

This report contains information regarding Scotiabank's Global Registered Covered Bond Program Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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**Program Information**

Outstanding Covered Bonds Series	Initial Principal Amount	Exchange Rate	CAD Equivalent	Maturity Date	Coupon Rate <sup>(2)</sup>	Rate Type
SERIES CBL10 - 20 Year Fixed <sup>(1)</sup>	EUR 188,000,000	1.49320	\$280,721,800	September 28, 2035	1.837%	Fixed
SERIES CBL20 - 7 Year Fixed <sup>(1)</sup>	EUR 1,000,000,000	1.51900	\$1,519,000,000	January 22, 2025	0.500%	Fixed
SERIES CBL23 - 7 Year Fixed <sup>(1)</sup>	CHF 830,000,000	1.38151	\$1,146,656,000	November 19, 2025	0.200%	Fixed
SERIES CBL25 - 7 Year Fixed <sup>(1)</sup>	EUR 1,500,000,000	1.45010	\$2,175,150,000	January 14, 2027	0.010%	Fixed
SERIES CBL26 - 5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.55310	\$1,941,375,000	March 18, 2025	0.010%	Fixed
SERIES CBL27 - 8 Year Fixed <sup>(1)</sup>	CHF 180,000,000	1.46683	\$264,030,000	April 3, 2028	0.298%	Fixed
SERIES CBL33 - 5 Year Floating <sup>(1)</sup>	GBP 1,300,000,000	1.71360	\$2,227,680,000	June 22, 2026	Compounded SONIA + 1.000%	Floating
SERIES CBL34 - 3.5 Year Floating <sup>(1)</sup>	GBP 1,600,000,000	1.72783	\$2,764,530,000	March 14, 2025	Compounded SONIA + 1.000%	Floating
SERIES CBL35 - 8 Year Fixed <sup>(1)</sup>	EUR 1,500,000,000	1.49840	\$2,247,600,000	September 14, 2029	0.010%	Fixed
SERIES CBL36 - 20 Year Fixed <sup>(1)</sup>	EUR 275,000,000	1.45995	\$401,485,000	October 15, 2041	0.623%	Fixed
SERIES CBL37 - 5 Year Fixed <sup>(1)</sup>	USD 3,500,000,000	1.25830	\$4,404,050,000	October 13, 2026	1.188%	Fixed
SERIES CBL38 - 6 Year Fixed <sup>(1)</sup>	EUR 1,750,000,000	1.43260	\$2,507,050,000	December 15, 2027	0.010%	Fixed
SERIES CBL39 - 4 Year Floating <sup>(1)</sup>	GBP 1,300,000,000	1.70890	\$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	Floating
SERIES CBL40 - 8 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.42810	\$1,785,125,000	March 26, 2030	0.375%	Fixed
SERIES CBL41 - 5 Year Fixed <sup>(1)</sup>	USD 2,250,000,000	1.26680	\$2,850,300,000	March 9, 2027	2.170%	Fixed
SERIES CBL42 - 4 Year Fixed <sup>(1)</sup>	EUR 2,200,000,000	1.40310	\$3,086,820,000	March 16, 2026	0.450%	Fixed
SERIES CBL43 - 5 Year Fixed <sup>(1)</sup>	CHF 250,000,000	1.38520	\$346,300,000	April 1, 2027	0.278%	Fixed
SERIES CBL44 - 15 Year Fixed <sup>(1)</sup>	EUR 150,000,000	1.40180	\$210,270,000	March 24, 2037	1.180%	Fixed
SERIES CBL45 - 3 Year Fixed <sup>(1)</sup>	CHF 135,000,000	1.34490	\$181,561,500	April 25, 2025	0.295%	Fixed
SERIES CBL46 - 7 Year Fixed <sup>(1)</sup>	CHF 100,000,000	1.34490	\$134,490,000	April 25, 2029	0.733%	Fixed
SERIES CBL47 - 15 Year Fixed <sup>(1)</sup>	EUR 118,000,000	1.36900	\$161,542,000	April 26, 2037	1.806%	Fixed
SERIES CBL48 - 3 Year Fixed <sup>(1)</sup>	USD 1,500,000,000	1.27920	\$1,918,800,000	June 3, 2025	3.186%	Fixed
SERIES CBL49 - 3 Year Floating <sup>(1)</sup>	AUD 1,000,000,000	0.86440	\$864,400,000	October 27, 2025	3mBBSW + 0.900%	Floating
SERIES CBL50 - 2 Year Fixed <sup>(1)</sup>	EUR 2,000,000,000	1.35400	\$2,708,000,000	October 31, 2024	3.050%	Fixed
SERIES CBL51 - 5 Year Fixed <sup>(1)</sup>	EUR 2,250,000,000	1.43823	\$3,236,025,000	January 18, 2028	3.250%	Fixed
SERIES CBL52 - 5 Year Floating <sup>(1)</sup>	USD 3,500,000,000	1.33210	\$4,662,350,000	February 7, 2028	SOFR + 0.900%	Floating
SERIES CBL53 - 8 Year Fixed <sup>(1)</sup>	NOK 1,000,000,000	0.12950	\$129,500,130	February 14, 2031	3.666%	Fixed
SERIES CBL54 - 4 Year Floating <sup>(1)</sup>	GBP 1,250,000,000	1.62580	\$2,032,250,000	March 9, 2027	Compounded SONIA + 0.620%	Floating
SERIES CBL55 - 3 Year Fixed <sup>(1)</sup>	CHF 360,000,000	1.49200	\$537,120,000	May 4, 2026	2.043%	Fixed
SERIES CBL56 - 7 Year Fixed <sup>(1)</sup>	CHF 225,000,000	1.49200	\$335,700,000	May 3, 2030	2.143%	Fixed
SERIES CBL57 - 5 Year Floating <sup>(1)</sup>	USD 300,000,000	1.36250	\$408,750,000	May 4, 2028	SOFR + 0.780%	Floating
SERIES CBL58 - 3 Year Floating <sup>(1)</sup>	USD 250,000,000	1.36230	\$340,575,000	January 8, 2026	SOFR + 0.680%	Floating
SERIES CBL59 - 3 Year Floating <sup>(1)</sup>	NOK 2,000,000,000	0.12390	\$247,800,000	June 30, 2031	4.335%	Fixed
SERIES CBL60 - 3 Year Floating <sup>(1)</sup>	USD 3,500,000,000	1.31710	\$4,609,850,000	July 26, 2028	SOFR + 0.830%	Floating
SERIES CBL61 - 3 Year Floating <sup>(1)</sup>	CAO 900,000,000	1.00000	\$900,000,000	September 8, 2026	Compounded CORRA + 0.600%	Floating
SERIES CBL62 - 10 Year Fixed <sup>(1)</sup>	CAO 400,000,000	1.00000	\$400,000,000	March 20, 2034	4.246%	Fixed
<b>Total Outstanding under the Global Registered Covered Bond Program</b>			<b>\$56,188,426,230</b>			

