## Programme Information

The Covered Bonds are issued by RBC Covered Bond Guarantor Limited Partnership (Guarantor LP), which has no liabilities or obligations other than those related to the RBC Covered Bond Programme. Please click on the link below for additional information about the RBC Covered Bond Programme and the information contained herein. For the meaning of capitalized terms used and not otherwise defined in this report, click the following link:


### Outstanding Covered Bonds

<table>
<thead>
<tr>
<th>Series</th>
<th>Initial Principal Amount</th>
<th>Translation Rate</th>
<th>CS Equivalent</th>
<th>Final Maturity Date(1)</th>
<th>Interest Basis</th>
<th>Rate Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>CB11</td>
<td>$2,000,000,000</td>
<td>1.1476386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB12</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB13</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB14</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB15</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB16</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB17</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB18</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB19</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB20</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB21</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB22</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB23</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB24</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB25</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB26</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB27</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB28</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
<tr>
<td>CB29</td>
<td>$2,000,000,000</td>
<td>1.1500386/02/19</td>
<td>$2,290,305,000</td>
<td>2025/06/19</td>
<td>AAA</td>
<td>Fixed</td>
</tr>
</tbody>
</table>

### Covered Bond Ratio

- **OSFI Covered Bond Ratio**: 2.75%
- **OSFI Covered Bond Ratio Limit**: 5.50%
- **OSFI Temporary Covered Bond Ratio Limit**: 10.00%
### Royal Bank of Canada's Ratings

<table>
<thead>
<tr>
<th>Rating</th>
<th>Moody's</th>
<th>DBRS</th>
<th>Fitch</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA (high)</td>
<td>Aa2</td>
<td>AA</td>
<td>Aa+</td>
</tr>
<tr>
<td>Aa2 (dr)</td>
<td>P-1</td>
<td>R-1 (high)</td>
<td>F1+</td>
</tr>
<tr>
<td>Aa2 (cr)</td>
<td>P-1</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>AA (dr)</td>
<td>P-1</td>
<td>R-1 (high)</td>
<td>F1+</td>
</tr>
<tr>
<td>AA (cr)</td>
<td>P-1</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

### Application of Ratings Triggers

#### 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.

<table>
<thead>
<tr>
<th>Role (Current Party)</th>
<th>Moody's</th>
<th>DBRS</th>
<th>Fitch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying Agent (Bank of New York Mellon)</td>
<td>P-1</td>
<td>R-1 (low)</td>
<td>A-(5)</td>
</tr>
<tr>
<td>Standby Account Bank (Bank of Montreal)</td>
<td>P-2 (cr)</td>
<td>BBB (low)</td>
<td>F2 &amp; BBB+</td>
</tr>
<tr>
<td>Cash Manager (RBC)</td>
<td>Ba3 (cr)</td>
<td>BBB (low)</td>
<td>F2 &amp; BBB+</td>
</tr>
<tr>
<td>Issuer (RBC)</td>
<td>P-1 (dr)</td>
<td>Aa2 (dr)</td>
<td>A+(5)</td>
</tr>
<tr>
<td>Servicer (RBC)</td>
<td>P-2 (cr)</td>
<td>A3 (cr)</td>
<td>R-2 (middle) &amp; BBB</td>
</tr>
<tr>
<td>Swap Provider (RBC)</td>
<td>P-2 (cr)</td>
<td>A3 (cr)</td>
<td>R-2 (middle) &amp; BBB</td>
</tr>
</tbody>
</table>

