Scotiabank.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date: Distribution Date:

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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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CANADA MORTGAGE AND HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS REPORT. THE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF.

Outstanding Covered Bonds Series	Initial Principal Amount	Exchange Rate	CAD Equivalent	Maturity Date	Coupon Rate(2)	Rate Type
SERIES CBL10 - 20 Year Fixed(1)	EUR 188,000,000	1.49320	\$280,721,600	September 28, 2035	1.637%	Fixed
SERIES CBL20 - 7 Year Fixed ⁽¹⁾	EUR 1,000,000,000	1.51900	\$1,519,000,000	January 22, 2025	0.500%	Fixed
SERIES CBL23 - 7 Year Fixed ⁽¹⁾	CHF 830,000,000	1.38151	\$1,146,656,000	November 19, 2025	0.200%	Fixed
SERIES CBL25 - 7 Year Fixed ⁽¹⁾	EUR 1,500,000,000	1.45010	\$2,175,150,000	January 14, 2027	0.010%	Fixed
SERIES CBL26 - 5 Year Fixed ⁽¹⁾	EUR 1,250,000,000	1.55310	\$1,941,375,000	March 18, 2025	0.010%	Fixed
SERIES CBL27 - 8 Year Fixed ⁽¹⁾	CHF 180,000,000	1.46683	\$264,030,000	April 3, 2028	0.298%	Fixed
SERIES CBL33 - 5 Year Floating ⁽¹⁾	GBP 1,300,000,000	1.71360	\$2,227,680,000	June 22, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL34 - 3.5 Year Floating ⁽¹⁾	GBP 1,600,000,000	1.72783	\$2,764,530,000	March 14, 2025	Compounded SONIA + 1.000%	Float
SERIES CBL35 - 8 Year Fixed ⁽¹⁾	EUR 1,500,000,000	1.49840	\$2,247,600,000	September 14, 2029	0.010%	Fixed
SERIES CBL36 - 20 Year Fixed ⁽¹⁾	EUR 275,000,000	1.45995	\$401,485,000	October 15, 2041	0.623%	Fixed
SERIES CBL37 - 5 Year Fixed ⁽¹⁾	USD 3,500,000,000	1.25830	\$4,404,050,000	October 13, 2026	1.188%	Fixed
SERIES CBL38 - 6 Year Fixed ⁽¹⁾	EUR 1,750,000,000	1.43260	\$2,507,050,000	December 15, 2027	0.010%	Fixed
SERIES CBL39 - 4 Year Floating ⁽¹⁾	GBP 1,300,000,000	1.70890	\$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL40 - 8 Year Fixed ⁽¹⁾	EUR 1,250,000,000	1.42810	\$1,785,125,000	March 26, 2030	0.375%	Fixed
SERIES CBL41 - 5 Year Fixed ⁽¹⁾	USD 2,250,000,000	1.26680	\$2,850,300,000	March 9, 2027	2.170%	Fixed
SERIES CBL42 - 4 Year Fixed ⁽¹⁾	EUR 2,200,000,000	1.40310	\$3,086,820,000	March 16, 2026	0.450%	Fixed
SERIES CBL43 - 5 Year Fixed ⁽¹⁾	CHF 250,000,000	1.38520	\$346,300,000	April 1, 2027	0.278%	Fixed
SERIES CBL44 - 15 Year Fixed ⁽¹⁾	EUR 150,000,000	1.40180	\$210,270,000	March 24, 2037	1.180%	Fixed
SERIES CBL45 - 3 Year Fixed ⁽¹⁾	CHF 135,000,000	1.34490	\$181,561,500	April 25, 2025	0.295%	Fixed
SERIES CBL46 - 7 Year Fixed ⁽¹⁾	CHF 100,000,000	1.34490	\$134,490,000	April 25, 2029	0.733%	Fixed
SERIES CBL47 - 15 Year Fixed ⁽¹⁾	EUR 118,000,000	1.36900	\$161,542,000	April 26, 2037	1.806%	Fixed
SERIES CBL48 - 3 Year Fixed ⁽¹⁾	USD 1,500,000,000	1.27920	\$1,918,800,000	June 3, 2025	3.186%	Fixed
SERIES CBL49 - 3 Year Floating ⁽¹⁾	AUD 1,000,000,000	0.86440	\$864,400,000	October 27, 2025	3mBBSW + 0.900%	Float
SERIES CBL50 - 2 Year Fixed ⁽¹⁾	EUR 2,000,000,000	1.35400	\$2,708,000,000	October 31, 2024	3.050%	Fixed
SERIES CBL51 - 5 Year Fixed ⁽¹⁾	EUR 2,250,000,000	1.43823	\$3,236,025,000	January 18, 2028	3.250%	Fixed
SERIES CBL52 - 5 Year Floating ⁽¹⁾	USD 3,500,000,000	1.33210	\$4,662,350,000	February 7, 2028	SOFR + 0.900%	Float
SERIES CBL53 - 8 Year Fixed ⁽¹⁾	NOK 1,000,000,000	0.12950	\$129,500,130	February 14, 2031	3.565%	Fixed
SERIES CBL54 - 4 Year Floating ⁽¹⁾	GBP 1,250,000,000	1.62580	\$2,032,250,000	March 9, 2027	Compounded SONIA + 0.620%	Float
SERIES CBL55 - 3 Year Fixed ⁽¹⁾	CHF 360,000,000	1.49200	\$537,120,000	May 4, 2026	2.043%	Fixed
SERIES CBL56 - 7 Year Fixed ⁽¹⁾	CHF 225,000,000	1.49200	\$335,700,000	May 3, 2030	2.143%	Fixed
SERIES CBL57 - 5 Year Floating ⁽¹⁾	USD 300,000,000	1.36250	\$408,750,000	May 4, 2028	SOFR + 0.780%	Float
SERIES CBL58 - 3 Year Floating ⁽¹⁾	USD 250,000,000	1.36230	\$340,575,000	January 8, 2026	SOFR + 0.680%	Float
SERIES CBL59 - 3 Year Floating(1)	NOK 2,000,000,000	0.12390	\$247,800,000	June 30, 2031	4.335%	Fixed
SERIES CBL60 - 3 Year Floating(1)	USD 3,500,000,000	1.31710	\$4,609,850,000	July 26, 2028	SOFR + 0.830%	Float
SERIES CBL61 - 3 Year Floating(1)	CAD 900,000,000	1.00000	\$900,000,000	September 8, 2026	Compounded CORRA + 0.600%	Float
Total Outstanding under the Global Reg	gistered Covered Bond Program		\$55,788,426,230			