<b>OSFI Covered Bond Ratio Limit<sup>(3)</sup></b>	5.50%	<b>OSFI Covered Bond Ratio<sup>(3)</sup></b>	4.29%
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Series Ratings	Moody's	Fitch	DBRS
CBL10	Aaa	AAA	AAA
CBL20	Aaa	AAA	AAA
CBL23	Aaa	AAA	AAA
CBL25	Aaa	AAA	AAA
CBL26	Aaa	AAA	AAA
CBL27	Aaa	AAA	AAA
CBL33	Aaa	AAA	AAA
CBL34	Aaa	AAA	AAA
CBL35	Aaa	AAA	AAA
CBL36	Aaa	AAA	AAA
CBL37	Aaa	AAA	AAA
CBL38	Aaa	AAA	AAA
CBL39	Aaa	AAA	AAA
CBL40	Aaa	AAA	AAA
CBL41	Aaa	AAA	AAA
CBL42	Aaa	AAA	AAA
CBL43	Aaa	AAA	AAA
CBL44	Aaa	AAA	AAA
CBL45	Aaa	AAA	AAA
CBL46	Aaa	AAA	AAA
CBL47	Aaa	AAA	AAA
CBL48	Aaa	AAA	AAA
CBL49	Aaa	AAA	AAA
CBL50	Aaa	AAA	AAA
CBL51	Aaa	AAA	AAA
CBL52	Aaa	AAA	AAA
CBL53	Aaa	AAA	AAA
CBL54	Aaa	AAA	AAA
CBL55	Aaa	AAA	AAA
CBL56	Aaa	AAA	AAA
CBL57	Aaa	AAA	AAA
CBL58	Aaa	AAA	AAA
CBL59	Aaa	AAA	AAA
CBL60	Aaa	AAA	AAA
CBL61	Aaa	AAA	AAA
CBL62	Aaa	AAA	AAA

**Supplementary Information**

**Parties to Scotiabank Global Registered Covered Bond Program**

Issuer	The Bank of Nova Scotia
Guarantor Entity	Scotiabank Covered Bond Guarantor Limited Partnership
Seller, Servicer & Cash Manager	The Bank of Nova Scotia
Interest Rate & Covered Bond Swap Provider	The Bank of Nova Scotia
Bond Trustee and Custodian	Computershare Trust Company of Canada
Covered Pool Monitor	KPMG LLP
Account Bank and GDA Provider	The Bank of Nova Scotia
Standby Account Bank & Standby GDA Provider	Canadian Imperial Bank of Commerce
Paying Agent, Registrar, Exchange Agent, Transfer Agent	Citibank, N.A., London Branch; Citibank Europe PLC; The Bank of Nova Scotia; The Bank of New York Mellon; UBS AG

<sup>(1)</sup> An Extended Due for Payment Date twelve-months after the Maturity Date has been specified in the Final Terms of this Series. The coupon rate specified for this Series applies until the Maturity Date following which the floating rate of interest specified in the Final Terms of this Series is payable monthly in arrears from Maturity Date to but excluding the Extended Due For Payment Date.

<sup>(2)</sup> Coupon rates are rounded to 3 decimal places.

<sup>(3)</sup> Per OSFI's Revised Covered Bond Limit Calculation letter dated May 23rd, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets are as at January 31, 2024.

**Supplementary Information (continued)**
**The Bank of Nova Scotia's Credit Ratings**

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>
Senior Debt <sup>(1)</sup> /Long-Term Issuer Default Rating(Fitch)	Aa2	AA/AA-	AA
Short-Term Debt	P-1	F1+	R-1 (high)
Rating Outlook	Stable	Stable	Stable
Counterparty Risk Assessment	P-1(cr) / Aa2(cr)	AA (dcr)	N/A

**Applicable Counterparty Ratings**

Short-Term Debt / Senior Debt (or Issuer Default Rating for Fitch)

