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Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: 2024-02-29
Distribution Date: 2024-03-15

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 - 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 Registered Covered Bond Program			**$55,788,426,230**			

OSFI Covered Bond Ratio Limit[(3)]	5.50%	**OSFI Covered Bond Ratio[(3)]**	4.26%

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

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	Moody's	Fitch	DBRS
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	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
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	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
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	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
(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	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
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:	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
(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.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date:	**2024-02-29**
Distribution Date:	**2024-03-15**

Asset Coverage Test (C$) [1]

Outstanding Covered Bonds	**$55,788,426,230**		
A = Lesser of (i) LTV Adjusted Loan Balance and	88,005,466,309	A (i)	92,629,689,510
(ii) Asset Percentage Adjusted Loan Balance	-	A (ii)	88,005,466,309
B = Principal Receipts up to Calculation Date not otherwise applied	-	Asset Percentage:	94.8%
C = Cash Capital Contributions and advances under Intercompany Loan	-	Maximum Asset Percentage	95.0%
D = Substitute Assets	-		
E = (i) Reserve Fund balance and	-		
(ii) Pre-Maturity Liquidity Ledger balance [2]	-		
F = Negative Carry Factor Calculation	875,122,560		
Total: A + B + C + D + E - F	**87,130,343,749**		
Asset Coverage Test	**PASS**		

Level of Overcollateralization

Regulatory Minimum Overcollateralization:	103.0%
Level of Overcollateralization[3]	106.4%

Valuation Calculation [1]

Trading Value of Covered Bonds[4]	**55,223,759,162**
A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans[5] and (ii) 80% of Market Value of properties securing Performing Eligible Loans	89,741,571,549
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	**89,741,571,549**

Intercompany Loan Balance

Guarantee Loan	58,785,365,979
Demand Loan	34,330,313,778
Total	93,115,679,757

Portfolio Losses[6]

Period End	**Write off Amounts**	**Loss Percentage (annualized)**
February 29, 2024	N/A	N/A

Portfolio Flow of Funds

	2024-02-29	**2024-01-31**
Cash Inflows		
Principal Receipts	818,227,284.41 [7]	961,568,793.47 [7]
Sale of Loans	247,544,534.65	206,918,044.38
Revenue Receipts	363,971,346.46	397,679,061.13
Swap Receipts	-	-
Intercompany Loan Receipts	-	-
Cash Outflows		
Swap Payment		
Intercompany Loan Interest	(363,316,932.37) [8]	(396,842,814.40) [9]
Purchase of Loans	-	-
Intercompany Loan Repayment	(1,065,771,819.06) [7][8]	(1,168,486,837.85) [7][9]
Distribution to Partners	-	-
Other Inflows / Outflows[10]	(40.02)	(60.49)
Net Inflows/(Outflows)	654,374.07	836,186.23

[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 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 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 recently determined or assessed in accordance with the underwriting policies (whether upon originiation or renewal of the Loan or subsequently thereto).

[2] 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.

[3] 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.

[4] Trading value method is the last selling price as of the Calculation Date of the covered bond.

[5] 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 6.4294%

[6] 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.

[7] 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.

[8] This amount is to be paid out on March 18th, 2024.

[9] This amount was paid out on February 20th, 2024.

[10] Amounts included are inflows net of expenses incurred, such as legal fees, filing fees and service charges.

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

Portfolio Summary Statistics

Previous Month Ending Balance	$	93,781,519,355
Current Month Ending Balance [1]	$	92,686,085,717
Number of Mortgage Loans in Pool		328,469
Average Loan Size		282,176
Number of Primary Borrowers		294,917
Number of Properties		281,364
Weighted Average Current Indexed LTV of Loans in the Portfolio [2][4]		48.29%
Weighted Average of Original LTV of Loans in the Portfolio [2][5]		63.73%
Weighted Average of Authorized LTV of Loans in the Portfolio [3][5]		72.51%
Weighted Average Seasoning of Loans in the Portfolio		30.21 (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		25.19 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds		37.67 (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]

Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage
Current and Less Than 30 Days Past Due	328,351	99.96%	92,642,841,688	99.95%
30 to 59 Days Past Due	103	0.03%	37,199,564	0.04%
60 to 89 Days Past Due	15	0.00%	6,044,465	0.01%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	32,551	9.91%	7,315,595,108	7.89%
British Columbia	53,566	16.31%	19,944,862,787	21.52%
Manitoba	5,519	1.68%	852,074,407	0.92%
New Brunswick	6,204	1.89%	646,773,527	0.70%
Newfoundland	6,421	1.95%	806,745,454	0.87%
Northwest Territories	83	0.03%	18,780,996	0.02%
Nova Scotia	10,558	3.21%	1,525,942,038	1.65%
Nunavut	-	0.00%	-	0.00%
Ontario	183,559	55.88%	55,361,678,995	59.73%
Prince Edward Island	1,455	0.44%	201,623,831	0.22%
Quebec	19,834	6.04%	4,387,610,800	4.73%
Saskatchewan	8,145	2.48%	1,487,651,746	1.61%
Yukon	574	0.17%	136,746,028	0.15%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Credit Bureau Score Distribution

FICO® 8 score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	1,518	0.46%	304,080,915	0.33%
599 or less	1,130	0.34%	239,201,345	0.26%
600 - 650	2,520	0.77%	632,298,831	0.68%
651 - 700	9,178	2.79%	2,473,291,803	2.67%
701 - 750	24,865	7.57%	6,887,734,668	7.43%
751 - 800	47,877	14.58%	13,790,677,991	14.88%
801 and Above	241,381	73.49%	68,358,800,165	73.75%
Total	**328,469**	**100.00%**	**92,686,085,717**	**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	239,403	72.88%	59,502,570,159	64.20%
Variable	89,066	27.12%	33,183,515,558	35.80%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Mortgage Asset Type Distribution[1]

Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Amortizing STEP	261,628	79.65%	66,312,416,616	71.55%
Amortizing Non-STEP	66,841	20.35%	26,373,669,101	28.45%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Occupancy Type Distribution

Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	55,501	16.90%	18,216,393,626	19.65%
Owner Occupied	272,968	83.10%	74,469,692,090	80.35%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Mortgage Rate Distribution

Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
1.9999 and Below	49,242	14.99%	12,090,613,466	13.04%
2.0000 - 2.4999	52,737	16.06%	12,424,702,367	13.41%
2.5000 - 2.9999	56,681	17.26%	15,749,457,174	16.99%
3.0000 - 3.4999	17,426	5.31%	4,443,300,623	4.79%
3.5000 - 3.9999	5,668	1.73%	1,307,612,134	1.41%
4.0000 - 4.4999	3,055	0.93%	685,822,812	0.74%
4.5000 - 4.9999	3,156	0.96%	753,490,935	0.81%
5.0000 - 5.4999	12,685	3.86%	3,103,587,351	3.35%
5.5000 - 5.9999	22,550	6.87%	5,561,454,773	6.00%
6.0000 - 6.4999	55,117	16.78%	18,868,262,136	20.36%
6.5000 - 6.9999	37,625	11.45%	13,807,892,504	14.90%
7.0000 and Above	12,527	3.81%	3,889,889,441	4.20%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Current Indexed LTV Distribution[2][3][4]

Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	51,285	15.61%	5,421,298,427	5.85%
20.01-25.00	22,686	6.91%	4,184,890,174	4.52%
25.01-30.00	26,999	8.22%	5,908,622,511	6.37%
30.01-35.00	29,537	8.99%	7,249,475,720	7.82%
35.01-40.00	30,446	9.27%	8,399,371,740	9.06%
40.01-45.00	31,059	9.46%	9,505,187,860	10.26%
45.01-50.00	31,270	9.52%	10,579,875,925	11.41%
50.01-55.00	25,913	7.89%	8,850,955,642	9.55%
55.01-60.00	21,189	6.45%	7,651,013,457	8.25%
60.01-65.00	17,066	5.20%	6,542,942,434	7.06%
65.01-70.00	13,704	4.17%	5,601,261,801	6.04%
70.01-75.00	11,866	3.61%	5,048,372,070	5.45%
75.01-80.00	8,595	2.62%	3,967,519,299	4.28%
80.01-90.00	6,317	1.92%	3,424,941,425	3.70%
90.01-100.00	531	0.16%	348,524,357	0.38%
Over 100.00	6	0.00%	1,832,874	0.00%
Total	**328,469**	**100.00%**	**92,686,085,717**	**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.