#### B. Specific Rating Related Action

1. The following actions are required if the rating of the Issuer (RBC) falls below the stipulated rating.

<table>
<thead>
<tr>
<th>Action</th>
<th>Moody's</th>
<th>DBRS</th>
<th>Fitch</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Asset Monitor is required to verify the Cash Manager's calculations of the Asset Coverage/Amortization ratio on each Calculation Date</td>
<td>P-1 (dr)</td>
<td>BBB (low)</td>
<td>F1 &amp; A(5)</td>
</tr>
<tr>
<td>(b) Amounts received by the Cash Manager are required to be deposited directly into the Transaction Account</td>
<td>P-1 (dr)</td>
<td>BBB (low)</td>
<td>F1 &amp; A(5)</td>
</tr>
<tr>
<td>(c) Amounts received by the Servicer are to be deposited directly to the GIC Account and not provided to the Cash Manager</td>
<td>P-1 (dr)</td>
<td>BBB (low)</td>
<td>F1 &amp; A(5)</td>
</tr>
<tr>
<td>(d) Establishment of the Reserve Fund</td>
<td>P-1 (cr)</td>
<td>Aa2 (cr)</td>
<td>A+(6)</td>
</tr>
<tr>
<td>(e) The following actions are required if the rating of the Cash Manager (RBC) falls below the stipulated rating</td>
<td>P-1 (cr)</td>
<td>Aa2 (cr)</td>
<td>A+(6)</td>
</tr>
<tr>
<td>(f) 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</td>
<td>P-1 (cr)</td>
<td>Aa2 (cr)</td>
<td>A+(6)</td>
</tr>
<tr>
<td>(g) The Swap Provider is required to replace itself, transfer credit support or obtain a guarantee for its obligations if the rating of such Swap Provider falls below the specified rating</td>
<td>P-1 (cr)</td>
<td>Aa2 (cr)</td>
<td>A+(6)</td>
</tr>
</tbody>
</table>

### Supplementary Information

#### Parties to RBC Global Covered Bond Programme

<table>
<thead>
<tr>
<th>Role</th>
<th>Issuer</th>
<th>Guarantor entity</th>
<th>Servicer &amp; Cash Manager</th>
<th>Swap Providers</th>
<th>Asset Monitor</th>
<th>Standby Account Bank &amp; GDA Provider</th>
</tr>
</thead>
</table>

#### Issuer Royal Bank of Canada

- Senior Debt
  - Short-Term Debt (P+1): RBC Covered Bond Programme
  - Long-Term Debt (Aa2): RBC Covered Bond Programme
- Short-Term Issuer Default Rating (Fitch): P-1
- Counterparty Risk Assessment (Short-Term/Long-Term): P-1 (dr) / Aa2 (cr)
- Derivative Counterparty Rating (Short-Term/Long-Term): n/a / n/a
- Rating Outlook: Stable

#### Applicable Ratings of Standby Account Bank & Standby GDA Provider

<table>
<thead>
<tr>
<th>Rating</th>
<th>Moody's</th>
<th>DBRS</th>
<th>Fitch</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA (high)</td>
<td>Aa2</td>
<td>AA</td>
<td>Aa+</td>
</tr>
<tr>
<td>Aa2 (dr)</td>
<td>P-1</td>
<td>R-1 (high)</td>
<td>F1+</td>
</tr>
<tr>
<td>Aa2 (cr)</td>
<td>P-1</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

#### Description of Ratings Triggers

- 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.
- These ratings will be in respect of Derivative Counterparty Ratings from Fitch following Fitch having assigned Derivative Counterparty Ratings to the relevant party.
- These ratings will be in respect of deposit ratings from Fitch following Fitch having assigned deposit ratings to the relevant party.

### Events of Default & Triggers

- 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 A2 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.
- (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 Derivative Counterparty Ratings from Fitch and include the (dcr) reference following Fitch having assigned Derivative Counterparty 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.

