Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: 6/27/2024
Distribution Date: 7/15/2024

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

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Program Information

Outstanding Covered Bonds Series	Initial Principal Amount	Exchange Rate	CAD Equivalent	Maturity Date	Coupon Rate[2]	Rate Type
SERIES CBL10 - 20 Year Fixed[1]	EUR 188,000,000	1.49320	$280,721,600	September 28, 2035	1.637%	Fixed
SERIES CBL20 - 7 Year Fixed[1]	EUR 1,000,000,000	1.51900	$1,519,000,000	January 22, 2025	0.500%	Fixed
SERIES CBL23 - 7 Year Fixed[1]	CHF 830,000,000	1.38151	$1,146,656,000	November 19, 2025	0.200%	Fixed
SERIES CBL25 - 7 Year Fixed[1]	EUR 1,500,000,000	1.45010	$2,175,150,000	Januarv 14, 2027	0.010%	Fixed
SERIES CBL26 - 5 Year Fixed[1]	EUR 1,250,000,000	1.55310	$1,941,375,000	March 18, 2025	0.010%	Fixed
SERIES CBL27 - 8 Year Fixed[1]	CHF 180,000,000	1.46683	$264,030,000	April 3, 2028	0.298%	Fixed
SERIES CBL33 - 5 Year Floating[1]	GBP 1,300,000,000	1.71360	$2,227,680,000	June 22, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL34 - 3.5 Year Floating[1]	GBP 1,600,000,000	1.72783	$2,764,530,000	March 14, 2025	Compounded SONIA + 1.000%	Float
SERIES CBL35 - 8 Year Fixed[1]	EUR 1,500,000,000	1.49840	$2,247,600,000	September 14, 2029	0.010%	Fixed
SERIES CBL36 - 20 Year Fixed[1]	EUR 275,000,000	1.45995	$401,485,000	October 15, 2041	0.623%	Fixed
SERIES CBL37 - 5 Year Fixed[1]	USD 3,500,000,000	1.25830	$4,404,050,000	October 13, 2026	1.188%	Fixed
SERIES CBL38 - 6 Year Fixed[1]	EUR 1,750,000,000	1.43260	$2,507,050,000	December 15, 2027	0.010%	Fixed
SERIES CBL39 - 4 Year Floating[1]	GBP 1,300,000,000	1.70890	$2,221,570,000	January 26, 2026	Compounded SONIA + 1.000%	Float
SERIES CBL40 - 8 Year Fixed[1]	EUR 1,250,000,000	1.42810	$1,785,125,000	March 26, 2030	0.375%	Fixed
SERIES CBL41 - 5 Year Fixed[1]	USD 2,250,000,000	1.26680	$2,850,300,000	March 9, 2027	2.170%	Fixed
SERIES CBL42 - 4 Year Fixed[1]	EUR 2,200,000,000	1.40310	$3,086,820,000	March 16, 2026	0.450%	Fixed
SERIES CBL43 - 5 Year Fixed[1]	CHF 250,000,000	1.38520	$346,300,000	April 1, 2027	0.278%	Fixed
SERIES CBL44 - 15 Year Fixed[1]	EUR 150,000,000	1.40180	$210,270,000	March 24, 2037	1.180%	Fixed
SERIES CBL45 - 3 Year Fixed[1]	CHF 135,000,000	1.34490	$181,561,500	April 25, 2025	0.295%	Fixed
SERIES CBL46 - 7 Year Fixed[1]	CHF 100,000,000	1.34490	$134,490,000	April 25, 2029	0.733%	Fixed
SERIES CBL47 - 15 Year Fixed[1]	EUR 118,000,000	1.36900	$161,542,000	April 26, 2037	1.806%	Fixed
SERIES CBL48 - 3 Year Fixed[1]	USD 1,500,000,000	1.27920	$1,918,800,000	June 3, 2025	3.186%	Fixed
SERIES CBL49 - 3 Year Floating[1]	AUD 1,000,000,000	0.86440	$864,400,000	October 27, 2025	3mBBSW + 0.900%	Float
SERIES CBL50 - 2 Year Fixed[1]	EUR 2,000,000,000	1.35400	$2,708,000,000	October 31, 2024	3.050%	Fixed
SERIES CBL51 - 5 Year Fixed[1]	EUR 2,250,000,000	1.43823	$3,236,025,000	Januarv 18, 2028	3.250%	Fixed
SERIES CBL52 - 5 Year Floating[1]	USD 3,500,000,000	1.33210	$4,662,350,000	Februarv 7, 2028	SOFR + 0.900%	Float
SERIES CBL53 - 8 Year Fixed[1]	NOK 1,000,000,000	0.12950	$129,500,130	February 14, 2031	3.565%	Fixed
SERIES CBL54 - 4 Year Floating[1]	GBP 1,250,000,000	1.62580	$2,032,250,000	March 9, 2027	Compounded SONIA + 0.620%	Float
SERIES CBL55 - 3 Year Fixed[1]	CHF 360,000,000	1.49200	$537,120,000	May 4, 2026	2.043%	Fixed
SERIES CBL56 - 7 Year Fixed[1]	CHF 225,000,000	1.49200	$335,700,000	May 3, 2030	2.143%	Fixed
SERIES CBL57 - 5 Year Floating[1]	USD 300,000,000	1.36250	$408,750,000	May 4, 2028	SOFR + 0.780%	Float
SERIES CBL58 - 3 Year Floating[1]	USD 250,000,000	1.36230	$340,575,000	January 8, 2026	SOFR + 0.680%	Float
SERIES CBL59 - 3 Year Fixed[1]	NOK 2,000,000,000	0.12390	$247,800,000	June 30, 2031	4.335%	Fixed
SERIES CBL60 - 3 Year Floating[1]	USD 3,500,000,000	1.31710	$4,609,850,000	July 26, 2028	SOFR + 0.830%	Float
SERIES CBL61 - 3 Year Floating[1]	CAD 900,000,000	1.00000	$900,000,000	September 8, 2026	Compounded CORRA + 0.600%	Float
SERIES CBL62 - 10 Year Fixed[1]	CAD 400,000,000	1.00000	$400,000,000	March 20, 2034	4.246%	Fixed
Total Outstanding under the Global Registered Covered Bond Program			**$56,188,426,230**			

