

Calculation Date: 3/31/20

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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Outstanding Covered Bonds						
Series	Initial Principal Amount	Exchange Rate	CAD Equivalent	Maturity Date	Coupon Rate	Rate Type
SERIES CBL3 - 7 Year Fixed(1)	EUR 1,500,000,000	1.41400	\$2,121,000,000	September 17, 2021	0.750%	Fixed
SERIES CBL7 - 5 Year Fixed <sup>(1)</sup>	USD 1,400,000,000	1.24257	\$1,739,600,000	April 14, 2020	1.850%	Fixed
SERIES CBL8 - 5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.41000	\$1,762,500,000	July 23, 2020	0.500%	Fixed
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 750,000,000	1.46760	\$1,100,700,000	March 10, 2023	0.375%	Fixed
SERIES CBL14 - 5 Year Fixed <sup>(1)</sup>	USD 2,500,000,000	1.26560	\$3,164,000,000	April 26, 2021	1.875%	Fixed
SERIES CBL15 - 5 Year Fixed <sup>(1)</sup>	GBP 500,000,000	1.71990	\$859,950,000	September 14, 2021	0.750%	Fixed
SERIES CBL16 - 5 Year Fixed <sup>(1)</sup>	USD 1,250,000,000	1.31670	\$1,645,875,000	September 20, 2021	1.875%	Fixed
SERIES CBL17 - 5 Year Floating <sup>(1)</sup>	GBP 550,000,000	1.70590	\$938,245,000	September 30, 2021	3 Mth GBP LIBOR + 0.38%	Float
SERIES CBL18 - 5 Year Fixed <sup>(1)</sup>	EUR 1,250,000,000	1.39830	\$1,747,875,000	January 13, 2022	0.125%	Fixed
SERIES CBL19 - 5 Year Floating <sup>(1)</sup>	GBP 550,000,000	1.69510	\$932,305,000	January 10, 2023	3 Mth GBP LIBOR + 0.23%	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 475,000,000	1.31486	\$624,557,500	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 CBL28 - 2 Year Fixed <sup>(1)</sup>	CAD 2,750,000,000	1.00000	\$2,750,000,000	March 22, 2022	2.394%	Fixed
SERIES CBL29 - 3 Year Floating <sup>(1)</sup>	CAD 2,750,000,000	1.00000	\$2,750,000,000	March 22, 2023	3 Mth CDOR + 1.65%	Float
SERIES CBL30 - 3 Year Fixed <sup>(1)</sup>	USD 900,000,000	1.43020	\$1,287,180,000	March 31, 2023	1.500%	Fixed
Total Outstanding under the Global Registere	d Covered Bond Program	<u> </u>	\$35,862,809,100			

Total Outstanding under the	Global Registered Co	vered Bond Program
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			Total Outstanding	Third Party Issuance
OSFI Covered Bond Ratio <sup>(2)</sup>			3.30%	2.80%
OSFI Covered Bond Ratio Limit <sup>(3)</sup>			10.00%	5.50%
Series Ratings	Moody's	<u>Fitch</u>	<u>DBRS</u>	
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CBL3	Aaa	AAA	AAA
CBL7	Aaa	AAA	AAA
CBL8	Aaa	AAA	AAA
CBL10	Aaa	AAA	AAA
CBL13	Aaa	AAA	AAA
CBL14	Aaa	AAA	AAA
CBL15	Aaa	AAA	AAA
CBL16	Aaa	AAA	AAA
CBL17	Aaa	AAA	AAA
CBL18	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
CBL28	N/A	AAA	AAA
CBL29	N/A	AAA	AAA
CBL30	Aaa	AAA	AAA

Supplementary Information

### Parties to Scotiabank Global Registered Covered Bond Program

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

Standby Account Bank & Standby GDA Provider
Paying Agent, Registrar, Exchange Agent, Transfer Agent

The Bank of Nova Scotia Scotiabank Covered Bond Guarantor Limited Partnership The Bank of Nova Scotia The Bank of Nova Scotia Computershare Trust Company of Canada KPMG LLP

The Bank of Nova Scotia

Canadian Imperial Bank of Commerce
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

(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) 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, 2020.

<sup>(3)</sup> On 27 March 2020, OSFI advised Federally Regulated Deposit Taking Institutions ("DTIs") that due to the current exceptional circumstances relating to COVID-19, OSFI will permit DTIs, which include the Issuer, to temporarily exceed the current OSFI covered bond limit in order to allow these institutions to pledge covered bonds as collateral to the Bank of Canada. During the period of temporary relief, total assets pledged for covered bonds must not exceed 10% of the DTI's on-balance sheet assets, including instruments issued to the market and those pledged to the Bank of Canada. The maximum amount of total assets pledged for covered bonds relating to third-party market instruments remains limited to 5.5%.



Calculation Date: 3/31/20

Supplementary Information (continued)				
	Moody's	<u>Fitch</u>	<u>DBRS</u>	S&P
Scotiabank's Credit Ratings <sup>(1)</sup>				
Senior Debt	Aa2	AA	AA	A+
Subordinated Debt that does not contain NVCC <sup>(2)</sup> provisions	Baa1	A	A (high)	A-
Subordinated Debt that contains NVCC <sup>(2)</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 S	tandby GDA Provider			
	Moody's	<u>Fitch</u>	DBRS	
Short-Term Debt / Senior Debt	P-1 / Aa2	F1+ / AA-	R-1 (high) / AA	
Patings Triggors <sup>(3)</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

Role (Current Party)	Moody's	<u>Fitch</u>	<u>DBRS</u>
Account Bank / GDA Provider (Scotiabank)	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 (Scotiabank)	P-2 (cr)	F2	BBB (low)
Servicer (Scotiabank)	Baa3 (cr)	F2 / BBB+	BBB (low)
Interest Rate Swap Provider (Scotiabank)	P-2 (cr) / A3 (cr)	F2 / BBB+	R-2 (middle) / BBB
Covered Bond Swap Provider (Scotiabank)	P-2 (cr) / A3 (cr)	F2 / BBB+	R-2 (middle) / BBB
Paying Agent (Scotiabank)	P-1	F1 and A	N/A

### Specific Rating Related Action

The following actions are requi	ired if the rating of the	Cash Manager (	Scotiabank)	falls below the stir	nulated rating
The following actions are requi	neu ii tile rating of the	Casii wanagei (	ocoliabalik)	ialis below tile sti	pulateu ratilig

Moody's	<u>Fitch</u>	DBRS
P-1	F1 and A	R-1 (low) and BBB (low)
	· <del></del>	<del></del>

### The following actions are required if the rating of the Servicer (Scotiabank) falls below the stipulated rating

	Woody's	Fitch	DBK2
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

	Moody's	<u>Fitch</u>	DBRS
(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>(4)</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					
	Moody's	<u>Fitch</u>	DBRS		
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:

	WOOdy 5	I ILCII	DDIG
(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 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.
(2) Non-viability contingent capital (NVCC)
(3) 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>(4)</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.