Scotiabank

Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: 2024-02-29
Distribution Date: 2024-03-15

Portfolio Remaining Term Distribution

Remaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentage
Less than 12.00	58,223	17.73%	15,126,252,863	16.32%
12.00 - 23.99	96,964	29.52%	24,139,544,263	26.04%
24.00 - 35.99	112,696	34.31%	33,968,490,855	36.65%
36.00 - 41.99	37,550	11.43%	12,662,589,915	13.66%
42.00 - 47.99	15,207	4.63%	4,805,092,436	5.18%
48.00 - 53.99	3,724	1.13%	974,696,095	1.05%
54.00 - 59.99	2,956	0.90%	732,027,271	0.79%
60.00 - 65.99	615	0.19%	159,123,303	0.17%
66.00 - 71.99	47	0.01%	8,306,243	0.01%
72.00 and Above	487	0.15%	109,962,474	0.12%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Remaining Principal Balance Distribution

Remaining Principal Balance ($)	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and Below	68,961	20.99%	3,859,326,747	4.16%
100,000 - 149,999	39,037	11.88%	4,886,398,992	5.27%
150,000 - 199,999	37,901	11.54%	6,627,447,082	7.15%
200,000 - 249,999	34,562	10.52%	7,767,014,063	8.38%
250,000 - 299,999	30,364	9.24%	8,332,840,894	8.99%
300,000 - 349,999	24,881	7.57%	8,072,198,197	8.71%
350,000 - 399,999	20,731	6.31%	7,758,451,161	8.37%
400,000 - 449,999	16,629	5.06%	7,057,951,052	7.61%
450,000 - 499,999	12,536	3.82%	5,936,709,767	6.41%
500,000 - 549,999	8,663	2.64%	4,544,288,476	4.90%
550,000 - 599,999	6,787	2.07%	3,893,976,878	4.20%
600,000 - 649,999	5,218	1.59%	3,256,058,146	3.51%
650,000 - 699,999	4,099	1.25%	2,762,168,151	2.98%
700,000 - 749,999	3,120	0.95%	2,258,774,760	2.44%
750,000 - 799,999	2,482	0.76%	1,920,709,820	2.07%
800,000 - 849,999	1,914	0.58%	1,578,673,672	1.70%
850,000 - 899,999	1,698	0.52%	1,484,139,827	1.60%
900,000 - 949,999	1,357	0.41%	1,254,135,479	1.35%
950,000 - 999,999	1,132	0.34%	1,103,238,737	1.19%
1,000,000 or greater	6,397	1.95%	8,331,583,817	8.99%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Portfolio Property Type Distribution

Property Type	Number of Loans	Percentage	Principal Balance	Percentage
Condo	62,489	19.02%	16,887,950,689	18.22%
Single Family	256,283	78.02%	72,715,392,034	78.45%
Multi Family	9,219	2.81%	2,982,398,520	3.22%
Other	478	0.15%	100,344,474	0.11%
Total	**328,469**	**100.00%**	**92,686,085,717**	**100.00%**

Scotiabank.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 2024-02-29

Distribution Date: 2024-03-15

Portfolio Current Indexed LTV and Delinquency Distribution by Province [1]