OSFI Covered Bond Ratio Limit[3]	5.50%	**OSFI Covered Bond Ratio[3]**	4.27%

Series Ratings	Moody's	Fitch	DBRS
CBL10	Aaa	AAA	AAA
CBL20	Aaa	AAA	AAA
CBL23	Aaa	AAA	AAA
CBL25	Aaa	AAA	AAA
CBL26	Aaa	AAA	AAA
CBL27	Aaa	AAA	AAA
CBL33	Aaa	AAA	AAA
CBL34	Aaa	AAA	AAA
CBL35	Aaa	AAA	AAA
CBL36	Aaa	AAA	AAA
CBL37	Aaa	AAA	AAA
CBL38	Aaa	AAA	AAA
CBL39	Aaa	AAA	AAA
CBL40	Aaa	AAA	AAA
CBL41	Aaa	AAA	AAA
CBL42	Aaa	AAA	AAA
CBL43	Aaa	AAA	AAA
CBL44	Aaa	AAA	AAA
CBL45	Aaa	AAA	AAA
CBL46	Aaa	AAA	AAA
CBL47	Aaa	AAA	AAA
CBL48	Aaa	AAA	AAA
CBL49	Aaa	AAA	AAA
CBL50	Aaa	AAA	AAA
CBL51	Aaa	AAA	AAA
CBL52	Aaa	AAA	AAA
CBL53	Aaa	AAA	AAA
CBL54	Aaa	AAA	AAA
CBL55	Aaa	AAA	AAA
CBL56	Aaa	AAA	AAA
CBL57	Aaa	AAA	AAA
CBL58	Aaa	AAA	AAA
CBL59	Aaa	AAA	AAA
CBL60	Aaa	AAA	AAA
CBL61	Aaa	AAA	AAA
CBL62	Aaa	AAA	AAA

Supplementary Information

Parties to Scotiabank Global Registered Covered Bond Program

Issuer	The Bank of Nova Scotia
Guarantor Entity	Scotiabank Covered Bond Guarantor Limited Partnership
Seller, Servicer & Cash Manager	The Bank of Nova Scotia
Interest Rate & Covered Bond Swap Provider	The Bank of Nova Scotia
Bond Trustee and Custodian	Computershare Trust Company of Canada
Covered Pool Monitor	KPMG LLP
Account Bank and GDA Provider	The Bank of Nova Scotia
Standby Account Bank & Standby GDA Provider	Canadian Imperial Bank of Commerce
Paying Agent, Registrar, Exchange Agent, Transfer Agent	Citibank, N.A., London Branch; Citibank Europe PLC; The Bank of Nova Scotia; The Bank of New York Mellon; UBS AG

[1] An Extended Due for Payment Date twelve-months after the Maturity Date has been specified in the Final Terms of this Series. The coupon rate specified for this Series applies until the Maturity Date following which the floating rate of interest specified in the Final Terms of this Series is payable monthly in arrears from Maturity Date to but excluding the Extended Due For Payment Date.
[2] Coupon rates are rounded to 3 decimal places.
[3] Per OSFI's Revised Covered Bond Limit Calculation letter dated May 23rd, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets are as at April 30, 2024.

Supplementary Information (continued)

The Bank of Nova Scotia's Credit Ratings	Moody's	Fitch	DBRS
Senior Debt[1]/Long-Term Issuer Default Rating(Fitch)	Aa2	AA/AA-	AA
Short-Term Debt	P-1	F1+	R-1 (high)
Rating Outlook	Stable	Stable	Stable
Counterparty Risk Assessment	P-1(cr) / Aa2(cr)	AA (dcr)	N/A

Applicable Counterparty Ratings

Short-Term Debt / Senior Debt *(or Issuer Default Rating for Fitch)*

Role (Current Party)	Current Party	Moody's	Fitch	DBRS[4]
Standby Account Bank / Standby GDA Provider	CIBC	P-1 / Aa2	F1+ / AA-	R-1 (high) / AA
Principal Paying Agent (for issuances on or after October 6, 2022)	Citibank, N.A., London Branch	P-1	F1 / A+	-
Paying Agent (for issuances on or after October 6, 2022)	Citibank Europe PLC	P-1	F1 / A+	-
Swiss Paying Agent	UBS AG	P-1	F1 / A+	-
Australian Paying Agent	The Bank of New York Mellon	P-1	F1+ / AA	-
Canadian Paying Agent	The Bank of Nova Scotia	P-1	F1+ / AA-	-

Ratings Triggers[2]