3/31/20 4/08/20

498,967,157

53,766,256,384

57.143.316.663

A (i) A (ii) Asset Percentage: num Asset Percentag

57,182,902,522 54,265,223,541 94.8% 95.0%

Asset Coverage Test (C\$) (1)

Outstanding Covered Bonds A = Lesser of (i) LTV Adjusted Loan Balance and
(ii) Asset Percentage Adjusted Loan Balance
B = Principal Receipts up to Calculation Date not otherwise applied
C = Cash Capital Contributions and advances under Intercompany Loan 54 265 223 541

Total: A + B + C + D + E - F

Valuation Calculation (1)

Level of Overcollateralization
Regulatory Minimum Overcollateralization:
Level of Overcollateralization<sup>(3)</sup>

A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans<sup>(i)</sup> and (ii) 80% of Market Value of performing Eligible Loans B = Principal Receipts up to Calculation Date not otherwise applied C = Cesh Capital Contributions and advances under Intercompany Loan D = Trading Value of Substitute Assets E = (i) Recent Furnity Liquidity Ledger balance <sup>(i)</sup> F = Trading Value of Supplied C = Cesh Capital C = Cesh C =

57,143,316,663

Intercompany Loan Balance

20,011,138,017 57,817,988,449

Portfolio Losses<sup>107</sup>

Write off Amounts Loss Percentage (annualized) Period End March 31, 2020

Portfolio Flow of Funds

3/31/2020 2/27/2020 Cash Inflows 503,447,983.70 80,286,066.54 106,386,467.73 394,852,739.44 85,655,477.51 91,685,981.45 Cash Innows
Principal Receipts
Sale of Loans
Revenue Receipts
Swap Receipts
Intercompany Loan Receipts
Cash Outflows
Swap Payment
Intercompany Loan Interest (106,228,629.88) <sup>(7)</sup> (19,283,723,807.96) (523,750,098.91) <sup>(7)</sup> (91 539 496 64) Intercompany Loan Interest Purchase of Loans Intercompany Loan Repayment Distribution to Partners Other Inflows / Outflows<sup>(9)</sup> Net Inflows/(Outflows) (39,772,507.16) (440,735,709.78) <sup>(8)</sup>

<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 RFTSIs). Mortgaged properties are matched to the Teranet data which provides a granular analysis at the local level and, where available, segmented by property byer. The data derived by the TNB RFTSIs is based on a repeat sales method, which measures the change in price of cortain residential properties within the related area based on at least two sales of each such procesty over time. Such price change data is then used to formulate the TNB RFTSIs to the related area based on at least two sales of each such procesty over time. Such price change data is then used to formulate the TNB RFTSIs to the related area. The Original Market Value is as of the act is in most recently determined or assessed in accordance with the underwrining policies (whether upon origination or reviewal of the Loan or subsequently thereto).

\*\*Particular Service of the Loan or subsequently thereto).\*\*

\*\*Particular Service or Service or Service of Hard Bullet Covered Bonds in certain circumstances more fully described in the Service of Service of Hard Bullet Covered Bonds in certain circumstances more fully described in the Service or Service of Service of Hard Bullet Covered Bonds in certain circumstances more fully described in the Service or Service or Service or Service or Servi

Transaction Documents

Transaction Documents.

(ii) Per Section 4.3.8 of the CMHC Guide, (A) the lesser of (ii) the total amount of cover pool collateral and (iii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (8) the Canadian collair equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

(iii) Trading value method is the last selling price as of the Calculation Date of the covered bond.

(iv) Trading value method is the last selling price as of the Calculation Date of the covered bond.

(iv) Trading value method is the last selling price as of the Calculation Date of the covered bond.

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(iv) Trading value method is the last selling price as of the Calculation Date of the covered bond.

(iv) Trading value method is the last sell of yet of the month, being 3.04 14%.

(iv) Scotalbank currently reviews the Loans in its Covered Bond Portfolio, on a periodic basis, to ensure such Loans continue to be Eliqible Loans. As a result of a review, a selection of Loans may be sold by the Guarantor to Scotalbank, including Loans that have ceased to be Eliqible Loans or Loans that are at least 90 days past due or subject to foreclosure. Sales of Eligible Loans by the Guarantor are all the selection of the Calculation of th



Calculation Date: 3/31/20 Distribution Date: 4/08/20

### Portfolio Summary Statistics

Previous Month Ending Balance 38,540,254,861 \$ Current Month Ending Balance (1) 57.179.770.040 Ś Number of Mortgage Loans in Pool 228,780 Average Loan Size Number of Primary Borrowers \$249,933 203,938 Number of Properties 209,617 Weighted Average Current Indexed LTV of Loans in the  $\mathsf{Portfolio}^{(2)(4)}$ Weighted Average of Original LTV of Loans in the Portfolio<sup>(2)</sup> 65.71% Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5)

 Weighted Average of Original LTV of Loans in the Portfolio (2)(5)
 65.71%

 Weighted Average of Authorized LTV of Loans in the Portfolio (3)(5)
 73.61%

 Weighted Average Seasoning of Loans in the Portfolio
 24.94 (Months)

 Weighted Average Mortgage Rate of Loans in the Portfolio
 2.70%

 Weighted Average Original Term of Loans in the Portfolio
 55.09 (Months)

 Weighted Average Remaining Term of Loans in the Portfolio
 30.15 (Months)

 Weighted Average Remaining Maturity of Outstanding Covered Bonds
 33.39 (Months)

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

### Portfolio Delinguency Distribution (6)

Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage
Current and Less Than 30 Days Past Due	228,650	99.94%	57,145,815,259	99.94%
30 to 59 Days Past Due	104	0.05%	27,541,123	0.05%
60 to 89 Days Past Due	26	0.01%	6,413,658	0.01%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
Total	228,780	100.00%	57,179,770,040	100.00%

### Portfolio Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	<u>Percentage</u>
Alberta	25,063	10.96%	5,929,175,049	10.37%
British Columbia	36,091	15.78%	11,691,649,442	20.45%
Manitoba	4,501	1.97%	692,563,593	1.21%
New Brunswick	5,514	2.41%	552,169,756	0.97%
Newfoundland	5,822	2.54%	810,114,366	1.42%
Northwest Territories	71	0.03%	16,271,742	0.03%
Nova Scotia	8,469	3.70%	1,112,856,409	1.95%
Nunavut	-	0.00%	-	0.00%
Ontario	132,647	57.98%	34,286,491,761	59.96%
Prince Edward Island	1,164	0.51%	137,039,438	0.24%
Quebec	2,372	1.04%	580,671,194	1.02%
Saskatchewan	6,695	2.93%	1,293,716,894	2.26%
Yukon	371	0.16%	77,050,397	0.13%
Total	228,780	100.00%	57,179,770,040	100.00%

### Portfolio Credit Bureau Score Distribution

FICO® 8 score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	13,148	5.75%	4,819,058,431	8.43%
599 or less	1,116	0.49%	228,216,303	0.40%
600 - 650	4,426	1.93%	1,242,986,872	2.17%
651 - 700	12,046	5.27%	3,297,846,396	5.77%
701 - 750	27,993	12.24%	7,402,963,512	12.95%
751 - 800	41,168	17.99%	10,863,005,448	19.00%
801 and Above	128,883	56.33%	29,325,693,079	51.29%
Total	228,780	100.00%	57,179,770,040	100.00%

 $<sup>^{(1)}</sup>$ 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>(</sup>S) 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.



