

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

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**Program Information**

Outstanding Covered Bonds Series	Initial Principal Amount	Exchange Rate	CAD Equivalent	Maturity Date	Coupon Rate <sup>(2)</sup>	Rate Type
SERIES CBL10 - 20 Year Fixed <sup>(1)</sup>	EUR 188,000,000	1.49320	\$280,721,600	September 28, 2035	1.637%	Fixed
SERIES CBL13 - 7 Year Fixed <sup>(1)</sup>	EUR 2,000,000,000	1.50516	\$3,010,325,000	March 10, 2023	0.375%	Fixed
SERIES CBL19 - 5 Year Floating <sup>(1)</sup>	GBP 550,000,000	1.69510	\$932,305,000	January 10, 2023	Compounded SONIA + 0.305%	Float
SERIES CBL20 - 7 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.51900	\$1,519,000,000	January 22, 2025	0.500%	Fixed
SERIES CBL22 - 5 Year Fixed <sup>(1)</sup>	EUR 1,750,000,000	1.49680	\$2,622,900,000	October 23, 2023	0.375%	Fixed
SERIES CBL23 - 7 Year Fixed <sup>(1)</sup>	CHF 830,000,000	1.38151	\$1,146,656,000	November 19, 2025	0.200%	Fixed
SERIES CBL24 - 5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.52780	\$1,909,750,000	January 11, 2024	0.250%	Fixed
SERIES CBL25 - 7 Year Fixed <sup>(1)</sup>	EUR 1,500,000,000	1.45010	\$2,175,150,000	January 14, 2027	0.010%	Fixed
SERIES CBL26 - 5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.55310	\$1,941,375,000	March 18, 2025	0.010%	Fixed
SERIES CBL27 - 8 Year Fixed <sup>(1)</sup>	CHF 180,000,000	1.46683	\$264,030,000	April 3, 2028	0.298%	Fixed
SERIES CBL30 - 3 Year Fixed <sup>(1)</sup>	USD 900,000,000	1.43020	\$1,287,180,000	March 31, 2023	1.500%	Fixed
SERIES CBL33 - 5 Year Floating <sup>(1)</sup>	GBP 1,300,000,000	1.71360	\$2,227,680,000	June 22, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL34 - 3.5 Year Floating <sup>(1)</sup>	GBP 1,600,000,000	1.72783	\$2,764,530,000	March 14, 2025	Compounded SONIA + 1.000%	Float
SERIES CBL35 - 8 Year Fixed <sup>(1)</sup>	EUR 1,500,000,000	1.49840	\$2,247,600,000	September 14, 2029	0.01%	Fixed
SERIES CBL36 - 20 Year Fixed <sup>(1)</sup>	EUR 275,000,000	1.45995	\$401,485,000	October 15, 2041	0.623%	Fixed
SERIES CBL37 - 5 Year Fixed <sup>(1)</sup>	USD 3,500,000,000	1.25830	\$4,404,050,000	October 13, 2026	1.188%	Fixed
SERIES CBL38 - 6 Year Fixed <sup>(1)</sup>	EUR 1,750,000,000	1.43260	\$2,507,050,000	December 15, 2027	0.010%	Fixed
SERIES CBL39 - 4 Year Floating <sup>(1)</sup>	GBP 1,300,000,000	1.70890	\$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL40 - 8 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.42810	\$1,785,125,000	March 26, 2030	0.375%	Fixed
SERIES CBL41 - 5 Year Fixed <sup>(1)</sup>	USD 2,250,000,000	1.26680	\$2,850,300,000	March 9, 2027	2.170%	Fixed
SERIES CBL42 - 4 Year Fixed <sup>(1)</sup>	EUR 2,200,000,000	1.40310	\$3,086,820,000	March 16, 2026	0.450%	Fixed
SERIES CBL43 - 5 Year Fixed <sup>(1)</sup>	CHF 250,000,000	1.38520	\$346,300,000	April 1, 2027	0.278%	Fixed
SERIES CBL44 - 15 Year Fixed <sup>(1)</sup>	EUR 150,000,000	1.40180	\$210,270,000	March 24, 2037	1.180%	Fixed
SERIES CBL45 - 3 Year Fixed <sup>(1)</sup>	CHF 135,000,000	1.34490	\$181,561,500	April 25, 2025	0.295%	Fixed
SERIES CBL46 - 7 Year Fixed <sup>(1)</sup>	CHF 100,000,000	1.34490	\$134,490,000	April 25, 2029	0.733%	Fixed
SERIES CBL47 - 15 Year Fixed <sup>(1)</sup>	EUR 118,000,000	1.36900	\$161,542,000	April 26, 2037	1.806%	Fixed
SERIES CBL48 - 3 Year Fixed <sup>(1)</sup>	USD 1,500,000,000	1.27920	\$1,918,800,000	June 3, 2025	3.186%	Fixed
SERIES CBL49 - 3 Year Floating <sup>(1)</sup>	AUD 1,000,000,000	0.86440	\$864,400,000	October 27, 2025	3mBBSW + 0.9%	Float
SERIES CBL50 - 2 Year Fixed <sup>(1)</sup>	EUR 2,000,000,000	1.35400	\$2,708,000,000	October 31, 2024	3.050%	Fixed