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

Role (Current Party)	Current Party	Moody's	Fitch	DBRS	Ratings Triggers
Account Bank / GDA Provider	The Bank of Nova Scotia	P-1	F1 and A	R-1 (middle) / AA (low)	Yes
Standby Account Bank / Standby GDA Provider	CIBC	P-1	F1 and A	R-1 (middle) / A (low)	Yes
Cash Manager	The Bank of Nova Scotia	P-1	F2 and BBB+	BBB(low) (long)	Yes
Servicer	The Bank of Nova Scotia	Baa2 (long)	F2	R-1 (middle) / BBB (low)	Yes
Interest Rate Swap Provider	The Bank of Nova Scotia	P-2 / A3	F3 and BBB-	R-2 (high) / BBB (high)	Yes
Covered Bond Swap Provider	The Bank of Nova Scotia	P-2 / A3	F3 and BBB-	R-2 (high) / BBB (high)	Yes
Paying Agents	Citibank N.A., London Branch; Citibank Europe PLC; The Bank of Nova Scotia; The Bank of New York Mellon; UBS AG	P-1	F1 and A	N/A	Yes

Specific Rating Related Action

The following actions are required if the rating of the Cash Manager (Scotiabank) falls below the stipulated rating

	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
Cash Manager is required to direct the Servicer to deposit Revenue Receipts and all Principal Receipts received by the Servicer directly into the GDA Account (or Standby GDA Account) within two Toronto business days.	P-1	F1 and A	R-1 (low) and BBB (low)	Yes

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

	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
Servicer is required to transfer monies held in trust for the Guarantor (i) at any time prior to downgrade of the ratings of the Cash Manager by one or more Rating Agencies below the Cash Management Deposit Ratings, to the Cash Manager and (ii) at any time following a downgrade of the ratings of the Cash Manager by one or more Rating Agencies below the Cash Management Deposit Ratings, directly into the GDA Account (or Standby GDA Account), in each case within two Toronto business days.	P-1 (cr)	F1 and A	BBB (low)	Yes

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

	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
(a) Repayment of the Demand Loan	N/A	F2 or BBB+	N/A	Yes
(b) Establishment of the Reserve Fund	P-1 (cr)	F1 and A	R-1 (low) and A (low)	Yes
(c) Transfer of title to Loans to Guarantor[3]	A3	BBB -	R-1 (middle) and BBB (low)	Yes

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

	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
Cash flows will be exchanged under the Swap Agreements except as otherwise provided in the Swap Agreements	Baa1 (long)	BBB+ (long)	BBB (high) (long)	Yes

Each Swap Provider is required to replace itself, transfer credit support or obtain a guarantee of its obligations if ratings of such Swap Provider fall below the specified ratings below:

	Moody's	Fitch	DBRS	At or Above Applicable Ratings Triggers
(a) Interest Rate Swap Provider	P-1 (cr) and A2 (cr)	F1 and A	R-1 (low) and A	Yes
(b) Covered Bond Swap Provider	P-1 and A2	F1 and A	R-1 (low) and A	Yes

Events of Default

Issuer Event of Default	Nil
Guarantor Event of Default	Nil

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

[2] The discretion of the Scotiabank Covered Bond Guarantor Limited Partnership to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.

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

[4] Paying Agent ratings trigger are not applicable for DBRS and therefore are not shown.

Scotiabank Global Registered Covered Bond Program Monthly Investor Report
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Asset Coverage Test (C$) [1]

Outstanding Covered Bonds	**$56,188,426,230**		
A = Lesser of (i) LTV Adjusted Loan Balance and	82,861,036,684	A (i)	87,147,781,484
(ii) Asset Percentage Adjusted Loan Balance	-	A (ii)	82,861,036,684
B = Principal Receipts up to Calculation Date not otherwise applied	-	Asset Percentage:	94.8%
C = Cash Capital Contributions and advances under Intercompany Loan	-	Maximum Asset Percentage	95.0%
D = Substitute Assets	-		
E = (i) Reserve Fund balance and	-		
(ii) Pre-Maturity Liquidity Ledger balance [2]	-		
F = Negative Carry Factor Calculation	803,648,277		
Total: A + B + C + D + E - F	**82,057,388,407**		
Asset Coverage Test	**PASS**		

Level of Overcollateralization

Regulatory Minimum Overcollateralization:	103.0%
Level of Overcollateralization[3]	106.3%

Valuation Calculation [1]

Trading Value of Covered Bonds[4]	**56,793,223,166**
A = lesser of (i) Present Value of outstanding loan balance of Performing Eligible Loans[5] and (ii) 80% of Market Value of properties securing Performing Eligible Loans	85,333,139,195
B = Principal Receipts up to Calculation Date not otherwise applied	-
C = Cash Capital Contributions and advances under Intercompany Loan	-
D = Trading Value of Substitute Assets	-
E = (i) Reserve Fund balance and	-
(ii) Pre-Maturity Liquidity Ledger balance [2]	-
F = Trading Value of Swap Collateral	-
Total: A + B + C + D + E + F	**85,333,139,195**

Intercompany Loan Balance

Guarantee Loan	59,198,950,257
Demand Loan	28,932,488,852
Total	88,131,439,109

Portfolio Losses[6]

Period End	Write off Amounts	Loss Percentage (annualized)
June 27, 2024	N/A	N/A

Portfolio Flow of Funds

	2024/06/27	2024/05/30
Cash Inflows		
Principal Receipts	1,221,441,947.41 [7]	1,116,844,630.78 [7]
Sale of Loans	180,383,917.64	315,103,139.24
Revenue Receipts	315,699,229.86	349,227,623.70
Swap Receipts	-	-
Intercompany Loan Receipts	-	-
Cash Outflows		
Swap Payment		
Intercompany Loan Interest	(315,361,273.47) [8]	(349,147,142.11) [9]
Purchase of Loans	-	-
Intercompany Loan Repayment	(1,401,825,865.05) [7][8]	(1,431,947,770.02) [7][9]
Distribution to Partners	-	-
Other Inflows / Outflows[10]	(40.64)	(18.92)
Net Inflows/(Outflows)	337,915.75	80,462.67