Calculation Date: 3/31/20 Distribution Date: 4/08/20

Part	Rate Type				
Variable   39,214   17,14%   12,899,313,735   22.56%   100.00%   57,179,770,040   100.00%   10		Number of Loans	Percentage	Principal Balance	Percentage
Total   228,780   100,00%   57,179,770,040   100,00%   Portfolio Mortgage Asset Type   165,492   72,44%   34,841,271,342   63,25%   72,65%   22,358,349,008   32,35%   761al   228,780   100,00%   77,179,770,04	Fixed	189,566	82.86%	44,280,456,305	77.44%
Number of Loans	Variable			12,899,313,735	22.56%
Number of Loans	Total	228,780	100.00%	57,179,770,040	100.00%
SEP	Portfolio Mortgage Asset Type Distribution	on <sup>(1)</sup>			
Non-STEP   63.288   27.66%   22.38.498.098   39.07%   Total   228.780   100.00%   57.179.770.040   100.00%   Portfolio Occupancy Type Distribution		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		<u>Percentage</u>
Total   228,780   100.00%   57,179,770,040   100.00%   Portfolio Occupancy Type Distribution		•			
Number of Loans   Percentage   Principal Balance   Percentage					
Occupancy Type         Number of Loans         Percentage         Principal Balance         Percentage           Not Owner Occupied         15,221         6,70%         3,383,002,749         5,52%           Owner Occupied         213,459         93,30%         55,786,67,291         94,08%           Total         228,780         100,00%         57,179,770,040         100,00%           Portfolio Mortgage Rate Distribution           Mortgage Rate (%)         Number of Loans         Percentage         Principal Balance         Percentage           2,999 and Below         60,440         26,42%         18,779,663,797         32,84%           2,909 - 103,482         45,23%         40,803,200,992         42,12%           3,000 - 3,4999         103,482         45,23%         40,004,766         16,10%           3,000 - 3,999         10,40%         4,940,4766         16,10%           4,000 - 4,999         10,66         0,07%         99,73,365         0,17%           4,500 - 4,999         32         0,01         4,242,2568         0,01%           5,000 - 3,999         32         0,013         4,242,2568         0,01%           6,000 - 3,999         32         0,013         4,242,2568         0,01%	Total	228,780	100.00%	57,179,770,040	100.00%
Not Owner Occupied   15,321   6,70%   3,383,002,749   5.92%   Charles   228,780   100.00%   53,796,767,291   94,08%   Charles   228,780   100.00%   57,179,770,040   100.00%   Charles	Portfolio Occupancy Type Distribution				
Company   Comp			· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	Percentage
Portfolio Mortgage Rate Distribution	•				
Number of Loans   Percentage   Principal Balance   Percentage   Perce	·	· · · · · · · · · · · · · · · · · · ·			
Number of Loans	Total	228,780	100.00%	57,179,770,040	100.00%
2.4999 and Below         60,440         26.42%         18,779,663,797         32,84%           2.5000 - 2.9999         103,482         45.23%         24,085,200,992         42,12%           3.0000 - 3.4999         40,075         17.52%         9,204,404,756         16.10%           3.5000 - 3.4999         61.11         0.27%         99,973,365         0.17%           4.0000 - 4.4999         61.61         0.07%         23,654,712         0.04%           5.0000 - 5.4999         32         0.01%         4,232,368         0.01%           5.0000 and Above         175         0.08%         41,452,562         0.07%           Total         228,780         100.00%         57,179,770,040         100.00%           Percentage         Principal Balance         Percentage           20.00 and Below         22,221         9,71%         1,777,095,158         3.11%           20.01 -25.00         9,266         4.05%         1,296,183,532         2.27%           20.01 -25.00         9,266         4.05%         1,296,183,532         2.27%           3.001 -35.00         11,057         4.83%         1,858,408,403         3.25%           3.01 -35.00         13,311         5.82%         2,573,426,078 </td <td>Portfolio Mortgage Rate Distribution</td> <td></td> <td></td> <td></td> <td></td>	Portfolio Mortgage Rate Distribution				
2.5000 - 2.9999         103,482         45.23%         24,085,920,992         42.12%           3.0000 - 3.4999         40,075         17.52%         9,204,404,756         16.10%           3.5000 - 3.9999         611         0.27%         99,973,365         0.17%           4.5000 - 4.9999         166         0.07%         23,564,712         0.04%           5.000 and Above         175         0.08%         41,452,562         0.07%           Total         228,780         100.00%         57,179,770,04         100.00%           Portfolio Current Indexed LTV Distribution(Pilate)         Percentage         Principal Balance         Percentage           20.00 and Below         22,221         9.71%         1,777,095,158         3.11%           20.01-25.00         9,266         4.05%         1,296,183,532         2.27%           25.01-30.00         11,057         4.83%         1,888,408,403         3.25%           3.01-45.00         15,608         6.82%         3,415,138,633         5.97%           4.01-45.00         15,608         6.82%         3,415,138,633         5.97%           4.01-45.00         12,431         8.94%         5,516,254,123         9,65%	Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
3,000 - 3,4999		•			32.84%
3,5000 - 3,9999					
4,000		•			
4.5000 - 4.9999         166         0.07%         23,654,712         0.04%           5.0000 - 5.4999         32         0.01%         4,232,368         0.01%           5.5000 and Above         175         0.08%         41,452,562         0.07%           Total         228,780         100.00%         57,179,770,040         100.00%           Portfolio Current Indexed LTV Distribution (2/3)(4)           Eurent LTV (%)         Number of Loans         Percentage         Principal Balance         Percentage           2.00.1-25.00         22,221         9.71%         1,777,095,158         3.11%           25.01-30.00         11,057         4.83%         1,858,408,403         3.25%           3.01-35.00         13,311         5.82%         2,573,426,078         4.50%           35.01-40.00         15,608         6.82%         3,415,138,633         5.97%           40.01-45.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,233,987,018         9.15%           50.01-50.00         20,494         8.94%         5,516,254,123         9.65%           50.01-50.00         19,431         8.49%         5,803,064,200 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
5.0000 - 5.4999         32         0.01%         4,232,368         0.01%           5.5000 and Above         175         0.08%         41,452,562         0.07%           Total         228,780         100.00%         57,179,770,040         100.00%           Portfolio Current Indexed LTV Distribution (2 3 44)           Current LTV (%)         Number of Loans         Percentage         Principal Balance         Percentage           20.00 and Below         22,221         9.71%         1,777,095,158         3.11%           20.01 -25.00         9,266         4,05%         1,296,183,532         2.27%           25.01 -30.00         11,057         4,83%         1,258,408,403         3.25%           35.01 -40.00         15,608         6,82%         3,415,138,633         5.97%           40.01 -45.00         18,495         8.08%         4,349,327,685         7.61%           45.01 -50.00         20,375         8.91%         5,233,387,018         9.15%           50.01 -55.00         20,443         8.94%         5,516,254,123         9.65%           50.01 -65.00         19,431         8.49%         5,803,064,200         10.15%           65.01 -70.00         17,824         7.79%         5					
5.5000 and Above Total         175         0.08%         41,452,562         0.07%           Total         228,780         100.00%         57,179,770,040         100.00%           Portfolio Current Indexed LTV Distribution (2)(3)(4)           Current LTV (%)         Number of Loans         Percentage         Principal Balance         Percentage           2.0.00 and Below         22,221         9.71%         1,777,095,158         3.11%           2.0.01-25.00         9,266         4.05%         1,296,183,532         2.27%           25.01-30.00         11,057         4.83%         1,858,408,403         3.25%           30.01-35.00         13,311         5.82%         2,573,426,078         4.50%           3.01-40.00         15,608         6.82%         3,415,138,633         5.97%           45.01-50.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,233,987,018         9.15%           50.01-55.00         20,443         8.94%         5,516,254,123         9.65%           50.01-70.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00					
Total         228,780         100.00%         57,179,770,040         100.00%           Portfolio Current Indexed LTV Distribution (2)(3)(4)         Number of Loans         Percentage         Principal Balance         Percentage           2.0.00 and Below         22,221         9.71%         1,777,095,158         3.11%           2.0.01-25.00         9,266         4.05%         1,296,183,532         2.2.7%           25.01-30.00         11,057         4.83%         1,858,408,403         3.25%           30.01-35.00         13,311         5.82%         2,573,426,078         4.50%           35.01-40.00         15,608         6.82%         3,415,138,633         5.97%           40.01-45.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,233,987,018         9,15%           50.01-55.00         20,443         8.94%         5,516,254,123         9,65%           55.01-60.00         20,898         9.13%         5,934,450,192         10.38%           60.01-65.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00 <td></td> <td></td> <td></td> <td></td> <td></td>					
Current LTV (%)         Number of Loans         Percentage         Principal Balance         Percentage           20.00 and Below         22,221         9.71%         1,777,095,158         3.11%           20.01-25.00         9,266         4.05%         1,296,183,532         2.27%           25.01-30.00         11,057         4.83%         1,858,408,403         3.25%           30.01-35.00         13,311         5.82%         2,573,426,078         4.50%           35.01-40.00         15,608         6.82%         3,415,138,633         5.97%           40.01-45.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,516,254,123         9.65%           55.01-60.00         20,898         9.13%         5,516,254,123         9.65%           65.01-70.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00         18,782         8.21%         6,408,619,789         11.21%           75.01-80.00         17,80         7,52%         5,987,303,353         10.47%           80.01-90.00         3,589         1,					100.00%