<u>Role (Current Party)</u>	<u>Current Party</u>	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u> <sup>(4)</sup>
Standby Account Bank / Standby GDA Provider	CIBC	P-1 / Aa2	F1+ / AA-	R-1 (high) / AA
Principal Paying Agent (for issuances on or after October 6, 2022)	Citibank, N.A., London Branch	P-1	F1 / A+	-
Paying Agent (for issuances on or after October 6, 2022)	Citibank Europe PLC	P-1	F1 / A+	-
Swiss Paying Agent	UBS AG	P-1	F1 / A+	-
Australian Paying Agent	The Bank of New York Mellon	P-1	F1+ / AA	-
Canadian Paying Agent	The Bank of Nova Scotia	P-1	F1+ / AA-	-

**Ratings Triggers<sup>(2)</sup>**

If the rating(s) of the Party fall below the stipulated level, the Party is required to be replaced or in the case of the Swap Providers replace itself or obtain a guarantee for its obligations. The stipulated ratings thresholds are:

<u>Role (Current Party)</u>	<u>Current Party</u>	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>Ratings Triggers</u>
Account Bank / GDA Provider	The Bank of Nova Scotia	P-1	F1 and A	R-1 (middle) / AA (low)	Yes
Standby Account Bank / Standby GDA Provider	CIBC	P-1	F1 and A	R-1 (middle) / A (low)	Yes
Cash Manager	The Bank of Nova Scotia	P-1	F2 and BBB+	BBB(low) (long)	Yes
Servicer	The Bank of Nova Scotia	Baa2 (long)	F2	R-1 (middle) / BBB (low)	Yes
Interest Rate Swap Provider	The Bank of Nova Scotia	P-2 / A3	F3 and BBB-	R-2 (high) / BBB (high)	Yes
Covered Bond Swap Provider	The Bank of Nova Scotia	P-2 / A3	F3 and BBB-	R-2 (high) / BBB (high)	Yes
Paying Agents	Citibank N.A., London Branch; Citibank Europe PLC; The Bank of Nova Scotia; The Bank of New York Mellon; UBS AG	P-1	F1 and A	N/A	Yes

**Specific Rating Related Action**
**The following actions are required if the rating of the Cash Manager (Scotiabank) falls below the stipulated rating**

Cash Manager is required to direct the Servicer to deposit Revenue Receipts and all Principal Receipts received by the Servicer directly into the GDA Account (or Standby GDA Account) within two Toronto business days.

<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
P-1	F1 and A	R-1 (low) and BBB (low)	Yes

**The following actions are required if the rating of the Servicer (Scotiabank) falls below the stipulated rating**

Servicer is required to transfer monies held in trust for the Guarantor (i) at any time prior to downgrade of the ratings of the Cash Manager by one or more Rating Agencies below the Cash Management Deposit Ratings, to the Cash Manager and (ii) at any time following a downgrade of the ratings of the Cash Manager by one or more Rating Agencies below the Cash Management Deposit Ratings, directly into the GDA Account (or Standby GDA Account), in each case within two Toronto business days.

<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
P-1 (cr)	F1 and A	BBB (low)	Yes

**The following actions are required if the rating of the Issuer (Scotiabank) falls below the stipulated rating**

- (a) Repayment of the Demand Loan
- (b) Establishment of the Reserve Fund
- (c) Transfer of title to Loans to Guarantor<sup>(3)</sup>

<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
N/A	F2 or BBB+	N/A	Yes
P-1 (cr)	F1 and A	R-1 (low) and A (low)	Yes
A3	BBB -	R-1 (middle) and BBB (low)	Yes

**The following actions are required if the rating of the Issuer (Scotiabank) falls below the stipulated rating**

Cash flows will be exchanged under the Swap Agreements except as otherwise provided in the Swap Agreements

<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
Baa1 (long)	BBB+ (long)	BBB (high) (long)	Yes

**Each Swap Provider is required to replace itself, transfer credit support or obtain a guarantee of its obligations if ratings of such Swap Provider fall below the specified ratings below:**

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
(a) Interest Rate Swap Provider	P-1 (cr) and A2 (cr)	F1 and A	R-1 (low) and A	Yes
(b) Covered Bond Swap Provider	P-1 and A2	F1 and A	R-1 (low) and A	Yes

**Events of Default**

Issuer Event of Default	Nil
Guarantor Event of Default	Nil

<sup>(1)</sup> Includes Senior debt issued prior to September 23, 2018 and senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "Bail-In" regime. Senior debt subject to conversion under the Bail-In regime is rated A2 by Moody's, AA- by Fitch and AA(low) by DBRS.

<sup>(2)</sup> The discretion of the Scotiabank Covered Bond Guarantor Limited Partnership to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.

<sup>(3)</sup> The transfer of registered title to the Loans to the Guarantor may be deferred if (A) satisfactory assurances are provided to the Guarantor and the Bond Trustee by The Office of the Superintendent of Financial Institutions or such other supervisory authority having jurisdiction over the Seller permitting registered title to the Loans to remain with the Seller until such time as (i) the Loans are to be sold or otherwise disposed of by the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee is required to take actions to enforce or otherwise deal with the Loans, and (B) each of the Rating Agencies has confirmed that it will not withdraw or downgrade its then current ratings of the Covered Bonds as a result of such deferral.

<sup>(4)</sup> Paying Agent ratings trigger are not applicable for DBRS and therefore are not shown.



