RBC Covered Bond Programme Monthly Investor Report



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12/31/2012

This report contains information regarding RBC Covered Bond Programme's Cover Pool as of the indicated Calculation Date. 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.

The Guarantor LP has no liabilities or claims outstanding against it other than those relating to the RBC Covered Bond Programme. For defined terms, please see page 204 and following of the Global Covered Bond Prospectus ("Global Prospectus") approved by the United Kingdom Listing Authority and published on April 16, 2011 on the website of the Regulatory News Service operated by the London Stock Exchange at http://www.londonstockexchange.com/exchange/news/market-news/market-news-

detail.html?announcementId=10835765 under Royal Bank of Canada and the headline "Publication of Prospectus" or the registration statement filed with the United States Securities and Exchange Commission under File No. 333-181552. The most recent version of the prospectus filed with the SEC (the "U.S. Prospectus") is available through the SEC's EDGAR system at http://www.sec.gov/cgi-bin/browse-edgar?company=&match=&CIK=&filenum=333-

181552&State=&Country=&SIC=&owner=exclude&Find=Find+Companies&action=getcompany

Calculation Date:

The information contained in this report does not constitute an 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. Reliance should not be placed on the information herein when making any decision to buy, hold or sell any security or for any other purpose.

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

Program Information					
	Initial	C\$			
<u>Series</u>	Principal Amount	Equivalent	Maturity Date	Coupon Ra	te Rate Type
CB2	€1,250,000,000	\$1,883,750,000	01/22/2018	4.625%	Fixed
CB3	\$750,000,000	\$750,000,000	11/10/2014	3.270%	Fixed
CB4	\$850,000,000	\$850,000,000	03/16/2015	3.180%	Fixed
CB5	US\$1,500,000,000	\$1,507,650,000	04/14/2015	3.125%	Fixed
CB6	\$1,100,000,000	\$1,100,000,000	03/30/2018	3.770%	Fixed
CB7	CHF 500,000,000	\$557,485,000	04/21/2021	2.250%	Fixed
CB8	US\$2,500,000,000	\$2,440,500,000	09/19/2017	1.200%	Fixed
CB9	US\$1,500,000,000	\$1,490,100,000	12/04/2015	0.625%	Fixed
Parties					
Issuer	Royal Bank of Canad	а			
Covered Bond Trustee	Computershare Trust	Company of Canada			
Guarantor LP	RBC Covered Bond (Guarantor Limited Partr	nership		
Royal Bank of Canada's Credit Rati	ngs				
	Moody's	Standard & Poor's	DBRS	Fitch Rating	<u>15</u>
Senior Debt	Aa3	AA-	AA	AA	
Subordinated Debt	A1	А	AA (low)	AA-	
Short-Term	P-1	A-1+	R-1 (high)	F1+	
Rating Outlook	Stable	Stable	Stable	Stable	
Covered Bonds	Aaa	AAA	AAA	AAA	
Events of Defaults & Test Complian					
Issuer Event of Default	No				
Guarantor LP Event of Default	No				
Supplementary Information					
Series	Swap Provider		Translation		
CB2	Royal Bank of C		1.5070000		
CB3	Royal Bank of C		N/		
CB4	Royal Bank of C		N/		
CB5	Royal Bank of C		1.005100		
CB6	Royal Bank of C		N/		
CB7	Royal Bank of C		1.1149700		
CB8 CB9	Royal Bank of C Royal Bank of C		0.9762000 0.9934000		
	Royal Ballk of C		0.9934000	0.090.090	
Asset Coverage Test ⁽²⁾ (C\$)					
Outstanding Covered Bonds		\$10,579,485,000			
A = lesser of (i) LTV Adjusted True Ba	lance and	\$19,962,180,250	A (i)	\$	21,911,279,510
(ii) Asset Percentage Adjusted Tru			A (ii)		19,962,180,250
B = Principal Receipts			Asset Perc		91.10%
C = Cash Capital Contributions				-	
D = Substitute Assets and/or Authorize	ed Investments				
Z = Negative Carry Factor calculation		\$369,817,792			
Total: A + B + C + D - Z		\$19,592,362,458			
Asset Coverage Test		Pass			
(2) For further information regarding the Asset C	overage Test, please see pag	es 157 to 159 of the Global I	Prospectus or pages 116	to 119 of the U.S.	Prospectus.



