

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**

<u>Outstanding Covered Bonds Series</u>	<u>Initial Principal Amount</u>	<u>Exchange Rate</u>	<u>CAD Equivalent</u>	<u>Maturity Date</u>	<u>Coupon Rate<sup>(2)</sup></u>	<u>Rate Type</u>
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 1,000,000,000	1.51900	\$1,519,000,000	January 22, 2025	0.500%	Fixed
SERIES CBL21 - 4.5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.59210	\$1,990,125,000	September 28, 2022	0.250%	Fixed
SERIES CBL22 - 5 Year Fixed <sup>(1)</sup>	EUR 1,750,000,000	1.49880	\$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	\$1,941,485,000	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 CBL32 - 2.25 Year Floating <sup>(1)(7)</sup>	CAD 7,500,000,000	1.00000	\$7,500,000,000	August 22, 2022	3 Mth CDOR + 0.67%	Float
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 1,500,000,000	1.73990	\$2,609,850,000	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	0.010%	Fixed
SERIES CBL36 - 20 Year Fixed <sup>(1)</sup>	EUR 275,000,000	1.45995	\$401,485,000	October 15, 2041	0.623%	Fixed
SERIES CBL37 - 5 Year Fixed <sup>(1)</sup>	USD 3,500,000,000	1.25830	\$4,404,050,000	October 13, 2026	1.188%	Fixed
SERIES CBL38 - 6 Year Fixed <sup>(1)</sup>	EUR 1,750,000,000	1.43260	\$2,507,050,000	December 15, 2027	0.010%	Fixed
SERIES CBL39 - 4 Year Floating <sup>(1)</sup>	GBP 1,300,000,000	1.70890	\$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	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

Total Outstanding under the Global Registered Covered Bond Program **\$51,955,211,100**

OSFI Covered Bond Ratio Limit<sup>(3)</sup> 5.50% OSFI Covered Bond Ratio<sup>(3)</sup> 4.31%

<u>Series Ratings</u>	<u>Moody's</u>	<u>Fitch</u>	<u>DBRS</u>
CBL10	Aaa	AAA	AAA
CBL13	Aaa	AAA	AAA
CBL19	Aaa	AAA	AAA
CBL20	Aaa	AAA	AAA
CBL21	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
CBL32	N/A	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

**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	The Bank of Nova Scotia, London Branch; for USD, The Bank of Nova Scotia-New York Agency; 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 April 30, 2022.

<sup>7</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	N/A	A (low)	BBB+
Short-Term Debt	P-1	F1+	R-1 (high)	A-1
Rating Outlook	Stable	Negative	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 (The Bank of Nova Scotia, 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)

**SERIES CBL35 - 8 Year Fixed<sup>(1)</sup>**

**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.

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

<b>Outstanding Covered Bonds</b>	<b>\$51,955,211,100</b>		
A = Lesser of (i) LTV Adjusted Loan Balance and (ii) Asset Percentage Adjusted Loan Balance	60,651,470,166	A (i)	63,970,784,435
B = Principal Receipts up to Calculation Date not otherwise applied	-	A (ii)	60,651,470,166
C = Cash Capital Contributions and advances under Intercompany Loan	-	Asset Percentage:	94.8%
D = Substitute Assets	-	Maximum Asset Percentage	95.0%
E = (i) Reserve Fund balance and (ii) Pre-Maturity Liquidity Ledger balance <sup>(2)</sup>	-		
F = Negative Carry Factor Calculation	858,202,104		
<b>Total: A + B + C + D + E - F</b>	<b>59,793,268,062</b>		
<b>Asset Coverage Test</b>	<b>PASS</b>		
<b>Level of Overcollateralization</b>			
Regulatory Minimum Overcollateralization:	103.0%		
Level of Overcollateralization <sup>(3)</sup>	106.9%		

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

<b>Trading Value of Covered Bonds<sup>(4)</sup></b>	<b>51,645,316,619</b>
A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans <sup>(5)</sup> and (ii) 80% of Market Value of properties securing Performing Eligible Loans	63,781,545,454
B = Principal Receipts up to Calculation Date not otherwise applied	-
C = Cash Capital Contributions and advances under Intercompany Loan	-
D = Trading Value of Substitute Assets	-
E = (i) Reserve Fund balance and (ii) Pre-Maturity Liquidity Ledger balance <sup>(2)</sup>	-
F = Trading Value of Swap Collateral	-
<b>Total: A + B + C + D + E + F</b>	<b>63,781,545,454</b>

