

BANK OF NOVA SCOTIA /  
Form 6-K  
July 10, 2003

CONFORMED COPY

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, DC 20549**

**Form 6-K**

Report of Foreign Issuer  
Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934

For the month of: July, 2003

Commission File Number: 001-31316

**THE BANK OF NOVA SCOTIA**  
(Name of registrant)

**44 King Street West, Scotia Plaza, Toronto, Ontario, M5H 1H1**  
[Public, Corporate & Government Affairs, Tel.: (416) 866-3925]

(Address of Principal Executive Offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:

Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the SEC pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:

Yes  No

If  Yes is marked, indicate the file number assigned to the registrant in connection with Rule 12g3-2(b): N/A

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

**THE BANK OF NOVA SCOTIA**

Date: July 8, 2003

By: /s/ Ian McIntosh

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Name: Ian McIntosh  
Title: Vice-President, Public, Corporate &  
Government Affairs

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**EXHIBIT INDEX**

| <b>Exhibit</b> | <b>Description of Exhibit</b>  | <b>Page</b> |
|----------------|--|-------------|
| 99.1           | Press Release Scotiabank Grows in the Dominican Republic, July 8, 2003 |             |