Asset Coverage Test (CS)<sup>(1)</sup>

<b>Outstanding Covered Bonds</b>	<b>\$56,188,426,230</b>		
A = Lesser of (i) LTV Adjusted Loan Balance and (ii) Asset Percentage Adjusted Loan Balance	85,592,841,958	A (i)	90,098,040,285
B = Principal Receipts up to Calculation Date not otherwise applied	-	A (ii)	85,592,841,958
C = Cash Capital Contributions and advances under Intercompany Loan	-	Asset Percentage:	94.8%
D = Substitute Assets	-	Maximum Asset Percentage	95.0%
E = (i) Reserve Fund balance and (ii) Pre-Maturity Liquidity Ledger balance <sup>(2)</sup>	-		
F = Negative Carry Factor Calculation	848,291,136		
<b>Total: A + B + C + D + E - F</b>	<b>84,744,550,823</b>		
<b>Asset Coverage Test</b>	<b>PASS</b>		
<b>Level of Overcollateralization</b>			
Regulatory Minimum Overcollateralization:	103.0%		
Level of Overcollateralization <sup>(3)</sup>	106.4%		

Valuation Calculation<sup>(1)</sup>

<b>Trading Value of Covered Bonds<sup>(4)</sup></b>	<b>55,986,510,156</b>
A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans <sup>(5)</sup> and (ii) 80% of Market Value of properties securing Performing Eligible Loans	87,908,330,081
B = Principal Receipts up to Calculation Date not otherwise applied	-
C = Cash Capital Contributions and advances under Intercompany Loan	-
D = Trading Value of Substitute Assets	-
E = (i) Reserve Fund balance and (ii) Pre-Maturity Liquidity Ledger balance <sup>(2)</sup>	-
F = Trading Value of Swap Collateral	-
<b>Total: A + B + C + D + E + F</b>	<b>87,908,330,081</b>

Intercompany Loan Balance

Guarantee Loan	59,204,945,489
Demand Loan	31,757,728,936
<b>Total</b>	<b>90,962,674,426</b>

Portfolio Losses<sup>(6)</sup>

Period End	Write off Amounts	Loss Percentage (annualized)
April 30, 2024	N/A	N/A

Portfolio Flow of Funds

	2024/04/30	2024/03/27
<b>Cash Inflows</b>		
Principal Receipts	1,129,370,315.79 <sup>(7)</sup>	809,646,653.83 <sup>(7)</sup>
Sale of Loans	269,917,230.47	277,586,858.12
Revenue Receipts	415,235,324.10	314,484,251.32
Swap Receipts	-	-
Intercompany Loan Receipts	-	-
<b>Cash Outflows</b>		
Swap Payment	-	-
Intercompany Loan Interest	(415,006,379.46) <sup>(8)</sup>	(314,093,218.95) <sup>(9)</sup>
Purchase of Loans	-	-
Intercompany Loan Repayment	(1,399,287,546.26) <sup>(7)(8)</sup>	(1,087,233,511.95) <sup>(7)(8)</sup>
Distribution to Partners	(3,728,879.39)	-
Other Inflows / Outflows <sup>(10)</sup>	(68.61)	(18.92)
<b>Net Inflows/(Outflows)</b>	<b>(3,500,003.36)</b>	<b>391,013.46</b>

<sup>(1)</sup> The indexation methodology used to account for subsequent price developments since the date of the Original Market Value is based on the Teranet - National Bank Regional and Calgary, Edmonton, Winnipeg, Ottawa-Gatineau, Hamilton, Toronto, Montreal, Quebec City and Halifax, data provided by Teranet through the Teranet - National Bank National Composite House Price Index™ (the "House Price Index"), and (ii) for mortgaged properties located in all other areas of Canada, national residential statistics compiled by the Canadian Real Estate Association ("CREA"). The data derived by the House Price Index is based on a repeat sales method, which measures the change in price of certain residential properties within the related area based on at least two sales of each such property over time. Such price change data is then used to formulate the House Price Index for the related area. The statistics derived by CREA are the average actual resale prices for residential properties in the related area, as well as overall figures for each province and territory of Canada. The Original Market Value is as of the date it is most recently determined or assessed in accordance with the underwriting policies (whether upon origination or renewal of the Loan or subsequently thereto).

<sup>(2)</sup> Amounts are required to be credited to the Pre-Maturity Liquidity Ledger in respect of Series of Hard Bullet Covered Bonds in certain circumstances more fully described in the Transaction documents.

<sup>(3)</sup> Per Section 4.3.8 of the CMHC Guide, (A) the lesser of (i) the total amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

<sup>(4)</sup> Trading value method is the last selling price as of the Calculation Date of the covered bond.

<sup>(5)</sup> Present value of expected future cash flows of Loans, calculated using the weighted average current market interest rates offered to Scotiabank clients as at the last day of the month, being 5.9599%.

<sup>(6)</sup> Scotiabank currently reviews the Loans in its Covered Bond Portfolio, on a periodic basis, to ensure such Loans continue to be Eligible Loans. As a result of a review, a selection of Loans may be sold by the Guarantor to Scotiabank, including Loans that have ceased to be Eligible Loans or Loans that are at least 90 days past due or subject to foreclosure. Sales of Eligible Loans by the Guarantor that are at least 90 days past due or subject to foreclosure is done on a voluntary basis and the Guarantor is under no obligation to continue such sales or notify investors of any discontinuance of such sales. The sale of Loans by the Guarantor that were at least 90 days past due or subject to foreclosure reflected in this Investor Report were immaterial to the Covered Bond Portfolio's overall performance. Refer to Note 14 of Scotiabank's Form 40-F for the fiscal year ended October 31, 2022 for details on impaired loans and Scotiabank's residential mortgage portfolio.

<sup>(7)</sup> Includes Capitalized interest on loans acquired by Guarantor LP via draw on the Intercompany Loan. Amounts drawn by the Guarantor LP on the Intercompany Loan in respect of Capitalized Interest on acquired loans are included in the Intercompany Loan Principal Repayment.

<sup>(8)</sup> This amount is to be paid out on May 17th, 2024.