Intercompany Loan Balance

Guarantee Loan	54,792,850,971
Demand Loan	10,963,483,784
<b>Total</b>	<b>65,756,334,755</b>

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

<b>Period End</b>	<b>Write off Amounts</b>	<b>Loss Percentage (annualized)</b>
May 31, 2022	N/A	N/A

Portfolio Flow of Funds

	<u>2022-05-31</u>	<u>2022-04-28</u>
<b>Cash Inflows</b>		
Principal Receipts	1,206,732,688.49 <sup>(7)</sup>	1,060,032,467.10 <sup>(7)</sup>
Sale of Loans	315,563,852.39	266,608,690.57
Revenue Receipts	143,130,955.97	132,137,179.46
Swap Receipts	-	-
Intercompany Loan Receipts	-	-
<b>Cash Outflows</b>		
Swap Payment	-	-
Intercompany Loan Interest	(142,528,350.19) <sup>(8)</sup>	(131,910,102.05) <sup>(9)</sup>
Purchase of Loans	-	-
Intercompany Loan Repayment	(1,522,296,540.88) <sup>(7)(8)</sup>	(1,326,641,157.67) <sup>(7)(8)</sup>
Distribution to Partners	-	(4,281,483.85)
Other Inflows / Outflows <sup>(10)</sup>	(61.74)	(18.92)
<b>Net Inflows/(Outflows)</b>	<b>602,544.03</b>	<b>(4,054,425.36)</b>

<sup>(1)</sup> The indexation methodology used to account for subsequent price developments since the date of the Original Market Value is based on the Teranet - National Bank Regional and Property Type Sub-Indices (TNB RPTISs). Mortgaged properties are matched to the Teranet data which provides a granular analysis at the local level and, where available, segmented by property type. The data derived by the TNB RPTISs 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 TNB RPTISs for the related area. The Original Market Value is as of the date it is most recently determined or assessed in accordance with the underwriting policies (whether upon origination or renewal of the Loan or subsequently thereto).

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

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

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

<sup>(5)</sup> Present value of expected future cash flows of Loans, calculated using the weighted average current market interest rates offered to Scotiabank clients as at the last day of the month, being 2.7607%.

<sup>(6)</sup> Scotiabank currently reviews the Loans in its Covered Bond Portfolio, on a periodic basis, to ensure such Loans continue to be Eligible Loans. As a result of a review, a selection of Loans may be sold by the Guarantor to Scotiabank, including Loans that have ceased to be Eligible Loans or Loans that are at least 90 days past due or subject to foreclosure. Sales of Eligible Loans by the Guarantor that are at least 90 days past due or subject to foreclosure is done on a voluntary basis and the Guarantor is under no obligation to continue such sales or notify investors of any discontinuance of such sales. The sale of Loans by the Guarantor that were at least 90 days past due or subject to foreclosure reflected in this Investor Report were immaterial to the Covered Bond Portfolio's overall performance. Refer to Note 13 of Scotiabank's Form 40-F for the fiscal year ended October 31, 2021 for details on impaired loans and Scotiabank's residential mortgage portfolio.

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

<sup>(8)</sup> This amount is to be paid out on June 17, 2022.

<sup>(9)</sup> This amount was paid out on May 17, 2022.