[1] The indexation methodology used to account for subsequent price developments since the date of the Original Market Value is based on the Teranet - National Bank Regional and Calgary, Edmonton, Winnipeg, Ottawa-Gatineau, Hamilton, Toronto, Montreal, Quebec City and Halifax, data provided by Teranet through the Teranet - National Bank National Composite House Price IndexTM (the "House Price Index"), and (ii) for mortgaged properties located in all other areas of Canada, national residential statistics compiled by the Canadian Real Estate Association ("CREA"). The data derived by the House Price Index is based on a repeat sales method, which measures the change in price of certain residential properties within the related area based on at least two sales of each such property over time. Such price change data is then used to formulate the House Price Index for the related area. The statistics derived by CREA are the average actual resale prices for residential properties in the related area, as well as overall figures for each province and territory of Canada. The Original Market Value is as of the date it is most recently determined or assessed in accordance with the underwriting policies (whether upon originiation or renewal of the Loan or subsequently thereto).

[2] Amounts are required to be credited to the Pre-Maturity Liquidity Ledger in respect of Series of Hard Bullet Covered Bonds in certain circumstances more fully described in the Transaction documents.

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

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

[5] Present value of expected future cash flows of Loans, calculated using the weighted average current market interest rates offered to Scotiabank clients as at the last day of the month, being 5.8265%

[6] Scotiabank currently reviews the Loans in its Covered Bond Portfolio, on a periodic basis, to ensure such Loans continue to be Eligible Loans. As a result of a review, a selection of Loans may be sold by the Guarantor to Scotiabank, including Loans that have ceased to be Eligible Loans or Loans that are at least 90 days past due or subject to foreclosure. Sales of Eligible Loans by the Guarantor that are at least 90 days past due or subject to foreclosure is done on a voluntary basis and the Guarantor is under no obligation to continue such sales or notify investors of any discontinuance of such sales. The sale of Loans by the Guarantor that were at least 90 days past due or subject to foreclosure reflected in this Investor Report were immaterial to the Covered Bond Portfolio's overall performance. Refer to Note 14 of Scotiabank's Form 40-F for the fiscal year ended October 31, 2022 for details on impaired loans and Scotiabank's residential mortgage portfolio.

[7] Includes Capitalized interest on loans acquired by Guarantor LP via draw on the Intercompany Loan. Amounts drawn by the Guarantor LP on the Intercompany Loan in respect of Capitalized Interest on acquired loans are included in the Intercompany Loan Principal Repayment.

[8] This amount is to be paid out on July 17th, 2024.

[9] This amount was paid out on June 17th, 2024.

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

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Portfolio Summary Statistics

Previous Month Ending Balance	$ 88,683,459,527	
Current Month Ending Balance [1]	$ 87,257,595,834	
Number of Mortgage Loans in Pool	311,573	
Average Loan Size	280,055	
Number of Primary Borrowers	280,277	
Number of Properties	267,586	
Weighted Average Current Indexed LTV of Loans in the Portfolio [2][4]	48.81%	
Weighted Average of Original LTV of Loans in the Portfolio [2][5]	63.46%	
Weighted Average of Authorized LTV of Loans in the Portfolio [3][5]	72.21%	
Weighted Average Seasoning of Loans in the Portfolio	32.40	(Months)
Weighted Average Mortgage Rate of Loans in the Portfolio	4.35%	
Weighted Average Original Term of Loans in the Portfolio	55.06	(Months)
Weighted Average Remaining Term of Loans in the Portfolio	22.66	(Months)
Weighted Average Remaining Maturity of Outstanding Covered Bonds	34.35	(Months)

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

Portfolio Delinquency Distribution [6]

Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage
Current and Less Than 30 Days Past Due	311,454	99.96%	87,206,060,380	99.94%
30 to 59 Days Past Due	110	0.04%	48,334,223	0.06%
60 to 89 Days Past Due	9	0.00%	3,201,230	0.00%
90 to 119 Days Past Due	-	0.00%	-	0.00%
120 or More Days Past Due	-	0.00%	-	0.00%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	30,696	9.85%	6,821,687,271	7.82%
British Columbia	50,768	16.29%	18,767,409,632	21.51%
Manitoba	5,219	1.68%	797,061,812	0.91%
New Brunswick	5,862	1.88%	604,496,902	0.69%
Newfoundland	6,099	1.96%	756,098,006	0.87%
Northwest Territories	79	0.03%	17,698,786	0.02%
Nova Scotia	9,970	3.20%	1,425,212,837	1.63%
Nunavut	-	0.00%	-	0.00%
Ontario	174,376	55.97%	52,225,000,766	59.85%
Prince Edward Island	1,382	0.44%	189,511,668	0.22%
Quebec	18,885	6.06%	4,136,547,443	4.74%
Saskatchewan	7,696	2.47%	1,390,032,652	1.59%
Yukon	541	0.17%	126,838,060	0.15%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Credit Bureau Score Distribution

FICO® 8 score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	1,367	0.44%	270,926,252	0.31%
599 or less	1,196	0.38%	256,970,874	0.29%
600 - 650	2,425	0.78%	606,851,853	0.70%
651 - 700	8,558	2.75%	2,313,543,683	2.65%
701 - 750	23,072	7.41%	6,303,744,275	7.22%
751 - 800	43,775	14.05%	12,586,927,415	14.43%
801 and Above	231,180	74.20%	64,918,631,482	74.40%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

[1] Each Loan is payable in Canada only and is denominated in Canadian Dollars.