### Parties to RBC Covered Bond Programme

- Paying Agent: Credit Suisse AG
- Paying Agent: Royal Bank of Canada
- Paying Agent: UBS AG
RBC Covered Bond Programme Monthly Investor Report
Calculation Date: 7/31/2020

Asset Coverage Test

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>C$ Equivalent of Outstanding Covered Bonds</td>
<td>$75,326,620,450</td>
</tr>
</tbody>
</table>

\[
A = \min (i) \text{ LTV Adjusted True Balance, and} \quad A (i) \quad \text{and} \quad A (\text{ii}) \]

\[
B = \text{Principal Receipts} \quad \text{and} \quad \text{Asset Percentage:} \quad 93.00% \\
C = \text{Cash Capital Contributions} \quad \text{and} \quad \text{Maximum Asset Percentage:} \quad 93.00% \\
D = \text{ Substitute Assets} \\
E = \text{Reserve Fund balance} \\
F = - \text{Negative Carry Factor calculation} \quad \text{and} \quad $1,112,576,626 \\
\]

\[
\text{Adjusted Aggregate Asset Amount} = A + B + C + D + E - F \\
= $103,089,564,668 \\
\]

Regulatory OC Minimum Calculation

\[
A = \min (a) \text{ Cover Pool Collateral, and} \quad A(a) \quad \text{and} \quad A(b) \]

\[
B = \text{C$ Equivalent of Outstanding Covered Bonds} \quad \text{and} \quad $75,326,620,450 \\
\]

\[
\text{Level of Overcollateralization (A/B)} = 107.64% \\
\text{Regulatory OC Minimum} = 103.00% \\
\]

*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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading Value of Covered Bonds</td>
<td>$78,290,060,390</td>
</tr>
</tbody>
</table>

\[
A = \text{LTV Adjusted Present Value} \quad \text{and} \quad \text{Weighted Average Effective Yield of} \\
\text{Performing Eligible Loans:} \quad 2.30% \\
B = \text{Principal Receipts} \\
C = \text{Cash Capital Contributions} \\
D = \text{ Trading Value of Substitute Assets} \\
E = \text{ Reserve Fund Balance} \\
F = \text{ Trading Value of Swap Collateral} \\
\]

\[
\text{Present Value Adjusted Aggregate Asset Amount} = A + B + C + D + E + F \\
= $113,058,379,606 \\
\]

Intercompany Loan Balance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
</table>

\[
\text{Guarantee Loan} \quad $81,435,380,889 \\
\text{Demand Loan} \quad $30,779,015,791 \\
\]

\[
\text{Total} = \text{Guarantee Loan} + \text{Demand Loan} = $112,214,396,679 \\
\]

Cover Pool Losses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
</table>

\[
\text{Period End} \quad \text{Write-off Amounts} \quad \text{Loss Percentage (Annualized)} \\
\text{July 31, 2020} \quad $2,501,096 \quad 0.03% \\
\]

Cover Pool Flow of Funds

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
</table>

\[
\text{Cash Inflows} \quad \text{as of} \quad 31-July-2020 \quad \text{as of} \quad 30-June-2020 \\
\text{Principal Receipts} \quad $2,014,695,339 (1) \quad $1,879,628,926 (2) \\
\text{Proceeds for sale of Loans} \quad - \quad - \\
\text{Draw on Intercompany Loan} \quad - \quad - \\
\text{Revenue Receipts} \quad $279,634,851 \quad $278,425,169 \\
\text{Swap receipts} \quad $167,864,232 (2) \quad $166,060,383 (3) \\
\text{Swap Breakage Fee} \quad - \quad - \\
\text{Cash Outflows} \quad \text{as of} \quad 31-July-2020 \quad \text{as of} \quad 30-June-2020 \\
\text{Swap payment} \quad ($279,634,851) (1) \quad ($278,425,169) (2) \\
\text{Intercompany Loan Interest} \quad ($167,528,504) (1) \quad ($165,728,262) (2) \\
\text{Intercompany Loan principal} \quad ($2,014,695,339) (1) \quad ($1,879,628,926) (2) (3) \\
\text{Purchase of Loans} \quad - \quad - \\
\text{Net inflows/(outflows)} \quad $335,728 \quad $332,121 \\
\]