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

**Portfolio Summary Statistics**

Previous Month Ending Balance	\$	65,426,991,196
Current Month Ending Balance <sup>(1)</sup>	\$	63,917,201,512
Number of Mortgage Loans in Pool		257,314
Average Loan Size		248,402
Number of Primary Borrowers		223,588
Number of Properties		219,446
Weighted Average Current Indexed LTV of Loans in the Portfolio <sup>(2)(4)</sup>		40.24%
Weighted Average of Original LTV of Loans in the Portfolio <sup>(2)(5)</sup>		63.21%
Weighted Average of Authorized LTV of Loans in the Portfolio <sup>(3)(5)</sup>		73.04%
Weighted Average Seasoning of Loans in the Portfolio		24.87 (Months)
Weighted Average Mortgage Rate of Loans in the Portfolio		2.64%
Weighted Average Original Term of Loans in the Portfolio		55.96 (Months)
Weighted Average Remaining Term of Loans in the Portfolio		31.09 (Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds		39.64 (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	257,190	99.95%	63,880,795,550	99.94%
30 to 59 Days Past Due	90	0.03%	26,778,933	0.04%
60 to 89 Days Past Due	34	0.01%	9,627,029	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>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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	26,806	10.42%	5,945,855,243	9.30%
British Columbia	42,615	16.56%	14,150,151,797	22.14%
Manitoba	5,022	1.95%	738,994,237	1.16%
New Brunswick	5,686	2.21%	522,429,612	0.82%
Newfoundland	6,532	2.54%	825,895,064	1.29%
Northwest Territories	78	0.03%	15,508,233	0.02%
Nova Scotia	8,842	3.44%	1,101,498,491	1.72%
Nunavut	-	0.00%	-	0.00%
Ontario	145,180	56.42%	37,869,888,280	59.25%
Prince Edward Island	1,266	0.49%	147,912,776	0.23%
Quebec	7,657	2.98%	1,214,261,990	1.90%
Saskatchewan	7,210	2.80%	1,297,104,314	2.03%
Yukon	420	0.16%	87,701,474	0.14%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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	2,093	0.81%	456,670,462	0.71%
599 or less	1,570	0.61%	374,566,584	0.59%
600 - 650	3,820	1.48%	966,332,354	1.51%
651 - 700	11,847	4.60%	3,218,032,484	5.03%
701 - 750	26,188	10.18%	6,882,857,613	10.77%
751 - 800	41,768	16.23%	11,104,101,717	17.37%
801 and Above	170,028	66.08%	40,914,640,298	64.01%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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.



Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 2022-05-31

Distribution Date: 2022-06-15

Portfolio Rate Type Distribution

<u>Rate Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Fixed	222,030	86.29%	53,034,759,959	82.97%
Variable	35,284	13.71%	10,882,441,552	17.03%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</b>	<b>100.00%</b>

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

<u>Mortgage Asset Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
STEP	196,290	76.28%	42,714,402,812	66.83%
Non-STEP	61,024	23.72%	21,202,798,699	33.17%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</b>	<b>100.00%</b>

Portfolio Occupancy Type Distribution

<u>Occupancy Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Not Owner Occupied	20,600	8.01%	4,752,199,573	7.43%
Owner Occupied	236,714	91.99%	59,165,001,939	92.57%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</b>	<b>100.00%</b>

Portfolio Mortgage Rate Distribution

<u>Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
2.4999 and Below	103,031	40.04%	23,582,816,565	36.90%
2.5000 - 2.9999	100,059	38.89%	27,819,281,995	43.52%
3.0000 - 3.4999	29,945	11.64%	7,617,378,267	11.92%
3.5000 - 3.9999	20,776	8.07%	4,254,425,157	6.66%
4.0000 - 4.4999	2,702	1.05%	474,486,072	0.74%
4.5000 - 4.9999	310	0.12%	47,064,713	0.07%
5.0000 - 5.4999	39	0.02%	5,112,639	0.01%
5.5000 and Above	452	0.18%	116,636,104	0.18%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</b>	<b>100.00%</b>

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

<u>Current LTV (%)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
20.00 and below	46,829	18.20%	5,201,724,089	8.14%
20.01-25.00	22,255	8.65%	4,384,063,338	6.86%
25.01-30.00	26,183	10.18%	6,053,770,219	9.47%
30.01-35.00	29,343	11.40%	7,635,645,284	11.95%
35.01-40.00	30,241	11.75%	8,732,148,780	13.66%
40.01-45.00	28,508	11.08%	9,328,846,019	14.60%
45.01-50.00	21,709	8.44%	7,366,678,240	11.53%
50.01-55.00	16,381	6.37%	5,110,894,507	8.00%
55.01-60.00	11,709	4.55%	3,493,456,101	5.47%
60.01-65.00	9,925	3.86%	2,792,823,754	4.37%
65.01-70.00	8,466	3.29%	2,367,346,594	3.70%
70.01-75.00	3,688	1.43%	999,135,042	1.56%
75.01-80.00	1,325	0.51%	279,252,154	0.44%
80.01-90.00	719	0.28%	158,495,779	0.25%
90.01-100.00	30	0.01%	11,427,288	0.02%
Over 100.00	3	0.00%	1,494,324	0.00%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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.