RBC Covered Bond Programme Monthly Investor Report Calculation Date: 12/31/2012

Cover Pool Summary Statistics Previous Month Ending Balance				
Previous Month Ending Balance				
Current Month Ending Balance Current Month Ending Balance Number of Mortgage Loans in Pool Average Loan Size Number of Properties Number of Borrowers		\$22,248,662,045 \$21,937,279,016 147,658 \$148,568 128,265 125,649		
Weighted Average LTV - Authorized Weighted Average LTV - Drawn Weighted Average Rate Weighted Average Original Term Weighted Average Remaining Term Weighted Average Seasoning		70.27% 62.53% 3.21% 57.03 31.58 25.45	(Months) (Months) (Months)	
Cover Pool Delinqunecy Distribution				
Aging Summary 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	Number of Loans 147,186 200 79 193 147,658	Percentage 99.68 0.14 0.05 0.13 100.00	Principal Balance \$21,853,219,659 \$34,173,517 \$14,365,077 \$35,520,763 \$21,937,279,016	Percentag 99.61 0.16 0.07 0.16 100.00
Cover Pool Losses				
Period End December 31, 2012	Write-off Amounts \$385,281	Loss Percentage (Annu 0.02%	ualized)	
Cover Pool Flow of Funds				
	31-Dec-2012	30-Nov-2012		
<u>Cash Inflows</u> Principal Collections	\$311,383,030	\$333,717,934		
Interest Collections	\$58,058,893	\$64,115,012		
Swap Interest Received	\$56,515,924 2	\$55,503,082		
Cash Outflows				
Swap Interest Paid	(\$58,058,893) ₂ (\$56,402,802)	(\$64,115,012) 1		
	(\$56,402,892) 2	(\$55,392,076)		
	(\$211 282 020) -			
Intercompany Loan Principal	(\$311,383,030) 2 \$113,032	<u>(\$333,717,934)</u> \$111,006		
Intercompany Loan Principal Net Inflows/(Outflows)	(\$311,383,030) 2 \$113,032	(\$333,717,934) 1 \$111,006		
Intercompany Loan Principal Net Inflows/(Outflows)				
Intercompany Loan Principal Net Inflows/(Outflows) <u>Notes:</u> 1. Cash settlement occurred on December 17, 2012				
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on Jenuary 17, 2013				
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Gash settlement occurred on December 17, 2012 2. Gash settlement to occur on January 17, 2013 Cover Pool Reserve Account	\$113,032			
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Gash settlement occurred on December 17, 2012 2. Gash settlement to occur on January 17, 2013 Cover Pool Reserve Account				
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Gash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance	<u>\$113,032</u>			
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Repre	\$113,032 <u>\$0</u> sentations and Warranties			
Intercompany Loan Principal Net Inflows/(Outflows) 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and	\$113,032 <u>\$0</u> sentations and Warranties			
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Gash settlement occurred on December 17, 2012 2. Gash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Material Breaches or Representation and Cover Pool Provincial Distribution	\$113,032 <u>\$0</u> sentations and Warranties		Principal Balance	Percenta
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Gash settlement occurred on December 17, 2012 2. Gash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta	\$113,032 \$0 sentations and Warranties Warranties Nil	\$111,006	\$3,095,218,952	
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Aliberta British Columbia	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710	\$111,006 \$111,006 Percentage 12.70 19.44	\$3,095,218,952 \$5,540,107,196	14.11 25.25
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba	\$113,032 \$0 sentations and Warranties Warranties Nil Mumber of Loans 18,751 28,710 5,291	\$111,006 \$111,006 Percentage 12.70 19.44 3.58	\$3,095,218,952 \$5,540,107,196 \$544,494,475	14.11 25.25 2.48
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick	\$113,032 \$0 sentations and Warranties Warranties Nil <u>Number of Loans</u> 18,751 18,751 28,710 5,291 2,258	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471	14.11 25.25 2.48 0.84