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

[3] With respect to STEP Loans, the Authorized LTV includes amounts drawn or available to be drawn in respect of Other STEP Products and subsequent STEP Loans, which in each case are or will be

[4] The indexation methodology as described in footnote (1) on page 3 of this Investor Report.

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

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

Portfolio Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	227,235	72.93%	56,116,034,612	64.31%
Variable	84,338	27.07%	31,141,561,221	35.69%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Mortgage Asset Type Distribution[1]

Mortgage Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Amortizing STEP	248,383	79.72%	62,504,488,218	71.63%
Amortizing Non-STEP	63,190	20.28%	24,753,107,615	28.37%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Occupancy Type Distribution

Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	52,966	17.00%	17,271,669,366	19.79%
Owner Occupied	258,607	83.00%	69,985,926,467	80.21%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Mortgage Rate Distribution

Mortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
1.9999 and Below	45,446	14.59%	11,180,736,406	12.81%
2.0000 - 2.4999	50,318	16.15%	11,730,525,909	13.44%
2.5000 - 2.9999	52,349	16.80%	14,441,671,751	16.55%
3.0000 - 3.4999	11,715	3.76%	2,948,074,202	3.38%
3.5000 - 3.9999	3,929	1.26%	911,361,730	1.04%
4.0000 - 4.4999	2,685	0.86%	614,878,497	0.70%
4.5000 - 4.9999	3,492	1.12%	884,223,204	1.01%
5.0000 - 5.4999	18,926	6.07%	4,667,032,831	5.35%
5.5000 - 5.9999	46,390	14.89%	13,211,446,959	15.14%
6.0000 - 6.4999	42,426	13.62%	15,371,399,069	17.62%
6.5000 - 6.9999	28,389	9.11%	9,998,129,854	11.46%
7.0000 and Above	5,508	1.77%	1,298,115,423	1.49%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

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

Current LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	49,100	15.76%	5,050,592,826	5.79%
20.01-25.00	21,450	6.88%	3,885,636,524	4.45%
25.01-30.00	25,494	8.18%	5,430,364,579	6.22%
30.01-35.00	27,871	8.95%	6,705,755,818	7.69%
35.01-40.00	28,751	9.23%	7,749,114,404	8.88%
40.01-45.00	28,992	9.31%	8,650,107,862	9.91%
45.01-50.00	29,652	9.52%	9,939,482,003	11.39%
50.01-55.00	24,234	7.78%	8,303,937,037	9.52%
55.01-60.00	19,976	6.41%	7,191,898,125	8.24%
60.01-65.00	16,182	5.19%	6,192,461,830	7.10%
65.01-70.00	12,805	4.11%	5,260,407,208	6.03%
70.01-75.00	10,817	3.47%	4,641,375,668	5.32%
75.01-80.00	8,403	2.70%	3,899,959,731	4.47%
80.01-90.00	6,841	2.20%	3,702,704,275	4.24%
90.01-100.00	997	0.32%	651,274,269	0.75%
Over 100.00	8	0.00%	2,523,674	0.00%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

[1] All loans included in the STEP and Non-STEP programs are amortizing, the cover pool does not contain any non-amortizing mortgages.
[2] With respect to STEP Loans, the Current indexed LTV does not include amounts drawn in respect of (i) Other STEP Products, or (ii) Additional STEP Loans which are not yet included in the cover pool, which in each case are secured by the same property.
[3] The indexation methodology as described in footnote (1) on page 3 of this Investor Report.
[4] The methodology used in this table aggregates STEP Loans secured by the same property.

Scotiabank

Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: **6/27/2024**
Distribution Date: **7/15/2024**

Portfolio Remaining Term Distribution

Remaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentage
Less than 12.00	68,977	22.14%	17,425,136,303	19.97%
12.00 - 23.99	105,940	34.00%	27,444,068,419	31.45%
24.00 - 35.99	99,641	31.98%	31,160,224,562	35.71%
36.00 - 41.99	24,602	7.90%	7,965,222,094	9.13%
42.00 - 47.99	5,667	1.82%	1,603,330,479	1.84%
48.00 - 53.99	3,330	1.07%	764,006,261	0.88%
54.00 - 59.99	2,423	0.78%	658,326,804	0.75%
60.00 - 65.99	509	0.16%	130,229,183	0.15%
66.00 - 71.99	29	0.01%	6,552,582	0.01%
72.00 and Above	455	0.15%	100,499,147	0.12%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Remaining Principal Balance Distribution

