

12/30/2022

This report contains information regarding assets pledged as security (the Cover Pool) in respect of the obligations under the Covered Bonds issued under RBC's Global Covered Bond Programme as of the indicated Calculation Date. In this report, credit bureau scores refer to FICO® Scores obtained from TransUnion, based on the latest available information as at the cut-off date of the report and generally calculated in the same calendar quarter as this report. The composition of the Cover Pool will change as Loans are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans in the Cover Pool will vary over time. Certain of the information set forth in this report, including credit bureau scores, current rating and "The Terranet-National Bank House Proce Index"[™] Methodology has been obtained from and is based upon sources believed by RBC and the Guarantor LP to be accurate, however, neither RBC nor the Guarantor LP makes any representation or warranty, express or implied, in relation to the accuracy, completeness or reliability of such information are asyn liability for any errors or any reliance you place on such information. Past performance should not be taken as an indication or guarantee of future performance, and no revaranty, express or implied, is made regarding future performance. The information contained in this report does closititie that invitation or recommendation to invest or otherwise deal in, or an offer to sell or the solicitation of an offer to buy or subscribe for, any security or any security or for any other purpose. THESE COVERED BONDS HAVE NOT BEENA APPROVED OR DISAPROVED BY CANADA MORTAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCUFACY OR ADEQUACY OF THIS REPORT. THE COVERED BONDS HAVE NOT BEENA Covered Bond Programme. Please click on the link below for additional information contained and in the RBC Covered Bond Programme. Please click on the link below for additional information termis in accordination a Monthly Investor Report section: http://www.rbc.com/investorrelations/fixed_income/covered-bonds-terms.html

In this report, currency amounts are stated in Canadian dollars ("\$"), unless otherwise specified.

Programme Information

Outstanding Covered Bonds

Series(6)	Initial Principal Amount	Translation Rate	C\$ Equivalent	Final Maturity Date ⁽¹⁾	Interest Basis	Rate Type
CB22	€279,500,000	1.4017000 C\$/€	\$391,775,150	2031/07/21	1.652%	Fixed
CB27	€410,500,000	1.4524599 C\$/€	\$596,234,800	2034/12/15	1.616%	Fixed
CB28	€100,000,000	1.5370000 C\$/€	\$153,700,000	2036/01/14	1.625%	Fixed
CB37	€1,500,000,000	1.5417000 C\$/€	\$2,312,550,000	2023/06/28	0.250%	Fixed
CB38	€1,500,000,000	1.5148000 C\$/€	\$2,272,200,000	2025/09/10	0.625%	Fixed
CB40	€1,750,000,000	1.5160000 C\$/€	\$2,653,000,000	2024/01/29	0.250%	Fixed
CB41	€100,000,000	1.5110000 C\$/€	\$151,100,000	2039/03/14	1.384%	Fixed
CB42	€1,250,000,000	1.5040000 C\$/€	\$1,880,000,000	2026/06/19	0.050%	Fixed
CB45	£1,000,000,000	1.6354000 C\$/£	\$1,635,400,000	2024/10/03	SONIA +0.580%	Floating
CB46	€150,000,000	1.4687000 C\$/€	\$220,305,000	2039/12/30	0.652%	Fixed
CB47	€1,500,000,000	1.4505000 C\$/€	\$2,175,750,000	2027/01/21	0.010%	Fixed
CB48	€120,000,000	1.4529000 C\$/€	\$174,348,000	2040/01/24	0.667%	Fixed
CB49	£1,250,000,000	1.7234000 C\$/£	\$2,154,250,000	2025/01/30	SONIA +0.470%	Floating
CB50	€1,000,000,000	1.5600000 C\$/€	\$1,560,000,000	2025/03/25	0.125%	Fixed
CB52	CHF200,000,000	1.4557000 C\$/CHF	\$291,140,000	2027/04/06	0.155%	Fixed
CB55 ⁽²⁾	\$5,000,000,000	N/A	\$5,000,000,000	2023/03/27	3 month BA +0.500%	Floating
CB56 ⁽²⁾	\$5,000,000,000	N/A	\$5,000,000,000	2023/09/27	3 month BA +0.600%	Floating
CB57	AUD\$2,250,000,000	0.8909700 C\$/AU\$	\$2,004,682,500	2023/04/24	3 month AUD BBSW +1.000%	Floating
CB60	€1,250,000,000	1.5467000 C\$/€	\$1,933,375,000	2031/01/27	0.010%	Fixed
CB61	£1,250,000,000	1.7188000 C\$/£	\$2,148,500,000	2026/07/13	SONIA +1.000%	Floating
CB62	€160,000,000	1.4729000 C\$/€	\$235,664,000	2041/07/15	0.513%	Fixed
CB63	USD\$2,500,000,000	1.2647000 C\$/US\$	\$3,161,750,000	2026/09/14	1.050%	Fixed
CB64	€1,250,000,000	1.4818000 C\$/€	\$1,852,250,000	2028/10/05	0.010%	Fixed
CB65	€100,000,000	1.4548000 C\$/€	\$145,480,000	2041/10/21	0.638%	Fixed
CB66	£750,000,000	1.6941000 C\$/£	\$1,270,575,000	2026/10/22	SONIA +1.000%	Floating
CB67	€2,000,000,000	1.4212000 C\$/€	\$2,842,400,000	2027/04/26	0.125%	Fixed
CB68	€2,000,000,000	1.4000000 C\$/€	\$2,800,000,000	2026/03/23	0.625%	Fixed
CB69	€150,000,000	1.4000000 C\$/€	\$210,000,000	2037/03/24	1.296%	Fixed
CB70	USD\$1,500,000,000	1.2632000 C\$/US\$	\$1,894,800,000	2027/03/24	2.600%	Fixed
CB71	CHF250,000,000	1.3441158 C\$/CHF	\$336,028,942	2026/10/05	0.400%	Fixed
CB72	AUD\$750,000,000	0.9077500 C\$/AU\$	\$680,812,500	2025/05/06	3 month AUD BBSW +0.700%	Floating
CB73	AUD\$750,000,000	0.9077500 C\$/AU\$	\$680,812,500	2025/05/06	3.750%	Fixed
CB74	€1,000,000,000	1.3546000 C\$/€	\$1,354,600,000	2029/06/08	1.750%	Fixed
CB75	USD\$1,600,000,000	1.2629000 C\$/US\$	\$2,020,640,000	2025/06/09	3.400%	Fixed
CB76	CHF275,000,000	1.3392000 C\$/CHF	\$368,280,000	2025/07/08	1.495%	Fixed
CB77	AUD\$500,000,000	0.8850000 C\$/AU\$	\$442,500,000	2027/07/13	3 month AUD BBSW +1.050%	Floating
CB78	AUD\$800,000,000	0.8850000 C\$/AU\$	\$708,000,000	2027/07/13	4.500%	Fixed
CB79	€1,500,000,000	1.3023000 C\$/€	\$1,953,450,000	2027/09/13	2.375%	Fixed
CB80	€120,000,000	1.3115000 C\$/€	\$157,380,000	2042/09/22	2.761%	Fixed
CB80A	€30,000,000	1.3530000 C\$/€	\$40,590,000	2042/09/22	2.761%	Fixed
CB81	USD\$5,000,000,000	1.3427000 C\$/US\$	\$6,713,500,000	2025/12/08	SOFR + 0.800%	Floating
CB82	USD\$1,250,000,000	1.3590000 C\$/US\$	\$1,698,750,000	2025/12/12	4.784%	Fixed
CB83	\$1,200,000,000	N/A	\$1,200,000,000	2025/12/22	4.109%	Fixed
Total			\$67,476,573,392			
OSFI Covered	Bond Ratio: (3)		3.23% ⁽³⁾⁽⁴⁾ , 3.79% ⁽³⁾⁽⁵⁾	OSFI Covered	Bond Ratio Limit: (3)	5.50%
Weighted ave	rage maturity of Outstanding	Covered Bonds (mont	hs)	40.57		
	rage remaining term of Loans			28.50		
Series Rating	<u>IS</u>	Moody's	DBRS	<u>Fitch</u>		
CB22		Aaa	AAA	AAA		
CB27		Aaa	AAA	AAA		



0			
CB28	Aaa	AAA	AAA
CB37	Aaa	AAA	AAA
CB38	Aaa	AAA	AAA
CB40	Aaa	AAA	AAA
CB41	Aaa	AAA	AAA
CB42	Aaa	AAA	AAA
CB45	Aaa	AAA	AAA
CB46	Aaa	AAA	AAA
CB47	Aaa	AAA	AAA
CB48	Aaa	AAA	AAA
CB49	Aaa	AAA	AAA
CB50	Aaa	AAA	AAA
CB52	Aaa	AAA	AAA
CB55	Aaa	AAA	AAA
CB56	Aaa	AAA	AAA
CB57	Aaa	AAA	AAA
CB60	Aaa	AAA	AAA
CB61	Aaa	AAA	AAA
CB62	Aaa	AAA	AAA
CB63	Aaa	AAA	AAA
CB64	Aaa	AAA	AAA
CB65	Aaa	AAA	AAA
CB66	Aaa	AAA	AAA
CB67	Aaa	AAA	AAA
CB68	Aaa	AAA	AAA
CB69	Aaa	AAA	AAA
CB70	Aaa	AAA	AAA
CB71	Aaa	AAA	AAA
CB72	Aaa	AAA	AAA
CB73	Aaa	AAA	AAA
CB74	Aaa	AAA	AAA
CB75	Aaa	AAA	AAA
CB76	Aaa	AAA	AAA
CB77	Aaa	AAA	AAA
CB78	Aaa	AAA	AAA
CB79	Aaa	AAA	AAA
CB80	Aaa	AAA	AAA
CB80A	Aaa	AAA	AAA
CB81	Aaa	AAA	AAA
CB82	Aaa	AAA	AAA
CB83	Aaa	AAA	AAA

RBC Covered Bond Programme Monthly Investor Report 12/30/2022

Calculation Date:



(1) An Extended Due for Payment Date twelve-months after the Final Maturity Date has been specified in the Final Terms of each Series. The Interest Basis specified in this report in respect of each Series applies until the Final Maturity Date for the relevant Series following which the floating rate of interest specified in the Final Terms of each Series is payable monthly in arrears from the Final Maturity Date to but excluding the Extended Due for Payment Date.
(2) Issued for purpose of accessing Bank of Canada facilities.

⁽⁴⁾ Issued for purpose of accessing Bank of Canada racimes.
 ⁽³⁾ On March 27, 2020, OSFI provided temporary relief to allow Canadian federal deposit taking institutions to pledge covered bonds as collateral to the Bank of Canada by providing that assets pledged for covered bonds relative to total on-balance sheet assets not exceed 10.00% including instruments issued to the market and those pledged to Bank of Canada; provided that the maximum amount of pool assets relating to market instruments remained limited to 5.50%. On April 6, 2021, OSFI announced the unwinding of the temporary increase to the covered bond limit effective immediately.
 ⁽⁴⁾ Includes only assets that relate to covered bonds issued for the purpose of accessing Bank of Canada facilities.

(5) Includes assets that relate to covered bonds issued to the market and for the purpose of accessing Bank of Canada facilities.

6) Series CB84 f750.000.000 Compounded Daily SOMA +0.75 per cent. Covered Bonds Due January 18, 2028 (C\$ equivalent of 1,219,200,000) will close on January 18, 2023 (after the Calculation Date) and accordingly has not been included in the Asset Coverage Test or other statistical information in this report.



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Supplementary Information

Parties to RBC Global Covered Bond Programme	
Issuer	Royal Bank of Canada
Guarantor entity	RBC Covered Bond Guarantor Limited Partnership
Servicer & Cash Manager	Royal Bank of Canada
Swap Providers	Royal Bank of Canada
Covered Bond Trustee & Custodian	Computershare Trust Company of Canada
Asset Monitor	PricewaterhouseCoopers LLP
Account Bank & GDA Provider	Royal Bank of Canada
Standby Account Bank & GDA Provider	Bank of Montreal
Paying Agent ⁽¹⁾	The Bank of New York Mellon
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(1) The Paying Agent in respect of Series CB55 and CB56 is Royal Bank of Canada. The Paying Agent in respect of Series CB52 is UBS AG. The Paying Agent in respect of Series CB71 and CB76 is Credit Suisse AG. The Paying Agent in respect of Series CB57, CB72, CB73, CB77 and CB78 is BTA Institutional Services Australia Limited.