OSFI Covered Bond Ratio Limit ⁽³⁾	5.50%	OSFI Covered Bond Ratio ⁽³⁾	4.21%
Series Ratings	Moody's	<u>Fitch</u>	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	AAA
CBL58		AAA	AAA
CBL59	Aaa	AAA	AAA
CBL60	Aaa	AAA	AAA
CBL61	Aaa	AAA	AAA

Parties to Scotiabank Global Registered Covered Bond Program

Issuer
Guarantor Entity
Guarantor Entity
Seller, Servicer & Cash Manager
Interest Rate & Covered Bond Swap Provider
Bond Trustee and Custodian
Covered Pool Monitor
Account Bank and GDA Provider
Standby Account Bank & Standby GDA Provider

The Bank of Nova Scotia
Scotiabank Covered Bond Guarantor Limited Partnership
The Bank of Nova Scotia
The Bank of Nova Scotia
The Bank of Nova Scotia
Computershare Trust Company of Canada
KPMG LLP
The Bank of Nova Scotia
Canadian Imperial Bank of Nova Scotia
Canadian Imperial Bank of Commerce
Citibank, N.A., London Branch; Citibank Europe PLC; The Bank of Nova Scotia; The Bank of New York Mellon; UBS AG Paying Agent, Registrar, Exchange Agent, Transfer Agent

⁽¹⁾ 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.

[&]quot;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 October 31, 2023.



Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 2024-01-31
Distribution Date: 2024-02-15

The Bank of Devil Security Confession Confes	Supplementary Information (continued)					
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integral Payria, Agent for Issuances on or after October 6, 2022) Cabana N.A., Landon Branch P-1	tole (Current Party)	Current Party	Moody's	<u>Fitch</u>	DBRS ⁽⁴⁾	
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anadian Page Agents The Bank of Nova Scotia P-1 F1+ /AA-					-	
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suer Event of Default Nil	oj Covered Borid Swap Provider		r-1 anu Az	F1 and A	K-1 (low) and A	162
	vents of Default					
	ssuer Event of Default			Nil		
	Guarantor Event of Default					

⁽¹⁾ 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.

is rated AZ by Moody's, AA-by Fitch and AA(tow) by DBRS.

The discretion of the Scotlabank Covered Bond Guarantor Limited Partnership to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.

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 Gond 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.

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



Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date:

Distribution Date: 2024-02-15

Scollabank.	Distribution Date.	2024-02-15	
Asset Coverage Test (C\$) (1)			
Outstanding Covered Bonds		\$55,788,426,230	
A = Lesser of (i) LTV Adjusted Loan Balance and (ii) Asset Percentage Adjusted Loan Balance B = Principal Receipts up to Calculation Date not otherwise applied C = Cash Capital Contributions and advances under Intercompany Loan D = Substitute Assets E (i) Reserve Fund balance and (ii) Pre-Maturity Liquidity Ledger balance (2) F = Negative Carry Factor Calculation Total: A + B + C + D + E - F		89,051,480,258 - - - - 897,285,086 88,154,195,172	A (i) 93,815,776,483 A (ii) 89,051,480,258 Asset Percentage: 94.8% Maximum Asset Percentage 95.0%
Asset Coverage Test		PASS	
Level of Overcollateralization Regulatory Minimum Overcollateralization: Level of Overcollateralization ^(S)		103.0% 106.4%	
Valuation Calculation (1)			
Trading Value of Covered Bonds ⁽⁴⁾		55,433,468,635	
A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans ⁽ⁱ⁾ and (ii) 80% of Market Value of properties securing Performing Eligible Loans 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 (2) F = Trading Value of Swap Collateral Total: A + B + C + D + E + F		90,662,568,525 - - - - - - - - 90,662,568,525	
Intercompany Loan Balance			
Guarantee Loan Demand Loan Total		58,781,833,823 35,502,332,771 94,284,166,594	

Period End January 31, 2024	Write off Amounts N/A	Loss Percentage (annualized) N/A	
Portfolio Flow of Funds			
Cook Inflavo	2024-01-31	2023-12-28	

