

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 ⁽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 - 5 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%	Floating
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%	Floating
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	1.25630	\$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⁾	EUR 1,300,000,000	1.70980	\$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	Floating
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, 2027	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%	Floating
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⁾	USD 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%	Floating
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%	Floating
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%	Floating
SERIES CBL58 - 3 Year Floating ⁽¹⁾	USD 250,000,000	1.36230	\$340,575,000	January 8, 2026	SOFR + 0.680%	Floating
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%	Floating
SERIES CBL61 - 3 Year Floating ⁽¹⁾	CAD 900,000,000	1.00000	\$900,000,000	September 8, 2026	Compounded CORRA + 0.600%	Floating
SERIES CBL62 - 10 Year Fixed ⁽¹⁾	CAD 400,000,000	1.00000	\$400,000,000	March 20, 2034	4.246%	Fixed
Total Outstanding under the Global Registered Covered Bond Program			\$56,188,426,230			

OSFI Covered Bond Ratio Limit⁽³⁾ 5.50% OSFI Covered Bond Ratio⁽³⁾ 4.29%

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

⁽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.

⁽²⁾ Coupon rates are rounded to 3 decimal places.

⁽³⁾ 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 ⁽¹⁾ /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)

Role (Current Party)	Current Party	Moody's	Fitch	DBRS ⁽⁴⁾
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⁽²⁾

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:

Role (Current Party)	Current Party	Moody's	Fitch	DBRS	Ratings Triggers
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

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
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.	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

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
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.	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

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
(a) Repayment of the Demand Loan	N/A	F2 or BBB+	N/A	Yes
(b) Establishment of the Reserve Fund	P-1 (cr)	F1 and A	R-1 (low) and A (low)	Yes
(c) Transfer of title to Loans to Guarantor ⁽³⁾	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

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>At or Above Applicable Ratings Triggers</u>
Cash flows will be exchanged under the Swap Agreements except as otherwise provided in the Swap Agreements	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

⁽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.

⁽²⁾ 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.

⁽³⁾ 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.

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

Portfolio Summary Statistics

Previous Month Ending Balance	\$	92,686,085,717
Current Month Ending Balance ⁽¹⁾	\$	91,569,315,256
Number of Mortgage Loans in Pool		324,941
Average Loan Size		281,803
Number of Primary Borrowers		291,913
Number of Properties		278,530
Weighted Average Current Indexed LTV of Loans in the Portfolio ⁽²⁾⁽⁴⁾		48.22%
Weighted Average of Original LTV of Loans in the Portfolio ⁽²⁾⁽⁵⁾		63.70%
Weighted Average of Authorized LTV of Loans in the Portfolio ⁽³⁾⁽⁵⁾		72.45%
Weighted Average Seasoning of Loans in the Portfolio		30.79 (Months)
Weighted Average Mortgage Rate of Loans in the Portfolio		4.39%
Weighted Average Original Term of Loans in the Portfolio		55.37 (Months)
Weighted Average Remaining Term of Loans in the Portfolio		24.58 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds		37.38 (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⁽⁶⁾

<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	324,825	99.96%	91,529,936,462	99.96%
30 to 59 Days Past Due	100	0.03%	34,461,169	0.04%
60 to 89 Days Past Due	16	0.00%	4,917,625	0.01%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Provincial Distribution

<u>Province</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Alberta	32,185	9.90%	7,217,338,680	7.88%
British Columbia	53,001	16.31%	19,706,790,185	21.52%
Manitoba	5,436	1.67%	837,397,144	0.91%
New Brunswick	6,126	1.89%	637,412,049	0.70%
Newfoundland	6,344	1.95%	795,234,242	0.87%
Northwest Territories	81	0.02%	18,352,012	0.02%
Nova Scotia	10,430	3.21%	1,502,776,988	1.64%
Nunavut	-	0.00%	-	0.00%
Ontario	181,613	55.89%	54,714,968,351	59.75%
Prince Edward Island	1,440	0.44%	199,509,252	0.22%
Quebec	19,661	6.05%	4,337,529,125	4.74%
Saskatchewan	8,057	2.48%	1,467,307,455	1.60%
Yukon	567	0.17%	134,699,771	0.15%
Total	324,941	100.00%	91,569,315,256	100.00%

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	1,489	0.46%	297,899,827	0.33%
599 or less	1,158	0.36%	238,248,419	0.26%
600 - 650	2,458	0.76%	616,608,784	0.67%
651 - 700	9,158	2.82%	2,470,852,554	2.70%
701 - 750	24,625	7.58%	6,818,238,005	7.45%
751 - 800	46,872	14.42%	13,503,087,473	14.75%
801 and Above	239,181	73.61%	67,624,380,193	73.85%
Total	324,941	100.00%	91,569,315,256	100.00%

⁽¹⁾ Each Loan is payable in Canada only and is denominated in Canadian Dollars.