Province	Delinquency	Current LTV (%)[2][3][5]																	
		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	Total	Percentage Total[4]
Alberta	All	229,016,325	157,106,782	220,480,777	305,643,839	429,910,321	647,535,600	990,523,199	1,097,085,733	1,052,126,856	947,090,988	606,162,794	447,373,360	145,137,741	37,256,234	3,144,560	-	**7,315,595,108**	**7.89%**
	Current and Less Than 30 Days Past Due	228,912,567	157,040,442	220,181,956	305,643,839	429,910,321	647,535,600	990,523,199	1,096,963,450	1,051,704,935	947,090,988	604,225,452	447,373,360	145,137,741	37,256,234	3,144,560	-	**7,312,644,643**	**99.96%**
	30 to 59 Days Past Due	103,758	66,341	298,821	-	-	-	-	122,282	421,920	-	1,937,343	-	-	-	-	-	**2,950,465**	**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%**
British Columbia	All	1,265,448,503	941,274,588	1,348,235,421	1,599,464,104	1,958,010,054	2,147,363,686	2,529,803,593	2,001,626,131	1,576,302,861	1,359,852,353	1,207,527,068	864,292,514	735,340,637	407,690,326	1,646,499	984,448	**19,944,862,787**	**21.52%**
	Current and Less Than 30 Days Past Due	1,265,242,588	941,274,588	1,347,822,717	1,599,464,104	1,957,378,178	2,146,019,329	2,528,226,278	2,001,626,131	1,576,302,861	1,359,514,734	1,207,071,116	864,292,514	735,340,637	406,179,806	1,646,499	984,448	**19,938,386,527**	**99.97%**
	30 to 59 Days Past Due	205,914	-	412,705	-	631,876	1,344,358	1,577,315	-	-	-	455,952	-	-	1,510,520	-	-	**6,138,641**	**0.03%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	337,619	-	-	-	-	-	-	**337,619**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Manitoba	All	26,433,251	21,106,327	28,544,401	46,152,889	62,407,037	70,061,659	107,162,739	115,194,442	122,752,944	84,591,003	52,896,608	52,346,685	40,665,873	21,758,551	-	-	**852,074,407**	**0.92%**
	Current and Less Than 30 Days Past Due	26,391,643	21,106,327	28,544,401	46,152,889	62,407,037	70,061,659	107,162,739	115,194,442	122,752,944	84,591,003	52,896,608	52,346,685	40,665,873	21,758,551	-	-	**852,032,800**	**100.00%**
	30 to 59 Days Past Due	41,607	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**41,607**	**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%**
New Brunswick	All	32,671,804	26,956,638	39,437,428	52,242,877	53,704,003	60,556,949	77,782,776	76,778,634	48,945,281	39,893,283	39,121,460	38,628,429	36,172,268	23,881,698	-	-	**646,773,527**	**0.70%**
	Current and Less Than 30 Days Past Due	32,671,804	26,956,638	39,167,780	52,136,449	53,704,003	60,556,949	77,693,647	76,554,178	48,945,281	39,893,283	39,121,460	38,628,429	36,172,268	23,881,698	-	-	**646,083,866**	**99.89%**
	30 to 59 Days Past Due	-	-	269,648	106,428	-	-	89,128	102,125	-	-	-	-	-	-	-	-	**567,329**	**0.09%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	122,332	-	-	-	-	-	-	-	-	**122,332**	**0.02%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Newfoundland	All	22,755,738	16,187,863	26,051,663	32,462,135	45,226,843	70,294,761	109,629,860	180,539,120	151,766,181	52,579,065	47,786,359	41,212,738	9,184,642	1,068,488	-	-	**806,745,454**	**0.87%**
	Current and Less Than 30 Days Past Due	22,755,738	16,187,863	26,051,663	32,462,135	45,226,843	70,242,736	109,558,812	180,539,120	151,444,210	52,579,065	47,786,359	41,212,738	9,184,642	1,068,488	-	-	**806,300,411**	**99.94%**
	30 to 59 Days Past Due	-	-	-	-	-	52,025	71,048	-	321,971	-	-	-	-	-	-	-	**445,043**	**0.06%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Northwest Territories	All	1,010,957	453,188	1,254,897	826,760	1,694,346	2,123,095	1,201,465	2,056,499	1,158,002	2,124,688	1,260,181	1,500,724	1,369,326	746,866	-	-	**18,780,996**	**0.02%**
	Current and Less Than 30 Days Past Due	1,010,957	453,188	1,254,897	826,760	1,694,346	2,123,095	1,201,465	2,056,499	1,158,002	2,124,688	1,260,181	1,500,724	1,369,326	746,866	-	-	**18,780,996**	**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	91,787,377	76,708,254	137,810,541	168,438,768	166,653,834	140,145,900	143,908,847	146,936,586	121,460,505	90,522,362	90,114,787	79,565,606	54,266,335	17,622,335	-	-	**1,525,942,038**	**1.65%**
	Current and Less Than 30 Days Past Due	91,787,377	76,708,254	137,645,145	168,438,768	166,600,513	140,145,900	143,908,847	146,936,586	121,460,505	90,271,053	90,114,787	79,565,606	54,266,335	17,622,335	-	-	**1,525,472,011**	**99.97%**