Royal Bank of Canada's Ratings

Senior Debt ⁽¹⁾ / Long-Term Issuer Default Rating (Fitch) Short-Term Debt / Short-Term Issuer Default Rating (Fitch) Deposit Rating ("dr") (Short-Term/Long-Term) Counterparty Risk Assessment (Short-Term/Long-Term) Derivative Counterparty Rating (Short-Term/Long-Term) Rating Outlook	<u>Moody's</u> Aa1 P-1 P-1 (dr) / Aa1 (dr) P-1 (cr) / Aa1 (cr) n/a Stable	DBRS AA (high) R-1 (high) n/a / AA (high)(dr) n/a n/a Stable	<u>Fitch</u> AA/AA- F1+ F1+/AA n/a AA(dcr) Stable
Applicable Ratings of Standby Account Bank & Standby GDA Provider	<u>Moody's</u>	DBRS	<u>Fitch</u>
Senior Debt ⁽²⁾ / Long-Term Issuer Default Rating (Fitch)	Aa2	AA	AA/AA-
Short-Term Debt / Short-Term Issuer Default Rating (Fitch)	P-1	R-1 (high)	F1+
Deposit Rating (Short-Term/Long-Term)	P-1 (dr) / Aa2 (dr)	n/a / AA (dr)	F1+ / AA

Description of Ratings Triggers(3)(4)

A. Party Replacement

If the rating(s) of the Party falls below the level stipulated below, such party is required to be replaced or in the case of the Swap Providers (i) transfer credit support and (ii) replace itself or obtain a guarantee for its obligations.

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Role (Current Party)	Moody's	DBRS	<u>Fitch</u>
Account Bank/GDA Provider (RBC)	P-1 (dr) & A2 (dr)	R-1 (low) & A	F1 & A- ⁽⁵⁾
Standby Account Bank/GDA Provider (BMO)	P-1 (dr) & A2 (dr)	R-1 (low) & A	F1 & A- ⁽⁵⁾
Cash Manager (RBC)	P-2 (cr)	BBB (low) (long)	F2 & BBB+ ⁽⁶⁾
Servicer (RBC)	Baa3 (cr)	BBB (low) (long)	F2 & BBB+ ⁽⁶⁾
Interest Rate Swap Provider (RBC)	P-2 (cr) & A3 (cr)	R-2 (middle) & BBB	F2 & BBB+ ⁽⁶⁾
Covered Bond Swap Provider (RBC)	P-2 (cr) & A3 (cr)	R-2 (middle) & BBB	F2 & BBB+ ⁽⁶⁾
B. Specified Rating Related Action		, , , , , , , , , , , , , , , , , , ,	120200
i. The following actions are required if the rating of the Cash Manager (RBC) falls below	ow the stipulated rating		
	Moody's	DBRS	Fitch
(a) Asset Monitor is required to verify the Cash Manager's calculations of the Asset	Baa3 (cr)	n/a	BBB (long) ⁽⁶⁾
Coverage/Amortization test on each Calculation Date			
(b) Amounts received by the Cash Manager are required to be deposited directly into	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
the Transaction Account			(-)
(c) Amounts received by the Servicer are to be deposited directly to the GIC	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
Account and not provided to the Cash Manager			
ii. The following actions are required if the rating of the Servicer (RBC) falls below the	Moody's	DBRS	Fitch
a) Servicer is required to hold amounts received in a separate account and transfer	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
them to the Cash Manager or GIC Account, as applicable, within 2 business days			FI & A-W
iii. The following actions are required if the rating of the Issuer (RBC) falls below the s	stipulated rating		
	Moody's	DBRS	Fitch
(a) Establishment of the Reserve Fund	P-1(cr)	R-1 (mid) & A (low)	F1 & A- ⁽⁵⁾
iv. The following actions are required if the rating of the Issuer (RBC) falls below the s	stipulated rating		
	Moody's	DBRS	Fitch
(a) Cash flows will be exchanged under the Covered Bond Swap Agreement (to the			
extent not already occurring) except as otherwise provided in the Covered Bond Swap Agreement	Baa1 (cr)	BBB (high) (long)	BBB+ (dcr)
v. Each Swap Provider is required to replace itself, transfer credit support or obtain a below the specified rating	guarantee of its obligatio	ns if the rating of such S	wap Provider falls
	Moody's	DBRS	Fitch
(a) Interest Rate Swap Provider	P-1 (cr) & A2 (cr)	R-1 (low) & A	F1 & A- ⁽⁶⁾
(b) Covered Bond Swap Provider	P-1 (cr) & A2 (cr)	R-1 (low) & A	F1 & A- ⁽⁶⁾

Events of Default & Triggers	
Asset Coverage Test (C\$ Equivalent of Outstanding	Pass
Covered Bonds < Adjusted Aggregate Asset Amount)	
Issuer Event of Default	No
Guarantor LP Event of Default	No

(1) Includes: (a) senior debt issued prior to September 23, 2018; and (b) 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 A1 by Moody's, AA by DBRS and AA- by Fitch.

(2) Includes: (a) senior debt issued prior to September 23, 2018; and (b) 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 (low) by DBRS and AA- by Fitch.

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(3) Where one rating or assessment is expressed, unless otherwise specified, such rating or assessment is short-term. Where two ratings or assessments are expressed, the first is short-term and the second is long-term. Unless otherwise specified, ratings or assessments are in respect of Senior Debt (or the Long-Term Issuer Default Rating in the case of Fitch) and Short-Term Debt (or the Short-Term Issuer Default Rating in the case of Fitch). Where two ratings or assessments are listed in respect of a relevant action, the action is required to be taken where the rating or assessment of the relevant party falls below both such ratings or assessments.

⁽⁴⁾ The discretion of the Guarantor LP to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.

⁽⁵⁾ These ratings will be in respect of deposit ratings from Fitch following Fitch having assigned deposit ratings to the relevant party.

⁽⁶⁾ These ratings will be in respect of Derivative Counterparty Ratings from Fitch and include the (dcr) reference following Fitch having assigned Derivative Counterparty Ratings to the relevant party.

et Coverage Test

C\$ Equivalent of Outstanding Covered Bonds	\$67,476,573,392		
 A = lower of (i) LTV Adjusted True Balance, and (ii) Asset Percentage Adjusted True Balance, as adjusted B = Principal Receipts C = Cash Capital Contributions 	\$109,366,047,120 - -	A (i) A (ii) Asset Percentage: Maximum Asset Percentage:	\$117,593,698,077 \$109,366,047,120 93.00% 93.00%
D = Substitute Assets	-	r broonlago.	
E = Reserve Fund balance	-		
F = Negative Carry Factor calculation	\$1,140,702,369		
Adjusted Aggregate Asset Amount (Total: A + B + C + D + E - F)	\$108,225,344,751		

Regulatory OC Minimum Calculation

A Lesser of (a) Cover Pool Collateral, and	\$72,618,999,982	A(a)	\$117,496,297,956*
(b) Cover Pool Collateral required to meet the Asset Coverage Test		A(b)	\$72,618,999,982
B (C\$ Equivalent of Outstanding Covered Bonds)	\$67,476,573,392		
Level of Overcollateralization (A/B)	107.62%		
Regulatory OC Minimum	103.00%		

*Amount includes Voluntary Overcollateralization and does not include Accrued Interest, Arrears of Interest or any other amount which is due or accrued on the Loans amount which has not been paid or capitalized.

Valuation Calculation			
Trading Value of Covered Bonds	\$64,238,701,237		
A = LTV Adjusted Present Value	\$112,286,130,281	Weighted Average Effective Yield of Performing Eligible Loans:	5.98%
B = Principal Receipts	-		
C = Cash Capital Contributions	-		
D = Trading Value of Substitute Assets	-		
E = Reserve Fund Balance	-		
F = Trading Value of Swap Collateral			
Present Value Adjusted Aggregate Asset Amount (Total: A + B + C + D + E + F)	\$112,286,130,281		

Intercompany Loan Balance

Guarantee Loan	\$73,141,033,776
Demand Loan	\$44,657,267,885
Total	\$117,798,301,662

Cover Pool Losses

Period End	Write-off Amounts	Loss Percentage (Annualized)
December 30, 2022	\$42,692	0.00%

Cover Pool Flow of Funds

	30-Dec-2022	30-Nov-2022
Cash Inflows		
Principal Receipts	\$1,493,102,127	\$1,578,253,478
Proceeds for sale of Loans	-	-
Draw on Intercompany Loan	-	-
Revenue Receipts	\$359,993,199	\$344,863,039
Swap receipts	\$570,048,287 (1)	\$530,304,688
Swap Breakage Fee Cash Outflows	-	-
Swap payment	(\$359,993,199) (1)	(\$344,863,039)
Intercompany Loan interest	(\$568,908,191) (1)	(\$529,244,079)
Intercompany Loan principal Purchase of Loans	(\$1,493,102,127) (1)	(\$1,578,253,478)
Net inflows/(outflows)	\$1,140,097	\$1,060,609

⁽¹⁾ Cash settlement to occur on January 17, 2023

⁽²⁾ Cash settlement occurred on December 19, 2022

		Summarv	01-11-11
Lover	POOL	Summarv	Statistics

\$119,049,670,248	
475,905 \$247,017 0.02% 423,117 392,509	
Original ⁽¹⁾	Indexed (2)
70.04%	53.79%
62.57%	48.54%
72.56%	
3.68%	
26.30	
55.24	
28.50	
	\$247,017 0.02% 423,117 392,509 Original⁽¹⁾ 70.04% 62.57% 72.56% 3.68% 26.30 55.24

(1) Value as most recently determined or assessed in accordance with the underwriting policies (whether upon origination or renewal of the Eligible Loan or subsequently thereto).

⁽²⁾ Value as determined by adjusting, not less than quarterly, the Original Market Value for each Property subject to the Related Security in respect of a Loan utilizing the Housing Price Index Methodology for subsequent price developments. See Appendix under "Housing Price Index Methodology" for details.

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

Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage
Current and less than 30 days past due	475,175	99.85	\$117,379,017,470	99.85
30 to 59 days past due	310	0.07	\$90,962,669	0.08
60 to 89 days past due	94	0.02	\$26,317,817	0.02
90 or more days past due	326	0.07	\$60,227,474	0.05
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Provincial Distribution	Number of Leone	Devectors	Dringing Release	Dereenters
Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	55,422	11.65	\$11,779,578,109	10.02
British Columbia	90,783	19.08	\$28,165,913,619	23.9
Manitoba	19,092	4.01	\$2,990,716,585	2.54
New Brunswick	10,820	2.27	\$1,271,511,559	1.08
Newfoundland and Labrador	6,632	1.39	\$1,004,700,946	0.85
Northwest Territories	10	0.00	\$544,994	0.00
Nova Scotia	16,090	3.38	\$2,319,102,920	1.97
Nunavut	1	0.00	\$33,073	0.00
Ontario	177,514	37.30	\$52,523,919,675	44.68
Prince Edward Island	2,074	0.44	\$300,691,629	0.26
Quebec Saskatchewan	81,590	17.14	\$14,687,403,994	12.49
	15,824	3.33	\$2,504,814,627	2.13

53

475,905

0.01

100.00

\$7,593,700

\$117,556,525,429

Yukon

Total

Credit Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage	
Score Unavailable	4,519	0.95	\$1,875,237,260	1.60	
499 and below	271	0.06	\$54,992,819	0.05	
500 - 539	638	0.13	\$124,719,160	0.11	
540 - 559	565	0.12	\$122,144,774	0.10	
560 - 579	782	0.16	\$174,216,638	0.15	
580 - 599	1,137	0.24	\$266,991,356	0.23	
600 - 619	1,954	0.41	\$468,804,410	0.40	
620 - 639	3,475	0.73	\$871,675,040	0.74	
640 - 659	7,902	1.66	\$2,072,599,052	1.76	
660 - 679	12,282	2.58	\$3,170,043,366	2.70	
680 - 699	18,075	3.80	\$4,745,498,012	4.04	
700 - 719	23,617	4.96	\$6,141,250,502	5.22	
720 - 739	27,740	5.83	\$7,248,140,287	6.17	
740 - 759	31,159	6.55	\$8,287,838,402	7.05	
760 - 779	35,333	7.42	\$9,556,470,026	8.13	
780 - 799	41,520	8.72	\$11,261,154,568	9.58	
800 and above	264,936	55.67	\$61,114,749,759	51.99	
Total	475,905	100.00	\$117,556,525,429	100.00	