Total Outstanding under the Global Registered Covered Bond Program **\$48,110,966,100**

OSFI Covered Bond Ratio Limit<sup>(3)</sup> 5.50% OSFI Covered Bond Ratio<sup>(3)</sup> 3.98%

Series Ratings	Moody's	Fitch	DBRS
CBL10	Aaa	AAA	AAA
CBL13	Aaa	AAA	AAA
CBL19	Aaa	AAA	AAA
CBL20	Aaa	AAA	AAA
CBL22	Aaa	AAA	AAA
CBL23	Aaa	AAA	AAA
CBL24	Aaa	AAA	AAA
CBL25	Aaa	AAA	AAA
CBL26	Aaa	AAA	AAA
CBL27	Aaa	AAA	AAA
CBL30	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

**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; for AUD, BTA Institutional Services Australia Limited; for CHF, Credit Suisse AG

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

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

<sup>(3)</sup> Per OSFI's Revised Covered Bond Limit Calculation letter dated May 23rd, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets are as at July 31, 2022.

<sup>(4)</sup> For purpose of accessing central bank facilities.

Supplementary Information (continued)

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>	<u>S&amp;P</u>
<b>The Bank of Nova Scotia's Credit Ratings<sup>(1)</sup></b>				
Senior Debt <sup>(2)</sup> /Long-Term Issuer Default Rating(Fitch)	Aa2	AA/AA-	AA	A+
Subordinated Debt that does not contain NVCC <sup>(3)</sup> provisions	Baa1	A	A (high)	A-
Subordinated Debt that contains NVCC <sup>(3)</sup> provisions	Baa1	A	A (low)	BBB+
Short-Term Debt	P-1	F1+	R-1 (high)	A-1
Rating Outlook	Stable	Stable	Stable	Stable
Counterparty Risk Assessment	P-1(cr) / Aa2(cr)	AA (dcr)	N/A	N/A

Applicable Ratings of Standby Account Bank and Standby GDA Provider

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>
Short-Term Debt / Senior Debt (or Issuer Default Rating for Fitch)	P-1 / Aa2	F1+ / AA-	R-1 (high) / AA

Ratings Triggers<sup>(4)</sup>

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

**Role (Current Party)**

	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>
Account Bank / GDA Provider (The Bank of Nova Scotia)	P-1	F1 and A	R-1 (low) / A
Standby Account Bank / Standby GDA Provider (CIBC)	P-1	F1 and A	R-1 (low) / A
Cash Manager (The Bank of Nova Scotia)	P-2 (cr)	F2	BBB (low)
Servicer (The Bank of Nova Scotia)	Baa3 (cr)	F2 / BBB+	BBB (low)
Interest Rate Swap Provider (The Bank of Nova Scotia)	P-2 (cr) / A3 (cr)	F2 / BBB+	R-2 (middle) / BBB
Covered Bond Swap Provider (The Bank of Nova Scotia)	P-2 (cr) / A3 (cr)	F2 / BBB+	R-2 (middle) / BBB
Paying Agent (Citibank N.A., London Branch, Credit Suisse AG, BTA Institutional Services Australia Limited)	P-1	F1 and A	N/A

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>
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)

**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>
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)

**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>
(a) Repayment of the Demand Loan	N/A	F2 or BBB+	N/A
(b) Establishment of the Reserve Fund	P-1 (cr)	F1 and A	R-1 (low) and A (low)
(c) Transfer of title to Loans to Guarantor <sup>(5)</sup>	A3	BBB -	R-1 (middle) and BBB (low)

**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>
Cash flows will be exchanged under the Swap Agreements except as otherwise provided in the Swap Agreements	Baa1 (long)	BBB+ (long)	BBB (high) (long)

**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>
(a) Interest Rate Swap Provider	P-1 (cr) and A2 (cr)	F1 and A	R-1 (low) and A
(b) Covered Bond Swap Provider	P-1 and A2	F1 and A	R-1 (low) and A

Events of Default

Issuer Event of Default	Nil
Guarantor Event of Default	Nil

<sup>(1)</sup> Subordinated Debt ratings are not the subject of any ratings related actions or requirements under The Bank of Nova Scotia Global Registered Covered Bond Program.