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick New founswick	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53 0.98	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838	14.11 25.25 2.48 0.84 0.84
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories	\$113,032 \$0 sentations and Warranties Warranties Nil <u>Number of Loans</u> 18,751 18,751 28,710 5,291 2,258	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471	14.11 25.25 2.48 0.84 0.68 0.07
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1 - Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia	\$113,032 \$0 sentations and Warranties Warranties Nil Mumber of Loans 18,751 28,710 5,291 2,258 1,447 89	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53 0.98 0.06	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010	14.11 25.25 2.48 0.84 0.68 0.07 1.83
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447 89 4,283 1,447 89 4,283 4 58,473	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691	14.1 ⁻ 25.25 2.44 0.84 0.66 0.07 1.83 0.00 40.50
Intercompany Loan Principal Net Inflows/(Outflows) Netes: 1. Cash settlement coursed on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447 89 4,283 4 4,283 4 58,473 506	\$111,006 \$111,006 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61 0.34	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691 \$42,959,132	14.11 25.25 2.48 0.64 0.07 1.83 0.00 40.50 0.20
Intercompany Loan Principal Net Inflows/(Outflows) Netws: - Cash settlement coursed on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island Quebec	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447 5,291 2,258 1,447 89 4,283 4 58,473 506 23,377	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61 0.34 15.83	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691 \$42,959,132 \$2,553,372,114	14.11 25.25 2.48 0.84 0.06 0.07 1.83 0.00 40.50 0.20 11.64
Intercompany Loan Principal Net Inflows/(Outflows) Netus: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island Quebec Saskatchewan	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447 89 4,283 4 58,473 506 23,377 4,370	\$111,006 \$111,006 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61 0.34 15.83 2.96	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691 \$42,959,132 \$2,553,372,114 \$511,545,734	14.11 25.25 2.44 0.66 0.07 1.83 0.00 40.50 0.20 11.64 2.33
Intercompany Loan Principal Net Inflows/(Outflows) Notes: 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to occur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island Quebec Saskatchewan	\$113,032 \$0 sentations and Warranties Warranties Nil Number of Loans 18,751 28,710 5,291 2,258 1,447 5,291 2,258 1,447 89 4,283 4 58,473 506 23,377	\$111,006 \$111,006 Percentage 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61 0.34 15.83	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691 \$42,959,132 \$2,553,372,114	14.11 25.25 0.84 0.86 0.07 1.83 0.00 40.50 0.22 11.64 2.33 0.07
Intercompany Loan Interest Intercompany Loan Principal Net Inflows/(Outflows) <u>Meters</u> 1. Cash settlement occurred on December 17, 2012 2. Cash settlement to cocur on January 17, 2013 Cover Pool Reserve Account Reserve Account Balance Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Material Breaches or Representation and Cover Pool Provincial Distribution Province Alberta British Columbia Manitoba New Brunswick Newfoundland Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island Quebec Saskatchewan Yukon Total RBC Covered Bond Programme	\$113,032 \$0 sentations and Warranties Warranties Nil Mumber of Loans 18,751 28,710 5,291 2,258 1,447 89 4,283 4,473 506 23,377 4,370 99	\$111,006 Percentage 12.70 19.44 3.58 1.53 0.98 0.06 2.90 0.00 39.61 0.34 15.83 2.96 0.07 100.00	\$3,095,218,952 \$5,540,107,196 \$544,494,475 \$183,679,471 \$148,690,838 \$14,385,010 \$400,741,291 \$743,777 \$8,886,685,691 \$42,959,132 \$2,553,372,114 \$511,545,734 \$14,655,335	Percentac 14.11 25.25 2.48 0.84 0.68 0.07 1.83 0.00 40.50 0.20 11.64 2.33 0.07 100.00