0.01

100.00



Cover Pool Rate Type Distribution				
Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	362,149	76.10	\$79,469,662,399	67.60
Variable	113,756	23.90	\$38,086,863,030	32.40
Total	475,905	100.00	\$117,556,525,429	100.00
Mortgage Asset Type Distribution				
Asset Type	Number of Loans	Percentage	Principal Balance	Percentage
Conventional Mortgage	122,174	25.67	\$36,210,067,276	30.80
Homeline Mortgage Segment	353,731	74.33	\$81,346,458,153	69.20
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Occupancy Type Distri	bution			
Occupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
Owner Occupied	405,915	85.29	\$98,241,902,408	83.57
Non-Owner Occupied Total	<u>69,990</u> 475,905	<u> </u>	\$19,314,623,022 \$117,556,525,429	16.43 100.00
One Deal Martine as Data Distribut			•••••••••••••••••••••••••••••••••••••••	
Cover Pool Mortgage Rate Distribu		Descentere	Dringing Release	Dereentere
Mortgage Rate (%) 1.9999% and below	Number of Loans 72,761	Percentage 15.29	Principal Balance \$18,993,663,355	Percentage 16.16
2.0000% - 2.4999%	54,972	11.55	\$12.672.158.693	10.78
2.5000% - 2.9999%	122,203	25.68	\$26,624,259,992	22.65
3.0000% - 3.4999%	52,248	10.98	\$10,555,064,283	8.98
3.5000% - 3.9999%	31,848	6.69	\$5,248,803,702	4.46
4.0000% - 4.4999%	4,501	0.95	\$854,383,191	0.73
4.5000% - 4.9999%	4,620	0.97	\$916,722,086	0.78
5.0000% - 5.4999% 5.5000% - 5.9999%	54,892 66,495	11.53 13.97	\$18,135,108,968 \$20,950,114,762	15.43 17.82
6.0000% - 6.4999%	8,801	1.85	\$2,259,000,351	1.92
6.5000% - 6.9999%	85	0.02	\$13,235,412	0.01
7.0000% and above	2,479	0.52	\$334,010,636	0.28
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Remaining Term Distril	bution			
Remaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentage
Less than 12.00	117,591	24.71	\$24,194,833,361	20.58
12.00 - 23.99	106,967	22.48	\$22,863,441,562	19.45
24.00 - 35.99	110,013	23.12	\$25,686,691,925	21.85
36.00 - 47.99	96,368	20.25	\$32,188,002,756 \$12,355,543,984	27.38
48.00 - 59.99 60.00 - 71.99	43,454 820	9.13 0.17	\$12,355,543,984 \$152,039,158	10.51 0.13
72.00 - 83.99	410	0.09	\$63,419,146	0.13
84.00 - 119.99	282	0.06	\$52,553,538	0.04
120.00 and above	0	0.00	\$0	0.00
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Loan Seasoning				
Loan Seasoning (Months)	Number of Loans	Percentage	Principal Balance	Percentage
Less than 12.00	69,922	14.69	\$16,403,638,407	13.95
12.00 - 23.99	131,957	27.73	\$41,716,690,788	35.49
24.00 - 35.99	101,507	21.33	\$22,939,670,762	19.51
36.00 - 59.99	171,163	35.97	\$36,303,728,655	30.88
60.00 and above Total	1,356	0.28	\$192,796,817	0.16
	475,905	100.00	\$117,556,525,429	100.00

RBC				
Cover Pool Range of Remaining Print	cipal Balance			
Range of Remaining Principal Balance	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	123,774	26.01	\$6,652,525,627	5.66
100,000 - 149,999	68,610	14.42	\$8,572,854,142	7.29
150,000 - 199,999	60,784	12.77	\$10,606,581,061	9.02
200,000 - 249,999	49,779	10.46	\$11,157,719,779	9.49
250,000 - 299,999	39,285	8.25	\$10,761,924,908	9.15
300,000 - 349,999	28,910	6.07	\$9,362,385,353	7.96
350,000 - 399,999 400,000 - 449,999	22,015 16,991	4.63 3.57	\$8,233,204,360 \$7,203,253,781	7.00 6.13
450,000 - 499,999	13,336	2.80	\$6,321,069,529	5.38
500,000 - 549,999	10,359	2.18	\$5,429,863,813	4.62
550,000 - 599,999	8,144	1.71	\$4,672,903,121	3.98
600,000 - 649,999	6,457	1.36	\$4,028,314,389	3.43
650,000 - 699,999	5,170	1.09	\$3,484,597,119	2.96
700,000 - 749,999	4,073	0.86	\$2,949,797,417	2.51
750,000 - 799,999	3,430	0.72	\$2,654,687,113	2.26
800,000 - 849,999	2,735	0.57	\$2,254,431,697	1.92
850,000 - 899,999 900.000 - 949.999	2,268	0.48	\$1,981,471,656	1.69
950,000 - 949,999 950,000 - 999,999	1,851 1,557	0.39 0.33	\$1,711,771,722 \$1,516,430,693	1.46 1.29
1,000,000 and above	6,377	1.34	\$8,000,738,150	6.81
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Property Type Distribution				
Property Type	Number of Loans	Percentage	Principal Balance	Percentage
Apartment (Condominium)	71,727	15.07	\$15,940,116,611	13.56
Detached	333,985	70.18	\$83,586,376,024	71.10
Duplex Fourplex	4,310 1,029	0.91 0.22	\$656,947,454 \$217,045,431	0.56 0.18
Other	331	0.07	\$43,803,953	0.04
Row (Townhouse)	35,364	7.43	\$9,600,155,692	8.17
Semi-detached	27,950	5.87	\$7,286,008,723	6.20
Triplex	1,209	0.25	\$226,071,541	0.19
Total	475,905	100.00	\$117,556,525,429	100.00
Cover Pool Indexed LTV - Authorized	Distribution			
Indexed LTV (%)	Number of Properties	Percentage	Principal Balance	Percentage
20.00 and below	19,512	4.61	\$1.886.164.479	1.60
20.01 - 25.00	14,405	3.40	\$2,277,683,802	1.94
25.01 - 30.00	23,508	5.56	\$4,253,803,700	3.62
30.01 - 35.00	32,712	7.73	\$6,549,003,455	5.57
35.01 - 40.00	39,163	9.26	\$8,197,113,424	6.97
40.01 - 45.00	41,327	9.77	\$9,826,404,504	8.36
45.01 - 50.00 50.01 - 55.00	40,720	9.62	\$11,354,953,488 \$12,208,148,012	9.66 11.24
55.01 - 60.00	42,485 52,519	10.04 12.41	\$13,208,148,913 \$16,073,388,012	13.67
60.01 - 65.00	42,437	10.03	\$13,951,861,263	11.87
65.01 - 70.00	33,557	7.93	\$12,212,070,595	10.39
70.01 - 75.00	23,987	5.67	\$10,023,062,629	8.53
75.01 - 80.00	14,934	3.53	\$7,036,835,161	5.99
> 80.00	1,851	0.44	\$706,032,004	0.60
Total	423,117	100.00	\$117,556,525,429	100.00
Cover Pool Indexed LTV - Drawn Dist	ribution			
Indexed LTV (%)	Number of Loans	Percentage	Principal Balance	Percentage
20.00 and below	64,143	15.16	\$6,604,695,806	5.62
20.01 - 25.00	26,920	6.36	\$5,031,702,084	4.28

		<u> </u>	<u> </u>	<u> </u>
20.00 and below	64,143	15.16	\$6,604,695,806	5.62
20.01 - 25.00	26,920	6.36	\$5,031,702,084	4.28
25.01 - 30.00	31,656	7.48	\$6,887,199,837	5.86
30.01 - 35.00	34,190	8.08	\$8,033,027,850	6.83
35.01 - 40.00	35,735	8.45	\$9,233,620,893	7.85
40.01 - 45.00	36,716	8.68	\$10,425,592,822	8.87
45.01 - 50.00	36,990	8.74	\$11,474,923,821	9.76
50.01 - 55.00	43,506	10.28	\$14,459,642,269	12.30
55.01 - 60.00	40,073	9.47	\$13,974,367,470	11.89
60.01 - 65.00	29,120	6.88	\$11,091,188,828	9.43
65.01 - 70.00	18,593	4.39	\$7,812,552,898	6.65
70.01 - 75.00	19,188	4.53	\$9,110,216,705	7.75
75.01 - 80.00	5,659	1.34	\$3,171,300,900	2.70
> 80.00	628	0.15	\$246,493,249	0.21
Total	423,117	100.00	\$117,556,525,429	100.00