20.00 and Below       22,221       9.71%       1,777,095,158       3.11%         20.01-25.00       9,266       4.05%       1,296,183,532       2.27%         25.01-30.00       11,057       4.83%       1,858,408,403       3.25%         30.01-35.00       13,311       5.82%       2,573,426,078       4.50%         35.01-40.00       15,608       6.82%       3,415,138,633       5.97%         40.01-45.00       18,495       8.08%       4,349,327,685       7.61%         45.01-50.00       20,375       8.91%       5,233,987,018       9.15%         50.01-55.00       20,443       8.94%       5,516,254,123       9.65%         55.01-60.00       20,898       9.13%       5,934,450,192       10.38%         60.01-65.00       19,431       8.49%       5,803,064,200       10.15%         65.01-70.00       17,824       7.79%       5,658,076,038       9.90%         75.01-80.00       17,195       7.52%       5,987,303,353       10.47%         80.01-90.00       3,589       1.57%       1,274,849,932       2.23%         90.01-100.00       197       0.09%       70,106,166       0.12%         0ver 100.00       88       0.04%       23,	Portfolio Current Indexed LTV Distribution	n <sup>(2)(3)(4)</sup>			
20.01-25.00         9,266         4.05%         1,296,183,532         2.27%           25.01-30.00         11,057         4.83%         1,858,408,403         3.25%           30.01-35.00         13,311         5.82%         2,573,426,078         4.50%           35.01-40.00         15,608         6.82%         3,415,138,633         5.97%           40.01-45.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,233,987,018         9.15%           50.01-55.00         20,443         8.94%         5,516,254,123         9.65%           55.01-60.00         20,898         9.13%         5,934,450,192         10.38%           60.01-65.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00         18,782         8.21%         6,408,619,789         11.21%           75.01-80.00         17,195         7.52%         5,987,303,353         10.47%           80.01-90.00         3,589         1.57%         1,274,849,932         2,23%           90.01-100.00         197         0.09%         70,106,166	Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
25.01-30.00       11,057       4.83%       1,858,408,403       3.25%         30.01-35.00       13,311       5.82%       2,573,426,078       4.50%         35.01-40.00       15,608       6.82%       3,415,138,633       5.97%         40.01-45.00       18,495       8.08%       4,349,327,685       7.61%         45.01-50.00       20,375       8.91%       5,233,987,018       9.15%         50.01-55.00       20,443       8.94%       5,516,254,123       9.65%         55.01-60.00       20,898       9.13%       5,934,450,192       10.38%         60.01-65.00       19,431       8.49%       5,803,064,200       10.15%         65.01-70.00       17,824       7.79%       5,658,076,038       9.90%         70.01-75.00       18,782       8.21%       6,408,619,789       11.21%         75.01-80.00       17,195       7.52%       5,987,303,353       10.47%         80.01-90.00       3,589       1.57%       1,274,849,932       2,23%         90.01-100.00       197       0.09%       70,106,166       0.12%         Over 100.00       88       0.04%       23,479,741       0.04%	20.00 and Below	22,221	9.71%	1,777,095,158	3.11%
30.01-35.00         13,311         5.82%         2,573,426,078         4.50%           35.01-40.00         15,608         6.82%         3,415,138,633         5.97%           40.01-45.00         18,495         8.08%         4,349,327,685         7.61%           45.01-50.00         20,375         8.91%         5,233,987,018         9.15%           50.01-55.00         20,443         8.94%         5,516,254,123         9.65%           55.01-60.00         20,898         9.13%         5,934,450,192         10.38%           60.01-65.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00         18,782         8.21%         6,408,619,789         11.21%           75.01-80.00         17,195         7.52%         5,987,303,353         10.47%           80.01-90.00         3,589         1.57%         1,274,849,932         2,23%           90.01-100.00         197         0.09%         70,106,166         0.12%           Over 100.00         88         0.04%         23,479,741         0.04%					2.27%
35.01-40.00       15,608       6.82%       3,415,138,633       5.97%         40.01-45.00       18,495       8.08%       4,349,327,685       7.61%         45.01-50.00       20,375       8.91%       5,233,987,018       9.15%         50.01-55.00       20,443       8.94%       5,516,254,123       9.65%         55.01-60.00       20,898       9.13%       5,934,450,192       10.38%         60.01-65.00       19,431       8.49%       5,803,064,200       10.15%         65.01-70.00       17,824       7.79%       5,658,076,038       9.90%         70.01-75.00       18,782       8.21%       6,408,619,789       11.21%         75.01-80.00       17,195       7.52%       5,987,303,353       10.47%         80.01-90.00       3,589       1.57%       1,274,849,932       2.23%         90.01-100.00       197       0.09%       70,106,166       0.12%         Over 100.00       88       0.04%       23,479,741       0.04%					3.25%
40.01-45.00       18,495       8.08%       4,349,327,685       7.61%         45.01-50.00       20,375       8.91%       5,233,987,018       9.15%         50.01-55.00       20,443       8.94%       5,516,254,123       9.65%         55.01-60.00       20,898       9.13%       5,934,450,192       10.38%         60.01-65.00       19,431       8.49%       5,803,064,200       10.15%         65.01-70.00       17,824       7.79%       5,658,076,038       9.90%         70.01-75.00       18,782       8.21%       6,408,619,789       11.21%         75.01-80.00       17,195       7.52%       5,987,303,353       10.47%         80.01-90.00       3,589       1.57%       1,274,849,932       2.23%         90.01-100.00       197       0.09%       70,106,166       0.12%         Over 100.00       88       0.04%       23,479,741       0.04%					
45.01-50.00       20,375       8.91%       5,233,987,018       9.15%         50.01-55.00       20,443       8.94%       5,516,254,123       9.65%         55.01-60.00       20,898       9.13%       5,934,450,192       10.38%         60.01-65.00       19,431       8.49%       5,803,064,200       10.15%         65.01-70.00       17,824       7.79%       5,658,076,038       9.90%         70.01-75.00       18,782       8.21%       6,408,619,789       11.21%         75.01-80.00       17,195       7.52%       5,987,303,353       10.47%         80.01-90.00       3,589       1.57%       1,274,849,932       2.23%         90.01-100.00       197       0.09%       70,106,166       0.12%         Over 100.00       88       0.04%       23,479,741       0.04%					
50.01-55.00         20,443         8.94%         5,516,254,123         9.65%           55.01-60.00         20,898         9.13%         5,934,450,192         10.38%           60.01-65.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00         18,782         8.21%         6,408,619,789         11.21%           75.01-80.00         17,195         7.52%         5,987,303,353         10.47%           80.01-90.00         3,589         1.57%         1,274,849,932         2,23%           90.01-100.00         197         0.09%         70,106,166         0.12%           Over 100.00         88         0.04%         23,479,741         0.04%					
55.01-60.00         20,898         9.13%         5,934,450,192         10.38%           60.01-65.00         19,431         8.49%         5,803,064,200         10.15%           65.01-70.00         17,824         7.79%         5,658,076,038         9.90%           70.01-75.00         18,782         8.21%         6,408,619,789         11.21%           75.01-80.00         17,195         7.52%         5,987,303,353         10.47%           80.01-90.00         3,589         1.57%         1,274,849,932         2,23%           90.01-100.00         197         0.09%         70,106,166         0.12%           Over 100.00         88         0.04%         23,479,741         0.04%					
60.01-65.00     19,431     8.49%     5,803,064,200     10.15%       65.01-70.00     17,824     7.79%     5,658,076,038     9.90%       70.01-75.00     18,782     8.21%     6,408,619,789     11.21%       75.01-80.00     17,195     7.52%     5,987,303,353     10.47%       80.01-90.00     3,589     1.57%     1,274,849,932     2.23%       90.01-100.00     197     0.09%     70,106,166     0.12%       Over 100.00     88     0.04%     23,479,741     0.04%					
65.01-70.00     17,824     7.79%     5,658,076,038     9.90%       70.01-75.00     18,782     8.21%     6,408,619,789     11.21%       75.01-80.00     17,195     7.52%     5,987,303,353     10.47%       80.01-90.00     3,589     1.57%     1,274,849,932     2.23%       90.01-100.00     197     0.09%     70,106,166     0.12%       Over 100.00     88     0.04%     23,479,741     0.04%					
70.01-75.00     18,782     8.21%     6,408,619,789     11.21%       75.01-80.00     17,195     7.52%     5,987,303,353     10.47%       80.01-90.00     3,589     1.57%     1,274,849,932     2.23%       90.01-100.00     197     0.09%     70,106,166     0.12%       Over 100.00     88     0.04%     23,479,741     0.04%					
75.01-80.00     17,195     7.52%     5,987,303,353     10.47%       80.01-90.00     3,589     1.57%     1,274,849,932     2.23%       90.01-100.00     197     0.09%     70,106,166     0.12%       Over 100.00     88     0.04%     23,479,741     0.04%		•			
80.01-90.00     3,589     1.57%     1,274,849,932     2.23%       90.01-100.00     197     0.09%     70,106,166     0.12%       Over 100.00     88     0.04%     23,479,741     0.04%					
90.01-100.00 197 0.09% 70,106,166 0.12% Over 100.00 88 0.04% 23,479,741 0.04%					
Over 100.00 88 0.04% 23,479,741 0.04%					
, ,					