	30 to 59 Days Past Due	-	-	165,397	-	53,321	-	-	-	-	251,309	-	-	-	-	-	-	**470,027**	**0.03%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	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	3,509,442,509	2,747,419,194	3,802,583,117	4,572,139,365	5,108,854,428	5,715,396,809	5,923,903,452	4,505,279,924	4,030,892,479	3,498,408,142	3,078,659,220	3,054,040,948	2,636,880,471	2,833,841,094	343,089,416	848,426	**55,361,678,995**	**59.73%**
	Current and Less Than 30 Days Past Due	3,509,006,730	2,746,854,733	3,801,374,802	4,570,615,735	5,108,225,455	5,711,514,704	5,921,487,519	4,502,084,502	4,029,448,837	3,494,546,701	3,076,526,202	3,051,859,856	2,635,734,802	2,830,809,512	343,089,416	848,426	**55,334,027,933**	**99.95%**
	30 to 59 Days Past Due	311,987	564,461	1,064,648	1,523,629	628,973	2,330,302	1,823,925	2,229,018	1,443,642	3,408,194	2,133,018	1,931,230	1,145,669	1,527,850	-	-	**22,066,547**	**0.04%**
	60 to 89 Days Past Due	123,793	-	143,667	-	-	1,551,802	592,008	966,404	-	453,246	-	249,862	-	1,503,732	-	-	**5,584,515**	**0.01%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Prince Edward Island	All	7,809,153	6,901,688	10,460,346	16,366,374	13,765,009	20,783,260	28,915,940	29,773,894	15,779,536	10,290,055	13,440,840	9,719,121	10,004,997	7,613,618	-	-	**201,623,831**	**0.22%**
	Current and Less Than 30 Days Past Due	7,809,153	6,901,688	10,460,346	16,366,374	13,765,009	20,783,260	28,915,940	29,773,894	15,779,536	10,290,055	13,440,840	9,719,121	10,004,997	7,613,618	-	-	**201,623,831**	**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%**
Quebec	All	179,143,345	140,238,329	214,888,728	324,646,932	401,478,306	471,583,935	468,433,232	444,833,824	386,401,030	354,422,005	372,825,395	361,377,295	232,152,890	34,541,672	643,881	-	**4,387,610,800**	**4.73%**
	Current and Less Than 30 Days Past Due	179,143,345	140,238,329	214,762,991	324,468,000	401,178,604	471,583,935	468,244,451	444,371,707	386,117,143	354,288,316	372,186,028	361,066,221	231,298,438	34,541,672	643,881	-	**4,384,133,062**	**99.92%**
	30 to 59 Days Past Due	-	-	125,737	178,932	299,702	-	188,781	462,117	283,887	133,689	639,367	311,075	854,452	-	-	-	**3,477,739**	**0.08%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Saskatchewan	All	49,834,794	46,001,585	72,331,585	125,043,982	149,395,821	148,159,302	181,702,522	228,465,957	130,687,886	92,865,879	80,699,592	86,382,695	60,486,498	35,593,647	-	-	**1,487,651,746**	**1.61%**
	Current and Less Than 30 Days Past Due	49,834,794	46,001,585	72,331,585	125,043,982	149,044,031	148,159,302	181,702,522	228,045,920	130,687,886	92,865,879	80,699,592	86,112,355	60,486,498	35,593,647	-	-	**1,486,609,579**	**99.93%**
	30 to 59 Days Past Due	-	-	-	-	351,790	-	-	420,037	-	-	-	270,339	-	-	-	-	**1,042,166**	**0.07%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Yukon	All	5,944,672	4,535,739	6,543,607	6,047,694	8,271,736	11,182,905	16,908,300	22,384,899	12,739,896	10,302,611	10,767,497	11,931,955	5,857,622	3,326,895	-	-	**136,746,028**	**0.15%**
	Current and Less Than 30 Days Past Due	5,944,672	4,535,739	6,543,607	6,047,694	8,271,736	11,182,905	16,908,300	22,384,899	12,739,896	10,302,611	10,767,497	11,931,955	5,857,622	3,326,895	-	-	**136,746,028**	**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%**
Total	**All**	**5,421,298,427**	**4,184,890,174**	**5,908,622,511**	**7,249,475,720**	**8,399,371,740**	**9,505,187,860**	**10,579,875,925**	**8,850,955,642**	**7,651,013,457**	**6,542,942,434**	**5,601,261,801**	**5,048,372,070**	**3,967,519,299**	**3,424,941,425**	**348,524,357**	**1,832,874**	**92,686,085,717**	**100.00%**
	Current and Less Than 30 Days Past Due	**5,420,511,368**	**4,184,259,373**	**5,906,141,891**	**7,247,666,731**	**8,397,406,077**	**9,499,909,374**	**10,575,533,719**	**8,846,531,328**	**7,648,542,036**	**6,538,358,376**	**5,596,096,120**	**5,045,609,564**	**3,965,519,178**	**3,420,399,322**	**348,524,357**	**1,832,874**	**92,642,841,688**	**99.95%**
	30 to 59 Days Past Due	**663,266**	**630,801**	**2,336,954**	**1,808,989**	**1,965,663**	**3,726,684**	**3,750,198**	**3,335,579**	**2,471,421**	**3,793,192**	**5,165,680**	**2,512,645**	**2,000,121**	**3,038,370**	**-**	**-**	**37,199,564**	**0.04%**
	60 to 89 Days Past Due	**123,793**	**-**	**143,667**	**-**	**-**	**1,551,802**	**592,008**	**1,088,735**	**-**	**790,865**	**-**	**249,862**	**-**	**1,503,732**	**-**	**-**	**6,044,465**	**0.01%**
	90 to 119 Days Past Due	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.00%**
	120 or More Days Past Due	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.00%**

