Lougheed Hwy., Burnaby
4461 Interurban Rd., Victoria
38049 Cleveland Ave., Squamish
2181 Clearbrook Rd., Abbotsford
1998 Sumas Way, Abbotsford
4177 Kingsway, Burnaby
4505 Canada Way, Burnaby
32588 Logan Ave., Mission
32770 Dahstrom Ave., Abbotsford
2016 McCallum Rd., Abbotsford
2728 Spencer Rd., Victoria
20304 Lougheed Hwy., Maple Ridge
9240 - 200 St., Langley
1250 Lonsdale Ave., North Vancouver
1295 East 12 Ave., Vancouver
1896 East Hastings St., Vancouver
1705 E. Trans-Canada Hwy., Kamloops
1229 Eagle Pass Way, Sicamous
311 - 10 St. W., Salmon Arm
1850 K.L.O. Rd., Kelowna
2573 Runnel Dr., Coquitlam
10780 King George Hwy., Surrey
1291 Cliveden Ave., Delta
1190 Pitt River Rd., Port Coquitlam
15016 - 104 Ave., Surrey
2025 - 152nd St., Surrey
8686 Granville St., Vancouver
4314 West 10th Ave., Vancouver
1580 Hwy 99, Squamish
6391 - 176th St., Surrey
3393 Douglas St., Victoria
550 Bay St., Victoria
8380 - 112 St., Delta
9025 Granville St., Port Hardy

Alberta
2335 - 162nd Ave. S.W. (2), Calgary
201 Southbridge Dr., (3), Okotoks
6304 - 90th Ave., Edmonton
2 Hebert Rd., St. Albert
109 Centre Ave., Airdrie
529 - 2 Avenue S.E., Airdrie
17056 - 95 Ave., Edmonston
10231 - 170 St., Edmonton
7014 Fairmount Dr. S.E., Calgary
1260 Cassils Rd. E., Brooks
210 Scenic Dr. S., Lethbridge
31 Fairview Blvd., St. Albert
170 Jerry Potts Blvd., Lethbridge
11230 - 107 Ave., Edmonston
12206 Stony Plain Rd., Edmonton
704 Redcliff Dr., Medicine Hat
13610 - 66 St., Calgary
3001 Dunmore Rd. S.E., Medicine Hat
5309 Rundlehorn Dr. N.E., Calgary
15131 - 127 St., Calgary
10855 Bonaventure Dr. S.E., Calgary
3130 - 68 St. N.E., Calgary
1820 Uxbridge Dr. N.W., Calgary
8247 Elbow Dr. S.W., Calgary
539 - 17 Ave. S.W., Calgary
6833 - 177 St., Edmonton
142 Dickins Dr., Fort McMurray
211 Thickwood Blvd., Fort McMurray
12 Casteridge Dr. N.E., Calgary
8435 Bowfort Rd. N.W., Calgary
5003 Lakeshore Dr., Sylvan Lake
5919 Macleod Trail S.W., Calgary
1968 Millwoods Rd., Edmonton
12925 - 118 Ave., Edmonton
3518 - 118 Ave., Edmonton
807 McKenzie Dr. S.E., Calgary
9824 Franklin Ave., Fort McMurray
13215 - 127 St., Edmonton
4933 Millwoods Rd. S., Edmonton
390 St. Albert Rd., St. Albert
975 Broadmoor Blvd., Sherwood Park
520S Discovery Way, Leduc
14004 - 23 Ave., Edmonton
5022 - 50th St., Beaumont

Saskatchewan
825 Arcola Ave. E., Regina
5005 Sherwood Dr., Regina
810 McCarthy Blvd., Regina
4665 Albert Rd., Regina

Manitoba
One Forks Market Rd. (2), Winnipeg
31 Osborne St., Winnipeg
2501 Portage Ave., Winnipeg
1858 King Edward St., Winnipeg
1420 Jefferson Ave., Winnipeg
1790 Highland Ave., Brandon
766 Corydon Ave., Winnipeg
655 Notre Dame Ave., Winnipeg
701 Portage Ave., Winnipeg
229 Sherbrook St., Winnipeg
373 Salter St., Winnipeg