<sup>(9)</sup> This amount was paid out on April 17th, 2024.

<sup>(10)</sup> Amounts included are inflows net of expenses incurred, such as legal fees, filing fees and service charges.

**Portfolio Summary Statistics**

Previous Month Ending Balance	\$	91,569,315,256
Current Month Ending Balance <sup>(1)</sup>	\$	90,142,418,924
Number of Mortgage Loans in Pool		320,579
Average Loan Size		281,186
Number of Primary Borrowers		288,167
Number of Properties		274,230
Weighted Average Current Indexed LTV of Loans in the Portfolio <sup>(2)(4)</sup>		48.10%
Weighted Average of Original LTV of Loans in the Portfolio <sup>(2)(5)</sup>		63.62%
Weighted Average of Authorized LTV of Loans in the Portfolio <sup>(3)(5)</sup>		72.37%
Weighted Average Seasoning of Loans in the Portfolio		31.45 (Months)
Weighted Average Mortgage Rate of Loans in the Portfolio		4.40%
Weighted Average Original Term of Loans in the Portfolio		55.28 (Months)
Weighted Average Remaining Term of Loans in the Portfolio		23.83 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds		36.26 (Months)

**Disclaimer:** Due to rounding, numbers presented in the following tables may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

**Portfolio Delinquency Distribution <sup>(6)</sup>**

<u>Aging Summary</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Current and Less Than 30 Days Past Due	320,461	99.96%	90,100,197,711	99.95%
30 to 59 Days Past Due	96	0.03%	36,137,643	0.04%
60 to 89 Days Past Due	22	0.01%	6,083,571	0.01%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

**Portfolio Provincial Distribution**

<u>Province</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Alberta	31,711	9.89%	7,087,963,052	7.86%
British Columbia	52,283	16.31%	19,402,659,029	21.52%
Manitoba	5,379	1.68%	824,914,667	0.92%
New Brunswick	6,037	1.88%	625,486,436	0.69%
Newfoundland	6,261	1.95%	782,579,402	0.87%
Northwest Territories	81	0.03%	18,175,768	0.02%
Nova Scotia	10,288	3.21%	1,476,814,231	1.64%
Nunavut	-	0.00%	-	0.00%
Ontario	179,200	55.90%	53,880,906,973	59.77%
Prince Edward Island	1,418	0.44%	195,923,718	0.22%
Quebec	19,422	6.06%	4,272,815,312	4.74%
Saskatchewan	7,936	2.48%	1,441,040,076	1.60%
Yukon	563	0.18%	133,140,260	0.15%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

**Portfolio Credit Bureau Score Distribution**

<u>FICO® 8 score</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Score Unavailable	1,442	0.45%	286,583,585	0.32%
599 or less	1,165	0.36%	244,673,646	0.27%
600 - 650	2,425	0.76%	596,749,304	0.66%
651 - 700	9,070	2.83%	2,456,658,152	2.73%
701 - 750	24,172	7.54%	6,656,882,492	7.38%
751 - 800	46,053	14.37%	13,257,743,703	14.71%
801 and Above	236,252	73.70%	66,643,128,042	73.93%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

<sup>(1)</sup> Each Loan is payable in Canada only and is denominated in Canadian Dollars.

<sup>(2)</sup> With respect to STEP Loans, the Current indexed LTV and Original LTV do not include amounts drawn in respect of (i) Other STEP Products, or (ii) Additional STEP Loans which are not yet included in the cover pool, which in each case are secured by the same property.

<sup>(3)</sup> With respect to STEP Loans, the Authorized LTV includes amounts drawn or available to be drawn in respect of Other STEP Products and subsequent STEP Loans, which in each case are or will be

<sup>(4)</sup> The indexation methodology as described in footnote (1) on page 3 of this Investor Report.

<sup>(5)</sup> Appraisal Value, Original Loan Balance, and Authorized Amount are determined or assessed as of the most recent advance in accordance with the underwriting policies (whether upon origination or renewal of the Eligible Loan, or subsequently thereto).

<sup>(6)</sup> Refer to footnote (6) on page 3 of this Investor Report.



Portfolio Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	233,820	72.94%	57,963,713,030	64.30%
Variable	86,759	27.06%	32,178,705,894	35.70%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

Portfolio Mortgage Asset Type Distribution<sup>(1)</sup>

Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Amortizing STEP	255,311	79.64%	64,494,096,122	71.55%
Amortizing Non-STEP	65,268	20.36%	25,648,322,802	28.45%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

Portfolio Occupancy Type Distribution

Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	54,309	16.94%	17,746,966,041	19.69%
Owner Occupied	266,270	83.06%	72,395,452,883	80.31%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

Portfolio Mortgage Rate Distribution

Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
1.9999 and Below	47,338	14.77%	11,635,278,993	12.91%
2.0000 - 2.4999	51,640	16.11%	12,090,458,258	13.41%
2.5000 - 2.9999	54,680	17.06%	15,215,436,097	16.88%
3.0000 - 3.4999	15,163	4.73%	3,875,308,523	4.30%
3.5000 - 3.9999	4,228	1.32%	983,890,024	1.09%
4.0000 - 4.4999	2,955	0.92%	663,790,443	0.74%
4.5000 - 4.9999	3,244	1.01%	781,400,139	0.87%
5.0000 - 5.4999	15,844	4.94%	3,888,401,250	4.31%
5.5000 - 5.9999	22,499	7.02%	5,508,014,140	6.11%
6.0000 - 6.4999	53,729	16.76%	18,302,741,601	20.30%
6.5000 - 6.9999	36,838	11.49%	13,374,638,359	14.84%
7.0000 and Above	12,421	3.87%	3,823,061,097	4.24%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