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

[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 methodology used in this table aggregates STEP Loans secured by the same property.

Scotiabank.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: 2024-02-29
Distribution Date: 2024-03-15

Portfolio Current Indexed LTV Distribution by FICO® 8 score

	Current LTV (%)[1][2][3]																
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**	**100.01 and Above**	**Total**	**Percentage Total**
Score Unavailable	41,124,578	26,944,692	38,427,989	37,068,200	45,681,557	33,824,340	33,250,718	20,777,223	11,309,839	5,143,419	6,715,377	1,478,557	131,822	787,581	1,415,024	0	**304,080,915**	**0.33%**
<=599	8,651,356	10,695,870	14,015,836	18,093,032	24,227,349	29,941,204	38,088,600	28,187,377	21,211,124	16,869,413	7,604,407	7,154,846	7,602,064	5,601,425	1,257,441	0	**239,201,345**	**0.26%**
600-650	20,260,174	23,142,958	44,012,361	51,528,228	61,778,270	74,460,721	87,158,400	64,510,770	52,234,205	39,286,406	34,721,301	26,085,676	27,097,833	23,628,677	2,392,851	0	**632,298,831**	**0.68%**
651-700	72,662,279	80,364,382	142,918,978	199,192,452	243,892,594	288,807,363	322,426,774	257,334,697	217,162,426	166,708,732	154,075,189	133,249,522	100,482,575	84,460,121	9,553,720	0	**2,473,291,803**	**2.67%**
701-750	228,438,209	223,096,008	393,260,379	541,421,485	647,694,518	791,630,705	903,411,560	756,814,798	575,885,549	498,851,972	390,320,879	368,359,114	306,754,344	231,771,717	30,023,432	0	**6,887,734,668**	**7.43%**
751-800	521,676,587	491,962,422	739,375,362	1,003,849,503	1,241,510,544	1,456,781,813	1,664,496,510	1,386,299,637	1,168,456,926	1,016,844,585	900,390,376	844,362,207	701,863,923	585,731,326	67,076,269	0	**13,790,677,991**	**14.88%**
>800	4,528,485,245	3,328,683,842	4,536,611,607	5,398,322,820	6,134,586,908	6,829,741,714	7,531,043,365	6,337,031,140	5,604,753,388	4,799,237,908	4,107,434,271	3,667,682,148	2,823,586,738	2,492,960,577	236,805,619	1,832,874	**68,358,800,165**	**73.75%**
Total	**5,421,298,427**	**4,184,890,174**	**5,908,622,511**	**7,249,475,720**	**8,399,371,740**	**9,505,187,860**	**10,579,875,925**	**8,850,955,642**	**7,651,013,457**	**6,542,942,434**	**5,601,261,801**	**5,048,372,070**	**3,967,519,299**	**3,424,941,425**	**348,524,357**	**1,832,874**	**92,686,085,717**	**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.