Remaining Principal Balance ($)	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and Below	66,292	21.28%	3,699,941,966	4.24%
100,000 - 149,999	37,352	11.99%	4,674,197,835	5.36%
150,000 - 199,999	36,160	11.61%	6,318,552,940	7.24%
200,000 - 249,999	32,821	10.53%	7,375,569,915	8.45%
250,000 - 299,999	28,586	9.17%	7,843,606,792	8.99%
300,000 - 349,999	23,417	7.52%	7,596,608,256	8.71%
350,000 - 399,999	19,438	6.24%	7,270,958,027	8.33%
400,000 - 449,999	15,749	5.05%	6,681,918,979	7.66%
450,000 - 499,999	11,565	3.71%	5,473,809,153	6.27%
500,000 - 549,999	8,223	2.64%	4,311,635,021	4.94%
550,000 - 599,999	6,300	2.02%	3,615,355,329	4.14%
600,000 - 649,999	4,924	1.58%	3,072,601,708	3.52%
650,000 - 699,999	3,835	1.23%	2,584,866,951	2.96%
700,000 - 749,999	2,910	0.93%	2,107,267,080	2.41%
750,000 - 799,999	2,260	0.73%	1,748,559,118	2.00%
800,000 - 849,999	1,815	0.58%	1,496,278,974	1.71%
850,000 - 899,999	1,600	0.51%	1,397,638,947	1.60%
900,000 - 949,999	1,293	0.41%	1,194,794,529	1.37%
950,000 - 999,999	1,119	0.36%	1,091,342,060	1.25%
1,000,000 or greater	5,914	1.90%	7,702,092,256	8.83%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Portfolio Property Type Distribution

Property Type	Number of Loans	Percentage	Principal Balance	Percentage
Condo	59,229	19.01%	15,875,167,719	18.19%
Single Family	243,052	78.01%	68,433,306,867	78.43%
Multi Family	8,845	2.84%	2,855,974,318	3.27%
Other	447	0.14%	93,146,930	0.11%
Total	**311,573**	**100.00%**	**87,257,595,834**	**100.00%**