Provincial Distribution by Indexed LTV- Drawn and Aging Summary

Province Alberta Indexed LTV (%) Ging paid due (spp paid			Current and	20.4- 50	C0 (= 00	00	
Alberta S397,499,400 S296,858 \$73,838 \$530,011 \$396,192,167 20.01 20.01 5.00 \$317,172,051 \$749,807 \$749,807 \$749,807 \$380,337 \$30,311 \$396,192,167 20.01 5.00 \$627,02,483 \$10,33,877 \$50 \$11,718,343 \$477,683,483 \$353,375 \$764,375 \$177,83,75 \$576,833 \$356,233,475 \$576,833 \$356,233,475 \$576,833 \$567,893 \$31,620,346 \$51,144,600,272 \$50,1-60,00 \$31,622,049,822 \$31,327,677 \$50 \$31,646,667 \$1,446,603,77 \$51,072,026,771 \$51,572,026,778 \$51,572,026,778 \$51,572,026,778 \$51,572,026,778 \$51,572,026,778 \$51,572,026,778	Province	Indexed LTV (%)	less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	Total
20.00 and below \$397,499,480 \$298,856 \$73,838 \$330,011 \$398,192,187 20.01 - 25.00 \$331,172,051 \$774,170 \$380,337 \$353,372,343 \$310,8397 \$329,577 \$\$177,85,349 \$638,343,406 20.01 - 25.00 \$433,702,443 \$\$108,3397 \$329,577 \$\$177,453,49 \$638,343,406 33.01 - 15.00 \$\$133,712,340 \$775,2546 \$533,383,323,456 \$\$774,170 \$\$320,345 \$\$774,176,349 \$658,343,406 45.01 - 50.00 \$11,389,712,330 \$775,756 \$\$0 \$\$1,386,777 \$\$1,146,203,727 \$\$1,144,203,727 \$\$1,144,203,727 \$\$1,146,203,727 \$\$1,146,203,727 \$\$1,146,203,727 \$\$1,146,203,727 \$\$1,146,203,727 \$\$1,146,203,727 \$\$1,176,202,677 \$\$1,146,203,727 \$\$1,270,768,264 \$\$1,220,948 \$\$2,149,231 \$\$2,177,685,543 \$\$1,46,803,77 \$\$1,146,803,727 \$\$1,367,177 \$\$1,462,805,57 \$\$1,362,177,77 \$\$1,668,463 \$\$1,367,177 \$\$1,468,476,476 \$\$1,464,476,474 \$\$1,468,476,474 \$\$1,468,476,474 \$\$1,478,444 \$\$1,377,177 \$\$1,676,444 \$\$1,468,476,474 \$\$1,478,444 <th>Alberta</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Alberta						
20.01 - 25.00 \$331,172.061 \$74,170 \$380.337 \$332.376.364 25.01 - 35.00 \$477,366,130 \$108,377 \$520,577 \$17,176.349 \$563,823,366 35.01 - 45.00 \$573,877,366,130 \$573,877 \$578,778 \$578,778 \$578,778 \$578,778 \$578,778 \$578,778 \$583,728,498 \$578,778 \$578,778 \$583,728,498 \$578,778 \$517,786,349 \$568,496,803 \$578,778 \$51,768,349 \$588,496,803 \$514,844,400,172 \$50,11,650,614 \$51,160,62,844 \$51,176,004 \$51,160,62,844 \$51,177,778 \$51,162,846 \$51,177,777 \$51,162,846 \$51,177,777 \$51,162,846 \$51,177,777 \$51,162,846 \$51,177,861,849 \$53,122,164,446 \$51,177,861,849 \$51,177,861,849 \$53,02,861,49 \$50 \$50 \$50 \$50,352,844,433 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,177,861,399 \$51,172,861,399,397,561 \$53,177,861,399 \$51,172,867,319 \$51,127,1780							
25.01 - 30.00 \$477,368,170 \$108,873 \$0 \$110,814 \$477,768,317 30.01 - 40.00 \$763,022,044 \$772,275 \$1,763,394 \$573,875 \$774,755,317 \$774,755,317 \$774,755,317 \$776,787,875 \$774,475,884,346,853 \$305,446,853 \$305,446,853 \$305,446,853 \$305,446,853 \$305,446,853 \$305,446,853 \$314,456,027 \$305,320,346 \$51,422,107,862,814 \$51,221,008,853 \$31,422,107,862,814 \$51,322,770 \$506,871,55,184,415 \$51,332,777 \$500,505,511,572,026,777 \$500,505,511,572,026,777 \$500,551,515,84,415 \$51,332,770 \$500,551,515,84,415 \$51,322,770 \$500,551,515,5164,415 \$51,322,770 \$500,551,515,5164,415 \$51,322,770 \$500,551,515,5164,415 \$51,322,477,000 \$51,17,202,677 \$500,553,553,551,553 \$50,553,553,553,553,553,553,553,553,553,5						. ,	
30.01 - 35.00 \$635,07 - 440.00 \$736,242,643 \$726,246 \$533,897 \$5228,577 \$517,893,798 \$8568,633,500 40.01 - 45.00 \$833,933,817 \$589,598 \$50 \$757,5183 \$895,458,553 \$31,623,344 \$51,144,605,072 \$51,144,650,272 \$51,144,650,272 \$51,144,650,272 \$51,144,650,272 \$51,144,650,272 \$51,144,658,145 \$51,157,202,677 \$51,169,245 \$51,146,05,217 \$51,146,05,217 \$51,157,202,677 \$51,146,05,217 \$51,157,202,677 \$51,157,202,677 \$51,157,202,677 \$51,157,202,677 \$51,157,202,677 \$51,157,202,677 \$51,157,202,677 \$51,352,767 \$50 \$51,322,661,13 \$53,228,149 \$51,157,202,677 \$51,352,767 \$50 \$51,322,677 \$51,327,698 \$51,226,77 \$51,327,698 \$51,327,698 \$53,228,179 \$53,322,67,149 \$53,322,67,149 \$51,327,698 \$51,327,798 \$50 \$53,322,67,149 \$51,327,698 \$51,327,698 \$51,327,698 \$51,327,698 \$51,22,477,498 \$51,327,698 \$51,22,477,498 \$51,327,698 \$51,22,4798 \$51,22,417,498 \$51,32,41,419 \$1,922,152,464 \$51,529,518							
35.01 - 40.00 \$773,222,084 \$772,52.46 \$573,3475 \$774,377,38 \$585,685,685,30 40.01 - 45.00 \$513,932,672,48 \$725,246 \$557,985 \$53,620,384 \$1,144,650,272 50.01 - 55.00 \$51,539,267,745 \$50 \$1,954,626,835 \$51,985,672,985 \$1,146,160,514 50.01 - 65.00 \$21,539,267,747 \$50 \$1,954,646,78,446 \$1,337,771 \$51,102,946 \$1,157,168,263 65.01 - 70.00 \$30,333,217 \$311,277 \$50 \$570,146 \$1,157,120,2677 70.01 - 75.00 \$30,333,217 \$311,271,783,989 \$30,033,217,406 \$31,177,103,848,33 \$30,228,149 \$30 \$30 \$31,177,103,848,33 \$30,227,1000 \$11,773,778,97,030 \$11,779,778,770,000 \$31,277,808 \$33,697,030 \$14,487,091 \$11,779,378,109 Province Indexed LTV (%) Current and lass fam 30 \$30,627,030 \$144,897,031 \$21,228,097,400 \$144,897,498,379 \$13,279,373,399,392,329,392,329,392,339,329,339,33				+ /			
40.01 - 45.00 \$283,982,617 \$689,598 \$50 \$773,738 \$895,460,632 45.01 - 50.00 \$1,199,712,390 \$379,533 \$557,995 \$3,662,634 \$1,144,650,272 50.01 - 55.00 \$1,538,295,724 \$3724,795 \$50 \$51,954,235 \$21,705,62844 \$21,946,867 \$1,846,667 \$1,846,647 \$45,107,068,284 66.01 - 65.00 \$51,342,569,551 \$1,337,177 \$51,02,849 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50,057,168 \$1,327,780 \$13,122,1780,399 \$13,122,1780,399 \$31,21,720,379,300 \$11,779,578,109 Total Alberta \$10,200,01,759 \$3,959,5618 \$3,697,030 \$14,487,001 \$11,779,578,109 Province Indexed LTV (%) days past due \$30 to 59 \$60 to 89 \$90 or more \$31,982,108,277 \$31,320 \$28,556 \$41,487,081 \$19,328,152,464 British Columbia \$2,000,377,853 \$3,915,462 \$779,280 \$441,319 \$11,928,152,464 \$2,000,346,691 \$2,000,376 \$3,447,617							
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65.01 - 70.00 \$1155, 168, 415 \$1,332, 767 \$0 \$701, 496 \$1,157, 202, 677 Total Alberta \$30,386, 149 \$0 \$0 \$13,149, 113 \$86,805 \$0 \$30,286, 149 Total Alberta \$11,751,758,369 \$59,595,618 \$3,697,030 \$14,487,091 \$11,779,578,109 Province Indexed LTV (%) days past due less than 30 30 to 59 60 to 89 90 or more days past due Total 20.00 and below 22.01 - 25.00 \$1,490,094,758 \$91,5462 \$789,280 \$441,319 \$1,928,152,464 20.01 - 25.00 \$1,490,094,758 \$4,342,693 \$701,319 \$11,779,328,199 20.01 - 25.00 \$1,490,094,758 \$54,342,693 \$701,319 \$191,124 \$1,486,318,894 20.01 - 25.00 \$1,492,094,758 \$509,914 \$33,878 \$1,062,366 \$2,298,168,414,80 \$1,928,152,464 50.01 - 55.00 \$2,298,168,776 \$288,566 \$41,486 \$1,93,239,926 \$50,299,914 \$33,372,383,232 \$33,372,383,232,234,443 \$2,209,406,91 \$32,377,673,853,125 \$2,165,318 \$347,236				. , ,	* / -/		
Total Alberta Sta0.286.149 Sta1.221 Sta1.227 Sta8.70 Ste6.715 Sta1.584.93 Total Alberta St0.00 St0.286.149 St0.286.126 St0.286.149 St0.286.149 St0.286.149 St0.286.126 St0.286.126 St0.286.126 St0.299.146 St0.286.236 <td></td> <td></td> <td></td> <td></td> <td></td> <td>. , ,</td> <td></td>						. , ,	
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> 80.00 \$53,062,880 \$28,132,897,525 \$0 \$16,190,289 \$0 \$7,231,203 \$0 \$9,594,602 \$53,062,880 \$28,165,913,619 Province Manitoba Indexed LTV (%) bays past due Current and less than 30 days past due 30 to 59 days past due 60 to 89 days past due 90 or more days past due Total 20.00 and below Manitoba \$89,582,315 20.01 - 25.00 \$71,991,888 \$0 \$10,172,968 \$0 \$0 \$0 \$260,493 \$122,484 \$89,726,121 \$89,726,121 \$0 \$105,539,576 30.01 - 35.00 \$105,172,968 \$0 \$0,01 - 35.00 \$0 \$139,629,915 \$0 \$139,629,915 \$0 \$30,01 - 35.00 \$139,629,915 \$0 \$139,629,915 \$0 \$10,1 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 \$10,01 - 45.00 \$214,687,903 \$415,430 \$171,1987 \$0 \$0 \$277,561,589 \$50,01 - 55.00 \$217,761,589 \$50,01 - 55.00 \$247,752 \$133,919 \$184,197,741 \$184,197,741 \$0 \$50,01 - 55.00 \$214,687,903 \$415,430 \$171,1987 \$0 \$0 \$277,561,589 \$50,01 - 55.00 \$2381,358,668 \$452,059 \$0 \$0 \$50,01 - 55.00 \$283,244,539 \$0 \$55,01 - 60.00 \$248,247,328 \$478,696 \$0 \$0 \$0 \$50,01 - 55.00 \$248,247,322 \$0 \$0 \$776,761 \$244,447,756 \$0 \$0 \$0 \$204,913,724 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0							
Province Manitoba Indexed LTV (%) Current and less than 30 days past due 30 to 59 days past due 60 to 89 days past due 90 or more days past due Total 20.00 and below Manitoba 20.00 and below 20.01 - 25.00 \$89,582,315 \$21,321 \$0 \$0 \$122,484 \$89,726,121 \$89,726,121 20.01 - 25.00 \$71,991,888 25.01 - 30.00 \$105,172,968 \$0 \$0 \$0 \$3666,608 \$105,539,576 \$142,484 \$140,138,231 \$89,726,121 35.01 - 40.00 \$105,172,968 \$0 \$0 \$0 \$3666,608 \$105,539,576 \$140,138,231 35.01 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 40.01 - 45.00 \$214,687,903 \$415,430 \$171,987 \$0 \$2215,275,320 45.01 - 50.00 \$214,687,903 \$415,430 \$171,987 \$0 \$2215,275,320 45.01 - 50.00 \$244,683,903 \$447,829 \$0 \$0 \$0 \$2215,275,320 45.01 - 50.00 \$244,683,903 \$415,430 \$171,987 \$0 \$2215,275,320 45.01 - 50.00 \$244,683,903 \$4415,430 \$171,987 \$0 \$2215,275,320 45.01 - 60.00 \$485,046,984 \$0 \$0 \$0 \$227,761,589 50.01 - 55.00 \$24							
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Province Manitoba Indexed LTV (%) less than 30 days past due 30 to 59 days past due 60 to 89 days past due 90 or more days past due Total 20.00 and below \$89,582,315 \$21,321 \$0 \$122,484 \$89,726,121 20.01 - 25.00 \$71,991,888 \$0 \$0 \$0 \$71,991,888 25.01 - 30.00 \$105,172,968 \$0 \$0 \$366,608 \$105,539,576 30.01 - 35.00 \$139,629,915 \$0 \$260,493 \$247,823 \$140,138,231 35.01 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 40.01 - 45.00 \$214,687,903 \$415,430 \$171,987 \$0 \$275,75,320 45.01 - 50.00 \$277,082,893 \$478,696 \$0 \$0 \$275,61,589 50.01 - 55.00 \$381,358,668 \$452,059 \$0 \$604,671 \$382,415,398 55.01 - 60.00 \$448,044,984 \$0 \$0 \$277,61,581 \$444,044,756 65.01 - 75.00 \$224,913,724 \$0 \$0 \$283,244,653 \$0 </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>							
Province Manitoba Indexed LTV (%) lays past due less than 30 days past due 30 to 59 days past due 60 to 89 days past due 90 or more days past due Total 20.00 and below \$89,582,315 \$21,321 \$0 \$122,484 \$89,726,121 20.01 - 25.00 \$71,991,888 \$0 \$0 \$0 \$71,991,888 25.01 - 30.00 \$105,172,968 \$0 \$0 \$366,608 \$105,539,576 30.01 - 35.00 \$139,629,915 \$0 \$260,493 \$247,823 \$140,138,231 35.01 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 40.01 - 45.00 \$214,687,903 \$415,430 \$171,987 \$0 \$275,61,589 50.01 - 55.00 \$287,52,833 \$478,696 \$0 \$0 \$277,61,583 55.01 - 60.00 \$485,046,984 \$0 \$0 \$872,270 \$485,919,254 60.01 - 65.00 \$442,924,473 \$343,502 \$0 \$77,6781 \$444,044,756 65.01 - 70.00 \$224,913,724 \$0 \$0 \$0 \$283			Current and				
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Province	Indexed LTV (%)	<u>days past due</u>	days past due	days past due	days past due	<u>Total</u>
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $. ,	
30.01 - 35.00 \$139,629,915 \$0 \$260,493 \$247,823 \$140,138,231 35.01 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 40.01 - 45.00 \$214,687,903 \$415,430 \$171,987 \$0 \$215,275,320 45.01 - 50.00 \$277,082,893 \$478,696 \$0 \$0 \$277,561,589 50.01 - 55.00 \$381,358,668 \$452,059 \$0 \$604,671 \$382,415,398 55.01 - 60.00 \$485,046,984 \$0 \$0 \$872,270 \$485,919,254 60.01 - 65.00 \$442,924,473 \$343,502 \$0 \$776,781 \$444,044,756 65.01 - 70.00 \$282,730,228 \$514,425 \$0 \$0 \$223,44,653 70.01 - 75.00 \$204,913,724 \$0 \$0 \$204,913,724 \$0 \$0 \$244,867 75.01 - 80.00 \$96,428,867 \$0 \$0 \$0 \$96,428,867 \$0 \$0 \$9,319,466 > 80.00 \$9,319,466 \$0 \$0 \$0 \$9,319,466 \$0 \$0 \$9,319,466							· · · · · · · · · · · · · · · · · · ·
35.01 - 40.00 \$183,694,544 \$168,451 \$196,827 \$137,919 \$184,197,741 40.01 - 45.00 \$214,687,903 \$415,430 \$171,987 \$0 \$215,275,320 45.01 - 50.00 \$277,082,893 \$478,696 \$0 \$0 \$277,561,589 50.01 - 55.00 \$381,358,668 \$452,059 \$0 \$604,671 \$382,415,398 55.01 - 60.00 \$445,046,984 \$0 \$0 \$872,270 \$485,919,254 60.01 - 65.00 \$442,924,473 \$343,502 \$0 \$776,781 \$444,044,756 65.01 - 70.00 \$282,730,228 \$514,425 \$0 \$0 \$223,44,653 70.01 - 75.00 \$204,913,724 \$0 \$0 \$204,913,724 75.01 - 80.00 \$96,428,867 \$0 \$0 \$96,428,867 > 80.00 \$93,319,466 \$0 \$0 \$9,319,466							
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65.01 - 70.00 \$282,730,228 \$514,425 \$0 \$0 \$283,244,653 70.01 - 75.00 \$204,913,724 \$0 \$0 \$0 \$204,913,724 75.01 - 80.00 \$96,428,867 \$0 \$0 \$0 \$96,428,867 > 80.00 \$9,319,466 \$0 \$0 \$0 \$9,319,466						. ,	
70.01 - 75.00 \$204,913,724 \$0 \$0 \$0 \$204,913,724 75.01 - 80.00 \$96,428,867 \$0 \$0 \$0 \$96,428,867 > 80.00 \$93,319,466 \$0 \$0 \$0 \$9,319,466			. , ,				
75.01 - 80.00 \$96,428,867 \$0 \$0 \$0 \$96,428,867 > 80.00 \$9,319,466 \$0 \$0 \$0 \$9,319,466							
					\$0		
Total Manitoba \$2,984,564,838 \$2,393,884 \$629,308 \$3,128,555 \$2,990,716,585		> 80.00	\$9,319,466				\$9,319,466
	I otal Manitoba		\$2,984,564,838	\$2,393,884	\$629,308	\$3,128,555	\$2,990,716,585