(1) Includes Capitalized Interest on Loans. Amounts drawn by the Guarantor LP on the Intercompany Loan in respect of Capitalized Interest are included on a net basis in the Intercompany Loan principal.
(2) Cash settlement to occur on August 17, 2020
(3) Cash settlement occurred on July 17, 2020
## Cover Pool Summary Statistics

<table>
<thead>
<tr>
<th>Description</th>
<th>Previous Month Ending Balance</th>
<th>Current Month Ending Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Mortgages in Pool</td>
<td>$114,112,384,167</td>
<td>$112,058,612,952</td>
</tr>
<tr>
<td>Average Mortgage Size</td>
<td>$220,312</td>
<td></td>
</tr>
<tr>
<td>Ten Largest Mortgages as a % of Current Month Ending Balance</td>
<td>0.02%</td>
<td></td>
</tr>
<tr>
<td>Number of Properties</td>
<td>431,487</td>
<td></td>
</tr>
<tr>
<td>Number of Borrowers</td>
<td>404,219</td>
<td></td>
</tr>
</tbody>
</table>

### Weighted Average LTV

<table>
<thead>
<tr>
<th>Authorized</th>
<th>Drawn</th>
</tr>
</thead>
<tbody>
<tr>
<td>69.35%</td>
<td>58.49%</td>
</tr>
<tr>
<td>61.75%</td>
<td>52.54%</td>
</tr>
</tbody>
</table>

### Weighted Average Original Term (Months)

<table>
<thead>
<tr>
<th></th>
<th>Authorized</th>
<th>Drawn</th>
</tr>
</thead>
<tbody>
<tr>
<td>71.32%</td>
<td>3.62</td>
<td>3.62</td>
</tr>
</tbody>
</table>

### Weighted Average Remaining Term (Months)

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>30.61</td>
</tr>
</tbody>
</table>

### Weighted Average Mortgage Rate

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2.73%</td>
</tr>
</tbody>
</table>

### Weighted Average Seasoning (Months)

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>53.19</td>
</tr>
</tbody>
</table>

### Weighted Average LTV - Authorized

<table>
<thead>
<tr>
<th>Original</th>
<th>Indexed</th>
</tr>
</thead>
<tbody>
<tr>
<td>69.35%</td>
<td>58.49%</td>
</tr>
<tr>
<td>61.75%</td>
<td>52.54%</td>
</tr>
</tbody>
</table>

### Weighted Average LTV - Drawn

<table>
<thead>
<tr>
<th>Original</th>
<th>Indexed</th>
</tr>
</thead>
<tbody>
<tr>
<td>69.35%</td>
<td>58.49%</td>
</tr>
<tr>
<td>61.75%</td>
<td>52.54%</td>
</tr>
</tbody>
</table>

#### 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.

## Cover Pool Delinquency Distribution

### Aging Summary

<table>
<thead>
<tr>
<th>Aging</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current and less than 30 days past due</td>
<td>508,100</td>
<td>99.89%</td>
<td>$111,963,203,695</td>
<td>99.91%</td>
</tr>
<tr>
<td>30 to 59 days past due</td>
<td>161</td>
<td>0.03%</td>
<td>$3,554,853</td>
<td>0.03%</td>
</tr>
<tr>
<td>60 to 89 days past due</td>
<td>44</td>
<td>0.01%</td>
<td>$8,593,592</td>
<td>0.01%</td>
</tr>
<tr>
<td>90 or more days past due</td>
<td>330</td>
<td>0.06%</td>
<td>$54,260,812</td>
<td>0.05%</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Cover Pool Provincial Distribution