Portfolio Current Indexed LTV Distribution<sup>(2)(3)(4)</sup>

Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	50,939	15.89%	5,392,584,072	5.98%
20.01-25.00	22,435	7.00%	4,142,741,830	4.60%
25.01-30.00	26,655	8.31%	5,829,228,842	6.47%
30.01-35.00	28,976	9.04%	7,124,024,077	7.90%
35.01-40.00	29,598	9.23%	8,168,799,531	9.06%
40.01-45.00	30,421	9.49%	9,312,966,699	10.33%
45.01-50.00	30,342	9.46%	10,248,440,168	11.37%
50.01-55.00	25,014	7.80%	8,521,384,685	9.45%
55.01-60.00	20,506	6.40%	7,421,487,884	8.23%
60.01-65.00	16,424	5.12%	6,310,892,784	7.00%
65.01-70.00	13,201	4.12%	5,422,731,079	6.02%
70.01-75.00	11,421	3.56%	4,881,072,436	5.41%
75.01-80.00	8,244	2.57%	3,814,549,147	4.23%
80.01-90.00	5,918	1.85%	3,234,896,431	3.59%
90.01-100.00	480	0.15%	315,566,434	0.35%
Over 100.00	5	0.00%	1,052,824	0.00%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

<sup>(1)</sup> All loans included in the STEP and Non-STEP programs are amortizing, the cover pool does not contain any non-amortizing mortgages.

<sup>(2)</sup> With respect to STEP Loans, the Current indexed LTV does not include amounts drawn in respect of (i) Other STEP Products, or (ii) Additional STEP Loans which are not yet included in the cover pool, which in each case are secured by the same property.

<sup>(3)</sup> The indexation methodology as described in footnote (1) on page 3 of this Investor Report.

<sup>(4)</sup> The methodology used in this table aggregates STEP Loans secured by the same property.



## Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 4/30/2024

Distribution Date: 5/15/2024

## Portfolio Remaining Term Distribution

<u>Remaining Term (Months)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Less than 12.00	65,000	20.28%	16,681,126,211	18.51%
12.00 - 23.99	101,680	31.72%	25,762,940,231	28.58%
24.00 - 35.99	105,502	32.91%	32,463,599,217	36.01%
36.00 - 41.99	31,600	9.86%	10,584,544,710	11.74%
42.00 - 47.99	9,780	3.05%	2,921,105,965	3.24%
48.00 - 53.99	3,392	1.06%	802,214,495	0.89%
54.00 - 59.99	2,543	0.79%	668,560,617	0.74%
60.00 - 65.99	572	0.18%	146,107,973	0.16%
66.00 - 71.99	39	0.01%	7,918,855	0.01%
72.00 and Above	471	0.15%	104,300,649	0.12%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

## Portfolio Remaining Principal Balance Distribution

<u>Remaining Principal Balance (\$)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
99,999 and Below	67,632	21.10%	3,780,497,824	4.19%
100,000 - 149,999	38,253	11.93%	4,787,087,522	5.31%
150,000 - 199,999	37,176	11.60%	6,498,119,770	7.21%
200,000 - 249,999	33,709	10.52%	7,575,983,252	8.40%
250,000 - 299,999	29,594	9.23%	8,121,644,306	9.01%
300,000 - 349,999	24,222	7.56%	7,859,560,722	8.72%
350,000 - 399,999	20,082	6.26%	7,514,070,285	8.34%
400,000 - 449,999	16,275	5.08%	6,906,329,286	7.66%
450,000 - 499,999	12,012	3.75%	5,687,033,829	6.31%
500,000 - 549,999	8,498	2.65%	4,456,565,559	4.94%
550,000 - 599,999	6,534	2.04%	3,749,557,877	4.16%
600,000 - 649,999	5,080	1.58%	3,169,778,064	3.52%
650,000 - 699,999	3,990	1.24%	2,688,866,526	2.98%
700,000 - 749,999	3,024	0.94%	2,189,832,910	2.43%
750,000 - 799,999	2,371	0.74%	1,835,240,782	2.04%
800,000 - 849,999	1,864	0.58%	1,537,424,681	1.71%
850,000 - 899,999	1,651	0.52%	1,442,614,297	1.60%
900,000 - 949,999	1,332	0.42%	1,231,041,223	1.37%
950,000 - 999,999	1,122	0.35%	1,093,845,105	1.21%
1,000,000 or greater	6,158	1.92%	8,017,325,104	8.89%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>

## Portfolio Property Type Distribution

<u>Property Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Condo	60,980	19.02%	16,412,338,608	18.21%
Single Family	250,082	78.01%	70,707,348,082	78.44%
Multi Family	9,055	2.82%	2,925,944,140	3.25%
Other	462	0.14%	96,788,094	0.11%
<b>Total</b>	<b>320,579</b>	<b>100.00%</b>	<b>90,142,418,924</b>	<b>100.00%</b>



Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 4/30/2024  
Distribution Date: 5/15/2024

Portfolio Current Indexed LTV and Delinquency Distribution by Province <sup>(1)</sup>