RBC Covered Bond Programme Monthly Investor Report Calculation Date: 12/31/2012

Bureau Score	Number of Loans	Percentage	Principal Balance	Percentag
Score Unavailable	1,138	0.77	\$208,552,241	0.95
499 and below	919	0.62	\$121,365,479	0.55
500 - 539	730	0.49	\$102,213,227	0.47
540 - 559	529	0.36	\$77,959,162	0.36
560 - 579	675	0.46	\$103,073,254	0.47
580 - 599	920	0.62	\$134,990,067	0.62
600 - 619	1,402	0.95	\$213,075,526	0.97
620 - 639	2,316	1.57	\$362,395,730	1.65
640 - 659	3,389	2.30	\$566,512,949	2.58
660 - 679	5.172	3.50	\$857,580,326	3.91
680 - 699	6,696	4.53	\$1,117,139,756	5.09
700 - 719	9,031	6.12	\$1,507,456,931	6.87
720 - 739	12,253	8.30	\$2,022,169,884	9.22
740 - 759	16,442	11.14	\$2,634,632,986	12.01
760 - 779	19,802	13.41	\$3,026,880,711	13.80
780 - 799	21,372	14.47	\$3,124,922,575	14.24
800 and above	44,872	30.39	\$5,756,358,212	26.24
Total	147,658	100.00	\$21,937,279,016	100.00
lotal	141,000	100.00	<i>\\</i> 21,501,215,010	100.00
Cover Pool Rate Type Distribution				
Rate Type	Number of Loans	Percentage	Principal Balance	Percenta
Fixed	88,575	59.99	\$12,211,051,076	55.66
Variable	59,083	40.01	\$9,726,227,940	44.34
Total	147,658	100.00	\$21,937,279,016	100.00
Cover Pool Occupancy Type Distri	bution			
Occupancy Code	Number of Loans	Percentage	Principal Balance	Percenta
Occupancy Code Not Owner Occupied	Number of Loans 12.874	Percentage 8.72	Principal Balance \$2.093.344.701	
Not Owner Occupied	12,874	8.72	\$2,093,344,701	9.54
				Percentag 9.54 90.46 100.00
Not Owner Occupied Owner Occupied Total	12,874 134,784 147,658	8.72 91.28	\$2,093,344,701 \$19,843,934,315	9.54 90.46
Not Owner Occupied Owner Occupied	12,874 134,784 147,658	8.72 91.28	\$2,093,344,701 \$19,843,934,315	9.54 90.46
Not Owner Occupied Owner Occupied Total	12,874 134,784 147,658	8.72 91.28	\$2,093,344,701 \$19,843,934,315	9.54 90.46
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu	12,874 134,784 147,658	8.72 91.28 100.00	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016	9.54 90.46 100.00
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu Mortgage Rate (%) 1.9999% and below	12,874 134,784 147,658 tion	8.72 91.28 100.00 Percentage	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance	9.54 90.46 100.00
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999%	12,874 134,784 147,658 tion <u>Number of Loans</u> 53	8.72 91.28 100.00 Percentage 0.04	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827	9.54 90.46 100.00 Percentar 0.04
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999%	12,874 134,784 147,658 ttion <u>Number of Loans</u> 53 26,508	8.72 91.28 100.00 Percentage 0.04 17.95	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691	9.54 90.46 100.00 Percenta 0.04 22.59 24.37
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu Mortgage Rate (%)	12,874 134,784 147,658 tition Number of Loans 53 26,508 34,083	8.72 91.28 100.00 Percentage 0.04 17.95 23.08	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882	9.54 90.46 100.00 Percenta 0.04 22.55
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 3.0000% - 3.4999% 3.5000% - 3.9999%	12,874 134,784 147,658 tion Number of Loans 53 26,508 34,083 22,662	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334	9.54 90.46 100.00 Percenta 0.04 22.55 24.37 14.97 25.71
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribu Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999%	12,874 134,784 147,658 tion Number of Loans 53 26,508 34,083 22,662 39,346	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957	9.54 90.44 100.00 Percenta 0.04 22.55 24.37 14.91 25.77 7.83
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribution Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.4999% 3.0000% - 3.4999% 3.0000% - 4.4999% 4.5000% - 4.9999%	12,874 134,784 147,658 tition <u>Number of Loans</u> 53 26,508 34,083 22,662 39,346 15,057 1,694	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338	9.54 90.44 100.00 Percenta 0.04 22.55 24.37 14.97 25.71 7.83 0.85
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 3.0000% - 3.4999% 3.5000% - 3.4999% 4.5000% - 4.4999% 5.0000% - 5.4999%	12,874 134,784 147,658 tion Number of Loans 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639	9.54 90.46 100.00 <u>Percenta</u> 0.04 22.55 24.37 14.91 25.71 7.83 0.88 1.75
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 3.0000% - 3.4999% 3.5000% - 3.9999% 4.0000% - 4.4999% 5.0000% - 5.4999% 5.0000% - 5.4999%	12,874 134,784 147,658 tion <u>Number of Loans</u> 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636	9.54 90.46 100.00 Percenta 0.04 22.55 24.37 14.99 25.71 7.83 0.85 1.75 1.48