	2024-01-31	2023-12-28
Cash Inflows		
Principal Receipts	961,568,793.47 (7)	1,041,415,345.01 (7)
Sale of Loans	206,918,044.38	195,142,972.81
Revenue Receipts	397,679,061.13	360,315,793.93
Swap Receipts	<u>=</u>	-
Intercompany Loan Receipts	-	Ē
Cash Outflows		
Swap Payment		
Intercompany Loan Interest	(396,842,814.40) (8)	(359,728,861.75) (9)
Purchase of Loans	-	-
Intercompany Loan Repayment	(1,168,486,837.85) (7)(8)	(1,236,558,317.82) (7)(9)
Distribution to Partners	-	-
Other Inflows / Outflows ⁽¹⁰⁾	(60.49)	(18.92)
Net Inflows/(Outflows)	836,186.23	586,913.26

⁽¹⁾ 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 ⁽⁰⁾ 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 Hrough the Teranet - National Bank National Composite House Price IndexTM (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 recording determined or assessed in accordance with the underwriting policies (whether upon originiation or renewal of the Loan or subsequently thereto).
^(a) 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.

Transaction documents.

⁽a) 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.

⁽⁶⁾ 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,

[&]quot;Present value of expected future cash nows of Loans, caccutated using the weighted average current market interest rates undeed to describe the Eligible Loans. As a result of a review, a selection of Loans may be sold by the Guarantor to Sociabank, 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 to Sociabank, including Loans that have ceased to be Eligible Loans or Loans that are at least 90 days past due or subject to foreclosure is often one or a voluntais 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 Sociabank's Form 40-F for the fiscal year ended October 31, 2022 for details on impaired loans and Sociabank's residential montrane portfolio. Scotiabank's residential mortgage portfolio.

This amount is to be paid out on February 20th, 2024.

⁽⁹⁾ This amount was paid out on January 17th, 2024.
(10) Amounts included are inflows net of expenses incurred, such as legal fees, filing fees and service charges.



Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 2024-01-31 Distribution Date: 2024-02-15

Portfolio Summary Statistics

Current Month Ending Balance (1) \$ 93,781,519,355 Number of Mortgage Loans in Pool 331,635 Average Loan Size 282,785 Number of Primary Borrowers 297,627 Number of Properties 283,909 Weighted Average Current Indexed LTV of Loans in the Portfolio (2)(4) 47.35% Weighted Average of Original LTV of Loans in the Portfolio (2)(5) 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5) 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Original Term of Loans in the Portfolio 4.38% Weighted Average Remaining Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 38.63 (Months)	Previous Month Ending Balance	\$ 94,977,921,639
Average Loan Size 282,785 Number of Primary Borrowers 297,627 Number of Properties 283,909 Weighted Average Current Indexed LTV of Loans in the Portfolio ⁽²⁾⁽⁴⁾ 47.35% Weighted Average of Original LTV of Loans in the Portfolio ⁽²⁾⁽⁵⁾ 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Current Month Ending Balance (1)	\$ 93,781,519,355
Number of Primary Borrowers Number of Properties 297,627 Number of Properties 283,909 Weighted Average Current Indexed LTV of Loans in the Portfolio ⁽²⁾⁽⁴⁾ Weighted Average of Original LTV of Loans in the Portfolio ⁽²⁾⁽⁵⁾ Weighted Average of Authorized LTV of Loans in the Portfolio ⁽³⁾⁽⁵⁾ Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Number of Mortgage Loans in Pool	331,635
Number of Properties 283,909 Weighted Average Current Indexed LTV of Loans in the Portfolio ⁽²⁾⁽⁴⁾ 47.35% Weighted Average of Original LTV of Loans in the Portfolio ⁽²⁾⁽⁵⁾ 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Average Loan Size	282,785
Weighted Average Current Indexed LTV of Loans in the Portfolio ⁽²⁾⁽⁴⁾ Weighted Average of Original LTV of Loans in the Portfolio ⁽²⁾⁽⁵⁾ 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio ⁽³⁾⁽⁵⁾ 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Number of Primary Borrowers	297,627
Weighted Average of Original LTV of Loans in the Portfolio (2)(5) 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5) 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Number of Properties	283,909
Weighted Average of Original LTV of Loans in the Portfolio (2)(5) 63.78% Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5) 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	2014)	
Weighted Average of Authorized LTV of Loans in the Portfolio 72.59% Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Weighted Average Current Indexed LTV of Loans in the Portfolio (2)(4)	47.35%
Weighted Average Seasoning of Loans in the Portfolio 29.48 (Months) Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Weighted Average of Original LTV of Loans in the Portfolio (2)(5)	63.78%
Weighted Average Mortgage Rate of Loans in the Portfolio 4.38% Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5)	72.59%
Weighted Average Original Term of Loans in the Portfolio 55.40 (Months) Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Weighted Average Seasoning of Loans in the Portfolio	29.48 (Months)
Weighted Average Remaining Term of Loans in the Portfolio 25.92 (Months)	Weighted Average Mortgage Rate of Loans in the Portfolio	4.38%
	Weighted Average Original Term of Loans in the Portfolio	55.40 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds 38.63 (Months)		
	Weighted Average Remaining Maturity of Outstanding Covered Bonds	38.63 (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 Delinguency Distribution (c.			