⁽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).

⁽⁶⁾ 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	236,823	72.88%	58,794,827,836	64.21%
Variable	88,118	27.12%	32,774,487,420	35.79%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Mortgage Asset Type Distribution⁽¹⁾

Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Amortizing STEP	258,715	79.62%	65,484,206,175	71.51%
Amortizing Non-STEP	66,226	20.38%	26,085,109,082	28.49%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Occupancy Type Distribution

Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	54,989	16.92%	18,014,157,644	19.67%
Owner Occupied	269,952	83.08%	73,555,157,612	80.33%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Mortgage Rate Distribution

Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
1.9999 and Below	48,447	14.91%	11,907,181,638	13.00%
2.0000 - 2.4999	52,218	16.07%	12,274,938,722	13.41%
2.5000 - 2.9999	55,546	17.09%	15,461,653,998	16.89%
3.0000 - 3.4999	16,851	5.19%	4,302,484,023	4.70%
3.5000 - 3.9999	4,861	1.50%	1,124,299,252	1.23%
4.0000 - 4.4999	3,020	0.93%	674,723,211	0.74%
4.5000 - 4.9999	3,176	0.98%	758,243,126	0.83%
5.0000 - 5.4999	13,918	4.28%	3,403,293,453	3.72%
5.5000 - 5.9999	22,565	6.94%	5,548,196,140	6.06%
6.0000 - 6.4999	54,491	16.77%	18,610,103,966	20.32%
6.5000 - 6.9999	37,322	11.49%	13,642,577,921	14.90%
7.0000 and Above	12,526	3.85%	3,861,619,806	4.22%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Current Indexed LTV Distribution⁽²⁾⁽³⁾⁽⁴⁾

Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	51,025	15.70%	5,399,028,617	5.90%
20.01-25.00	22,566	6.94%	4,167,448,932	4.55%
25.01-30.00	26,893	8.28%	5,876,424,974	6.42%
30.01-35.00	29,277	9.01%	7,196,193,193	7.86%
35.01-40.00	30,065	9.25%	8,292,379,080	9.06%
40.01-45.00	30,753	9.46%	9,423,052,412	10.29%
45.01-50.00	30,866	9.50%	10,425,480,715	11.39%
50.01-55.00	25,499	7.85%	8,703,214,657	9.50%
55.01-60.00	20,933	6.44%	7,550,535,452	8.25%
60.01-65.00	16,790	5.17%	6,437,479,957	7.03%
65.01-70.00	13,473	4.15%	5,538,119,862	6.05%
70.01-75.00	11,699	3.60%	4,984,209,908	5.44%
75.01-80.00	8,441	2.60%	3,899,702,827	4.26%
80.01-90.00	6,145	1.89%	3,338,924,482	3.65%
90.01-100.00	512	0.16%	336,273,916	0.37%
Over 100.00	4	0.00%	846,272	0.00%
Total	324,941	100.00%	91,569,315,256	100.00%

⁽¹⁾ 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.



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	60,871	18.73%	15,760,448,956	17.21%
12.00 - 23.99	99,248	30.54%	24,788,777,471	27.07%
24.00 - 35.99	109,910	33.82%	33,473,553,517	36.56%
36.00 - 41.99	34,903	10.74%	11,794,503,493	12.88%
42.00 - 47.99	12,718	3.91%	3,926,166,657	4.29%
48.00 - 53.99	3,510	1.08%	872,316,374	0.95%
54.00 - 59.99	2,665	0.82%	681,887,832	0.74%
60.00 - 65.99	596	0.18%	157,573,039	0.17%
66.00 - 71.99	38	0.01%	5,982,068	0.01%
72.00 and Above	482	0.15%	108,105,851	0.12%
Total	324,941	100.00%	91,569,315,256	100.00%