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.9999% 4.0000% - 4.4999% 5.0000% - 5.4999% 5.0000% - 5.9999% 5.0000% - 5.9999% 6.0000% - 6.4999%	12,874 134,784 147,658 ttion Number of Loans 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423	9.54 90.46 100.00 Percentaa 0.04 22.55 24.37 14.91 25.77 7.83 0.88 1.75 1.46 0.45
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 3.0000% - 3.4999% 3.0000% - 3.4999% 4.0000% - 4.4999% 5.0000% - 5.4999% 5.0000% - 5.4999% 5.0000% - 6.4999% 5.5000% - 6.9999%	12,874 134,784 147,658 tion <u>Number of Loans</u> 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.03	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770	9.54 90.46 100.00 22.55 24.37 14.91 25.77 7.83 0.88 1.75 1.44 0.42 0.02
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 3.0000% - 3.4999% 3.5000% - 3.9999% 4.0000% - 4.4999% 5.0000% - 5.4999% 5.0000% - 5.4999%	12,874 134,784 147,658 ttion Number of Loans 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275	9.54 90.46 100.00 Percenta 0.04 22.55 24.37 14.99 25.71 7.83 0.85 1.75 1.48
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.0000% - 2.9999% 3.0000% - 3.9999% 4.0000% - 4.4999% 5.0000% - 5.9999% 5.0000% - 5.9999% 5.0000% - 6.4999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.1999% 5.000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.0000% - 6.1999% 5.000% - 6.1999% 5.000% - 6.1999% 5.000% - 6.1999%	12,874 134,784 147,658 ttion <u>Number of Loans</u> 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770	9.54 90.46 100.00 Percenta 0.04 22.55 24.37 14.97 25.71 7.83 0.85 1.77 1.48 0.44 0.44 0.42 0.00
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 4.4999% 5.5000% - 5.4999% 5.5000% - 6.4999% 5.5000% - 6.4999% 5.5000% - 6.4999% 7.0000% and above Total	12,874 134,784 147,658 tion 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016	9.54 90.44 100.00 22.55 24.33 14.9 25.7' 7.85 0.85 1.77 1.44 0.44 0.00 0.00 100.00
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.0000% - 2.4999% 3.0000% - 3.9999% 3.5000% - 3.9999% 5.5000% - 4.4999% 5.0000% - 5.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% and above Total Cover Pool Remaining Term Distrib Remaining Term (Months)	12,874 134,784 147,658 ttion 26,508 34,083 22,662 39,346 15,057 1,684 3,266 3,660 1,271 40 18 147,658	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275	9.54 90.44 100.00 22.55 24.37 14.91 25.77 7.83 0.88 1.77 1.44 0.02 0.00 100.00
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.0000% - 2.4999% 3.0000% - 3.9999% 3.0000% - 3.9999% 5.000% - 3.9999% 5.000% - 5.9999% 5.000% - 5.9999% 5.000% - 6.4999% 5.000% - 6.4999% 5.000% - 6.4999% 5.000% - 6.4999% 5.000% - 6.4999% 0.0000% and above Total Cover Pool Remaining Term Distrib Remaining Term (Months)	12,874 134,784 147,658 tion 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016	9.54 90.46 100.00 22.55 24.37 14.97 25.71 7.83 0.85 1.77 1.44 0.45 0.00 0.00 100.00
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.0000% - 2.9999% 3.0000% - 3.9999% 3.0000% - 3.9999% 5.0000% - 5.4999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 6.9999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.999% 5.0000% - 10.9999% 5.0000% - 10.999% 5.000% - 10.999% 5.000% - 10.9999% 5.000% - 10.9999% 5.000% - 10.999% 5.000% - 10.999% 5.000% - 10.999% 5.000% - 10.999% 5.000% - 20.999% 5.000% - 20.999% 5.000% - 3.9999% 5.000% - 3.9999% 5.000% - 3.9999% 5.000% - 3.9999%	12,874 134,784 147,658 ttion 26,508 34,083 22,662 39,346 15,057 1,684 3,266 3,660 1,271 40 18 147,658	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance	9.54 90.44 100.00 22.53 24.33 14.97 25.77 7.83 0.88 1.77 1.44 0.02 0.00 0.00 100.00
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) .9999% and below .0000% - 2.4999% .5000% - 2.4999% .5000% - 3.4999% .5000% - 3.4999% .5000% - 4.4999% .5000% - 5.4999% .5000% - 5.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.9999% .0000% and above Total Cover Pool Remaining Term Distrif Remaining Term (Months) .ess than 12.00 2.00 - 23.99	12,874 134,784 147,658 ttion \$ 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 50ution Number of Loans 22,124	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006	9.5 90.4 100.00 22.5 24.3 14.9 25.7 7.8 0.8 1.7 1.4 0.0 0.00 100.00 Percenta 12.4 16.3