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	36,075	14.02%	8,388,042,769	13.12%
12.00 - 23.99	51,759	20.12%	12,215,131,100	19.11%
24.00 - 35.99	64,448	25.05%	17,685,132,718	27.67%
36.00 - 41.99	30,400	11.81%	7,059,144,728	11.04%
42.00 - 47.99	33,436	12.99%	8,350,164,617	13.06%
48.00 - 53.99	21,449	8.34%	5,027,584,110	7.87%
54.00 - 59.99	16,219	6.30%	4,326,342,157	6.77%
60.00 - 65.99	2,704	1.05%	683,656,517	1.07%
66.00 - 71.99	307	0.12%	68,227,559	0.11%
72.00 and Above	517	0.20%	113,775,237	0.18%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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	64,833	25.20%	3,597,665,768	5.63%
100,000 - 149,999	34,769	13.51%	4,341,325,332	6.79%
150,000 - 199,999	31,857	12.38%	5,561,872,557	8.70%
200,000 - 249,999	27,335	10.62%	6,136,191,703	9.60%
250,000 - 299,999	22,795	8.86%	6,250,309,781	9.78%
300,000 - 349,999	17,426	6.77%	5,643,367,472	8.83%
350,000 - 399,999	13,368	5.20%	4,996,336,256	7.82%
400,000 - 449,999	9,909	3.85%	4,201,739,984	6.57%
450,000 - 499,999	7,970	3.10%	3,775,510,918	5.91%
500,000 - 549,999	6,107	2.37%	3,199,204,625	5.01%
550,000 - 599,999	4,755	1.85%	2,726,914,691	4.27%
600,000 - 649,999	3,481	1.35%	2,171,814,046	3.40%
650,000 - 699,999	2,623	1.02%	1,767,284,325	2.76%
700,000 - 749,999	2,030	0.79%	1,470,282,516	2.30%
750,000 - 799,999	1,543	0.60%	1,194,204,432	1.87%
800,000 - 849,999	1,312	0.51%	1,080,875,813	1.69%
850,000 - 899,999	976	0.38%	853,539,487	1.34%
900,000 - 949,999	840	0.33%	776,335,377	1.21%
950,000 - 999,999	604	0.23%	587,720,479	0.92%
1,000,000 or greater	2,781	1.08%	3,584,705,949	5.61%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</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	41,920	16.29%	9,897,508,846	15.48%
Single Family	209,818	81.54%	52,596,637,787	82.29%
Multi Family	5,014	1.95%	1,312,511,207	2.05%
Other	562	0.22%	110,543,672	0.17%
<b>Total</b>	<b>257,314</b>	<b>100.00%</b>	<b>63,917,201,512</b>	<b>100.00%</b>



Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 2022-05-31  
Distribution Date: 2022-06-15