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

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



Total

Scotiabank Global Registered Covered Bond Program Monthly Investor Report

 Calculation Date:
 3/31/20

 Distribution Date:
 4/08/20

Remaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentag
Less than 12.00	32,776	14.33%	6,277,605,759	10.98
2.00 - 23.99	63,326	27.68%	14,391,605,520	25.17
4.00 - 35.99	56,990	24.91%	15,022,343,517	26.2
66.00 - 41.99	28,733	12.56%	7,849,479,799	13.7
12.00 - 47.99	18,426	8.05%	5,333,347,527	9.3
8.00 - 53.99	13,498	5.90%	4,205,081,794	7.3
4.00 - 59.99	12,032	5.26%	3,442,949,718	6.0
60.00 - 65.99	2,763	1.21%	612,728,680	1.0
66.00 - 71.99	27	0.01%	4,411,309	0.0:
2.00 and Above	209	0.09%	40,216,417	0.0
Total	228,780	100.00%	57,179,770,040	100.00
Portfolio Remaining Principal Balance D	istribution			
Remaining Principal Balance (\$)	Number of Loans	Percentage	Principal Balance	Percenta
99,999 and Below	52,584	22.98%	3,085,996,369.66	5.40
00,000 - 149,999	31,292	13.68%	3,919,333,341.03	6.8
50,000 - 199,999	29,469	12.88%	5,149,434,655.83	9.0
.00,000 - 249,999	25,836	11.29%	5,806,980,168.44	10.1
250,000 - 299,999	21,345	9.33%	5,853,603,313.13	10.24
300,000 - 349,999	16,858	7.37%	5,463,800,059.65	9.50
350,000 - 399,999	12,617	5.51%	4,718,009,566.41	8.25
100,000 - 449,999	8,766	3.83%	3,717,574,230.01	6.50
150,000 - 499,999	6,943	3.03%	3,292,351,965.07	5.70
500,000 - 549,999	5,245	2.29%	2,748,750,770.51	4.8
550,000 - 599,999	4,276	1.87%	2,455,676,189.38	4.25
500,000 - 649,999	3,056	1.34%	1,906,123,037.35	3.3
50,000 - 699,999	2,301	1.01%	1,552,388,123.13	2.7
700,000 - 749,999	1,659	0.73%	1,201,977,251.20	2.10
750,000 - 799,999	1,427	0.62%	1,104,656,874.69	1.93
300,000 - 849,999	1,098	0.48%	905,516,313.16	1.5
50,000 - 899,999	931	0.41%	814,370,989.35	1.42
100,000 - 949,999	631	0.28%	583,035,878.17	1.02
950,000 - 999,999	497	0.22%	483,297,220.12	0.85
1,000,000 or Greater	1,949	0.85%	2,416,893,723.67	4.23
Total	228,780	100.00%	57,179,770,040	100.00
Portfolio Property Type Distribution				
Property Type	Number of Loans	Percentage	Principal Balance	Percenta
Condo	38,851	16.98%	9,128,882,441	15.9
lingle Family	184,968	80.85%	46,750,374,074	81.7
Multi Family	4,293	1.88%	1,161,894,998	2.03
Other	668	0.29%	138,618,526	0.24