Ontario
40 Elm St., Sudbury
3000 Hwy. 69 N., Valley East, Sudbury
1021 St Laurent Blvd., Ottawa
381 Church St., Markham
1265 Military Trail, Scarborough
75 King St. W., Oshawa
36 Mill St. E., Acton
128 Queen St. S., Streetsville, Mississauga
221 Glendale Ave., St. Catharines
9 Pine St., Thornhill
859 Upper Wentworth St. (3), Hamilton
301 Oxford St. W., London
472 Talbot St., St. Thomas
865 Britannia Rd. W. (4), Mississauga
160 Taunton Rd. (4), Whitby
3 Winchester Rd. E. (2), Brooklin
2251 Islington Ave. N. (4), Etobicoke
11 Argyle St. N., Caledonia

202 Main St. S., Mount Forest
75 King St. S., Waterloo
1271 Main St. (4), Sittsville
482 Hazeldean Rd. (4), Kanata
635 Grand Ave. W., Chatham
2737 Laurier St., Rockland
5 Main St., Chesterville
1213 Division St., Kingston
1221 Guelph Line, Burlington
396 North Front St., Belleville
204 Grove St., Barrie
135 Rexton Blvd., Rexton
9270 McCowan Rd., Markham
9240 Leslie St., Richmond Hill
157S Warden Ave., Scarborough
705 Bath Rd., Kingston
360 Phillip St., Waterloo
908 Sheppard Ave. W., Toronto
2001 North Park Dr., Brampton
3020 Unity Gate, Mississauga
5 Great Lakes Dr., Brampton
1329 Regent St., Sudbury
816 Queenston Rd., Stony Creek
8003 Airport Rd., Brampton
1528 Dundas St., Oakville
3178 Doulag Ave., Windsor
1400 Britannia Rd., Mississauga
2881 Major Mackenzie Dr., Markham
1548 Merivale Rd., Nepean
1390 Wellington St. London
2 Westney Rd. S., Ajax
504 Lancaster St., Kitchener
4574 King St. E., Kitchener
334 Hwy 401 Eastbound (Shell Service Centre), Mississauga
3051 Lawrence Ave. E., Scarborough
1812 Algonquin Ave., North Bay
4021 Yonge St., Toronto
780 South Sheridan Way, Mississauga
20 Beechwood Ave., Vanier
2695 Credit Valley Rd., Mississauga
3579 Tecumseh Rd., Windsor
3077 Carling Ave., Nepean
909 Wilson Ave., North York
386 Great Northern Rd., Sault Ste. Marie
720 March Rd., Kanata
548 Richmond St. E., Toronto
962 Mervale Rd., Ottawa
1607 Carling Ave., Ottawa
1670 McCowan Rd., Scarborough
2950 Woodroffe Ave., Nepean
1438 La Salle Blvd., Sudbury
369 Ontario St., Port Hope
2291 Keele St., Toronto
38 Spadina Ave., Toronto
577 Birchmount Rd., Scarborough
3381 Kennedy Rd., Scarborough
1857 Merivale Rd., Nepean
12985 Bathurst St., Richmond Hill
3101 Victoria Park Ave., Scarborough
2498 Bank St., Gloucester
999 Harwood Ave., Ajax
354 Dundas St. E., Mississauga

Appendix
ABM Installations and De-Installations
Appendix

ABMs Installations and De-Installations

ABMs De-Installed*

British Columbia
- 2929 Barnett Hwy., Coquitlam
- 4005 Whistler Way, Whistler
- 2748 Lougheed Hwy., Port Coquitlam
- 4700 Kingsway (3), Burnaby
- 3393 Douglas St., Victoria
- 742 Tranquille Rd., Kamloops
- 3800 - 32 St., Vernon
- 12389 Harris Rd., Pitt Meadows
- 1290 Trans-Canada Hwy., Cache Creek
- 3596 West 41 Ave., Vancouver
- 4727 Rutherford Rd., Nanaimo
- 1675 Fairview Rd., Penticton
- 8380 - 112th St., Delta
- 15428 Fraser Hwy., Surrey

Alberta
- 1-5A Elizabeth St. (2), Okotoks
- 6214 - 90th Ave. (2), Edmonton
- 7460 - 82nd Ave., Edmonton
- 501 - 1st Ave. S., Lethbridge
- 9115 - 15th St. N.W., Calgary
- 800 Riverbend Square, Edmonton
- 5022 - 50 St., Beaumont
- 1343 TransCanada Way, Medicine Hat
- 5610 - 111 St., Edmonton
- 169 East Lake Cres., Airdrie