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

Province	Delinquency	Current LTV (% <sup>(2)(3)(4)</sup> )														Total	Percentage Total <sup>(4)</sup>		
		20.00 and Below	20.01-25.00	25.01-30.00	30.01-35.00	35.01-40.00	40.01-45.00	45.01-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-90.00			90.01-100.00	100.01 and Above
Alberta	All	116,810,570	80,675,755	114,699,002	137,272,759	176,731,484	237,394,030	329,995,621	426,232,879	606,644,847	978,224,793	1,510,458,131	795,587,541	266,793,368	156,802,548	11,053,333	478,584	5,945,855,243	9.30%
	Current and Less Than 30 Days Past Due	116,810,570	80,675,755	114,699,002	137,272,759	176,731,484	237,394,030	329,995,621	426,232,879	606,644,847	978,224,793	1,510,458,131	795,587,541	266,793,368	156,802,548	11,053,333	478,584	5,945,855,243	99.93%
	30 to 59 Days Past Due	-	-	132,237	-	-	183,944	-	209,490	284,045	431,985	355,720	-	307,751	-	-	-	3,167,490	0.05%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	201,543	-	460,924	-	-	-	1,081,847	0.02%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
British Columbia	All	1,053,924,814	866,850,505	1,236,631,062	1,558,783,585	1,847,327,376	2,077,100,896	2,113,291,835	1,477,369,132	884,982,345	664,368,981	289,962,331	72,847,534	4,477,564	844,144	373,955	1,015,740	14,150,151,797	22.14%
	Current and Less Than 30 Days Past Due	1,053,924,814	866,850,505	1,236,631,062	1,558,783,585	1,847,327,376	2,077,100,896	2,113,291,835	1,477,369,132	884,982,345	664,368,981	289,962,331	72,847,534	4,477,564	844,144	373,955	1,015,740	14,141,822,042	99.94%
	30 to 59 Days Past Due	176,200	-	264,486	880,348	741,801	339,722	2,625,599	703,604	234,028	729,931	-	-	-	-	-	-	6,695,740	0.05%
	60 to 89 Days Past Due	8,169	335,098	659,790	167,182	-	121,606	-	-	-	342,169	-	-	-	-	-	-	1,634,015	0.01%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Manitoba	All	26,120,036	18,090,627	27,295,815	39,422,119	60,329,336	79,156,195	110,278,688	139,255,325	124,980,393	73,171,153	30,024,164	10,075,659	794,726	-	-	-	738,994,237	1.16%
	Current and Less Than 30 Days Past Due	26,120,036	18,090,627	27,295,815	39,422,119	60,329,336	79,156,195	110,278,688	139,255,325	124,980,393	73,171,153	30,024,164	10,075,659	794,726	-	-	-	738,994,237	99.97%
	30 to 59 Days Past Due	29,067	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,067	0.02%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	174,160	-	-	-	-	-	-	-	174,160	0.00%
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
New Brunswick	All	26,709,892	23,863,203	37,845,040	55,203,833	67,794,626	65,467,429	74,627,828	97,411,847	47,943,566	17,675,422	4,396,679	3,490,247	-	-	-	-	522,429,612	0.82%
	Current and Less Than 30 Days Past Due	26,709,892	23,863,203	37,845,040	55,203,833	67,794,626	65,467,429	74,627,828	97,411,847	47,943,566	17,675,422	4,396,679	3,490,247	-	-	-	-	522,429,612	99.93%
	30 to 59 Days Past Due	26,099,056	23,828,007	37,795,629	55,150,611	67,794,626	65,467,429	74,627,828	97,411,847	47,943,566	17,483,088	4,396,679	3,490,247	-	-	-	-	522,088,612	0.02%
	60 to 89 Days Past Due	10,836	-	49,411	53,222	-	-	-	-	-	-	-	-	-	-	-	-	227,531	0.04%
	90 to 119 Days Past Due	-	35,197	-	-	-	-	-	-	-	-	192,334	-	-	-	-	-	-	192,334
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Newfoundland	All	13,439,803	12,603,414	15,884,732	18,870,991	28,119,605	35,834,999	49,569,261	72,515,513	105,765,148	210,288,667	215,450,798	43,297,856	3,405,190	849,087	-	-	825,896,064	1.29%
	Current and Less Than 30 Days Past Due	13,439,803	12,603,414	15,884,732	18,870,991	28,119,605	35,834,999	49,569,261	72,515,513	105,765,148	210,288,667	215,450,798	43,297,856	3,405,190	849,087	-	-	825,714,272	99.98%
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	180,792	-	-	-	-	-	-	180,792	0.02%
	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	1,209,965	743,617	546,298	1,492,257	1,179,533	1,425,182	3,411,598	2,968,300	1,579,526	476,921	475,036	-	-	-	-	-	15,508,233	0.02%
	Current and Less Than 30 Days Past Due	1,209,965	743,617	546,298	1,492,257	1,179,533	1,425,182	3,411,598	2,968,300	1,579,526	476,921	475,036	-	-	-	-	-	15,508,233	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	70,986,717	64,449,213	100,835,314	181,371,409	202,754,692	150,518,905	104,084,588	126,658,315	65,082,170	27,778,430	4,702,987	2,275,750	-	-	-	-	1,101,498,491	1.72%
	Current and Less Than 30 Days Past Due	70,986,717	64,449,213	100,762,101	181,236,047	202,667,865	150,451,043	104,084,588	126,658,315	64,911,585	27,778,430	4,702,987	2,275,750	-	-	-	-	1,100,964,641	99.95%
	30 to 59 Days Past Due	-	-	73,213	-	86,827	67,863	-	-	170,585	-	-	-	-	-	-	-	398,467	0.04%
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	135,362	0.01%
	90 to 119 Days Past Due	-	-	-	135,362	-	-	-	-	-	-	-	-	-	-	-	-	-	135,362
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	3,755,376,978	3,194,563,386	4,342,729,486	5,354,683,004	5,920,203,907	6,285,932,678	4,172,792,402	2,361,540,951	1,395,487,025	745,745,291	294,925,426	63,388,384	2,519,362	-	-	-	37,869,888,280	53.25%
	Current and Less Than 30 Days Past Due	3,755,376,978	3,194,563,386	4,342,729,486	5,354,683,004	5,920,203,907	6,285,932,678	4,172,792,402	2,361,540,951	1,395,487,025	745,745,291	294,925,426	63,388,384	2,519,362	-	-	-	37,869,888,280	99.94%
	30 to 59 Days Past Due	3,754,980,760	3,192,599,625	4,342,109,356	5,351,717,107	5,913,731,067	6,262,908,432	4,169,446,020	2,361,540,951	1,395,487,025	744,608,988	293,618,781	63,388,384	2,519,362	-	-	-	37,848,655,856	0.04%
	60 to 89 Days Past Due	174,367	575,723	473,429	2,081,746	5,109,998	3,024,247	1,807,720	-	-	1,136,303	582,362	-	-	-	-	-	14,965,894	0.02%
	90 to 119 Days Past Due	221,851	1,388,037	146,702	884,151	1,362,842	-	1,538,662	-	-	-	724,284	-	-	-	-	-	6,266,530	0.02%
120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	
Prince Edward Island	All	7,683,977	5,195,373	8,416,007	14,537,749	15,675,879	16,584,179	23,301,805	32,584,184	19,364,234	3,104,906	554,935	909,548	-	-	-	-	147,912,776	0.23%
	Current and Less Than 30 Days Past Due	7,683,977	5,195,373	8,416,007	14,537,749	15,675,879	16,584,179	23,301,805	32,584,184	19,364,234	3,104,906	554,935	909,548	-	-	-	-	147,912,776	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	77,913,666	69,683,047	101,200,656	156,844,081	224,303,848	209,953,744	179,912,210	86,689,547	65,935,890	28,988,076	9,493,509	2,836,628						