228,780

57,179,770,040

100.00%

100.00%



# Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 3/31/20 Distribution Date: 4/08/70

1,11,11,11,11,11,11,11,11,11,11,11,11,1		20,00 and Below 20,01-25,00 25,01-20,00 30,01-35,00 35,01-40,00 88,24,135 67,746,279 88,264,78 114,197,706 136,241,551	20.01-25.00 25.01-30.00 30.01-35.00 35.01-40.00 67.164.273 88.264.738 114,197,706 136,341,551	25.01-30.00 30.01-35.00 35.01-40.00 14.273 82.264,738 114,197,706 136,241,551	30.01-35.00 35.01-40.00 17.38 114,197,706 136,241,551	35.01-40.00	1921	10.01	40.01-45.00 45 169,084,120		50.01-55.00						80.01-90.00 90	90.01-100.00 100	100.01 and Above 4,245,045	Total Percentage Total <sup>(4)</sup> 5,929,175,049 10
	CHANCE   C	67,164,279 88,228,490 114,197,706 136,341,551	67,164,279 88,228,490 114,197,706 136,341,551	88,228,490 114,197,706 136,341,551	114,197,706 136,341,551	136,341,551		168											4,245,045	5,924,065,348
Color   Colo	CHANCAD   CHAN							180		144,416						472,174	292, 436			3,713,570
	The control of the	and an analysis and an analysi																		
	140,000   141,000   1,000,00	412,987,983 283,698,083 392,784,170 533,547,461 766,213,604	283,689,083 392,784,170 533,547,461 766,213,604	392,784,170 533,547,461 766,213,604	533,547,461 766,213,604	766,213,604		944,546,7	2	1,086,670,719	1,105,534,168	1,238,640,173	1,179,104,684	1,068,099,873	956,499,524	1,167,425,830	538,521,519	11,060,004	6,314,934	11,691,649,442
	Column   C	554,554,200 555,545,510 705,5127 449,905	265,095,085 555,595,000 355,595,510 705,5127,127 449,905	554,554,200 555,545,510 705,5127 449,905	/21,528,00/ /21,528,00/	/7T/57E/50/		1000	2	1,642,039	341,110	2,040,933	1,176,819,032	1,008,099,873	970'669'00'6	1,16/,192,697	276,328	11,000,004	95K,915,0	4,945,089
Column   C	Charge   C	50 to 150 sept feet Due 50 sept feet Due					280,477				414,369	276,738	285,652			90,222				1,559,670
1,10,10,10   1,1	1,000,000   1,00	10,649,681 12,086,105 19,964,695 23,353,552	10,649,681 12,086,105 19,964,695 23,353,552	12,086,105 19,964,695 23,353,552	19.964.695 23.353.552	23.353.552		36.929.825		43.882.344	55.902.984	72,755,509	94.117.248	117.857.369	114.628.994	75.460.847	3.171.708	258.327		692.563.593
	1,14,12,	0 Days Past Due 11,544,406 10,649,681 12,086,105 19,964,695 23,333,552	10,649,681 12,086,105 19,964,695 23,353,552	12,086,105 19,964,695 23,353,552	19,964,695 23,353,552	23,353,552		36,929,82		43,882,344	55,902,984	72,755,509	93,983,404	117,857,369	114,492,012	75,460,847	3,171,708	258,327		692,292,767
	Section   Sect	ed to de Standa en an en											CHO/CCT		190,302					570/973
Color   Colo																				
	1741   1741	Additional transfer of the strength of the str	9,189,791 14,917,915 20,985,584 29,562,032 9,164,394 14,917,915 20,985,584 29,562,032	14,917,915 20,985,584 29,562,032 14,917,915 20,985,584 29,562,032	20,985,584 29,562,032 20,985,584 29,562,032	29,562,032		44,036,0	17	59,651,759	78,130,745	67,368,917	60,754,547	46,923,810	64,281,702	41,993,479		127,931		552,169,756
1741.01   1744.02   1744.02   1745	1,144,144   1,144,445   1,14	11,006 25,397	25,397		20.000	202 2001					484,693									521,096
1,10,10,10   1,0,10,10   1,0,0,0,0   1,0,0,0,0   1,0,0,0,0   1,0,0,0,0   1,0,0,0,0   1,0,0,0	175472   1844677   64,020.00   1952224   1754629   1524524   152	90 to 110 Day Per Con			red per	received and the second		TO T												*******
1,546.15   1,646.25   1,670.05   1,570.05	17,000.15	7,494,539 6,466,479 8,048,982 12,053,911 17,171,296	6,466,479 8,048,982 12,053,911 17,171,296	8,048,982 12,053,911 17,171,296	12,053,911 17,171,296	17,171,296		21,396,682		28,776,238	38,444,077	46,932,028	59,622,254	87,586,529	152,805,388	231,038,504	91,670,175		607,282	810,114,366
1964.57   1864.91   1964.92   1964	1982    1982	6,466,479 8,048,982 12,053,911 17,171,296	6,466,479 8,048,982 12,053,911 17,171,296	8,048,982 12,053,911 17,171,296	12,053,911 17,171,296	17,171,296		21,396,683		28,776,238	38,444,077	46,932,028	59,622,254	87,586,529	152,776,284	230,634,753	91,448,820		607,282	809,460,156
1754.15   1817.14   2700.00   2005.24   2005.25   1,1511.10   1,	199125   81771   230020   2000742   2001895   1591190   1451184   1591184	GO to Sharp Past Due															221,355			221,355
1,044,12   81,711   2,000,24	1981.15   181.15   191.15   191.15   190.15	Sign Lid Day Astrone 130 or Move Days Past Due																		
	READEN   114-685-61   134-177-00   180-07-18   181-114-014   177-186-79   86-01-18   1-30-119   20-51-1	389,490 200,202 473,179 705,001 1,484,407 388,490 200,002 473,179 205,001 1,484,407	200,202 473,179 705,001 1,484,407	473,179 705,001 1,484,407	705,001 1,484,407	1,484,407		416,957		1,958,125	881,781	2,706,092	2,005,742	2,008,395	1,591,190	1,451,184				16,271,742
11464501   1541790   1809321   1511201   1726625   864013   130013   24531   130013   13112040   13120400	114-645-81   114-117-90   114	ANALY TOO'S O. S. T'S A. TOO'S O.	ANALY TOO'S O. S. T'S A. TOO'S O.	/00/ sost(T T00/00) 5/7/0/s	100/00/ Tuber 100/	Theory and		rec'ore		carriecetr.	10/1/07	4,700,002	76.750077	, condomin	ne the ch	- The Strike of				70,077,070
114-645.51   118-317.03   1809912-18   151,114.014   1172,566.75   50,613.16   13,01.19   20,413   1113,540-9   1113,540	14465561   13431701   13693153   16111614   12786575   96491316   1,200,139   204513   1,204,139   1	00 to 80 to 90 to																		
	\$8,000.70   \$1,000.00   \$2,0	an .																		
1977    1979	1971   1975	22,3(7,307 16,805,802 23,756,073 32,554,508 45,192,491 d. Days Past Due 22,3(7,307) 16,805,802 23,756,073 32,554,508 45,192,491	16,685,902 23,756,073 32,555,908 45,192,491 16,685,902 23,756,073 32,555,908 45,192,491	23,756,073 32,554,908 45,192,491 23,756,073 32,554,908 45,192,491	32,554,908 45,192,491 32,554,908 45,192,491	45,192,491		60,732,73 50,732,73	00	86,025,749 85,833,037	114,485,861	134,317,903	189,993,518 189,857,762	161,114,914	127,686,576	96,491,316 96,491,316	1,306,119	204,513		1,112,856,409
	1214901219   121491220   121	20 to 50 Days Part Due										232,240	135,756							367,996
	13.1001139   13.5447122   13.0417580   14.44011465   13.94014155   13.9501407   12.44629427   13.11365.90   12.14529   14.14529	or or supply statute 90 or 13 base hat the 9								195/11		700'881								331,263
1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	120 or More Days Past Due																		
	1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	Gurrent and Less Than 30 Days Past Due																		
1512-15159   1574-1512   157	151/27/512   157/27/513   157/27/513   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51   157/27/514   157/27/514   157/27/514   157/27/514   157/27/51	30 (10 Stays) and Due																		
1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	\$15,225-95-0   \$15,00-15-0	90 to 150 to 97 set to e																		
1512-7679   150-7074   150-644-778   150-6	1,512,755,79   1,506,447,20   1,506,447,20   1,505,20,10   1,505,20   1,505	1283.495.481	875 271 847 1 283 495 481 1 777 777 4 316 505 443	1283.495.481	1777774316 2 318 505 443	2 318 505 443		2 961 705	747	3514991519	3574817622	3 749 375 868	3 469 2 14 495	3 309 581 357	3550760577	2 468 598 972	211 285 368	24.103.845	12 124 530	24286491761