Aging Summary Current and Less Than 30 Days Past Due	Number of Loans 331,447	Percentage 99.94%	Principal Balance 93,710,490,466	Percentage 99.92%
30 to 59 Days Past Due	173	0.05%	65,415,800	0.07%
60 to 89 Days Past Due	15	0.00%	5,613,089	0.01%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
Total	331,635	100.00%	93,781,519,355	100.00%

Portfolio Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	32,875	9.91%	7,409,389,185	7.90%
British Columbia	54,083	16.31%	20,189,541,859	21.53%
Manitoba	5,572	1.68%	862,244,747	0.92%
New Brunswick	6,265	1.89%	655,415,989	0.70%
Newfoundland	6,482	1.95%	816,862,948	0.87%
Northwest Territories	83	0.03%	18,875,389	0.02%
Nova Scotia	10,670	3.22%	1,545,661,996	1.65%
Nunavut	-	0.00%	-	0.00%
Ontario	185,349	55.89%	56,004,231,164	59.72%
Prince Edward Island	1,468	0.44%	203,952,661	0.22%
Quebec	19,986	6.03%	4,431,290,931	4.73%
Saskatchewan	8,224	2.48%	1,506,400,380	1.61%
Yukon	578	0.17%	137,652,106	0.15%
Total	331,635	100.00%	93,781,519,355	100.00%

Portfolio Credit Bureau Score Distribution

FICO® 8 score	Number of Loans	<u>Percentage</u>	Principal Balance	Percentage
Score Unavailable	1,554	0.47%	313,019,929	0.33%
599 or less	1,166	0.35%	250,758,730	0.27%
600 - 650	2,575	0.78%	648,316,296	0.69%
651 - 700	9,368	2.82%	2,535,445,437	2.70%
701 - 750	25,187	7.59%	6,997,489,669	7.46%
751 - 800	48,413	14.60%	13,967,460,461	14.89%
801 and Above	243,372	73.39%	69,069,028,832	73.65%
Total	331,635	100.00%	93,781,519,355	100.00%

 $[\]ensuremath{^{(1)}}$ Each Loan is payable in Canada only and is denominated in Canadian Dollars.

of the Eligible Loan, or subsequently thereto).

(6) Refer to footnote (6) on page 3 of this Investor Report.

⁽²⁾ 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.

⁽³⁾ 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

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

⁽⁵⁾ 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).



Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 2024-01-31
Distribution Date: 2024-02-15

Calculation Date: Distribution Date:

Portfolio Rate Type Distribution				
Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	241,721	72.89%	60,195,577,407	64.19%
Variable	89,914	27.11%	33,585,941,948	35.81%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Mortgage Asset Type Distrib	oution ⁽¹⁾			
Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Amortizing STEP	264,127	79.64%	67,081,006,857	71.53%
Amortizing Non-STEP	67,508	20.36%	26,700,512,498	28.47%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Occupancy Type Distributio	n			
Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	55,997	16.89%	18,418,066,131	19.64%
Owner Occupied	275,638	83.11%	75,363,453,224	80.36%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Mortgage Rate Distribution				
3 3				
Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
1.9999 and Below	49,673	14.98%	12,221,909,013	13.03%
2.0000 - 2.4999	53,196	16.04%	12,568,089,975	13.40%
2.5000 - 2.9999	57,861	17.45%	16,050,579,167	17.11%
3.0000 - 3.4999	17,704 6,582	5.34% 1.98%	4,518,592,579	4.82% 1.60%
3.5000 - 3.9999 4.0000 - 4.4999	3,099	0.93%	1,504,890,098 695,064,946	0.74%
4.5000 - 4.4999	3,164	0.95%	757,248,460	0.74%
5.000 - 5.4999	11,559	3.49%	2,840,357,479	3.03%
5.5000 - 5.9999	22,566	6.80%	5,597,943,085	5.97%
6.0000 - 6.4999	55,735	16.81%	19,113,313,759	20.38%
6.5000 - 6.9999	37,833	11.41%	13,957,042,410	14.88%
7.0000 and Above	12,663	3.82%	3,956,488,384	4.22%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Current Indexed LTV Distrib	ution ⁽²⁾⁽³⁾⁽⁴⁾			
Current LTV (%)	Number of Loans	<u>Percentage</u>	Principal Balance	Percentage
20.00 and below	53,049	16.00%	5,771,650,456	6.15%
20.01-25.00	23,649	7.13%	4,475,462,258	4.77%
25.01-30.00	28,185	8.50%	6,303,182,919	6.72%
30.01-35.00	30,588	9.22%	7,700,999,348	8.21%
35.01-40.00	30,823	9.29%	8,679,934,329	9.26%
40.01-45.00	32,343	9.75%	10,276,112,838	10.96%
45.01-50.00	30,371	9.16%	10,302,590,117	10.99%
50.01-55.00	25,494	7.69%	8,837,995,111	9.42%
55.01-60.00	20,856	6.29%	7,609,132,085	8.11%
60.01-65.00	17,329	5.23%	6,612,471,884	7.05%
65.01-70.00	14,132	4.26%	5,818,287,640	6.20%
70.01-75.00	11,901	3.59%	5,073,934,703	5.41%
75.01-80.00	8,041	2.42%	3,633,176,122	3.87%
80.01-90.00	4,723	1.42%	2,612,059,333	2.79%
90.01-100.00	147	0.04%	73,181,732	0.08%
Over 100.00	4	0.00%	1,348,480	0.00%
Total	331,635	100.00%	93,781,519,355	100.00%
(1) All loans included in the STEP and No	n-STEP programs are amortizing, the cover	r pool does not contain any non-amor	tizing mortgages.	