Scotiabank

Scotiabank Global Registered Covered Bond Program Monthly Investor Report

Calculation Date: 6/27/2024
Distribution Date: 7/15/2024

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

		Current LTV (%)[2][3][5]																
Province	**Delinquency**	**20.00 and Below**	**20.01-25.00**	**25.01-30.00**	**30.01-35.00**	**35.01-40.00**	**40.01-45.00**	**45.01-50.00**	**50.01-55.00**	**55.01-60.00**	**60.01-65.00**	**65.01-70.00**	**70.01-75.00**	**75.01-80.00**	**80.01-90.00**	**90.01-100.00**	**100.01 and Above**	**Total**	**Percentage Total[4]**
Alberta	All	226,119,632	156,835,396	223,725,880	308,786,587	438,766,311	645,718,688	985,653,268	978,213,872	976,180,674	839,786,172	525,366,869	359,364,549	129,376,693	24,877,154	2,915,527	-	**6,821,687,271**	**7.82%**
	Current and Less Than 30 Days Past Due	226,119,632	156,835,396	223,534,045	308,480,145	438,766,311	645,718,688	985,653,268	977,738,419	975,365,537	839,786,172	524,315,825	359,364,549	129,376,693	24,877,154	2,915,527	-	**6,818,847,360**	**99.96%**
	30 to 59 Days Past Due	-	-	191,835	306,442	-	-	-	475,453	815,137	-	1,051,044	-	-	-	-	-	**2,839,911**	**0.04%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
British Columbia	All	1,181,496,214	873,223,453	1,238,171,579	1,493,006,938	1,760,873,592	1,947,457,362	2,353,863,179	1,896,991,619	1,531,777,742	1,260,843,634	1,180,943,455	828,985,811	741,401,259	467,751,839	9,642,654	979,302	**18,767,409,632**	**21.51%**
	Current and Less Than 30 Days Past Due	1,181,308,250	873,223,453	1,236,860,659	1,493,006,938	1,760,349,790	1,947,264,325	2,353,395,129	1,894,996,805	1,531,777,742	1,259,838,870	1,179,181,463	828,607,707	741,401,259	467,442,690	9,642,654	979,302	**18,759,277,036**	**99.96%**
	30 to 59 Days Past Due	187,964	-	1,310,920	-	523,802	193,037	468,050	1,994,814	-	1,004,764	1,761,992	378,104	-	309,149	-	-	**8,132,597**	**0.04%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Manitoba	All	26,095,727	19,585,774	29,141,682	42,421,464	59,383,569	68,022,167	100,858,602	107,998,692	106,123,876	79,752,191	51,015,451	42,749,647	46,141,516	17,771,457	-	-	**797,061,812**	**0.91%**
	Current and Less Than 30 Days Past Due	26,095,727	19,585,774	29,141,682	42,421,464	59,383,569	68,022,167	100,858,602	107,998,692	106,123,876	79,752,191	51,015,451	42,749,647	46,141,516	17,771,457	-	-	**797,061,812**	**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%**
New Brunswick	All	31,696,781	26,660,123	39,636,416	49,097,002	49,482,927	56,589,045	69,654,065	73,131,879	44,191,254	36,371,236	36,445,018	34,565,743	32,424,813	24,550,600	-	-	**604,496,902**	**0.69%**
	Current and Less Than 30 Days Past Due	31,696,781	26,660,123	39,493,804	48,992,167	49,482,927	56,446,468	69,654,065	73,131,879	44,191,254	36,371,236	36,445,018	34,565,743	32,424,813	24,550,600	-	-	**604,106,877**	**99.94%**
	30 to 59 Days Past Due	-	-	142,612	104,836	-	142,577	-	-	-	-	-	-	-	-	-	-	**390,025**	**0.06%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Newfoundland	All	28,368,256	21,035,135	33,750,224	58,040,461	79,627,907	79,221,097	92,529,445	136,435,064	114,895,207	43,453,061	32,541,981	30,270,631	5,667,230	262,305	-	-	**756,098,006**	**0.87%**
	Current and Less Than 30 Days Past Due	28,368,256	21,035,135	33,750,224	58,040,461	79,627,907	79,000,789	92,529,445	136,435,064	114,796,455	43,453,061	32,541,981	30,270,631	5,667,230	262,305	-	-	**755,778,946**	**99.96%**
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	98,753	-	-	-	-	-	-	-	**98,753**	**0.01%**
	60 to 89 Days Past Due	-	-	-	-	-	220,308	-	-	-	-	-	-	-	-	-	-	**220,308**	**0.03%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Northwest Territories	All	946,991	472,017	1,269,793	753,228	1,203,253	1,828,910	1,180,450	2,031,966	1,819,095	1,648,187	1,592,577	855,543	1,353,669	743,109	-	-	**17,698,786**	**0.02%**
	Current and Less Than 30 Days Past Due	946,991	472,017	1,269,793	753,228	1,203,253	1,828,910	1,180,450	2,031,966	1,819,095	1,648,187	1,592,577	855,543	1,353,669	743,109	-	-	**17,698,786**	**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	87,900,508	70,384,911	127,721,556	154,399,025	149,032,506	135,184,145	137,536,581	126,707,510	111,885,370	92,372,273	72,655,238	85,343,839	57,045,328	17,044,049	-	-	**1,425,212,837**	**1.63%**
	Current and Less Than 30 Days Past Due	87,900,508	70,384,911	127,721,556	154,399,025	149,032,506	135,184,145	137,536,581	126,707,510	111,560,619	92,372,273	72,655,238	85,343,839	56,764,698	17,044,049	-	-	**1,424,607,457**	**99.96%**
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	324,751	-	-	-	280,630	-	-	-	**605,380**	**0.04%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
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	3,232,190,041	2,525,267,542	3,436,311,548	4,158,415,722	4,669,966,563	5,108,981,652	5,544,533,364	4,315,277,717	3,795,233,372	3,399,676,702	2,899,698,943	2,843,448,589	2,591,536,341	3,064,843,314	638,074,984	1,544,373	**52,225,000,766**	**59.85%**
	Current and Less Than 30 Days Past Due	3,231,826,532	2,524,782,345	3,435,428,437	4,156,903,339	4,668,197,310	5,107,312,718	5,544,279,833	4,311,273,412	3,791,174,542	3,394,029,512	2,897,535,962	2,841,659,390	2,588,788,756	3,057,895,092	637,159,716	1,544,373	**52,189,791,270**	**99.93%**
	30 to 59 Days Past Due	363,509	485,197	883,111	1,512,383	1,769,253	776,048	253,531	3,282,338	4,058,830	4,831,607	2,162,981	1,789,199	2,747,585	6,397,735	915,268	-	**32,228,573**	**0.06%**
	60 to 89 Days Past Due	-	-	-	-	-	892,885	-	721,967	-	815,583	-	-	-	550,487	-	-	**2,980,922**	**0.01%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Prince Edward Island	All	8,305,607	6,574,823	10,113,772	14,738,675	14,323,285	18,705,568	26,364,495	28,592,431	14,449,930	9,294,674	12,818,716	9,705,220	8,204,970	7,319,500	-	-	**189,511,668**	**0.22%**
	Current and Less Than 30 Days Past Due	8,305,607	6,574,823	10,113,772	14,738,675	14,238,911	18,705,568	26,364,495	28,448,348	14,449,930	9,294,674	12,818,716	9,705,220	8,204,970	7,319,500	-	-	**189,283,210**	**99.88%**
	30 to 59 Days Past Due	-	-	-	-	84,375	-	-	144,083	-	-	-	-	-	-	-	-	**228,457**	**0.12%**
	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	172,213,410	136,895,987	216,763,084	299,310,013	380,261,650	436,716,121	444,652,184	414,123,824	362,446,079	332,526,459	360,468,861	314,324,173	225,065,367	40,139,127	641,105	-	**4,136,547,443**	**4.74%**
	Current and Less Than 30 Days Past Due	172,213,410	136,895,987	216,763,084	299,310,013	380,261,650	436,426,734	444,652,184	414,123,824	362,002,238	331,623,612	360,468,861	313,328,776	224,749,076	40,139,127	641,105	-	**4,133,599,681**	**99.93%**
	30 to 59 Days Past Due	-	-	-	-	-	289,387	-	-	443,840	902,847	-	995,397	316,291	-	-	-	**2,947,762**	**0.07%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Saskatchewan	All	49,443,561	44,475,393	67,564,293	120,714,462	137,924,790	142,011,935	166,262,014	205,234,449	120,490,226	87,232,480	76,914,712	80,291,582	56,717,387	34,755,369	-	-	**1,390,032,652**	**1.59%**
	Current and Less Than 30 Days Past Due	49,443,561	44,475,393	67,564,293	120,714,462	137,742,985	142,011,935	166,104,596	205,234,449	119,966,684	87,232,480	76,914,712	80,291,582	56,717,387	34,755,369	-	-	**1,389,169,887**	**99.94%**
	30 to 59 Days Past Due	-	-	-	-	181,804	-	157,419	-	523,542	-	-	-	-	-	-	-	**862,765**	**0.06%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Yukon	All	5,816,097	4,225,969	6,194,753	6,072,242	8,268,052	9,671,173	16,394,356	19,198,014	12,405,300	9,504,760	9,945,388	11,470,343	5,025,159	2,646,453	-	-	**126,838,060**	**0.15%**
	Current and Less Than 30 Days Past Due	5,816,097	4,225,969	6,194,753	6,072,242	8,268,052	9,671,173	16,394,356	19,198,014	12,405,300	9,504,760	9,945,388	11,470,343	5,025,159	2,646,453	-	-	**126,838,060**	**100.00%**
	30 to 59 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	60 to 89 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	90 to 119 Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
	120 or More Days Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**0.00%**
Total	**All**	**5,050,592,826**	**3,885,636,524**	**5,430,364,579**	**6,705,755,818**	**7,749,114,404**	**8,650,107,862**	**9,939,482,003**	**8,303,937,037**	**7,191,898,125**	**6,192,461,830**	**5,260,407,208**	**4,641,375,668**	**3,899,959,731**	**3,702,704,275**	**651,274,269**	**2,523,674**	**87,257,595,834**	**100.00%**
	Current and Less Than 30 Days Past Due	**5,050,041,353**	**3,885,151,327**	**5,427,836,101**	**6,703,832,158**	**7,746,555,169**	**8,647,593,620**	**9,938,603,003**	**8,297,318,382**	**7,185,633,272**	**6,184,907,029**	**5,255,431,191**	**4,638,212,969**	**3,896,615,225**	**3,695,446,904**	**650,359,002**	**2,523,674**	**87,206,060,380**	**99.94%**
	30 to 59 Days Past Due	**551,473**	**485,197**	**2,528,478**	**1,923,661**	**2,559,234**	**1,401,049**	**879,000**	**5,896,687**	**6,264,853**	**6,739,218**	**4,976,017**	**3,162,699**	**3,344,506**	**6,706,885**	**915,268**	**-**	**48,334,223**	**0.06%**
	60 to 89 Days Past Due	**-**	**-**	**-**	**-**	**-**	**1,113,193**	**-**	**721,967**	**-**	**815,583**	**-**	**-**	**-**	**550,487**	**-**	**-**	**3,201,230**	**0.00%**
	90 to 119 Days Past Due	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.00%**
	120 or More Days Past Due	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0.00%**