Not Owner Occupied Owner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) .9999% and below .0000% - 2.4999% .5000% - 2.9999% .0000% - 4.4999% .5000% - 5.4999% .5000% - 5.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .0000% - 6.4999% .0000% - 6.4999% .0000% - 6.3999% .0000% - 1000% .0000% - 2.3999% .0000% - 3.3999% .0000% - 3.3999% .0000% - 3.3999% .0000% - 3.3999% .0000% - 3.399 .200 - 23.99 .200 - 23.99 .200 - 35.99	12,874 134,784 147,658 tion \$\frac{147,658}{53} 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 Sumber of Loans 22,124 25,538	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98 17.30	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006 \$3,579,341,170	9.5 90.4 100.00 22.5 24.3 14.9 25.7 7.8 0.8 1.7 1.4 0.4 0.0 0.0 100.00 100.00 Percenta 12.4 16.3 25.4
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) .9999% and below 2.0000% - 2.4999% .5000% - 2.9999% .5000% - 3.9999% .5000% - 3.9999% .5000% - 4.4999% .5000% - 5.9999% .5000% - 5.9999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .5000% - 6.4999% .0000% and above Total Cover Pool Remaining Term Distrib Remaining Term (Months) .ess than 12.00 12.00 - 23.99 24.00 - 35.99 36.00 - 47.99	12,874 134,784 147,658 ttion Number of Loans 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 bution Number of Loans 22,124 25,538 35,414	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98 17.30 23.98	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006 \$3,579,341,170 \$5,588,678,828	9.5- 90.4(100.00 22.53 24.33 14.99 25.7 7.83 0.88 1.77 1.44 0.03 0.00 100.00 100.00 Percenta 12.4(16.33 25.4(32.54)
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribution Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.4999% 3.5000% - 3.4999% 3.5000% - 3.4999% 5.5000% - 4.4999% 5.5000% - 5.4999% 5.5000% - 6.9999% 5.5000% - 6.9999% 5.5000% - 6.9999% 5.5000% - 6.9999% 5.5000% - 6.9999% 5.5000% - 6.9999% 5.0000% and above Total Cover Pool Remaining Term Distrib Remaining Term (Months) .ess than 12.00 12.00 - 23.99 46.00 - 35.99 86.00 - 59.99	12,874 134,784 147,658 ttion Number of Loans 53 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 50ution Number of Loans 22,124 25,538 35,414 48,124	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98 17.30 23.98 32.59	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006 \$3,579,341,170 \$5,588,678,828 \$7,587,939,339 \$2,161,404,237	9.54 90.44 100.00 22.55 24.33 14.9 25.7 7.8% 0.8% 1.7% 1.44 0.0% 0.0% 10
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.4999% 5.0000% - 5.4999% 5.0000% - 5.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 6.4999% 5.0000% - 10.999% 0.0000% - 10.999% 0.0000% - 2.4999% 5.0000% - 2.4999% 5.0000% - 2.4999% 5.0000% - 2.4999% 5.0000% - 2.4999% 5.0000% - 2.4999% 5.0000% - 1.4999% 5.0000% - 2.4999% 7.0000% and above Total Cover Pool Remaining Term Distril Remaining Term (Months) Less than 12.00 12.00 - 23.99 24.00 - 35.99 36.00 - 47.99 18.00 - 59.99 30.00 - 71.99 <	12,874 134,784 147,658 ttion \$ 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 \$ 22,124 25,538 35,414 48,124 14,257 381	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98 17.30 23.98 32.59 9.66 0.26	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006 \$3,579,341,170 \$5,588,678,828 \$7,587,939,339 \$2,161,404,237 \$51,070,334	9.5- 90.4(100.00 22.5: 24.33 14.9 25.7 7.8: 0.83 1.77 1.44 0.44 0.00 0.00 100.00 100.00 100.00 100.00 100.00 100.00
Not Owner Occupied Dwner Occupied Total Cover Pool Mortgage Rate Distribut Mortgage Rate (%) 1.9999% and below 2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.4999% 5.0000% - 5.4999% 5.0000% - 6.4999% 5.5000% - 6.4999% 5.5000% - 6.4999% 7.0000% and above Total	12,874 134,784 147,658 ttion 26,508 34,083 22,662 39,346 15,057 1,694 3,266 3,660 1,271 40 18 147,658 5000000000000000000000000000000000000	8.72 91.28 100.00 Percentage 0.04 17.95 23.08 15.35 26.64 10.20 1.15 2.21 2.48 0.86 0.03 0.01 100.00 Percentage 14.98 17.30 23.98 32.59 9.66	\$2,093,344,701 \$19,843,934,315 \$21,937,279,016 Principal Balance \$9,116,827 \$4,955,443,691 \$5,345,168,334 \$3,270,114,882 \$5,640,627,244 \$1,717,567,957 \$185,570,338 \$383,290,639 \$325,331,636 \$99,717,423 \$4,329,770 \$1,000,275 \$21,937,279,016 Principal Balance \$2,731,899,006 \$3,579,341,170 \$5,588,678,828 \$7,587,939,339 \$2,161,404,237	9.54 90.44 100.00 22.55 24.33 14.99 25.7' 7.83 0.88 1.74 0.02 0.00 100.00 100.00 Percenta 12.43