		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	<u>days past due</u>	<u>days past due</u>	<u>days past due</u>	<u>days past due</u>	Total
New Brunswick						
			A -2	A aa 4 a =	^	
	20.00 and below 20.01 - 25.00	\$47,929,183 \$43,018,315	\$0 \$0	\$28,137 \$0	\$0 \$0	\$47,957,320 \$43,018,315
	25.01 - 30.00	\$57,259,823	\$83.042	\$0 \$0	\$52,285	\$57,395,150
	30.01 - 35.00	\$75,352,371	\$91,975	\$115,236	\$99,480	\$75,659,063
	35.01 - 40.00	\$91,239,759	\$0	\$0	\$0	\$91,239,759
	40.01 - 45.00	\$93,657,460	\$132,437	\$0	\$389,288	\$94,179,184
	45.01 - 50.00 50.01 - 55.00	\$115,371,474 \$168,687,581	\$0 \$72,088	\$62,237 \$54,089	\$0 \$0	\$115,433,712 \$168,813,758
	55.01 - 60.00	\$175,641,543	\$353,157	\$0 \$0	\$158,449	\$176,153,150
	60.01 - 65.00	\$134,792,986	\$0	\$0	\$156,018	\$134,949,004
	65.01 - 70.00	\$104,240,842	\$0	\$0	\$0	\$104,240,842
	70.01 - 75.00	\$126,070,024	\$0 \$0	\$0 \$0	\$0 \$0	\$126,070,024
	75.01 - 80.00 > 80.00	\$30,039,297 \$6,362,983	\$0 \$0	\$0 \$0	\$0 \$0	\$30,039,297 \$6,362,983
Total New Brunswick		\$1,269,663,640	\$732,699	\$259,700	\$855,520	\$1,271,511,559
		Current and				
B		less than 30	30 to 59	60 to 89	90 or more	-
Province	Indexed LTV (%)	<u>days past due</u>	<u>days past due</u>	<u>days past due</u>	days past due	<u>Total</u>
Newfoundland and Labrador						
	20.00 and below	\$41,691,668	\$13,595	\$0	\$98,172	\$41,803,434
	20.01 - 25.00 25.01 - 30.00	\$41,705,588 \$61,743,198	\$126,320 \$37,920	\$0 \$0	\$0 \$0	\$41,831,907 \$61,781,118
	30.01 - 35.00	\$81,126,069	\$37,920 \$5	\$0 \$0	\$0 \$0	\$81,126,074
	35.01 - 40.00	\$101,187,904	\$0	\$133,023	\$129,898	\$101,450,825
	40.01 - 45.00	\$102,640,188	\$0	\$0	\$371,655	\$103,011,843
	45.01 - 50.00	\$101,574,393	\$82,347	\$115,783	\$0	\$101,772,523
	50.01 - 55.00 55.01 - 60.00	\$143,188,737 \$120,204,268	\$35,858 \$0	\$322,975 \$0	\$0 \$257,390	\$143,547,570 \$120 551 658
	60.01 - 65.00	\$120,294,268 \$78,474,987	\$0 \$0	\$0 \$0	\$257,590 \$0	\$120,551,658 \$78,474,987
	65.01 - 70.00	\$49,368,864	\$0	\$0	\$0	\$49,368,864
	70.01 - 75.00	\$64,229,627	\$0	\$0	\$0	\$64,229,627
	75.01 - 80.00	\$12,399,846	\$0	\$0	\$0	\$12,399,846
Total Newfoundland and	> 80.00	\$3,350,670	\$0	\$0	\$0	\$3,350,670
		\$1,002,976,006	\$296,044	\$571,781	\$857,115	\$1,004,700,946
		Current and				
Province	Indexed LTV (%)	less than 30 <u>days past due</u>	30 to 59 days past due	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
		uays past due	days past due	<u>uays past due</u>	<u>uays past uue</u>	TOLAL
Northwest Territories						
	20.00 and below	\$245,318	\$0	\$0	\$0	\$245,318
	20.01 - 25.00	\$0	\$0	\$0	\$0	\$0
	25.01 - 30.00	\$147,364	\$0 \$0	\$0 \$0	\$0 \$0	\$147,364
	30.01 - 35.00 35.01 - 40.00	\$152,312 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$152,312 \$0
	40.01 - 45.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	45.01 - 50.00	\$0	\$0	\$0	\$0	\$0
	50.01 - 55.00	\$0	\$0	\$0	\$0	\$0
	55.01 - 60.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	60.01 - 65.00 65.01 - 70.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	70.01 - 75.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
T (1) (1) (1)	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Northwest Territor	IES	\$544,994	\$0_	\$0_	\$0	\$544,994



		Current and				
Province	Indexed LTV (%)	less than 30 days past due	30 to 59 days past due	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
Nova Scotia		uays past une	<u>uays past due</u>	<u>uays past due</u>	<u>uays past uue</u>	<u>10(a)</u>
	20.00 and below	\$100,473,727	\$82,341	\$0	\$14,099	\$100,570,167
	20.01 - 25.00 25.01 - 30.00	\$89,720,095 \$139,021,927	\$24,611 \$72,836	\$0 \$0	\$58,590 \$328,731	\$89,803,295 \$139,423,494
	30.01 - 35.00	\$185,712,230	\$131,548	\$0	\$670,216	\$186,513,994
	35.01 - 40.00	\$250,445,408	\$0	\$0	\$427,274	\$250,872,682
	40.01 - 45.00	\$271,864,801	\$738,016	\$0	\$172,405	\$272,775,222
	45.01 - 50.00 50.01 - 55.00	\$237,578,768 \$256,972,297	\$43,941 \$0	\$168,307 \$0	\$0 \$91,731	\$237,791,017 \$257,064,028
	55.01 - 60.00	\$231,922,642	\$0	\$0	\$132,678	\$232,055,320
	60.01 - 65.00	\$194,835,084	\$0	\$0	\$79,597	\$194,914,681
	65.01 - 70.00	\$143,832,652	\$0 \$0	\$0 \$0	\$0 \$0	\$143,832,652
	70.01 - 75.00 75.01 - 80.00	\$163,802,389 \$34,456,979	\$0 \$0	\$0 \$0	\$0 \$0	\$163,802,389 \$34,456,979
	> 80.00	\$15,227,000	\$0_	\$0_	\$0	\$15,227,000
Total Nova Scotia		\$2,315,865,999	\$1,093,294	\$168,307	\$1,975,320	\$2,319,102,920
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Nunavut						
	20.00 and below	\$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0
	20.01 - 25.00 25.01 - 30.00	\$33,073 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$33,073 \$0
	30.01 - 35.00	\$0 \$0	\$0	\$0	\$0 \$0	\$0
	35.01 - 40.00	\$0	\$0	\$0	\$0	\$0
	40.01 - 45.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	45.01 - 50.00 50.01 - 55.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	55.01 - 60.00	\$0	\$0	\$0	\$0	\$0
	60.01 - 65.00	\$0	\$0	\$0	\$0	\$0
	65.01 - 70.00 70.01 - 75.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	75.01 - 80.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Nunavut		\$33,073	\$0	\$0	\$0	\$33,073
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Ontario						
•						
	20.00 and below	\$3,237,716,305	\$821,841	\$2,020,777	\$1,257,429	\$3,241,816,351
	20.01 - 25.00 25.01 - 30.00	\$2,351,620,968 \$3,154,228,687	\$1,711,709 \$3,600,101	\$357,068 \$446,044	\$683,165 \$727 324	\$2,354,372,911 \$3,159,002,156
	30.01 - 35.00	\$3,154,228,687 \$3,497,268,362	\$3,600,101 \$3,835,817	\$446,044 \$851,191	\$727,324 \$1,803,539	\$3,159,002,156 \$3,503,758,909
	35.01 - 40.00	\$3,836,994,988	\$5,235,648	\$857,127	\$1,196,118	\$3,844,283,881
	40.01 - 45.00	\$4,477,076,189	\$3,213,295	\$712,409	\$2,338,042	\$4,483,339,935
	45.01 - 50.00 50.01 - 55.00	\$4,796,770,077 \$6,790,565,987	\$5,379,399 \$4,040,071	\$1,660,582 \$1,299,216	\$3,022,757 \$2,364,856	\$4,806,832,815 \$6,798,270,129
	55.01 - 60.00	\$5,581,118,132	\$6,251,477	\$894,625	\$2,670,392	\$5,590,934,626
	60.01 - 65.00	\$3,643,382,257	\$1,876,356	\$968,347	\$360,354	\$3,646,587,314
	65.01 - 70.00	\$3,326,870,926	\$3,143,385	\$0	\$919,696	\$3,330,934,007
	70.01 - 75.00 75.01 - 80.00	\$5,455,065,623 \$2,160,190,851	\$8,038,559 \$3,966,390	\$633,840 \$261,873	\$2,185,053 \$949,261	\$5,465,923,075 \$2,165,368,375
	> 80.00	\$132,495,191	\$3,900,390 \$0	\$0 \$0	\$949,201	\$132,495,191