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

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

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

[4] Percentage Total for "All" Loans is calculated as a percentage of total Loans in the Portfolio while the Percentage Total for each other delinquency measure is calculated as a percentage of Loans within the associated province.

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

Scotiabank

Scotiabank Global Registered Covered Bond Program Monthly Investor Report
Calculation Date: 6/27/2024
Distribution Date: 7/15/2024

Portfolio Current Indexed LTV Distribution by FICO® 8 score

	Current LTV (%)[1][2][3]																	
Credit Bureau Score	**20.00 and Below**	**20.01-25.00**	**25.01-30.00**	**30.01-35.00**	**35.01-40.00**	**40.01-45.00**	**45.01-50.00**	**50.01-55.00**	**55.01-60.00**	**60.01-65.00**	**65.01-70.00**	**70.01-75.00**	**75.01-80.00**	**80.01-90.00**	**90.01-100.00**	**100.01 and Above**	**Total**	**Percentage Total**
Score Unavailable	37,981,498	23,549,464	34,546,335	32,963,616	39,825,780	28,553,947	31,606,865	16,338,394	9,064,013	6,788,881	5,916,790	1,466,338	383,183	531,924	1,409,223	0	**270,926,252**	**0.31%**
<=599	9,771,716	12,809,915	16,014,508	18,014,332	26,169,264	28,654,393	43,731,233	30,639,730	19,833,403	13,470,011	12,355,492	5,881,040	8,497,474	9,878,772	1,249,591	0	**256,970,874**	**0.29%**
600-650	16,811,912	19,904,369	37,059,760	46,070,622	53,789,488	68,712,626	83,863,986	64,396,636	49,328,775	40,986,304	35,783,463	28,507,101	28,258,595	30,525,903	2,852,313	0	**606,851,853**	**0.70%**
651-700	65,760,661	74,922,582	117,844,471	189,848,057	213,441,997	270,644,184	309,747,935	235,566,235	201,031,945	162,246,465	142,222,171	128,911,965	96,045,933	90,738,304	14,570,777	0	**2,313,543,683**	**2.65%**
701-750	211,126,979	209,929,927	361,285,307	490,454,731	579,676,164	683,741,241	819,624,722	688,752,695	511,113,589	450,351,399	358,526,587	323,183,637	286,956,967	291,153,119	37,867,211	0	**6,303,744,275**	**7.22%**
751-800	463,225,841	432,795,359	666,658,693	886,927,630	1,111,546,332	1,298,575,639	1,477,406,601	1,260,774,359	1,074,024,525	968,795,661	808,654,585	760,139,663	645,382,280	611,647,955	120,372,293	0	**12,586,927,415**	**14.43%**
>800	4,245,914,219	3,111,724,908	4,196,955,505	5,041,476,831	5,724,665,379	6,271,225,832	7,173,500,662	6,007,468,988	5,327,501,874	4,549,823,111	3,896,948,121	3,393,285,924	2,834,435,299	2,668,228,298	472,952,860	2,523,674	**64,918,631,482**	**74.40%**
Total	**5,050,592,826**	**3,885,636,524**	**5,430,364,579**	**6,705,755,818**	**7,749,114,404**	**8,650,107,862**	**9,939,482,003**	**8,303,937,037**	**7,191,898,125**	**6,192,461,830**	**5,260,407,208**	**4,641,375,668**	**3,899,959,731**	**3,702,704,275**	**651,274,269**	**2,523,674**	**87,257,595,834**	**100.00%**

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

[2] The indexation methodology as described in footnote (1) on page 3 of this Investor Report.

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