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	68,331	21.03%	3,825,612,920	4.18%
100,000 - 149,999	38,664	11.90%	4,838,891,214	5.28%
150,000 - 199,999	37,544	11.55%	6,563,269,234	7.17%
200,000 - 249,999	34,215	10.53%	7,688,331,849	8.40%
250,000 - 299,999	30,031	9.24%	8,241,333,035	9.00%
300,000 - 349,999	24,635	7.58%	7,993,455,818	8.73%
350,000 - 399,999	20,425	6.29%	7,644,060,992	8.35%
400,000 - 449,999	16,436	5.06%	6,975,355,702	7.62%
450,000 - 499,999	12,335	3.80%	5,840,212,545	6.38%
500,000 - 549,999	8,593	2.64%	4,507,242,887	4.92%
550,000 - 599,999	6,678	2.06%	3,832,022,847	4.18%
600,000 - 649,999	5,146	1.58%	3,210,973,667	3.51%
650,000 - 699,999	4,067	1.25%	2,740,499,549	2.99%
700,000 - 749,999	3,088	0.95%	2,236,121,775	2.44%
750,000 - 799,999	2,412	0.74%	1,866,672,619	2.04%
800,000 - 849,999	1,901	0.59%	1,567,639,473	1.71%
850,000 - 899,999	1,680	0.52%	1,468,135,432	1.60%
900,000 - 949,999	1,339	0.41%	1,237,497,418	1.35%
950,000 - 999,999	1,133	0.35%	1,104,299,630	1.21%
1,000,000 or greater	6,288	1.94%	8,187,686,651	8.94%
Total	324,941	100.00%	91,569,315,256	100.00%

Portfolio Property Type Distribution

<u>Property Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Condo	61,853	19.04%	16,694,372,792	18.23%
Single Family	253,455	78.00%	71,814,638,123	78.43%
Multi Family	9,159	2.82%	2,961,125,630	3.23%
Other	474	0.15%	99,178,711	0.11%
Total	324,941	100.00%	91,569,315,256	100.00%



Scotiabank Global Registered Covered Bond Program Monthly Investor Report
 Calculation Date: 2024-03-27
 Distribution Date: 2024-04-15

Portfolio Current Indexed LTV Distribution by FICO® 8 score

Credit Bureau Score	Current LTV (%) ⁽¹⁾⁽²⁾⁽³⁾																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	40,244,338	26,116,215	38,562,597	35,292,630	46,282,782	33,804,712	30,662,611	20,012,057	11,280,191	5,520,598	6,313,275	1,475,523	385,278	533,434	1,413,586	0	297,899,827	0.33%
<=599	8,899,432	11,002,392	15,153,645	18,941,790	24,936,647	25,799,072	37,542,497	29,282,644	20,941,977	14,006,903	7,984,765	8,876,198	7,577,281	6,047,684	1,255,493	0	238,248,419	0.26%
600-650	19,527,671	23,553,629	42,924,918	46,611,874	58,539,694	73,405,117	83,910,493	64,919,766	46,999,078	37,812,655	36,927,017	28,920,153	25,712,059	24,454,294	2,390,366	0	616,608,784	0.67%
651-700	69,340,501	85,823,773	139,498,494	209,026,264	230,448,782	302,555,816	321,864,943	253,269,794	210,229,235	171,430,245	160,101,503	129,238,961	93,828,170	84,393,963	9,802,111	0	2,470,852,554	2.70%
701-750	229,862,850	221,231,210	403,326,589	523,613,083	652,646,442	773,477,796	884,659,562	740,994,120	572,381,743	484,933,787	392,823,670	362,469,263	306,856,518	242,291,272	26,670,100	0	6,818,238,005	7.45%
751-800	508,857,076	479,244,167	723,426,030	987,564,431	1,220,799,471	1,448,174,244	1,605,698,997	1,352,868,608	1,156,789,856	986,489,981	888,842,418	834,922,698	675,989,145	566,610,585	66,809,768	0	13,503,087,473	14.75%
>800	4,522,296,750	3,320,477,547	4,513,532,703	5,375,143,121	6,058,725,262	6,765,835,655	7,461,141,612	6,241,867,666	5,531,913,372	4,737,285,789	4,045,127,214	3,618,307,112	2,789,354,376	2,414,593,250	227,932,492	846,272	67,624,380,193	73.85%
Total	5,399,028,617	4,167,448,932	5,876,424,974	7,196,193,193	8,292,379,080	9,423,052,412	10,425,480,715	8,703,214,657	7,550,535,452	6,437,479,957	5,538,119,862	4,984,209,908	3,899,702,827	3,338,924,482	336,273,916	846,272	91,569,315,256	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.