<table>
<thead>
<tr>
<th>Province</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alberta</td>
<td>54,784</td>
<td>10.77%</td>
<td>$11,120,969,636</td>
<td>9.92%</td>
</tr>
<tr>
<td>British Columbia</td>
<td>91,982</td>
<td>18.08%</td>
<td>$24,589,700,931</td>
<td>21.94%</td>
</tr>
<tr>
<td>Manitoba</td>
<td>18,422</td>
<td>3.62%</td>
<td>$2,584,094,818</td>
<td>2.31%</td>
</tr>
<tr>
<td>Newfoundland and Labrador</td>
<td>6,296</td>
<td>1.24%</td>
<td>$909,914,398</td>
<td>0.81%</td>
</tr>
<tr>
<td>Northwest Territories</td>
<td>18</td>
<td>0.00%</td>
<td>$1,942,428</td>
<td>0.00%</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>13,784</td>
<td>2.71%</td>
<td>$1,671,635,889</td>
<td>1.49%</td>
</tr>
<tr>
<td>Nunavut</td>
<td>1</td>
<td>0.00%</td>
<td>$37,881</td>
<td>0.00%</td>
</tr>
<tr>
<td>Ontario</td>
<td>224,938</td>
<td>44.22%</td>
<td>$57,102,128,795</td>
<td>50.96%</td>
</tr>
<tr>
<td>Prince Edward Island</td>
<td>1,783</td>
<td>0.35%</td>
<td>$214,009,709</td>
<td>0.19%</td>
</tr>
<tr>
<td>Quebec</td>
<td>72,295</td>
<td>14.21%</td>
<td>$10,716,813,269</td>
<td>9.56%</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>4,822</td>
<td>0.95%</td>
<td>$645,206,734</td>
<td>0.58%</td>
</tr>
<tr>
<td>Yukon</td>
<td>90</td>
<td>0.02%</td>
<td>$13,787,785</td>
<td>0.01%</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Cover Pool Credit Bureau Score Distribution

<table>
<thead>
<tr>
<th>Credit Bureau Score</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score Unavailable</td>
<td>1,458</td>
<td>0.29%</td>
<td>$230,484,399</td>
<td>0.21%</td>
</tr>
<tr>
<td>499 and below</td>
<td>486</td>
<td>0.10%</td>
<td>$93,091,450</td>
<td>0.08%</td>
</tr>
<tr>
<td>500 - 539</td>
<td>978</td>
<td>0.19%</td>
<td>$204,591,248</td>
<td>0.18%</td>
</tr>
<tr>
<td>540 - 559</td>
<td>808</td>
<td>0.16%</td>
<td>$179,306,062</td>
<td>0.16%</td>
</tr>
<tr>
<td>560 - 579</td>
<td>1,151</td>
<td>0.23%</td>
<td>$258,813,294</td>
<td>0.23%</td>
</tr>
<tr>
<td>580 - 599</td>
<td>1,683</td>
<td>0.33%</td>
<td>$390,460,663</td>
<td>0.36%</td>
</tr>
<tr>
<td>600 - 619</td>
<td>2,714</td>
<td>0.53%</td>
<td>$645,206,734</td>
<td>0.58%</td>
</tr>
<tr>
<td>620 - 639</td>
<td>4,822</td>
<td>0.95%</td>
<td>$1,160,084,031</td>
<td>1.05%</td>
</tr>
<tr>
<td>640 - 659</td>
<td>7,576</td>
<td>1.49%</td>
<td>$1,886,082,165</td>
<td>1.69%</td>
</tr>
<tr>
<td>660 - 679</td>
<td>11,919</td>
<td>2.34%</td>
<td>$2,879,815,931</td>
<td>2.57%</td>
</tr>
<tr>
<td>680 - 699</td>
<td>17,088</td>
<td>3.36%</td>
<td>$4,103,194,299</td>
<td>3.71%</td>
</tr>
<tr>
<td>700 - 719</td>
<td>22,848</td>
<td>4.49%</td>
<td>$5,431,650,442</td>
<td>4.85%</td>
</tr>
<tr>
<td>720 - 739</td>
<td>27,109</td>
<td>5.33%</td>
<td>$6,445,815,546</td>
<td>5.75%</td>
</tr>
<tr>
<td>740 - 759</td>
<td>35,161</td>
<td>6.93%</td>
<td>$7,145,704,047</td>
<td>6.38%</td>
</tr>
<tr>
<td>760 - 779</td>
<td>34,380</td>
<td>6.76%</td>
<td>$8,242,987,578</td>
<td>7.36%</td>
</tr>
<tr>
<td>780 - 799</td>
<td>46,538</td>
<td>7.97%</td>
<td>$9,676,293,742</td>
<td>8.54%</td>
</tr>
<tr>
<td>800 and above</td>
<td>302,894</td>
<td>59.55%</td>
<td>$63,005,231,321</td>
<td>56.23%</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
### Cover Pool Rate Type Distribution