<sup>(2)</sup> Includes Senior debt issued prior to September 23, 2018 and senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "Bail-In" regime. Senior debt subject to conversion under the Bail-In regime is rated A2 by Moody's, AA- by Fitch and AA(low) by DBRS.

<sup>(3)</sup> Non-viability contingent capital (NVCC)

<sup>(4)</sup> The discretion of the Scotiabank Covered Bond Guarantor Limited Partnership to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.

<sup>(5)</sup> The transfer of registered title to the Loans to the Guarantor may be deferred if (A) satisfactory assurances are provided to the Guarantor and the Bond Trustee by The Office of the Superintendent of Financial Institutions or such other supervisory authority having jurisdiction over the Seller permitting registered title to the Loans to remain with the Seller until such time as (i) the Loans are to be sold or otherwise disposed of by the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee is required to take actions to enforce or otherwise deal with the Loans, and (B) each of the Rating Agencies has confirmed that it will not withdraw or downgrade its then current ratings of the Covered Bonds as a result of such deferral.



**Portfolio Summary Statistics**

Previous Month Ending Balance	\$	58,251,696,921
Current Month Ending Balance <sup>(1)</sup>	\$	57,241,454,373
Number of Mortgage Loans in Pool		234,874
Average Loan Size		243,711
Number of Primary Borrowers		204,221
Number of Properties		200,549
Weighted Average Current Indexed LTV of Loans in the Portfolio <sup>(2)(4)</sup>		37.20%
Weighted Average of Original LTV of Loans in the Portfolio <sup>(2)(5)</sup>		62.70%
Weighted Average of Authorized LTV of Loans in the Portfolio <sup>(3)(5)</sup>		73.37%
Weighted Average Seasoning of Loans in the Portfolio		26.85 (Months)
Weighted Average Mortgage Rate of Loans in the Portfolio		3.19%
Weighted Average Original Term of Loans in the Portfolio		55.60 (Months)
Weighted Average Remaining Term of Loans in the Portfolio		28.75 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds		41.11 (Months)

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

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

<b>Aging Summary</b>	<b>Number of Loans</b>	<b>Percentage</b>	<b>Principal Balance</b>	<b>Percentage</b>
Current and Less Than 30 Days Past Due	234,696	99.92%	57,181,821,156	99.90%
30 to 59 Days Past Due	144	0.06%	46,973,893	0.08%
60 to 89 Days Past Due	34	0.01%	12,659,324	0.02%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

**Portfolio Provincial Distribution**

<b>Province</b>	<b>Number of Loans</b>	<b>Percentage</b>	<b>Principal Balance</b>	<b>Percentage</b>
Alberta	24,609	10.48%	5,339,111,797	9.33%
British Columbia	38,858	16.54%	12,656,240,402	22.11%
Manitoba	4,563	1.94%	657,009,238	1.15%
New Brunswick	5,163	2.20%	462,242,018	0.81%
Newfoundland	6,086	2.59%	748,875,346	1.31%
Northwest Territories	66	0.03%	13,870,712	0.02%
Nova Scotia	8,043	3.42%	978,925,068	1.71%
Nunavut	-	0.00%	-	0.00%
Ontario	132,319	56.34%	33,925,603,370	59.27%
Prince Edward Island	1,177	0.50%	134,366,842	0.23%
Quebec	6,994	2.98%	1,086,578,878	1.90%
Saskatchewan	6,617	2.82%	1,161,250,801	2.03%
Yukon	379	0.16%	77,379,902	0.14%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

**Portfolio Credit Bureau Score Distribution**

<b>FICO® 8 score</b>	<b>Number of Loans</b>	<b>Percentage</b>	<b>Principal Balance</b>	<b>Percentage</b>
Score Unavailable	2,291	0.98%	479,035,056	0.84%
599 or less	1,545	0.66%	367,918,260	0.64%
600 - 650	3,436	1.46%	879,562,528	1.54%
651 - 700	10,588	4.51%	2,816,662,747	4.92%
701 - 750	23,914	10.18%	6,221,922,126	10.87%
751 - 800	38,555	16.42%	10,008,337,510	17.48%
801 and Above	154,545	65.80%	36,468,016,145	63.71%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