All loans included in the STEP and Non-STEP programs are amortizing, the cover pool does not contain any non-amortizing mortgages.

⁽²⁾ 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.

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

(4) 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: 2024-01-31
Distribution Date: 2024-02-15

Portfolio Remaining Term Distribution				
Remaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentage
Less than 12.00	56,148	16.93%	14,551,660,334	15.52%
12.00 - 23.99	94,288	28.43%	23,457,017,666	25.01%
24.00 - 35.99	115,348	34.78%	34,422,313,858	36.70%
36.00 - 41.99	38,032	11.47%	12,863,796,481	13.72%
42.00 - 47.99	19,298	5.82%	6,287,027,364	6.70%
48.00 - 53.99	4,011	1.21%	1,100,372,954	1.17%
54.00 - 59.99	3,388	1.02%	813,351,507	0.87%
60.00 - 65.99	586	0.18%	166,562,002	0.18%
66.00 - 71.99	49	0.01%	8,284,895	0.01%
72.00 and Above	487	0.15%	111,132,295	0.12%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Remaining Principal Balance Dis	tribution			
Remaining Principal Balance (\$)	Number of Loans	Percentage_	Principal Balance	<u>Percentage</u>
99,999 and Below	69,423	20.93%	3,889,144,443	4.15%
100,000 - 149,999	39,297	11.85%	4,918,123,244	5.24%
150,000 - 199,999	38,190	11.52%	6,677,757,482	7.12%
200,000 - 249,999	34,918	10.53%	7,848,724,506	8.37%
250,000 - 299,999	30,663	9.25%	8,416,423,349	8.97%
300,000 - 349,999	25,170	7.59%	8,166,708,574	8.71%
350,000 - 399,999	20,975	6.32%	7,850,741,925	8.37%
400,000 - 449,999	16,797	5.06%	7,129,729,430	7.60%
450,000 - 499,999	12,741	3.84%	6,034,029,467	6.43%
500,000 - 549,999	8,759	2.64%	4,594,574,327	4.90%
550,000 - 599,999	6,876	2.07%	3,944,709,289	4.21%
600,000 - 649,999	5,286	1.59%	3,297,879,621	3.52%
650,000 - 699,999	4,182	1.26%	2,818,053,079	3.00%
700,000 - 749,999	3,152	0.95%	2,281,620,108	2.43%
750,000 - 799,999	2,512	0.76%	1,943,347,270	2.07%
800,000 - 849,999	1,947	0.59%	1,605,002,122	1.71%
850,000 - 899,999	1,740	0.52%	1,520,928,256	1.62%
900,000 - 949,999	1,378	0.42%	1,273,674,039	1.36%
950,000 - 999,999	1,141	0.34%	1,112,233,591	1.19%
1,000,000 or greater	6,488	1.96%	8,458,115,234	9.02%
Total	331,635	100.00%	93,781,519,355	100.00%
Portfolio Property Type Distribution				
Property Type	Number of Loans	<u>Percentage</u>	Principal Balance	Percentage
Condo	63,042	19.01%	17,075,184,746	18.21%
Single Family	258,808	78.04%	73,590,476,079	78.47%
Multi Family	9,305	2.81%	3,014,913,248	3.21%
Other	480	0.14%	100,945,282	0.11%
Total	331,635	100.00%	93,781,519,355	100.00%

Scotiabank.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: Distribution Date:

2024-01-31 2024-02-15

								Current LTV (%)											Percentage
Province	Delinquency	20.00 and Below 220.732.774	20.01-25.00 149.257.810	25.01-30.00 210,501,479	30.01-35.00 285,830,099	35.01-40.00 395,048,014	40.01-45.00 578,657,876	45.01-50.00 891,215,365	50.01-55.00 1.151.300.966	55.01-60.00 1.050.413.709	60.01-65.00 1,083,058,652	65.01-70.00 674.170.695	70.01-75.00 520.852.629	75.01-80.00 165.802.094	80.01-90.00 29.919.935	90.01-100.00 2.627.086	100.01 and Above	Total 7,409,389,185	Percentage
Alberta	Current and Less Than 30 Days Past Due	220,732,774	149,257,810	210,501,479	285,830,099	395,048,014	578,657,876	891,215,365 890.020.858	1,151,300,966	1,050,413,709	1,083,058,652	672,768,622	520,852,629	165,802,094	29,919,935	2,627,086		7,409,389,185	
	30 to 59 Days Past Due	642	-	-	200,000,000	148,802	173,070	1,194,507	415,404	745,220	1,516,183	1,402,074	158,490	100,002,004	20,010,000	-		5,754,392	
	60 to 89 Days Past Due						70,639		-						-			70,639	
	90 to 119 Days Past Due																		
	120 or More Days Past Due																		
itish Columbia	All Current and Less Than 30 Days Past Due	1,301,556,494 1,301,487,654	967,675,049 966,992,540	1,374,146,253 1,373,034,597	1,669,164,144 1,669,164,144	1,993,710,085 1,990,421,501	2,255,779,855 2,253,491,669	2,533,202,931 2,530,687,861	1,991,995,558	1,599,557,882	1,381,302,603	1,225,554,492	853,828,105	697,973,364	343,109,299	•	985,745	20,189,541,859	
	30 to 59 Days Past Due	1,301,487,654	682,509	1,373,034,597	1,669,164,144	3,288,583	2,253,491,669	2,530,687,861	1,990,684,191	1,599,278,317 279,565	1,379,752,878 1,549,725	1,225,022,581 531,912	853,828,105	697,028,413 944,951	343,109,299		985,745	20,174,969,496 14,572,364	
	60 to 89 Days Past Due	00,040	002,303	1,111,000		3,200,303	2,200,100	2,313,071	1,311,307	27 5,303	1,545,725	331,812		544,551				14,372,304	
	90 to 119 Days Past Due																		
	120 or More Days Past Due																		
Manitoba	All	28,435,051	21,602,301	33,438,113	46,298,224	65,901,474	77,460,870	107,683,597	121,326,175	119,232,990	78,159,392	54,339,895	53,418,589	38,983,873	15,964,202			862,244,747	
	Current and Less Than 30 Days Past Due	28,435,051	21,602,301	33,438,113	46,298,224	65,901,474	77,460,870	107,683,597	121,326,175	119,074,717	78,159,392	54,339,895	53,418,589	38,983,873	15,964,202			862,086,474	
	30 to 59 Days Past Due	-								158,273				-		-		158,273	
	60 to 89 Days Past Due 90 to 119 Days Past Due																		
	120 or More Days Past Due																		
lew Brunswick	All	34,384,526	30,693,875	42,018,792	55,699,541	57,212,831	64,536,815	82,578,178	73,786,197	48,235,780	40,236,424	44,340,471	34,416,026	40,392,874	6,883,659			655,415,989	
	Current and Less Than 30 Days Past Due	34,384,526	30,476,584	42,018,792	55,699,541	57,212,831	64,536,815	82,578,178	73,427,665	48,235,780	40,236,424	44,340,471	34,416,026	40,392,874	6,883,659		-	654,840,167	
	30 to 59 Days Past Due		145,435				-		358,532					-	-	-		503,966	
	60 to 89 Days Past Due	-	71,856		-						-	-		-			-	71,856	
	90 to 119 Days Past Due	•	•		•	•	•	•	-	•	-			•	-	•	•		
ewfoundland	120 or More Days Past Due	23 162 188	17 194 852	25 225 042	35 296 247	45 845 969	71 616 991	114 946 770	182.720.961	149 568 693	51 989 649	49 295 636	41 389 652	8 111 007	400 447	-		816.862.948	
ewioundiand	All Current and Less Than 30 Days Past Due	23,162,188	17,194,852 17,194,852	25,225,916 25,225,916	35,296,247 35,243,945	45,845,969 45,787,425	71,616,991 71,616,991	114,946,770 114,946,770	182,720,961 182,230,375	149,568,693 149,246,214	51,989,649 51,767,691	49,295,636 49,295,636	41,389,652 41,389,652	8,111,007 8,111,007	498,417 498,417	-		816,862,948 815,717,080	
	30 to 59 Days Past Due	23,102,188	17,194,852	23,223,916	35,243,945 52,302	45,787,425 58,544	7 1,010,991	114,940,770	182,230,375 490,585	149,246,214 322,479	221,958	49,290,036	41,309,032	0,111,007	480,417			1,145,868	
	60 to 89 Days Past Due				52,502	-				- Jan 10	-			-	-	-		.,0,000	
	90 to 119 Days Past Due								-						-				
	120 or More Days Past Due																		
west Territories	All	1,186,071	302,314	1,265,919	835,475	1,970,618	2,210,203	1,706,120	2,215,422	620,096	1,674,508	2,005,419	1,209,439	1,299,632	374,153	-		18,875,389	
	Current and Less Than 30 Days Past Due	1,186,071	302,314	1,265,919	835,475	1,970,618	2,210,203	1,706,120	2,215,422	620,096	1,674,508	2,005,419	1,209,439	1,299,632	374,153	-	-	18,875,389	
30 to 59 Days Past Due 60 to 89 Days Past Due 90 to 119 Days Past Due		-			-	-					-						-	-	
	60 to 89 Days Past Due	-		•				•	-		-	•	•		-			•	
	120 or More Days Past Due	-																	
Iova Scotia	All	91,143,625	76,591,065	140.396.390	174,885,905	168,910,717	144,243,521	160,866,582	131,155,553	125,177,336	98,235,570	83,299,153	95,220,295	48,006,105	7,530,177		<u>:</u>	1,545,661,996	
	Current and Less Than 30 Days Past Due	91,090,175	76,591,065	140,230,511	174,885,905	168,765,529	144,154,161	160,866,582	131,155,553	125,177,336	98,235,570	83,299,153	95,220,295	48,006,105	7,530,177			1,545,208,117	
	30 to 59 Days Past Due	53,451		165,879		145,188	89,360		-						-			453,879	
	60 to 89 Days Past Due	-			-	-	-										-		
	90 to 119 Days Past Due								-						-				
	120 or More Days Past Due	-			-												-		
Nunavut	All	-			-	-											-	•	
	Current and Less Than 30 Days Past Due 30 to 59 Days Past Due	-																	
	60 to 89 Days Past Due																		
	90 to 119 Days Past Due																		
	120 or More Days Past Due																		