Total Ontario

> 80.00

\$0

\$51,114,048

\$132,495,191

\$52,441,364,543

\$132,495,191

\$52,523,919,675

\$0

\$20,477,986

\$0

\$10,963,099



<u>Province</u>	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
Prince Edward Island						
		\$10.050.001	\$ 04450	* 2	* 2	\$10,000,001
	20.00 and below 20.01 - 25.00	\$10,059,081 \$8,118,503	\$34,150 \$0	\$0 \$0	\$0 \$0	\$10,093,231 \$8,118,503
	25.01 - 30.00	\$14,057,863	\$0	\$0	\$222,377	\$14,280,240
	30.01 - 35.00	\$18,439,984	\$0	\$0	\$0	\$18,439,984
	35.01 - 40.00	\$21,592,506	\$0	\$0	\$0	\$21,592,506
	40.01 - 45.00	\$27,561,629	\$0	\$0	\$0	\$27,561,629
	45.01 - 50.00	\$26,727,854	\$0	\$0	\$0	\$26,727,854
	50.01 - 55.00	\$39,768,942 \$52,002,526	\$0 \$0	\$0 \$161,431	\$0 \$0	\$39,768,942 \$54,152,067
	55.01 - 60.00 60.01 - 65.00	\$53,992,536 \$30,862,714	\$0 \$0	\$101,431	\$0 \$0	\$54,153,967 \$30,862,714
	65.01 - 70.00	\$17,176,658	\$0 \$0	\$0 \$0	\$0 \$0	\$17,176,658
	70.01 - 75.00	\$24,475,310	\$0	\$0	\$0	\$24,475,310
	75.01 - 80.00	\$4,672,285	\$0	\$0	\$0	\$4,672,285
T. 10: 51 111	> 80.00	\$2,767,807	\$0	\$0	\$0	\$2,767,807
Total Prince Edward Isla	ind	\$300,273,671	\$34,150	\$161,431	\$222,377	\$300,691,629
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Quebec						
	20.00 and below	\$612,042,831	\$44,576	\$109,735	\$185,780	\$612,382,922
	20.01 - 25.00	\$487,752,234	\$0	\$132,062	\$169,875	\$488,054,171
	25.01 - 30.00 30.01 - 35.00	\$744,462,030 \$1,060,936,416	\$198,701 \$613,820	\$0 \$0	\$140,326 \$245,056	\$744,801,057 \$1,061,795,292
	35.01 - 40.00	\$1,462,110,797	\$341,371	\$0 \$0	\$389,401	\$1,462,841,570
	40.01 - 45.00	\$1,756,159,344	\$1,657,234	\$0	\$622,897	\$1,758,439,475
	45.01 - 50.00	\$1,758,413,210	\$954,826	\$106,855	\$1,285,133	\$1,760,760,025
	50.01 - 55.00	\$1,808,333,753	\$0	\$562,812	\$0	\$1,808,896,565
	55.01 - 60.00	\$1,604,500,786	\$986,807	\$183,871	\$45,502	\$1,605,716,965
	60.01 - 65.00	\$1,539,098,082	\$451,456	\$193,961	\$422,699	\$1,540,166,197 \$882,670,402
	65.01 - 70.00 70.01 - 75.00	\$882,605,780 \$902,489,285	\$1,064,712 \$444,399	\$0 \$0	\$0 \$0	\$883,670,492 \$902,933,684
	75.01 - 80.00	\$52,740,810	\$0	\$0	\$0	\$52,740,810
	> 80.00	\$4,204,769	\$0	\$0	\$0	\$4,204,769
Total Quebec		\$14,675,850,127	\$6,757,901	\$1,289,296	\$3,506,669	\$14,687,403,994
		Current and	20.44 50	60.44.00	00	
Province	Indexed LTV (%)	less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
		uays past due	days past due	days past due	days past due	Total
Saskatchewan						
	20.00 and below	\$132,404,313	\$27,922	\$0	\$319,103	\$132,751,337
	20.01 - 25.00	\$114,054,158	\$0	\$67,086	\$506,905	\$114,628,149
	25.01 - 30.00	\$170,412,421	\$582,526	\$0	\$436,876	\$171,431,823
	30.01 - 35.00	\$233,529,686	\$471,265	\$0 \$0	\$910,605	\$234,911,555
	35.01 - 40.00	\$269,702,486 \$255,208,778	\$1,094,684	\$0 \$0	\$913,632 \$1,480,648	\$271,710,802 \$256,802,005
	40.01 - 45.00 45.01 - 50.00	\$255,308,778 \$219,039,396	\$103,569 \$117,789	\$0 \$300,838	\$1,480,648 \$0	\$256,892,995 \$219,458,023
	50.01 - 55.00	\$320,217,332	\$117,789	\$300,838	\$256,222	\$321,290,536
	55.01 - 60.00	\$298,002,915	\$356,987	\$161,756	\$298,249	\$298,819,907
	60.01 - 65.00	\$196,152,169	\$0	\$0	\$0	\$196,152,169
	65.01 - 70.00	\$113,206,940	\$0	\$0	\$0	\$113,206,940
	70.01 - 75.00	\$142,816,172	\$0 \$0	\$0 \$0	\$0 \$0	\$142,816,172
	75.01 - 80.00 > 80.00	\$24,259,543 \$6,484,675	\$0 \$0	\$0 \$0	\$0 \$0	\$24,259,543 \$6,484,675
Total Saskatchewan	- 00.00	\$6,484,675			\$0	\$6,484,675 \$2,504,814,627
		\$2,495,590,984	\$2,754,742	\$1,346,662	\$5,122,239	φ 2,304,614,027



<u>Province</u> Yukon	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
	20.00 and below	\$1,378,691	\$0	\$0	\$0	\$1,378,691
	20.01 - 25.00	\$1,443,126	\$0 \$0	\$0	\$0	\$1,443,126
	25.01 - 30.00	\$2,320,238	\$0	\$0	\$0	\$2,320,238
	30.01 - 35.00	\$1,103,181	\$0	\$0	\$0	\$1,103,181
	35.01 - 40.00	\$783,996	\$0	\$0	\$0	\$783,996
	40.01 - 45.00	\$510,681	\$0	\$0	\$0	\$510,681
	45.01 - 50.00	\$0	\$0	\$0	\$0	\$0
	50.01 - 55.00	\$0	\$0	\$0	\$0	\$0
	55.01 - 60.00	\$53,787	\$0	\$0	\$0	\$53,787
	60.01 - 65.00	\$0	\$0	\$0	\$0	\$0
	65.01 - 70.00	\$0	\$0	\$0	\$0	\$0
	70.01 - 75.00	\$0	\$0	\$0	\$0	\$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Yukon		\$7,593,700	\$0	\$0	\$0	\$7,593,700
Grand Total		\$117,379,017,470	\$90,962,669	\$26,317,817	\$60,227,474	\$117,556,525,429

Provincial Distribution by Indexed LTV - Drawn and Aging Summary (%)

Province	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
Alberta						
	20.00 and below	0.34	0.00	0.00	0.00	0.34
	20.01 - 25.00	0.28	0.00	0.00	0.00	0.28
	25.01 - 30.00	0.41	0.00	0.00	0.00	0.41
	30.01 - 35.00	0.54	0.00	0.00	0.00	0.54
	35.01 - 40.00	0.65	0.00	0.00	0.00	0.65
	40.01 - 45.00	0.76	0.00	0.00	0.00	0.76
	45.01 - 50.00	0.97	0.00	0.00	0.00	0.97
	50.01 - 55.00	1.31	0.00	0.00	0.00	1.31
	55.01 - 60.00	1.79	0.00	0.00	0.00	1.79
	60.01 - 65.00	1.57	0.00	0.00	0.00	1.57
	65.01 - 70.00	0.98	0.00	0.00	0.00	0.98
	70.01 - 75.00	0.37	0.00	0.00	0.00	0.37
	75.01 - 80.00	0.03	0.00	0.00	0.00	0.03
	> 80.00	0.01	0.00	0.00	0.00	0.01
Total Alberta		10.00	0.01	0.00	0.01	10.02

<u>Province</u> British Columbia	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
	20.00 and below	1.64	0.00	0.00	0.00	1.64
	20.01 - 25.00	1.26	0.00	0.00	0.00	1.26
	25.01 - 30.00	1.66	0.00	0.00	0.00	1.66
	30.01 - 35.00	1.78	0.00	0.00	0.00	1.78
	35.01 - 40.00	1.90	0.00	0.00	0.00	1.91
	40.01 - 45.00	1.97	0.00	0.00	0.00	1.97
	45.01 - 50.00	2.37	0.00	0.00	0.00	2.37
	50.01 - 55.00	2.55	0.00	0.00	0.00	2.55
	55.01 - 60.00	2.81	0.00	0.00	0.00	2.81
	60.01 - 65.00	2.53	0.00	0.00	0.00	2.53
	65.01 - 70.00	1.47	0.00	0.00	0.00	1.47
	70.01 - 75.00	1.35	0.00	0.00	0.00	1.35
	75.01 - 80.00	0.61	0.00	0.00	0.00	0.61
	> 80.00	0.05	0.00	0.00	0.00	0.05
Total British Columbia		23.93	0.01	0.01	0.01	23.96



Province	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
Manitoba						
	20.00 and below	0.08	0.00	0.00	0.00	0.08
	20.01 - 25.00	0.06	0.00	0.00	0.00	0.06
	25.01 - 30.00	0.09	0.00	0.00	0.00	0.09
	30.01 - 35.00	0.12	0.00	0.00	0.00	0.12
	35.01 - 40.00	0.16	0.00	0.00	0.00	0.16
	40.01 - 45.00	0.18	0.00	0.00	0.00	0.18
	45.01 - 50.00	0.24	0.00	0.00	0.00	0.24
	50.01 - 55.00	0.32	0.00	0.00	0.00	0.33
	55.01 - 60.00	0.41	0.00	0.00	0.00	0.41
	60.01 - 65.00	0.38	0.00	0.00	0.00	0.38
	65.01 - 70.00	0.24	0.00	0.00	0.00	0.24
	70.01 - 75.00	0.17	0.00	0.00	0.00	0.17
	75.01 - 80.00	0.08	0.00	0.00	0.00	0.08
	> 80.00	0.01	0.00	0.00	0.00	0.01
Total Manitoba		2.54	0.00	0.00	0.00	2.54

Province	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
New Brunswick						
	20.00 and below	0.04	0.00	0.00	0.00	0.04
	20.01 - 25.00	0.04	0.00	0.00	0.00	0.04
	25.01 - 30.00	0.05	0.00	0.00	0.00	0.05
	30.01 - 35.00	0.06	0.00	0.00	0.00	0.06
	35.01 - 40.00	0.08	0.00	0.00	0.00	0.08
	40.01 - 45.00	0.08	0.00	0.00	0.00	0.08
	45.01 - 50.00	0.10	0.00	0.00	0.00	0.10
	50.01 - 55.00	0.14	0.00	0.00	0.00	0.14
	55.01 - 60.00	0.15	0.00	0.00	0.00	0.15
	60.01 - 65.00	0.11	0.00	0.00	0.00	0.11
	65.01 - 70.00	0.09	0.00	0.00	0.00	0.09
	70.01 - 75.00	0.11	0.00	0.00	0.00	0.11
	75.01 - 80.00	0.03	0.00	0.00	0.00	0.03
	> 80.00	0.01	0.00	0.00	0.00	0.01
Total New Brunswick		1.08	0.00	0.00	0.00	1.08
		Current and				

Province	Indexed LTV (%)	less than 30 <u>days past due</u>	30 to 59 days past due	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
Newfoundland and Labrador						
	20.00 and below	0.04	0.00	0.00	0.00	0.04
	20.01 - 25.00	0.04	0.00	0.00	0.00	0.04
	25.01 - 30.00	0.05	0.00	0.00	0.00	0.05
	30.01 - 35.00	0.07	0.00	0.00	0.00	0.07
	35.01 - 40.00	0.09	0.00	0.00	0.00	0.09
	40.01 - 45.00	0.09	0.00	0.00	0.00	0.09
	45.01 - 50.00	0.09	0.00	0.00	0.00	0.09
	50.01 - 55.00	0.12	0.00	0.00	0.00	0.12
	55.01 - 60.00	0.10	0.00	0.00	0.00	0.10
	60.01 - 65.00	0.07	0.00	0.00	0.00	0.07
	65.01 - 70.00	0.04	0.00	0.00	0.00	0.04
	70.01 - 75.00	0.05	0.00	0.00	0.00	0.05
	75.01 - 80.00	0.01	0.00	0.00	0.00	0.01
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Newfoundland an	d Labrador	0.85	0.00	0.00	0.00	0.85



Province	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
Northwest Territories						
	20.00 and below	0.00	0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.00	0.00	0.00	0.00	0.00
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Northwest Territori	es	0.00	0.00	0.00	0.00	0.00

20.00 and below					
20.00 and below					
	0.09	0.00	0.00	0.00	0.09
20.01 - 25.00	0.08	0.00	0.00	0.00	0.08
25.01 - 30.00	0.12	0.00	0.00	0.00	0.12
30.01 - 35.00	0.16	0.00	0.00	0.00	0.16
35.01 - 40.00	0.21	0.00	0.00	0.00	0.21
40.01 - 45.00	0.23	0.00	0.00	0.00	0.23
45.01 - 50.00	0.20	0.00	0.00	0.00	0.20
50.01 - 55.00	0.22	0.00	0.00	0.00	0.22
55.01 - 60.00	0.20	0.00	0.00	0.00	0.20
60.01 - 65.00	0.17	0.00	0.00	0.00	0.17
65.01 - 70.00	0.12	0.00	0.00	0.00	0.12
70.01 - 75.00	0.14	0.00	0.00	0.00	0.14
75.01 - 80.00	0.03	0.00	0.00	0.00	0.03
> 80.00	0.01	0.00	0.00	0.00	0.01
	1.97	0.00	0.00	0.00	1.97
Indexed TV (%)	Current and less than 30	30 to 59	60 to 89	90 or more	Total
	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	20.01 - 25.00 0.08 25.01 - 30.00 0.12 30.01 - 35.00 0.16 35.01 - 40.00 0.21 40.01 - 45.00 0.23 45.01 - 50.00 0.20 50.01 - 55.00 0.22 55.01 - 60.00 0.20 60.01 - 65.00 0.17 65.01 - 70.00 0.12 70.01 - 75.00 0.14 75.01 - 80.00 0.03 > 80.00 0.01 Current and less than 30	20.01 - 25.00 0.08 0.00 25.01 - 30.00 0.12 0.00 30.01 - 35.00 0.16 0.00 35.01 - 40.00 0.21 0.00 40.01 - 45.00 0.23 0.00 45.01 - 50.00 0.20 0.00 55.01 - 60.00 0.22 0.00 55.01 - 60.00 0.20 0.00 65.01 - 70.00 0.17 0.00 65.01 - 75.00 0.12 0.00 70.01 - 75.00 0.14 0.00 75.01 - 80.00 0.03 0.00 > 80.00 0.01 0.00 Current and less than 30 30 to 59	20.01 - 25.00 0.08 0.00 0.00 25.01 - 30.00 0.12 0.00 0.00 30.01 - 35.00 0.16 0.00 0.00 35.01 - 40.00 0.21 0.00 0.00 40.01 - 45.00 0.23 0.00 0.00 45.01 - 50.00 0.20 0.00 0.00 55.01 - 60.00 0.22 0.00 0.00 55.01 - 60.00 0.22 0.00 0.00 65.01 - 60.00 0.22 0.00 0.00 65.01 - 70.00 0.12 0.00 0.00 70.01 - 75.00 0.12 0.00 0.00 75.01 - 80.00 0.03 0.00 0.00 > 80.00 0.01 0.00 0.00 1.97 0.00 0.00 0.00	20.01 - 25.00 0.08 0.00 0.00 0.00 25.01 - 30.00 0.12 0.00 0.00 0.00 30.01 - 35.00 0.16 0.00 0.00 0.00 35.01 - 40.00 0.21 0.00 0.00 0.00 40.01 - 45.00 0.23 0.00 0.00 0.00 40.01 - 45.00 0.22 0.00 0.00 0.00 50.01 - 55.00 0.22 0.00 0.00 0.00 50.01 - 55.00 0.22 0.00 0.00 0.00 50.01 - 65.00 0.17 0.00 0.00 0.00 65.01 - 70.00 0.12 0.00 0.00 0.00 70.01 - 75.00 0.12 0.00 0.00 0.00 75.01 - 80.00 0.03 0.00 0.00 0.00 > 80.00 0.01 0.00 0.00 0.00 0.00 1.97 0.00 0.00 0.00 0.00 0.01 0.00 0.00 0.00 0.00