Scotiabank Global Registered Covered Bond Program Monthly Investor Report  
 Calculation Date: 2022-05-31  
 Distribution Date: 2022-06-15

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	51,413,392	34,861,907	43,804,226	51,028,305	67,696,936	54,773,370	52,019,976	33,015,374	19,238,696	17,937,905	17,710,284	10,625,344	1,156,638	1,388,109	0	0	456,670,462	0.71%
<=599	12,329,693	18,067,612	30,804,238	39,514,368	51,978,231	60,665,868	39,428,535	35,277,318	24,755,475	17,609,363	27,747,479	8,866,729	4,725,715	2,481,478	314,481	0	374,566,584	0.59%
600-650	29,619,007	37,078,995	67,547,227	102,430,887	141,008,169	165,588,976	137,577,379	89,539,358	58,134,766	47,166,152	54,768,377	25,127,656	5,275,782	5,469,624	0	0	966,332,354	1.51%
651-700	109,903,798	141,247,284	221,984,228	340,372,400	480,649,436	572,593,034	423,166,253	295,160,838	208,081,685	149,785,733	159,207,232	83,682,832	16,961,756	13,568,231	1,667,744	0	3,218,032,484	5.03%
701-750	315,662,175	340,302,445	563,478,805	773,152,845	975,415,209	1,139,338,439	883,195,752	621,112,607	403,770,955	322,838,431	340,586,630	142,456,820	36,237,572	22,225,178	2,605,166	478,584	6,882,857,613	10.77%
751-800	613,602,406	614,782,692	954,353,924	1,272,816,272	1,597,952,789	1,774,547,020	1,414,133,502	982,313,452	633,034,007	522,705,690	442,967,118	197,150,595	52,643,990	28,275,058	2,823,203	0	11,104,101,717	17.37%
>800	4,069,193,619	3,197,722,403	4,171,797,571	5,056,330,208	5,417,448,011	5,561,339,312	4,417,156,843	3,054,475,560	2,146,440,518	1,714,780,479	1,324,359,473	531,225,066	162,250,701	85,088,101	4,016,693	1,015,740	40,914,640,298	64.01%
<b>Total</b>	<b>5,201,724,089</b>	<b>4,384,063,338</b>	<b>6,053,770,219</b>	<b>7,635,645,284</b>	<b>8,732,148,780</b>	<b>9,328,846,019</b>	<b>7,366,678,240</b>	<b>5,110,894,507</b>	<b>3,493,456,101</b>	<b>2,792,823,754</b>	<b>2,367,346,594</b>	<b>999,135,042</b>	<b>279,252,154</b>	<b>158,495,779</b>	<b>11,427,288</b>	<b>1,494,324</b>	<b>63,917,201,512</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.