Ontario	All	3,827,544,164	3,011,273,242	4,165,836,039	4,949,605,732	5,377,833,609	6,413,631,677	5,680,631,364	4,488,930,546	3,970,553,467	3,402,579,149	3,191,944,151	3,014,182,560	2,289,028,166	2,150,384,485	69,910,079	362,734	56,004,231,164	
	Current and Less Than 30 Days Past Due	3,826,636,075	3,009,840,685	4,163,374,851	4,946,167,428	5,373,576,444	6,407,485,094	5,671,281,604	4,487,523,139	3,969,349,015	3,398,537,744	3,191,279,847	3,014,182,560	2,287,147,639	2,149,842,384	69,910,079	362,734	55,966,497,323	
	30 to 59 Days Past Due	825,780	1,432,556	1,381,276	3,305,112	3,943,841	5,243,292	7,967,026	934,382	351,775	4,041,406	414,175		1,880,527	542,101	•	•	32,263,248	
	60 to 89 Days Past Due	82,309		1,079,911	133,193	313,325	903,291	1,382,735	473,024	852,677		250,129					-	5,470,594	
	90 to 119 Days Past Due 120 or More Days Past Due	-		•				•	-		-	•	•		-			•	
e Edward Island	All	8,813,872	6.711.632	11.687.358	16,871,128	16,299,717	23,302,823	30,360,785	27,890,996	13,931,544	13,188,952	10,947,930	9.566.950	12,131,552	2,247,421			203,952,661	
	Current and Less Than 30 Days Past Due	8,813,872	6,711,632	11.687.358	16,871,128	16,299,717	23,302,823	30,360,785	27,890,996	13,931,544	13,188,952	10,947,930	9,566,950	12,131,552	2,247,421			203,952,661	
	30 to 59 Days Past Due	-,,5/2			,,					,,		,,	-,,			-		,,	
	60 to 89 Days Past Due																		
	90 to 119 Days Past Due			-					-		-	-	-		-	-		-	
0	120 or More Days Past Due			-				470	400										
Quebec	All Current and Less Than 30 Days Past Due	174,832,371 174,832,371	140,148,471 140,148,471	212,652,513 212,526,375	319,201,297 317,498,086	395,950,872 392,976,067	472,623,308 472,623,308	470,130,922 469.651,249	439,502,034 438.824.349	388,037,452 388,037,452	369,748,709 369,748,709	377,349,785 377,349,785	356,121,470 354,081,188	270,876,495 269.814.575	43,470,666 43,470,666	644,567 644.567		4,431,290,931 4,422,227,217	
		174,832,371	140,148,471				472,623,308			388,037,452	369,748,709	377,349,785			43,470,666	644,567	-		
	30 to 59 Days Past Due 60 to 89 Days Past Due	-		126,138	1,703,210	2,974,805		479,673	677,685				2,040,282	1,061,920		-		9,063,714	
	90 to 119 Days Past Due				:			:			-							:	
	120 or More Days Past Due					-			-	-	-			-	-	-			
skatchewan	All	53,345,834	49,131,288	79,538,039	139,971,412	153,035,471	160,303,763	209,410,283	207,476,190	129,866,489	82,621,743	91,434,517	82,764,541	55,823,891	11,676,918			1,506,400,380	
	Current and Less Than 30 Days Past Due	53,345,834	49,131,288	79,538,039	139,971,412	152,360,694	160,303,763	208,989,587	207,192,967	129,866,489	82,621,743	91,434,517	82,764,541	55,702,491	11,676,918	-		1,504,900,284	
	30 to 59 Days Past Due			-		674,776		420,696	283,222		-	-	-	121,400	-	-		1,500,096	
	60 to 89 Days Past Due		-			-	-	-	-	-	-	-	-		-	-		-	
	90 to 119 Days Past Due 120 or More Days Past Due																		
		6,513,484	4,880,359	6,476,108	7,340,144	8,214,952	11,745,138	19,857,219	19,694,514	13,936,649	9,676,531	13,605,493	10,964,446	4,747,069		-	<u> </u>	137,652,106	
Vulcan	All	0,010,484	4,880,359 4,880,359	6,476,108	7,340,144	8,214,952 8,214,952	11,745,138	19,857,219	19,694,514	13,936,649	9,676,531	13,605,493	10,964,446	4,747,069			:	137,652,106	
Yukon	All	6 513 484		0,410,100	7,0-0,144	0,21-1,002	- 1,1-10,100	10,001,210			-			-,,-,,005				,	
Yukon	All Current and Less Than 30 Days Past Due	6,513,484																	
Yukon	All	6,513,484 - -	-	-		-	-								-	-	-	-	
Yukon	All Current and Less Than 30 Days Past Due 30 to 59 Days Past Due 60 to 89 Days Past Due 90 to 119 Days Past Due	6,513,484 - -	-	-	- -	-	1				-					-	-	:	
	All Current and Less Than 30 Days Past Due 30 to 59 Days Past Due 60 to 89 Days Past Due	- - -		-	- - -	-	-		-	-	-	-	-	-	-		-		
Yukon	All Current and Loss Than 30 Days Past Due 30 to 59 Days Past Due 60 to 59 Days Past Due 90 to 119 Days Past Due 120 or More Days Past Due All	5,771,650,456	- - - - 4,475,462,258	6,303,182,919	- - - - 7,700,999,348	- - - 8,679,934,329	- - - 10,276,112,838	10,302,590,117	8,837,995,111	7,609,132,085	- - 6,612,471,884	5,818,287,640	5,073,934,703	3,633,176,122	2,612,059,333	73,181,732	- - - 1,348,480	93,781,519,355	
	All Current and Less Than 30 Days Past Due 30 to 59 Days Past Due 30 to 59 Days Past Due 60 to 89 Days Past Due 90 to 119 Days Past Due 120 or Moreo Days Past Due All Current and Less Than 30 Days Past Due	5,771,650,456 5,770,619,434	4,473,129,902	6,299,318,058	7,695,805,531	8,668,386,465	10,267,345,000	10,288,630,409	8,833,050,908	7,606,422,097	6,605,142,612	5,815,689,350	5,071,735,931	3,629,167,324	2,611,517,232	73,181,732 73,181,732	1,348,480 1,348,480	93,710,490,466	
	All Current and Less Than 30 Days Past Due 30 to 50 Days Past Due 60 to 89 Days Past Due 90 to 119 Days Past Due 120 or More Days Past Due All Current and Less Than 30 Days Past Due 30 to 59 Days Past Due	5,771,650,456 5,770,619,434 948,713	4,473,129,902 2,260,500	6,299,318,058 2,784,950	7,695,805,531 5,060,624	8,668,386,465 11,234,540	10,267,345,000 7,793,908	10,288,630,409 12,576,972	8,833,050,908 4,471,179	7,606,422,097 1,857,310		5,815,689,350 2,348,160						93,710,490,466 65,415,800	
	All Current and Less Than 30 Days Past Due 30 to 59 Days Past Due 30 to 59 Days Past Due 60 to 89 Days Past Due 90 to 119 Days Past Due 120 or Moreo Days Past Due All Current and Less Than 30 Days Past Due	5,771,650,456 5,770,619,434	4,473,129,902	6,299,318,058	7,695,805,531	8,668,386,465	10,267,345,000	10,288,630,409	8,833,050,908	7,606,422,097	6,605,142,612	5,815,689,350	5,071,735,931	3,629,167,324	2,611,517,232			93,710,490,466	