Saskatchewan
- 1980 - 11th Ave, Regina
- 4665 Albert St., Regina

Manitoba
- 3055 Ness Ave. (2), Winnipeg
- 390 Main St., Selkirk

Ontario
- 27 Main St. E., Huntsville
- 1460 Oxford St. E., London
- 8 Prince Andrew Place, Don Mills
- 1616 Wilson Ave., Downsview
- 120 King George Rd., Brantford
- 3000 Hwy 69 N., Valley East, Sudbury
- 3050 Garden St. (3), Whitby
- 3555 Throop Rd. N. (2), Whitby
- 6611 Falconer Dr., Mississauga
- 1525 Bristol Rd. W. (2), Mississauga
- 999 Upper Wentworth St. (2), Hamilton
- 171 Mohawk Rd. E., Hamilton
- 2267 Islington Ave. N. (2), Etobicoke
- 139 Union St. E., Waterloo
- 1025 St. Laurent Blvd. (3), Gloucester
- 1271 Main St. (3), Stittsville
- 150 Katimavik Rd. (2), Ottawa
- 471 Hazeldean Rd. (2), Kanata
- 49 Matheson Blvd. E. (2), Mississauga
- 1271 Main St., Stittsville
- 10178 Hurontario St., Brampton
- 1670 McCowan Rd., Scarborough
- 900 Lansdowne St. W., Peterborough
- 408 Hwy 7 E., Richmond Hill
- 2950 Woodroffe Ave., Nepean
- 321 St. Paul Ave., Brantford
- 18233 Leslie St., Newmarket
- 1857 Merivale Rd, Nepean
- 2950 Woodroffe Ave., Nepean
- 2810 rue Jacques Cartier est, Longueuil
- 2831 Bayview Ave., North York
- 355 Waverly Rd., Bowmanville

Quebec
- 8485 Viau, St-Leonard

New Brunswick
- 1 Market Square, Saint John

Newfoundland
- 143 Harbour Dr., Trépassé
- 2831 Bayview Ave., North York
- 355 Waverly Rd., Bowmanville

Nova Scotia
- 2727 Station Rd., River John
- 977 Cole Harbour Rd., Dartmouth

Newfoundland
- 143 Harbour Dr., Trépassé
- 2831 Bayview Ave., North York
- 355 Waverly Rd., Bowmanville

Nova Scotia
- 2727 Station Rd., River John
- 977 Cole Harbour Rd., Dartmouth

* The list includes a number of locations where branches were closed and consolidated.

1077 Yonge St., Toronto
900 Lansdowne St. W., Peterborough
2338 Carling Ave., Ottawa
1 Montreal Rd., Vanier
2232 St. Laurent Blvd., Ottawa
408 Hwy. 7 E., Richmond Hill
18233 Leslie St., Newmarket
321 St. Paul Ave., Brantford

Quebec
- 5185 ave. Park, Montreal
- 5679 rue Sherbrooke ouest, Montreal
- 139 boul. du Plateau (3), Gatineau
- 1700 rue Montarville, St-Bruno
- 1065 boul. Lafleche, Baie-Comeau
- 555 boul. Dr. Albiny-Paquette, Mont Laurier
- 2350 chemin Gascon, Terrebonne
- 90 rue Gamble ouest, Rouyn-Noranda
- 1380 boul. Lemire RR4, Drummondville
- 450 boul. Rochette, Beaucar
- 102 Church, Cowansville
- 905 Laune, Sept-îles
- 231 rue de St Jovite, Mont Tremblant
- 5000 boul. L’Ormier, Les Saules
- 9080 Maurice Duplessis, Montreal
- 1 rang St-Andre, Napierville
- 7575 boul. Decarie, Montreal
- 780 Bouvier, Quebec
- 586 avenue Lariviere, Rouyn-Noranda
- 473 boul. Greber, Gatineau
- 2801 rue Jacques Cartier est, Longueuil
- 569 rue Principale, Ste-Helene de Bagot

New Brunswick
- 180 Madawaska Rd., Grand Falls

Nova Scotia
- 1658 Bedford Hwy., Bedford
- 45 Robie St., Truro

Newfoundland
- 165 Harbour Dr., Trépassé
- Blow-Me-Down Dr., Old Perlican

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