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

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

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

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

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

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



Portfolio Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	202,471	86.20%	47,399,206,090	82.81%
Variable	32,403	13.80%	9,842,248,283	17.19%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

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

Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
STEP	180,063	76.66%	38,556,623,609	67.36%
Non-STEP	54,811	23.34%	18,684,830,764	32.64%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

Portfolio Occupancy Type Distribution

Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	19,234	8.19%	4,372,510,402	7.64%
Owner Occupied	215,640	91.81%	52,868,943,971	92.36%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

Portfolio Mortgage Rate Distribution

Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
2.4999 and Below	76,662	32.64%	15,867,969,102	27.72%
2.5000 - 2.9999	72,932	31.05%	19,700,779,334	34.42%
3.0000 - 3.4999	21,810	9.29%	5,545,371,519	9.69%
3.5000 - 3.9999	18,079	7.70%	3,675,062,713	6.42%
4.0000 - 4.4999	2,483	1.06%	458,925,715	0.80%
4.5000 - 4.9999	17,188	7.32%	4,834,705,778	8.45%
5.0000 - 5.4999	18,424	7.84%	5,290,397,906	9.24%
5.5000 and Above	7,296	3.11%	1,868,242,306	3.26%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

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

Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	51,227	21.81%	6,039,093,257	10.55%
20.01-25.00	24,128	10.27%	5,039,239,675	8.80%
25.01-30.00	27,418	11.67%	6,613,396,717	11.55%
30.01-35.00	29,485	12.55%	8,024,871,292	14.02%
35.01-40.00	28,638	12.19%	8,920,935,938	15.58%
40.01-45.00	22,380	9.53%	7,536,761,377	13.17%
45.01-50.00	16,319	6.95%	5,060,183,177	8.84%
50.01-55.00	11,844	5.04%	3,558,006,299	6.22%
55.01-60.00	8,825	3.76%	2,481,542,836	4.34%
60.01-65.00	6,928	2.95%	1,946,288,662	3.40%
65.01-70.00	4,414	1.88%	1,242,457,273	2.17%
70.01-75.00	1,948	0.83%	498,165,107	0.87%
75.01-80.00	914	0.39%	187,823,514	0.33%
80.01-90.00	391	0.17%	86,333,656	0.15%
90.01-100.00	15	0.01%	6,355,594	0.01%
Over 100.00	-	0.00%	-	0.00%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

<sup>(1)</sup> All loans included in the STEP and Non-STEP programs are amortizing.

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

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

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



Scotiabank Global Registered Covered Bond Program Monthly Investor Report  
Calculation Date: 2022-10-31  
Distribution Date: 2022-11-15

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	42,417	18.06%	9,701,596,777	16.95%
12.00 - 23.99	43,830	18.66%	11,276,787,053	19.70%
24.00 - 35.99	66,804	28.44%	16,419,006,957	28.68%
36.00 - 41.99	32,824	13.98%	8,048,305,063	14.06%
42.00 - 47.99	23,020	9.80%	5,226,679,167	9.13%
48.00 - 53.99	15,818	6.73%	4,056,945,028	7.09%
54.00 - 59.99	8,522	3.63%	2,135,420,608	3.73%
60.00 - 65.99	1,094	0.47%	256,217,563	0.45%
66.00 - 71.99	126	0.05%	26,449,122	0.05%
72.00 and Above	419	0.18%	94,047,035	0.16%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