⁽ii) Refer to footnote (6) on page 3 of this Investor Report.
(iii) With respect to STEP Loans, the Current Indexed LTV does not include amounts drawn in respect of (ii) Other STEP Products, or (iii) Additional STEP Loans which are not yet included in the cover pool, which in each case are secured by the same property.
(iii) 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: 2024-01-31
Distribution Date: 2024-02-15

Current LTV (%)(1)(2)(3)

								Current LTV (78)										
Credit Bureau Score	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 10	0.01 and Abov€	Total	Percentage Total
Score Unavailable	44,659,418	30,409,588	39,624,500	36,331,143	48,262,960	36,358,584	28,353,455	20,208,578	10,505,741	10,263,594	3,886,114	1,819,212	533,932	1,803,110	0	0	313,019,929	0.33%
<=599	9,426,232	12,924,569	13,553,843	20,195,728	29,090,345	35,079,333	36,751,039	26,767,933	22,900,300	14,050,545	9,941,448	7,504,443	7,524,241	5,048,731	0	0	250,758,730	0.27%
600-650	21,781,969	27,210,400	48,148,084	58,503,340	67,717,401	82,362,308	85,478,755	61,955,470	46,824,475	45,512,676	30,987,834	28,869,827	27,070,063	14,861,888	1,031,809	0	648,316,296	0.69%
651-700	80,875,889	90,282,718	155,747,656	217,849,512	261,419,879	318,981,546	317,424,580	267,870,151	193,578,881	177,024,488	165,132,791	127,180,672	97,727,717	62,467,378	1,881,581	0	2,535,445,437	2.70%
701-750	250,421,430	248,541,097	426,583,075	588,029,089	676,812,269	835,011,562	875,509,268	751,115,159	582,707,622	487,947,829	409,329,307	398,464,161	270,356,622	191,814,845	4,846,334	0	6,997,489,669	7.46%
751-800	552,870,879	524,405,087	822,327,263	1,061,400,979	1,302,841,882	1,584,713,701	1,614,998,929	1,362,068,850	1,199,260,536	997,001,055	948,149,381	864,008,178	655,977,674	466,336,655	11,099,411	0	13,967,460,461	14.89%
>800	4,811,614,638	3,541,688,799	4,797,198,500	5,718,689,557	6,293,789,593	7,383,605,804	7,344,074,091	6,348,008,971	5,553,354,530	4,880,671,696	4,250,860,766	3,646,088,210	2,573,985,873	1,869,726,726	54,322,597	1,348,480	69,069,028,832	73.65%
Total	5,771,650,456	4,475,462,258	6,303,182,919	7,700,999,348	8,679,934,329	10,276,112,838	10,302,590,117	8,837,995,111	7,609,132,085	6,612,471,884	5,818,287,640	5,073,934,703	3,633,176,122	2,612,059,333	73,181,732	1,348,480	93,781,519,355	100.00%

⁽¹⁾ 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.

⁽²⁾ The indexation methodology as described in footnote (1) on page 3 of this Investor Report.
(3) The methodology used in this table aggregates STEP Loans secured by the same property.