RBC Covered Bond Programme

Monthly Investor Report - December 31, 2012

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RBC Covered Bond Programme Monthly Investor Report Calculation Date: 12/31/2012

12/31/201	2

Cover Pool Range of Remaining Principa	I Balance			
Range of Remaining Principal Balance	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	63,463	43.02	\$3,364,523,550	15.34
100,000 - 149,999	27,322	18.50	\$3,405,158,636	15.52
150,000 - 199,999	21,090	14.28	\$3,657,607,973	16.67
200,000 - 249,999	13,311	9.01	\$2,971,017,934	13.54
250,000 - 299,999	8,540	5.78	\$2,332,550,575	10.63
300,000 - 349,999	4,997	3.38	\$1,614,708,774	7.36
350,000 - 399,999	2,973	2.01	\$1,107,371,637	5.05
400,000 - 449,999	1,805	1.22	\$763,704,424	3.48
450,000 - 499,999	1,221	0.83	\$578,116,858	2.64
500,000 - 549,999	751	0.51	\$393,111,152	1.79
550,000 - 599,999	534	0.36	\$306,691,013	1.40
600,000 - 649,999	356	0.24	\$222,267,098	1.01
650,000 - 699,999	274	0.19	\$184,807,493	0.84
700,000 - 749,999	212	0.14	\$153,593,788	0.70
750,000 - 799,999	161	0.11	\$124,289,168	0.57
800,000 - 849,999	95	0.06	\$78,331,045	0.36
850,000 - 899,999	66	0.04	\$57,655,590	0.26
900,000 - 949,999	63	0.04	\$58,197,605	0.27
950,000 - 999,999	78	0.05	\$75,902,934	0.35
1,000,000 and above	346	0.23	\$487,671,769	2.22
Total	147,658	100.00	\$21,937,279,016	100.00
Cover Pool Property Distribution				
Property Type	Number of Loans	Percentage	Principal Balance	Percentage 1 4 1
Apartment (Condominium)	15,285	10.35	\$2,223,198,025	10.13
Detached	113,559	76.91	\$16,903,910,044	77.07
Duplex	3,029	2.05	\$440,656,088	2.01
Fourplex	741	0.50	\$140,258,340	0.64
Other	364	0.25	\$47,217,364	0.20
Row (Townhouse)	7,379	5.00	\$1,107,735,918	5.05
Semi-detached	6,455	4.37	\$934,633,549	4.26
Triplex	846	0.57	\$139,669,688	0.64
Total	147,658	100.00	\$21,937,279,016	100.00
Cover Pool LTV - Authorized Distribution	·	100.00	\$21,937,279,016	100.00
Cover Pool LTV - Authorized Distribution Current LTV (%)	Number of Properties	Percentage	Principal Balance	Percentage
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below	Number of Properties 5,120	Percentage 3.99	Principal Balance \$163,699,411	Percentage 0.75
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below 20.01 - 25.00	Number of Properties 5,120 1,937	<u>Percentage</u> 3.99 1.51	Principal Balance \$163,699,411 \$119,684,552	Percentage 0.75 0.55
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 20.00 and below 20.01 - 25.00 25.01 - 30.00	Number of Properties 5,120 1,937 2,189	Percentage 3.99 1.51 1.71	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777	Percentage 0.75 0.55 0.77
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00	Number of Properties 5,120 1,937 2,189 2,476	Percentage 3.99 1.51 1.71 1.93	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038	Percentage 0.75 0.55 0.77 1.04
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00	Number of Properties 5,120 1,937 2,189 2,476 3,208	Percentage 3.99 1.51 1.71 1.93 2.50	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905	Percentage 0.75 0.55 0.77 1.04 1.58
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201	Percentage 3.99 1.51 1.71 1.93 2.50 2.50	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657	Percentage 0.75 0.55 0.77 1.04 1.58 1.75
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 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	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89
Cover Pool LTV - Authorized Distribution Current LTV (%) 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	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 - 55.00 55.01 - 60.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 60.00 60.01 - 65.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 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 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19
Cover Pool LTV - Authorized Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 45.01 - 45.00 45.01 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 75.01 - 80.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 Total Cover Pool LTV - Drawn Distribution	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%)	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$3383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 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 55.01 - 60.00 65.01 - 55.00 55.01 - 60.00 65.01 - 70.00 70.01 - 75.00 75.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution <u>Current LTV (%)</u> 20.00 and below	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265	Percentage 3.99 1.51 1.71 1.93 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 70.01 - 75.00 70.01 - 75.00 Total Cover Pool LTV - Drawn Distribution <u>Current LTV (%)</u> 20.00 and below 20.01 - 25.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002	Percentage 3.99 1.51 1.71 1.93 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$833,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$29,342,071	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 65.01 - 65.00 65.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$22,934,071 \$420,999,599	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,636,870,333 \$21,937,279,016 Principal Balance \$374,108,263 \$29,942,071 \$420,999,599 \$547,297,167	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49
