

BANK OF NOVA SCOTIA JA. LTD 1996.

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the Thirtieth Annual General Meeting of the Bank of Nova Scotia Jamaica Limited will be held on Friday the 31st of January 1997 at 10:00 a.m. at Jamaica Pegasus Hotel, Knutsford Boulevard, New Kingston, Jamaica, for the purpose of transacting the following ordinary business, namely:-

Resolution 1

1.To consider the Bank's Accounts and the Reports of the Directors and the Auditors for the year ended October 31, 1996.

Resolution 2

2.To approve and ratify interim dividends.

Resolution 3

3.To elect Directors and fix their remuneration. The Directors retiring from office by rotation pursuant to Article 90 of The Articles of Association of the Bank are:

Messrs. M.W. Facey, D.K.C. Henriques and J.M. Matalon. All three being eligible, offer themselves for re-election.

Resolution 4

4.To appoint Auditors and authorise the Directors to fix remuneration of the Auditors.

5.Any other business for which due notice has been given.

A member entitled to attend and vote at this meeting may appoint a Proxy to attend and vote in his/her stead. A Proxy need not be a member of the Bank. Enclosed is a Proxy Form for your convenience, which must be lodged at the Bank's registered office at least 48 hours before the time appointed for holding the meeting. The Proxy Form shall bear stamp duty of \$10.00 before being signed. The stamp duty may be paid by adhesive stamp(s) to be cancelled by the person executing the Proxy.

Registered Office
Scotiabank Centre
Duke & Port Royal Streets
Kingston

By order of the Board
Scotiabank Jamaica Trust & Merchant Bank Ltd.
Secretary
November 21, 1996