1,5,7,7,10   1,621,40   1,522,21   1,563,50   1,522,50   1,523,5	1,10,10,10,10,10,10,10,10,10,10,10,10,10	Days Past Due 1,187.11,776 875,271,847 1,282,297,404 1,777,170,220 2,317,470,663	875,271,847 1,283,297,404 1,777,170,220 2,317,470,663	1,283,297,404 1,777,170,220 2,317,470,663	1,777,170,220 2,317,470,663	2,317,470,663		2,961,031	586	3,512,276,597	3,570,707,781	3,746,644,728	3,468,128,204	3,309,581,357	3,548,549,605	2,467,917,010	211,285,368	24,103,845	12,124,530	34,269,272,930
14577166   1451299   1451299   1451299   1451299   14512499   14745472   14	14,777,000   14,477,000   14,40,200   14	198,077 604,096 1,034,780	198,077 604,096 1,034,780	604,096 1,034,780	604,096 1,034,780	1,034,780		· ·	24,221	2,046,697	4,109,841	2,508,912	892,208		2,211,072	. 00100				15,303,503
14,577,102   14,627,103   14,627,20   14,527,004   14,575,004   14,5	MATTHER   1487								140,630	c77'900		,777,777	194,085			706790				12878767
1,577,004   1,52	MATTERS   1445.559   1455.590							ľ												
\$\text{24.1994}   \$24.		3,316,411 2,276,721 3,195,608 4,730,310 9,589,897 at Days Past Due 3,316,411 2,276,721 3,195,608 4,730,310 9,588,897	2,276,721 3,195,608 4,730,310 9,538,867 2,276,721 3,195,608 4,730,310 9,538,867	3,195,608 4,730,310 9,538,867 3,195,608 4,730,310 9,538,867	4,730,310 9,538,867 4,730,310 9,538,867	9,538,867		oci oci	545,961	16,577,662	14,767,359	9,143,539	16,034,672	13,839,668	20,271,204	14,746,827				137,039,438
No. 1964	\$\langle \text{A11964} \text{A27521} \text{B50779} \text{B50779} \text{A27649} \text{A27649} \text{A27649} \text{A27649} \text{B27649} \text										54,629									54,629
	National	of tota Studey eat Due of not 110 Dave, Pare Due																		
	ALTHOUGH	nne .																		
11466546   20,040,045   50,04	1348526   2011010   10.040.70   10.01100   14.705.00   157.704.20   17.706.20   2.402.01   17.706.20	All 484,545 47,545 47,64515 12,807,775 14,801,566 14,801,48 Alf-64 12,807,777 14,801,746 14,801,48	5,554,678 4,764,515 12,807,757 14,381,266 5,554,678 4,764,515 12,807,757 14,381,266	4,764,515 12,807,757 14,381,266 4,764,515 12,807,757 14,381,266	12,807,757 14,381,266	14,381,266		14,801,4	88	26,119,642	28,279,528	35,077,376	43,094,956	62,180,637	98,468,093	221,461,508	8,103,290	415,230	187,949	580,671,194
1352505   20,010,100   10,00	1184524   2717142   2717		continued and another tendence to the continued to		to and a confirm									1						
118.885.56   207.18.1855   156.384.795   156.381.795   156.381.795   157.784.295   1	132,026   207,014.05   156,584,76   157,711.06   147,75.09   157,724.29   157,724	of tota Staye feat Due 50 or 130 by Feat Due 70 by Feat														610,129				610,129
20,011,010   10,000,000   10,001,010   11,000,000   11,000,000   12,000,000   11,000,000   12,000,000   11,000,000   12,	20/15/15/05 150-587-75 15/5/14/26 14/5/35/0 15/5/14/26 14/5/35/0 15/5/14/26 14/5/35/0 15/5/14/26 14/5/35/0 15/5/14/26 14/5/35/0 15/5/14/26 14/5/35/0 15/5/14/26 14/5/26/0 15/5/26/0 14/5/2	900	The second secon																	
No. 10.2	78,542   788,515   24,211	22,822,073 17,733,154 23,924,104 40,625,88 49,504,633	17,733,154 23,924,104 40,626,588 49,504,633	25,924,104 40,751,074 49,504,633 23,924,104 40,626,588 49,504,633	40,751,074 49,504,633 40,626,588 49,504,633	49,504,633		79,362,480		119,885,264	206,405,863	156,096,595	167,668,857	124,440,299	157,720,429	123,266,682	2,492,031			1,291,542,923
4,444,159 8,753,804 9,727,50 9,151,70 9,506,70 6,004,70 7,004,80 7,04,80 7,04	444435 6.753,844 9.72250 9.135,72 9.556,70 6094,79 6094,79 (6094,7	124,486	124,486	124,486			144,858	144,858		261,269	785,942	288,161	242411	296,091						1,931,559
CARLESS         6.753.04         \$1252.05         \$183.72         \$450.00         \$600.00         \$100.00         \$100.00           CARLESS         6.753.04         \$1275.00         \$131.72         \$450.00         \$600.00         \$600.00         \$100.00         \$100.00           SASCECALES         \$500.00         \$100.00         \$400.00         \$500.00         \$600.00         \$600.00         \$10	4,244,159         4,75,264         3,175,26         3,185,72         3,595,76         6,040,77         7,72,44           4,244,159         6,75,264         5,175,26         3,185,72         3,595,76         6,040,77         7,72,46           5,50,24,213         5,804,6012         5,804,6012         5,804,6012         5,804,6012         7,724,66         7,724,66         7,724,66         7,724,60         7,724,67         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754         7,754,754	SO to 119 Days Ast Due.						٠							,					
\$\(\text{clinical}\) \  \$\(\	\$110474 \$348,159 \$775,50 \$1775.50 \$191772 \$355,50 \$575	1.362.067 2.647.531 3.355.356 3.889.402	1.362.067 2.647.531 3.355.356 3.889.402	2 697 531 3.355.356 3.889.402	3.85.356	3 889 492		7,769,650	1	8.110.474	4.348.159	8 753 804	9727590	9.193.792	0.595,760	5094767				77.050.397
	\$231,579,514 \$24,524,423 \$2,594,692,132 \$2,500,944,290 \$2,604,97,013 \$2,973,713,53 \$1,774,495,932 \$70,004,465 \$14,773,713 \$2,743,713	00 Days Past Due 2,253,959 1,262,062 2,697,531 3,353,356 3,889,492	1,262,062 2,697,531 3,353,356 3,889,492	2,697,531 3,353,356 3,889,492	3,353,356 3,889,492	3,889,492		7,769,650		8,110,474	4,348,159	8,753,804	9,727,590	9,193,792	9,595,760	6,094,767				77,050,397
\$23503160 \$510,5544.25 \$550,500.25 \$100,5542.20 \$550,500.25 \$100,5542.20 \$100,5542.		Solto Stoppe Mark Due																		
\$233,973.00 \$316,244.21 \$594,601.32 \$595,045.00 \$655,077.00 \$655,077.00 \$656,0	43194731 534-5413 534-60132 5400-6420 5455-0703 4404739 5597-0135 179,98-932 74,04545 23,779,144  4.204140 510-5413 530-54130 5400-6420 5400-6420 640-6420 5401-6420 74,04545 77,04545	ou us away sa u uu 90 u 190 bay kat bae																		
2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	\$2,550,516 \$2,550,500,510 \$3,500,500,510 \$3,500,500,510 \$4,500,510,510 \$3,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510,510 \$4,500,510 \$4,500,510,510 \$4,500,510 \$4,500,510 \$4,500,510 \$4,500,510,510 \$4,50																			
4,094,22 5,77,215 5,477,96 1,782,211 1,593,59 2,464,08 1,344,97 715,48 712,46 712,146 712,146 715,59 713,447 511,71 6,411,59 6,411,59	4,09422 \$770215 \$427300 170220 1,091599 2,664588 1,141279 77528 860355 41459 \$11,66 772146 1,091599 2,853.00 1,154,447P \$13,751	A Admission of A Apples 1, A SMALLASS 1, A SMALQARI S 1, A SMALQARI S 3, A SMALLASS 4, A SMALLASS 5,	1,296,127,381 1,852,408,403 2,573,4078 3,415,138,683 1,296,127,381 1,857,724,171 2,572,495,345 3,413,813,376	1,838,408,403 2,573,426,078 3,415,138,033 2572,495,345 345 343,376	2.572.405.345 3.413.813.376	3,415,138,633		4,349,3	27, 685 32, 408	5,235,987,018	5,516,254,123	5,934,430,192	5,803,064,200	5,658,076,038	6,408,619,789	5,987,305,353	1,274,849,932	70,106,166	23,479,741	57,179,770,040
860,95 414,89 99,546 722,146 28,300 1,954,487 513,71 6,413,53	80,038 44,689 99,546 722,146 285,500 1,554,487 59,791	1,288,066 56,150 684,231 728,582 1,034,780	56,150 684,231 728,582 1,034,780	684,231 728,582 1,034,780	728,582 1,034,780	1,034,780			909,076	4,094,422	5,776,215	5,427,046	1,782,201	1,593,959	2,648,088	1,341,979	276,328			27,541,123
		34,131 204,17		290,477	290,477	290,477			107'987	860,936	414,309	951,6%	722,146		705,482	1,854,487	513,791			6,413,638