Province	Delinquency	Current LTV (%) <sup>(2)(3)(4)</sup>														Total	Percentage Total <sup>(5)</sup>			
		20.00 and Below	20.01-25.00	25.01-30.00	30.01-35.00	35.01-40.00	40.01-45.00	45.01-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00			90.01-100.00	100.01 and Above	
Alberta	All	228,714,470	154,997,443	220,274,287	303,686,850	426,787,756	642,385,722	979,614,544	1,057,451,073	1,026,630,101	898,569,478	565,867,769	409,878,229	139,226,703	30,951,117	2,927,511	-	7,087,963,052	7.86%	
	Current and Less Than 30 Days Past Due	228,714,470	154,997,443	219,977,221	303,686,850	426,251,167	642,385,722	979,614,544	1,057,451,073	1,026,002,927	897,412,794	565,360,532	409,878,229	139,097,111	30,951,117	2,927,511	-	7,084,708,711	99.95%	
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	253,735	507,237	-	-	-	-	-	760,972	0.01%	
	60 to 89 Days Past Due	-	-	297,065	-	536,589	-	-	-	627,174	902,949	-	-	-	129,591	-	-	2,493,369	0.04%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
British Columbia	All	1,259,572,853	927,009,800	1,334,533,543	1,579,373,151	1,889,054,375	2,090,059,499	2,475,829,507	1,913,565,907	1,519,256,586	1,322,808,352	1,166,818,405	837,445,097	703,901,046	380,806,827	2,624,081	-	19,402,659,029	21.52%	
	Current and Less Than 30 Days Past Due	1,259,572,853	927,009,800	1,334,242,707	1,578,355,443	1,888,182,045	2,087,372,350	2,475,275,023	1,911,512,492	1,518,969,521	1,322,524,172	1,166,818,405	837,158,028	701,204,868	380,806,827	2,624,081	-	19,391,628,614	99.94%	
	30 to 59 Days Past Due	-	-	130,040	1,017,708	872,331	2,090,992	-	2,053,415	287,066	284,180	-	-	287,069	2,696,178	-	-	9,718,977	0.05%	
	60 to 89 Days Past Due	-	-	160,796	-	596,157	-	554,484	-	-	-	-	-	-	-	-	-	1,311,438	0.01%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Manitoba	All	25,227,187	21,000,681	28,838,596	47,365,054	60,247,924	70,473,824	104,384,340	111,966,873	117,404,480	79,865,594	48,829,717	51,240,792	39,078,261	18,991,346	-	-	824,914,667	0.92%	
	Current and Less Than 30 Days Past Due	25,227,187	21,000,681	28,838,596	47,365,054	60,247,924	70,473,824	104,384,340	111,809,049	117,404,480	79,865,594	48,829,717	51,240,792	39,078,261	18,991,346	-	-	824,756,843	99.98%	
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157,824	0.02%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	157,824	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
New Brunswick	All	31,937,176	27,681,780	38,891,667	51,750,190	52,133,342	59,373,410	74,067,534	75,768,655	45,814,114	37,160,449	37,479,128	36,742,645	37,429,930	19,256,415	-	-	625,486,436	0.69%	
	Current and Less Than 30 Days Past Due	31,937,176	27,681,780	38,891,667	51,644,558	52,133,342	59,283,165	73,978,990	75,646,804	45,814,114	37,160,449	37,479,128	36,742,645	37,429,930	19,256,415	-	-	625,080,164	99.94%	
	30 to 59 Days Past Due	-	-	-	105,632	-	-	88,544	121,851	-	-	-	-	-	-	-	-	316,027	0.05%	
	60 to 89 Days Past Due	-	-	-	-	-	90,245	-	-	-	-	-	-	-	-	-	-	90,245	0.01%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Newfoundland	All	22,429,119	16,887,398	25,849,938	32,235,870	43,633,469	71,742,638	109,134,290	175,775,698	143,806,145	46,845,298	46,384,463	39,558,491	7,700,573	496,023	-	-	782,579,402	0.87%	
	Current and Less Than 30 Days Past Due	22,429,119	16,887,398	25,849,938	32,235,870	43,577,853	71,603,637	108,861,132	175,364,219	143,585,486	46,845,298	46,384,463	39,558,491	7,700,573	496,023	-	-	781,379,498	99.85%	
	30 to 59 Days Past Due	-	-	-	-	55,607	139,001	273,158	411,478	99,191	-	-	-	-	-	-	-	978,435	0.13%	
	60 to 89 Days Past Due	-	-	-	-	-	-	-	221,469	-	-	-	-	-	-	-	-	221,469	0.03%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Northwest Territories	All	1,208,769	204,353	1,153,621	805,730	1,672,707	1,842,659	1,189,700	2,043,850	1,827,906	1,658,264	1,602,048	860,283	1,360,971	744,906	-	-	18,175,768	0.02%	
	Current and Less Than 30 Days Past Due	1,208,769	204,353	1,153,621	805,730	1,672,707	1,842,659	1,189,700	2,043,850	1,827,906	1,658,264	1,602,048	860,283	1,360,971	744,906	-	-	18,175,768	100.00%	
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Nova Scotia	All	91,132,427	76,891,307	134,252,249	164,931,050	157,789,698	138,100,041	139,957,408	141,156,619	118,392,624	84,452,908	87,300,032	77,044,589	49,488,686	15,924,595	-	-	1,476,814,231	1.64%	
	Current and Less Than 30 Days Past Due	91,132,427	76,891,307	134,087,820	164,931,050	157,625,221	138,100,041	139,830,613	141,090,894	118,392,624	84,452,908	87,300,032	77,044,589	49,488,686	15,924,595	-	-	1,476,292,807	99.96%	
	30 to 59 Days Past Due	-	-	164,429	-	111,337	-	126,795	-	-	-	-	-	-	-	-	-	402,560	0.03%	
	60 to 89 Days Past Due	-	-	-	-	53,139	-	-	65,725	-	-	-	-	-	-	-	-	118,864	0.01%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Nunavut	All	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	Current and Less Than 30 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Ontario	All	3,492,376,965	2,720,904,957	3,738,032,381	4,481,630,185	4,980,857,464	5,602,637,686	5,680,906,480	4,343,936,171	3,916,535,692	3,393,322,108	3,002,967,557	2,979,006,845	2,540,344,071	2,697,232,702	309,372,342	843,369	53,806,906,973	53.77%	
	Current and Less Than 30 Days Past Due	3,492,104,394	2,720,341,442	3,737,471,458	4,479,927,191	4,979,183,511	5,599,304,615	5,677,469,316	4,341,005,478	3,913,561,088	3,391,371,507	3,001,871,429	2,978,587,940	2,539,300,599	2,696,001,006	309,372,342	843,369	53,857,716,583	99.96%	
	30 to 59 Days Past Due	201,364	426,173	525,506	1,702,993	1,446,500	3,333,071	2,966,652	2,930,692	1,950,600	1,096,128	1,096,128	419,005	1,043,473	1,231,696	-	-	21,671,912	0.04%	
	60 to 89 Days Past Due	71,208	137,343	35,416	-	227,453	-	470,512	-	576,546	-	-	-	-	-	-	-	1,518,478	0.00%	
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Prince Edward Island	All	7,920,111	7,118,999	10,828,203	15,422,328	14,021,935	19,683,228	27,536,590	29,339,475	14,578,687	9,440,629	13,041,977	9,630,174	10,647,680	6,713,701	-	-	195,923,718	0.22%	
	Current and Less Than 30 Days Past Due	7,920,111	7,118,999	10,828,203	15,342,371	14,021,935	19,683,228	27,536,590	29,339,475	14,578,687	9,440,629	13,041,977	9,630,174	10,647,680	6,713,701	-	-	195,843,761	99.96%	
	30 to 59 Days Past Due	-	-	-	79,957	-	-	-	-	-	-	-	-	-	-	-	-	79,957	0.04%	
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Quebec	All	176,117,264	140,5																	