Province	Indexed LTV (%)	less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
Nunavut						
	20.00 and below	0.00	0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.00	0.00	0.00	0.00	0.00
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Nunavut		0.00	0.00	0.00	0.00	0.00



<u>Province</u> Ontario	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
		0.75	0.00	0.00	0.00	0.70
	20.00 and below	2.75	0.00	0.00	0.00	2.76
	20.01 - 25.00	2.00	0.00	0.00	0.00	2.00
	25.01 - 30.00	2.68	0.00	0.00	0.00	2.69
	30.01 - 35.00	2.97	0.00	0.00	0.00	2.98
	35.01 - 40.00	3.26	0.00	0.00	0.00	3.27
	40.01 - 45.00	3.81	0.00	0.00	0.00	3.81
	45.01 - 50.00	4.08	0.00	0.00	0.00	4.09
	50.01 - 55.00	5.78	0.00	0.00	0.00	5.78
	55.01 - 60.00	4.75	0.01	0.00	0.00	4.76
	60.01 - 65.00	3.10	0.00	0.00	0.00	3.10
	65.01 - 70.00	2.83	0.00	0.00	0.00	2.83
	70.01 - 75.00	4.64	0.01	0.00	0.00	4.65
	75.01 - 80.00	1.84	0.00	0.00	0.00	1.84
	> 80.00	0.11	0.00	0.00	0.00	0.11
Total Ontario		44.61	0.04	0.01	0.02	44.68

		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	<u>days past due</u>	days past due	days past due	Total
Prince Edward Island						
	20.00 and below	0.01	0.00	0.00	0.00	0.01
	20.01 - 25.00	0.01	0.00	0.00	0.00	0.01
	25.01 - 30.00	0.01	0.00	0.00	0.00	0.01
	30.01 - 35.00	0.02	0.00	0.00	0.00	0.02
	35.01 - 40.00	0.02	0.00	0.00	0.00	0.02
	40.01 - 45.00	0.02	0.00	0.00	0.00	0.02
	45.01 - 50.00	0.02	0.00	0.00	0.00	0.02
	50.01 - 55.00	0.03	0.00	0.00	0.00	0.03
	55.01 - 60.00	0.05	0.00	0.00	0.00	0.05
	60.01 - 65.00	0.03	0.00	0.00	0.00	0.03
	65.01 - 70.00	0.01	0.00	0.00	0.00	0.01
	70.01 - 75.00	0.02	0.00	0.00	0.00	0.02
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Prince Edward Isla	and	0.26	0.00	0.00	0.00	0.26

Province	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
Quebec						
	20.00 and below	0.52	0.00	0.00	0.00	0.52
	20.01 - 25.00	0.41	0.00	0.00	0.00	0.42
	25.01 - 30.00	0.63	0.00	0.00	0.00	0.63
	30.01 - 35.00	0.90	0.00	0.00	0.00	0.90
	35.01 - 40.00	1.24	0.00	0.00	0.00	1.24
	40.01 - 45.00	1.49	0.00	0.00	0.00	1.50
	45.01 - 50.00	1.50	0.00	0.00	0.00	1.50
	50.01 - 55.00	1.54	0.00	0.00	0.00	1.54
	55.01 - 60.00	1.36	0.00	0.00	0.00	1.37
	60.01 - 65.00	1.31	0.00	0.00	0.00	1.31
	65.01 - 70.00	0.75	0.00	0.00	0.00	0.75
	70.01 - 75.00	0.77	0.00	0.00	0.00	0.77
	75.01 - 80.00	0.04	0.00	0.00	0.00	0.04
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Quebec		12.48	0.01	0.00	0.00	12.49



<u>Province</u> Saskatchewan	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	<u>Total</u>
		0.44	0.00	0.00	0.00	0.44
	20.00 and below	0.11	0.00	0.00	0.00	0.11
	20.01 - 25.00	0.10	0.00	0.00	0.00	0.10
	25.01 - 30.00	0.14	0.00	0.00	0.00	0.15
	30.01 - 35.00	0.20	0.00	0.00	0.00	0.20
	35.01 - 40.00	0.23	0.00	0.00	0.00	0.23
	40.01 - 45.00	0.22	0.00	0.00	0.00	0.22
	45.01 - 50.00	0.19	0.00	0.00	0.00	0.19
	50.01 - 55.00	0.27	0.00	0.00	0.00	0.27
	55.01 - 60.00	0.25	0.00	0.00	0.00	0.25
	60.01 - 65.00	0.17	0.00	0.00	0.00	0.17
	65.01 - 70.00	0.10	0.00	0.00	0.00	0.10
	70.01 - 75.00	0.12	0.00	0.00	0.00	0.12
	75.01 - 80.00	0.02	0.00	0.00	0.00	0.02
	> 80.00	0.01	0.00	0.00	0.00	0.01
Total Saskatchewan		2.12	0.00	0.00	0.00	2.13

<u>Province</u> Yukon	Indexed LTV (%)	Current and less than 30 <u>days past due</u>	30 to 59 <u>days past due</u>	60 to 89 <u>days past due</u>	90 or more <u>days past due</u>	Total
	20.00 and below	0.00	0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.00	0.00	0.00	0.00	0.00
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Yukon		0.01	0.00	0.00	0.00	0.01
Grand Total		99.85	0.08	0.02	0.05	100.00

Cover Pool Indexed LTV - Drawn b	W Credit Bureau Score	(continued)
Cover Foor indexed LTV - Drawing	by Cleuit Duleau Scole	(continueu)

Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
20.00 and below			
	Score Unavailable	\$36,662,253	0.03
	499 and below	\$2,276,054	0.00
	500 - 539	\$7,061,799	0.01
	540 - 559	\$6,438,422	0.01
	560 - 579	\$5,691,363	0.00
	580 - 599	\$9,882,628	0.01
	600 - 619	\$16,056,141	0.01
	620 - 639	\$27,245,480	0.02
	640 - 659	\$48,727,424	0.04
	660 - 679	\$76,466,447	0.07
	680 - 699	\$116,535,374	0.10
	700 - 719	\$183,484,089	0.16
	720 - 739	\$216,881,869	0.18
	740 - 759	\$251,900,316	0.21
	760 - 779	\$287,748,580	0.24
	780 - 799	\$423,203,820	0.36
	800 and above	\$4,888,807,482	4.16
Total		\$6,605,069,543	5.62
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
20.01 - 25.00		-	-
	Score Unavailable	\$22,906,152	0.02
	499 and below	\$3,134,124	0.00
	500 - 539	\$5,880,719	0.01
	540 - 559	\$7,654,875	0.01
	560 - 579	\$9,707,195	0.01
	580 - 599	\$10,532,545	0.01
	600 - 619	\$16,834,673	0.01
	620 - 639	\$31,066,666	0.03
	640 - 659	\$46,505,288	0.04



25.01 - 30.00

30.01 - 35.00

35.01 - 40.00

660 - 679 \$71,665,805 0.06 680 - 699 \$110,437,913 0.09 700 - 719 \$173,660,030 0.15 \$202,862,164 720 - 739 0.17 740 - 759 \$242.507.689 0.21 760 - 779 \$287,579,348 0.24 780 - 799 \$383,039,448 0.33 800 and above \$3,405,836,961 2.90 Total \$5,031,811,596 4.28 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage Score Unavailable \$32,901,229 0.03 499 and below \$3,897,755 0.00 500 - 539 \$8,514,803 0.01 540 - 559 \$9.646.199 0.01 560 - 579 \$8,902,830 0.01 \$15,888,294 580 - 599 0.01 600 - 619 \$26,454,093 0.02 620 - 639 \$44,249,943 0.04 640 - 659 \$87,092,460 0.07 660 - 679 \$124,971,284 0.11 680 - 699 \$192,292,720 0.16 700 - 719 \$256.699.272 0.22 \$316,243,988 720 - 739 0.27 740 - 759 \$364,640,322 0.31 760 - 779 \$431,237,589 0.37 780 - 799 \$534,791,971 0.45 800 and above \$4,428,573,706 3.77 Total \$6,886,998,458 5.86 Principal Balance Indexed LTV (%) Credit Bureau Score Percentage Score Unavailable \$24,883,286 0.02 499 and below \$5,206,570 0.00 500 - 539 \$14,521,775 0.01 540 - 559 \$8,691,043 0.01 560 - 579 \$16,338,464 0.01 580 - 599 \$21,849,300 0.02 600 - 619 \$37,449,829 0.03 620 - 639 \$56,623,688 0.05 640 - 659 \$120,815,760 0 10 660 - 679 \$168.410.203 0 14 680 - 699 \$265,155,418 0.23 700 - 719 \$345,830,652 0.29 720 - 739 \$416,404,572 0.35 740 - 759 \$468,527,178 0.40 760 - 779 \$558,311,139 0.47 780 - 799 \$687,597,656 0.58 \$4,816,756,735 800 and above 4.10 Total \$8,033,373,267 6.83 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage Score Unavailable \$36 647 127 0.03 499 and below \$5,854,123 0.00 500 - 539 \$16,658,095 0.01 540 - 559 \$14,822,735 0.01 560 - 579 \$14,928,808 0.01 580 - 599 \$32,157,450 0.03 600 - 619 \$44,934,367 0.04 620 - 639 \$77,855,275 0.07 640 - 659 \$150,307,885 0.13 660 - 679 \$196,264,479 0.17 680 - 699 \$336,016,101 0.29 700 - 719 \$394,614,936 0.34 720 - 739 \$518.090.584 0 44 740 - 759 \$629.571.670 0.54 760 - 779 \$717.490.416 0.61 780 - 799 \$820,419,343 0.70

Total

800 and above

\$5,227,662,246

\$9,234,295,641

4.45

7.86



Indexed LTV (%) 40.01 - 45.00	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$50,504,662	0.04
	499 and below	\$9,191,498	0.01
	500 - 539	\$13,961,540	0.01
	540 - 559	\$15,243,717	0.01
	560 - 579	\$24,509,981	0.02
	580 - 599	\$23,943,772	0.02
	600 - 619	\$42,096,906	0.04
	620 - 639	\$84,995,101	0.07
	640 - 659	\$165,371,791 \$254,522,962	0.14 0.22
	660 - 679 680 - 699	\$401,518,328	0.22
	700 - 719	\$525,992,862	0.45
	720 - 739	\$629,757,784	0.54
	740 - 759	\$702,368,730	0.60
	760 - 779	\$835,647,750	0.71
	780 - 799	\$981,400,920	0.83
T . (.)	800 and above	\$5,663,504,898	4.82
Total		\$10,424,533,199	8.87
<u>Indexed LTV (%)</u> 45.01 - 50.00	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$91,289,555	0.08
	499 and below	\$5,973,327	0.01
	500 - 539	\$16,561,525	0.01
	540 - 559	\$13,231,080	0.01
	560 - 579	\$16,792,692	0.01
	580 - 599	\$28,666,927	0.02
	600 - 619	\$49,547,459	0.04
	620 - 639 640 - 659	\$89,482,321 \$199,750,434	0.08 0.17
	660 - 679	\$318,300,653	0.17
	680 - 699	\$482,977,914	0.41
	700 - 719	\$599,354,401	0.51
	720 - 739	\$691,514,467	0.59
	740 - 759	\$842,329,955	0.72
	760 - 779	\$923,194,166	0.79
	780 - 799	\$1,153,112,408	0.98
Total	800 and above	\$5,952,771,671	5.06
Total		\$11,474,850,954	9.76
<u>Indexed LTV (%)</u> 50.01 - 55.00	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$150,243,833	0.13
	499 and below	\$9,137,948	0.01
	500 - 539	\$17,276,232	0.01
	540 - 559	\$15,032,714	0.01
	560 - 579	\$24,463,343 \$20,242,601	0.02 0.03
	580 - 599 600 - 619	\$39,243,601 \$73,589,941	0.03
	620 - 639	\$120,063,266	0.10
	640 - 659	\$284,232,821	0.24
	660 - 679	\$431,657,280	0.37
	680 - 699	\$597,438,822	0.51
	700 - 719	\$781,743,274	0.66
	720 - 739	\$948,830,654	0.81
	740 - 759	\$1,090,327,552	0.93
	760 - 779	\$1,269,217,818	1.08
	780 - 799	\$1,454,175,956	1.24
Total	800 and above	<u>\$7,153,062,917</u> \$14,459,737,972	6.08
		\$14,409,101,912	12.30