# Scotiabank Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 3/31/20 Distribution Date: 4/08/20

								carrent LIV (%)										
t 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
: Unavailable	81,939,857	63,204,609	85,377,946	126,523,202	156,903,375	212,245,416	257,975,792	313,345,138	391,043,573	495,122,241	618,804,645	900,560,491	912,223,109	201,140,167	1,875,447	773,423	4,819,058,431	8.43%
6	4,243,545	6,579,580	5,880,026	12,188,883	18,197,127	20,900,022	25,894,359	25,059,557	32,599,670	16,479,592	18,311,131	21,566,955	15,008,954	4,897,448	409,455		228,216,303	0.40%
00-650	12,429,668	9,277,289	16,723,197	33,763,294	50,775,144	68,437,790	97,071,541	124,884,734	124,517,806	147,123,823	147,364,649	194,786,090	176,578,049	35,633,063	3,129,514	491,222	1,242,986,872	2.17%
004	43,688,994	34,429,861	58,686,788	106,007,038	151,242,533	211,280,032	275,947,636	329,622,817	372,675,307	371,237,624	363,048,333	461,855,622	414,374,899	93,125,359	6,981,276	3,642,278	3,297,846,396	2.77%
.50	126,315,022	102,705,709	162,594,675	253,138,694	350,795,760	499,293,181	645,116,770	725,092,207	805,053,042	865,580,833	828,967,107	946,952,103	898,876,823	172,433,226	14,624,088	5,424,271	7,402,963,512	12.95%
001	216,486,165	176,089,108	287,835,666	398,542,904	588,399,389	770,825,161	996,707,412	1,072,618,231	1,188,225,457	1,210,623,396	1,158,875,416	1,286,266,346	1,244,746,360	245,941,938	14,148,953	6,673,545	10,863,005,448	19.00%
	1,291,991,906	903,897,376	1,241,310,105	1,643,262,062	2,098,825,305	2,566,346,082	2,935,273,508	2,925,631,440	3,020,335,337	2,696,896,691	2,522,704,758	2,596,632,182	2,325,495,158	521,678,732	28,937,434	6,475,002	29,325,693,079	51.29%
	1,777,095,158	1,296,183,532	1,858,408,403	2,573,426,078	3,415,138,633	4,349,327,685	5,233,987,018	5,516,254,123	5,934,450,192	5,803,064,200	5,658,076,038	6,408,619,789	5,987,303,353	1,274,849,932	70,106,166	23,479,741	57,179,770,040	100.00%

With respect to STE Loans, the Current Indeed LIV 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.

The micholooble, so described in other (I) on page 33 of this linearine feptor.

The methodoble year of this legistrate STEP Loans secured by the same property.