Scotiabank Global Registered Covered Bond Program Monthly Investor Report  
 Calculation Date: 4/30/2024  
 Distribution Date: 5/15/2024

Portfolio Current Indexed LTV Distribution by FICO® 8 score

Credit Bureau Score	Current LTV (%) <sup>(1)(2)(3)</sup>															Total	Percentage Total	
	20.00 and Below	20.01-25.00	25.01-30.00	30.01-35.00	35.01-40.00	40.01-45.00	45.01-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00	90.01-100.00			100.01 and Above
Score Unavailable	39,956,769	24,874,511	37,344,310	36,418,394	42,433,570	31,251,632	30,830,260	17,049,209	11,008,736	5,316,774	6,297,791	1,472,475	384,583	532,430	1,412,140	0	286,583,585	0.32%
<=599	8,942,562	12,447,416	14,621,304	18,398,794	25,645,390	26,856,224	39,325,722	28,542,374	20,045,295	14,752,648	10,330,009	8,225,355	8,869,833	6,417,183	1,253,536	0	244,673,646	0.27%
600-650	20,788,314	22,315,548	41,455,521	49,368,033	52,259,258	73,377,412	85,921,172	58,834,062	45,706,169	35,771,007	36,959,929	27,090,290	24,533,207	20,379,477	1,989,905	0	596,749,304	0.66%
651-700	68,473,416	84,056,253	139,634,491	207,362,319	229,887,461	313,558,485	309,378,594	248,734,385	215,784,692	168,945,503	152,310,557	131,143,102	96,174,104	82,487,807	8,726,982	0	2,456,658,152	2.73%
701-750	224,840,103	226,366,184	394,364,771	519,454,053	640,320,881	743,164,897	875,339,418	719,092,127	551,722,472	476,209,893	380,434,726	352,359,307	296,006,203	231,871,829	25,335,628	0	6,656,882,492	7.38%
751-800	513,685,025	475,148,682	715,053,785	970,479,959	1,210,051,744	1,418,434,913	1,573,733,227	1,315,029,667	1,131,157,314	961,047,506	868,848,820	804,691,728	677,632,581	558,516,250	64,232,503	0	13,257,743,703	14.71%
>800	4,515,897,882	3,297,533,237	4,486,754,662	5,322,542,525	5,968,201,227	6,706,323,136	7,333,911,775	6,134,102,862	5,446,063,206	4,648,849,454	3,967,549,246	3,556,090,177	2,710,948,636	2,334,691,455	212,615,739	1,052,824	66,643,128,042	73.93%
<b>Total</b>	<b>5,392,584,072</b>	<b>4,142,741,830</b>	<b>5,829,228,842</b>	<b>7,124,024,077</b>	<b>8,168,799,531</b>	<b>9,312,966,699</b>	<b>10,248,440,168</b>	<b>8,521,384,685</b>	<b>7,421,487,884</b>	<b>6,310,892,784</b>	<b>5,422,731,079</b>	<b>4,881,072,436</b>	<b>3,814,549,147</b>	<b>3,234,896,431</b>	<b>315,566,434</b>	<b>1,052,824</b>	<b>90,142,418,924</b>	<b>100.00%</b>

<sup>(1)</sup> With respect to STEP Loans, the Current Indexed LTV does not include amounts drawn in respect of (i) Other STEP Products, or (ii) Additional STEP Loans which are not yet included in the cover pool, which in each case are secured by the same property.

<sup>(2)</sup> The indexation methodology as described in footnote (1) on page 3 of this Investor Report.

<sup>(3)</sup> The methodology used in this table aggregates STEP Loans secured by the same property.