Portfolio Remaining Principal Balance Distribution

<u>Remaining Principal Balance (\$)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
99,999 and Below	61,066	26.00%	3,363,628,386	5.88%
100,000 - 149,999	32,184	13.70%	4,014,497,595	7.01%
150,000 - 199,999	29,147	12.41%	5,084,352,731	8.88%
200,000 - 249,999	24,746	10.54%	5,551,250,060	9.70%
250,000 - 299,999	20,626	8.78%	5,651,869,838	9.87%
300,000 - 349,999	15,536	6.61%	5,032,099,255	8.79%
350,000 - 399,999	11,848	5.04%	4,425,480,970	7.73%
400,000 - 449,999	8,902	3.79%	3,774,434,742	6.59%
450,000 - 499,999	7,053	3.00%	3,340,104,461	5.84%
500,000 - 549,999	5,449	2.32%	2,854,512,140	4.99%
550,000 - 599,999	4,133	1.76%	2,369,495,778	4.14%
600,000 - 649,999	3,050	1.30%	1,902,416,427	3.32%
650,000 - 699,999	2,328	0.99%	1,569,043,711	2.74%
700,000 - 749,999	1,785	0.76%	1,292,941,439	2.26%
750,000 - 799,999	1,353	0.58%	1,047,588,548	1.83%
800,000 - 849,999	1,150	0.49%	947,091,904	1.65%
850,000 - 899,999	863	0.37%	755,037,932	1.32%
900,000 - 949,999	734	0.31%	678,751,193	1.19%
950,000 - 999,999	495	0.21%	482,148,808	0.84%
1,000,000 or greater	2,426	1.03%	3,104,708,456	5.42%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>

Portfolio Property Type Distribution

<u>Property Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Condo	38,292	16.30%	8,856,616,856	15.47%
Single Family	191,447	81.51%	47,087,485,160	82.26%
Multi Family	4,622	1.97%	1,197,812,599	2.09%
Other	513	0.22%	99,539,758	0.17%
<b>Total</b>	<b>234,874</b>	<b>100.00%</b>	<b>57,241,454,373</b>	<b>100.00%</b>





Scotiabank Global Registered Covered Bond Program Monthly Investor Report  
 Calculation Date: 2022-10-31  
 Distribution Date: 2022-11-15

Portfolio Current Indexed LTV Distribution by FICO® 8 score

Credit Bureau Score	Current LTV (%) <sup>(1)(2)(3)</sup>															Total	Percentage Total	
	20.00 and Below	20.01-25.00	25.01-30.00	30.01-35.00	35.01-40.00	40.01-45.00	45.01-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00	90.01-100.00			100.01 and Above
Score Unavailable	66,596,454	53,426,098	56,058,410	67,261,640	68,596,725	52,728,847	39,018,067	24,854,338	16,113,534	15,973,646	9,756,099	5,479,723	2,250,803	920,671	0	0	479,035,056	0.84%
<=599	18,202,268	24,548,897	35,037,773	49,069,202	66,314,835	50,881,433	34,846,988	24,817,578	19,066,980	17,879,757	17,088,240	5,080,454	3,090,168	1,684,492	309,194	0	367,918,260	0.64%
600-650	36,861,181	45,633,431	92,451,003	126,889,159	166,007,707	128,274,600	99,242,837	52,132,671	39,215,036	38,125,074	33,834,659	13,231,615	4,968,150	2,695,405	0	0	879,562,528	1.54%
651-700	139,784,059	166,188,506	258,451,331	388,720,540	516,961,695	448,099,573	281,725,716	210,662,429	135,530,538	126,725,971	81,008,297	42,613,999	11,247,037	7,336,245	1,606,812	0	2,816,662,747	4.92%
701-750	390,380,624	427,799,537	652,737,192	875,259,495	1,071,461,977	922,616,024	615,928,505	422,273,593	291,808,573	255,568,749	188,430,107	71,947,263	24,313,383	10,963,201	433,904	0	6,221,922,126	10.87%
751-800	782,546,660	737,577,280	1,073,949,639	1,445,699,117	1,676,187,088	1,477,017,839	944,366,468	660,683,373	455,029,414	355,325,105	251,396,822	93,931,211	38,582,031	14,666,383	1,379,080	0	10,008,337,510	17.48%
>800	4,604,722,009	3,584,065,925	4,444,711,370	5,071,972,138	5,355,405,911	4,457,143,062	3,045,054,596	2,162,582,317	1,524,778,762	1,136,690,359	660,943,049	265,880,841	103,371,943	48,067,260	2,626,604	0	36,468,016,145	63.71%
<b>Total</b>	<b>6,039,093,257</b>	<b>5,039,239,675</b>	<b>6,613,396,717</b>	<b>8,024,871,292</b>	<b>8,920,935,938</b>	<b>7,536,761,377</b>	<b>5,060,183,177</b>	<b>3,558,006,299</b>	<b>2,481,542,836</b>	<b>1,946,288,662</b>	<b>1,242,457,273</b>	<b>498,165,107</b>	<b>187,823,514</b>	<b>86,333,656</b>	<b>6,355,594</b>	<b>-</b>	<b>57,241,454,373</b>	<b>100.00%</b>

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

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

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