Cover Pool LTV - Authorized Distribution <u>Current LTV (%)</u> 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 55.01 - 50.00 55.01 - 60.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution <u>Current LTV (%)</u> 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 9,155 4,002 4,628 5,162 5,985	Percentage 3.99 1.51 1.71 1.93 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$29,9342,071 \$420,999,599 \$\$47,297,167 \$739,554,557	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 9,155 4,002 4,628 5,162 5,985 6,479	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$35,57,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,599 \$547,271,167 \$739,554,557 \$882,697,616	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 - 55.00 55.01 - 60.00 65.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 45.01 - 45.00 45.01 - 50.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05 6.05	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,599 \$547,297,167 \$739,554,557 \$828,697,616 \$1,148,270,981	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 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	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765 8,990	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.61 4.02 4.67 5.05 6.05 7.01	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,636,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,599 \$547,297,167 \$739,554,557 \$882,697,616 \$1,148,270,981	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 45.01 - 50.00 55.01 - 50.00 55.01 - 50.00 55.01 - 60.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765 8,990 10,642	Percentage 3.99 1.51 1.71 1.93 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05 6.05 7.01	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$833,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,399 \$\$47,297,167 \$739,554,557 \$882,697,616 \$1,148,270,981 \$1,475,766,797 \$1,894,448,588	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73 8.64
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 60.00 65.01 - 65.00 55.01 - 60.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 40.01 - 45.00 25.01 - 30.00 35.01 - 40.00 40.01 - 45.00 55.01 - 50.00 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 9,002 4,628 5,162 5,985 6,479 7,765 8,990 10,642 12,504	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.61 4.02 4.67 5.05 6.05 7.01 8.30 9.75	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,599 \$547,207,167 \$739,554,557 \$82,697,616 \$1,148,270,981 \$1,475,766,797 \$1,475,766 \$1,484,8588 \$2,472,570,282	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73 8.64 11.27
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 50.00 55.01 - 50.00 55.01 - 50.00 55.01 - 50.00 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765 8,990 10,642 12,504 11,788	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05 6.05 7.01 8.30 9.75 9.19	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,555,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$37,4,108,263 \$29,342,071 \$420,999,599 \$547,297,167 \$739,554,557 \$882,697,616 \$1,475,766,797 \$1,894,448,588 \$2,472,570,282 \$2,422,863,739	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73 8.64 11.27 11.04
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 75.01 - 80.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 45.01 - 55.00 55.01 - 60.00 60.01 - 45.00 45.01 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765 8,990 10,642 12,504 11,788 16,261	Percentage 3.99 1.51 1.71 1.93 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05 6.05 7.01 8.30 9.75 9.19 12.68	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,595,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$374,108,263 \$299,342,071 \$420,999,599 \$547,297,167 \$739,554,557 \$882,609,7616 \$1,148,270,981 \$1,475,766,797 \$1,894,448,588 \$2,472,570,822 \$2,422,863,739 \$3,432,002,190	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73 8.64 11.27 11.04 15.64
Cover Pool LTV - Authorized Distribution Current LTV (%) 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 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 Total Cover Pool LTV - Drawn Distribution Current LTV (%) 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 55.01 - 50.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00	Number of Properties 5,120 1,937 2,189 2,476 3,208 3,201 4,825 5,290 6,912 10,478 7,934 23,083 51,612 128,265 Number of Properties 9,155 4,002 4,628 5,162 5,985 6,479 7,765 8,990 10,642 12,504 11,788	Percentage 3.99 1.51 1.71 1.93 2.50 2.50 3.76 4.12 5.39 8.17 6.19 18.00 40.23 100.00 Percentage 7.14 3.12 3.61 4.02 4.67 5.05 6.05 7.01 8.30 9.75 9.19	Principal Balance \$163,699,411 \$119,684,552 \$169,331,777 \$228,948,038 \$345,557,905 \$383,257,657 \$633,403,296 \$791,632,348 \$1,123,405,035 \$2,006,623,018 \$1,577,555,432 \$3,557,270,154 \$10,836,870,393 \$21,937,279,016 Principal Balance \$37,4,108,263 \$29,342,071 \$420,999,599 \$547,297,167 \$739,554,557 \$882,697,616 \$1,475,766,797 \$1,894,448,588 \$2,472,570,282 \$2,422,863,739	Percentage 0.75 0.55 0.77 1.04 1.58 1.75 2.89 3.61 5.12 9.15 7.19 16.22 49.38 100.00 Percentage 1.71 1.36 1.92 2.49 3.37 4.02 5.23 6.73 8.64 11.27 11.04

RBC Covered Bond Programme

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