Indexed LTV (%) 45.01 50.00

45.01	- 50.00	

Total



Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
55.01 - 60.00		*• • • • • • • •	
	Score Unavailable 499 and below	\$219,026,650	0.19
	500 - 539	\$5,137,775 \$12,932,998	0.00 0.01
	540 - 559	\$14,641,728	0.01
	560 - 579	\$20,661,549	0.02
	580 - 599	\$37,902,511	0.03
	600 - 619	\$58,434,481	0.05
	620 - 639 640 - 659	\$134,931,801 \$305,028,576	0.11 0.26
	660 - 679	\$460,685,116	0.39
	680 - 699	\$677,588,892	0.58
	700 - 719	\$848,827,692	0.72
	720 - 739	\$982,347,338	0.84
	740 - 759 760 - 779	\$1,095,492,964 \$1,275,990,518	0.93 1.09
	780 - 799	\$1,455,447,997	1.09
	800 and above	\$6,369,193,180	5.42
Total		\$13,974,271,767	11.89
Indexed LTV (%) 60.01 - 65.00	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$287,388,670	0.24
	499 and below	\$1,995,184 \$5,441,876	0.00
	500 - 539 540 - 559	\$5,441,876 \$6,293,515	0.00 0.01
	560 - 579	\$15,621,012	0.01
	580 - 599	\$14,594,491	0.01
	600 - 619	\$38,236,228	0.03
	620 - 639	\$73,324,596	0.06
	640 - 659 660 - 679	\$232,429,035 \$368,333,826	0.20 0.31
	680 - 699	\$551,531,825	0.47
	700 - 719	\$722,133,274	0.61
	720 - 739	\$803,286,281	0.68
	740 - 759	\$917,150,085	0.78
	760 - 779 780 - 799	\$1,021,252,509 \$1,178,599,289	0.87 1.00
	800 and above	\$4,853,459,606	4.13
Total		\$11,091,071,301	9.43
<u>Indexed LTV (%)</u> 65.01 - 70.00	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$294,578,538	0.25
	499 and below	\$1,080,425	0.00
	500 - 539 540 - 550	\$1,305,206	0.00
	540 - 559 560 - 579	\$3,181,121 \$7,494,625	0.00 0.01
	580 - 599	\$9,917,118	0.01
	600 - 619	\$21,479,813	0.02
	620 - 639	\$48,338,425	0.04
	640 - 659	\$162,298,036	0.14
	660 - 679 680 - 699	\$282,373,922 \$399,323,972	0.24 0.34
	700 - 719	\$517,811,960	0.44
	720 - 739	\$608,599,676	0.52
	740 - 759	\$624,778,907	0.53
	760 - 779	\$735,391,232 \$810,478,260	0.63
	780 - 799 800 and above	\$819,478,360 \$3,275,121,562_	0.70 2.79
Total		\$7,812,552,898	6.65
<u>Indexed LTV (%)</u> 70.01 - 75.00	Credit Bureau Score	Principal Balance	<u>Percentage</u>
	Score Unavailable	\$435,314,178	0.37
	499 and below	\$1,289,143	0.00
	500 - 539 540 - 559	\$2,925,959 \$5,959,691	0.00 0.01
	560 - 579	\$5,859,091	0.00
	580 - 599	\$13,705,385	0.01
	600 - 619	\$31,669,104	0.03
	620 - 639 640 - 659	\$56,349,172 \$103,617,410	0.05
	640 - 659 660 - 679	\$193,617,410 \$306,450,679	0.16 0.26
	680 - 699	\$430,106,694	0.20
	700 - 719	\$566,145,625	0.48
	720 - 739	\$640,571,136	0.54



RBC			
	740 - 759	\$754,575,869	0.64
	760 - 779	\$876,379,244	0.75
	780 - 799	\$967,956,313	0.82
	800 and above	\$3,821,302,332	3.25
Total	_	\$9,110,164,685	7.75
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
75.01 - 80.00			
	Score Unavailable	\$190,771,504	0.16
	499 and below	\$818,892	0.00
	500 - 539	\$1,607,939	0.00
	540 - 559	\$1,307,934	0.00
	560 - 579	\$2,571,530	0.00
	580 - 599	\$7,446,909	0.01
	600 - 619	\$10,506,383	0.01
	620 - 639	\$22,176,796	0.02
	640 - 659	\$71,448,393	0.06
	660 - 679	\$102,062,626	0.09
	680 - 699	\$167,393,226	0.14
	700 - 719	\$210,005,959	0.18
	720 - 739	\$253,409,212	0.22
	740 - 759	\$276,985,033	0.24
	760 - 779	\$310,878,604	0.26
	780 - 799	\$381,434,857	0.32
	800 and above	\$1,160,475,105	0.99
Total		\$3,171,300,900	2.70
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
> 80.00	<u>orodit Baroda oboro</u>	<u>i molpar Balanoo</u>	rereentage
200.00	Score Unavailable	\$2,119,624	0.00
	499 and below		
		\$0	0.00
	500 - 539	\$68,695	0.00
	540 - 559	\$0	0.00
	560 - 579	\$686,496	0.00
	580 - 599	\$1,260,427	0.00
	600 - 619	\$1,514,992	0.00
	620 - 639	\$4,972,508	0.00
	640 - 659	\$4,973,740	0.00
	660 - 679	\$7,878,083	0.01
	680 - 699	\$17,180,812	0.01
	700 - 719	\$14,946,477	0.01
	720 - 739	\$19,340,561	0.02
	740 - 759	\$26,682,132	0.02
	760 - 779	\$26,151,114	0.02
	780 - 799	\$20,496,230	0.02
	800 and above		0.02
Total		\$98,221,358 \$246,493,249	0.08
	=	<u> </u>	0.21
Grand Total		\$117,556,525,429	100.00



RBC Covered Bond Programme Monthly Investor Report

Appendix

Housing Price Index Methodology

Indexation Methodology

The Market Value of the Properties used in calculating the Asset Coverage Test, the Valuation Calculation and the Amortization Test (except in respect of Calculation Dates prior to June 30, 2014) and for other purposes required by the Guide is adjusted, at least quarterly, for subsequent price developments with respect to the Property subject to the Related Security in respect of each such Loan by adjusting the Latest Valuation for such Property by a rate of change determined by the Index (as described below).

The Teranet-National Bank House Price Index[™] Composite 11 (the **Index**) is an independently developed representation of monthly average home price changes in the following eleven Canadian metropolitan areas: Victoria, Vancouver, Calgary, Edmonton, Winnipeg, Hamilton, Toronto, Ottawa, Montréal, Québec and Halifax. These metropolitan areas are combined to form the Index. The Index is the weighted average of these eleven metropolitan areas.

Further details on the Index including a description of the method used to calculate the Index is available at www.housepriceIndex.ca

A three-step process is used to determine the Market Value for each Property subject to the Related Security in respect of a Loan. First, a code (the Forward Sortation Area (FSA)) which identifies the location of the Property is compared to corresponding codes maintained by Teranet Inc. to confirm whether the property is located within any of the 11 Canadian metropolitan areas covered by the Index. Second, to the extent an FSA match is not found, the name of the city in which such Property is located is used to confirm whether such city matches any of the Canadian metropolitan areas covered by the Index. The Market Value is then determined by adjusting the Latest Valuation for such Property, at least quarterly, by the rate of change for the corresponding Canadian metropolitan area, and where there is no corresponding Canadian metropolitan area (the Latest Valuation is being adjusted for purposes of determining the Market Value for such Property, where the Latest Valuation in the date of the Latest Valuation to the date on which the Latest Valuation is being adjusted for purposes of determining the Market Value for such Property. Where the Latest Valuation is being adjusted to change in the Index, the first available date for such area is used to determining the Market Value for such Property. Such adjust the Latest Valuation for purposes of determining the Market Value for such Property. Such adjusted Market Value for such Property. Such adjusted Original Market Value referred to in foothorte 2 on page 4 of the Investor Report.

The Issuer and the Guarantor LP may from time to time determine to use a different index or indices or a different indexation methodology to adjust the Latest Valuation for subsequent price developments to determine Market Value for example, to obtain rates of changes in home prices for metropolitan or geographic areas not covered by the Index, to use an index or indices that the Issuer and Guarantor LP believe will produce better or more reliable results or that is more cost effective. Any such change in the Index or Index Methodology used to determine Market Value will be disclosed to Covered Bondholders and made in accordance with the definition of "Market Value" and "Index Methodology" in the Master Definition and Construction Agreement and be required to meet the requirements in the Guide, which include the requirement that any such change may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such change constitutes a material change, subject to Rating Agency Confirmation, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. In addition, the Issuer is required, pursuant to the Guide, to provide CMHC notice upon becoming aware of any change or proposed change in the method used to calculate the Index.

No website referred to herein forms part of the Investor Report, nor have the contents of any such website been approved by or submitted to CMHC or any other governmental, securities or other regulatory authority.

Risk Factors relating to the Indexation Methodology

The Issuer and the Guarantor LP believe that the following factors, although not exhaustive, could be material for the purpose of assessing risks associated with the use of the Index.

Index. No recourse for errors in the data in the Index

The Issuer and the Guarantor LP have received written permission from the Index providers to use the Index. The data in the Index is provided on an "as is" basis and without any warranty as to the accuracy, completeness, non-infringement, originality, timeliness or any other characteristic of the data and the Index providers disclaim any and all liability with respect to such data. Neither the Issuer nor the Guarantor LP makes any representation or warranty, express or implied, in relation to the accuracy, completeness or reliability of such information. As a result, there will not be any recourse for investors, the Issuer or the Guarantor LP makes any expression information. As a result, there will not be any recourse for investors, the Issuer or the Guarantor LP for any errors in the data in the Index relied upon to determine the Market Value in respect of any Property subject to the Related Security in respect of a Loan.

The actual rate of change in the value of a Property may differ from the rate of change used to adjust the Latest Valuation for such Property in determining its Market Value

The Index does not include a representation of changes in average home prices outside of the Canadian metropolitan areas that it covers and was developed as a representation of monthly average home price changes in the Canadian metropolitan areas that it does cover. While the Index uses data from single family properties, including detached, semidetached, townhouse/row homes and condominum properties, it is being used to determine the Market Value of all Properties included as Related Security for Loans in the Covered Bond Portfolio, which may not correspond in every case to the categories included in the Index. The actual value of a Property subject to the Related Security in respect of each Loan may change at a rate that is greater than or less than the rate of change used to determine the Market Value for such Property. This discrepancy may be magnified when the Index is used to determine the Market Value for a vorred by the Index and whose value is affected by factors that are different from those that affect the value of properties in the categories used by the Index. In addition, the methodology applied to produce the Index makes certain fundamental assumptions that impose difficulties in selecting or filtering the properties that are used to produce the Index. Much due to a lack of information about the properties, which may result in such properties being excluded and may impact the accuracy of the representation of the rate of change in the Index.

The Index may not always be available in its current form or a different Index may be used to determine Market Value for a Property subject to Related Security in respect of a

Loan The Index providers may make a change to the method used to calculate the Index, the frequency with which the Index is published may change (such that the Index no longer meets the requirements in the Guide), or the Index may cease to be available to the Issuer and the Guarantor LP for determining the Market Value of the Property subject to Related Security in respect of a Loan. In such circumstances, the Issuer and the Guarantor LP may or will need to select one or more new indices for determining Market Value of the Property subject to Related Security in respect of a Loan. The Issuer and the Guarantor LP may also determine at any time to use a different index or indices to adjust the Latest Valuation of the Property subject to Related Security in respect of a Loan for subsequent price developments to determine the Market Value of such Property, for example, to obtain rates of changes in home prices for metropolitan or geographic areas not covered by the Index, to use an index or indices that the Issuer and Guerantor LP believe will produce better or more reliable Market Value results or that is more cost effective. The use of any such new indices to adjust Latest Valuation could result in a significant change in the Market Value of the real property subject to the Related Security in respect of each Loan. See "Housing Price Index Methodology - Indexation Methodology".