<table>
<thead>
<tr>
<th>Rate Type</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed</td>
<td>414,507</td>
<td>81.49</td>
<td>$88,925,706,619</td>
<td>79.36</td>
</tr>
<tr>
<td>Variable</td>
<td>94,128</td>
<td>18.51</td>
<td>$23,132,906,333</td>
<td>20.64</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>

### Mortgage Asset Type Distribution

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional Mortgage</td>
<td>124,381</td>
<td>24.45</td>
<td>$36,257,357,924</td>
<td>32.36</td>
</tr>
<tr>
<td>Mortgage Segment of All-In-One Product</td>
<td>384,254</td>
<td>75.55</td>
<td>$75,801,255,029</td>
<td>67.64</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>

### Cover Pool Occupancy Type Distribution

<table>
<thead>
<tr>
<th>Occupancy Type</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied</td>
<td>450,025</td>
<td>88.48</td>
<td>$98,256,033,223</td>
<td>87.68</td>
</tr>
<tr>
<td>Non-Owner Occupied</td>
<td>58,610</td>
<td>11.52</td>
<td>$13,802,579,729</td>
<td>12.32</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>

### Cover Pool Mortgage Rate Distribution

<table>
<thead>
<tr>
<th>Mortgage Rate (%)</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.9999% and below</td>
<td>67,185</td>
<td>13.21</td>
<td>$17,147,819,565</td>
<td>15.30</td>
</tr>
<tr>
<td>2.0000% - 2.4999%</td>
<td>60,368</td>
<td>11.87</td>
<td>$14,019,609,766</td>
<td>12.51</td>
</tr>
<tr>
<td>2.5000% - 2.9999%</td>
<td>213,704</td>
<td>42.02</td>
<td>$47,320,653,423</td>
<td>42.23</td>
</tr>
<tr>
<td>3.0000% - 3.4999%</td>
<td>39,831</td>
<td>7.83</td>
<td>$10,786,776,679</td>
<td>9.32</td>
</tr>
<tr>
<td>4.0000% - 4.4999%</td>
<td>2,153</td>
<td>0.42</td>
<td>$260,701,957</td>
<td>0.23</td>
</tr>
<tr>
<td>5.0000% - 5.4999%</td>
<td>829</td>
<td>0.16</td>
<td>$140,289,476</td>
<td>0.13</td>
</tr>
<tr>
<td>5.5000% - 5.9999%</td>
<td>12</td>
<td>0.00</td>
<td>$708,663</td>
<td>0.00</td>
</tr>
<tr>
<td>6.0000% - 6.4999%</td>
<td>1</td>
<td>0.00</td>
<td>$84,810</td>
<td>0.00</td>
</tr>
<tr>
<td>6.5000% - 6.9999%</td>
<td>0</td>
<td>0.00</td>
<td>$0</td>
<td>0.00</td>
</tr>
<tr>
<td>7.0000% and above</td>
<td>1,453</td>
<td>0.29</td>
<td>$178,343,197</td>
<td>0.16</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>

### Cover Pool Remaining Term Distribution

<table>
<thead>
<tr>
<th>Remaining Term (Months)</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.00 - 23.99</td>
<td>90,661</td>
<td>19.59</td>
<td>$20,894,741,145</td>
<td>18.65</td>
</tr>
<tr>
<td>24.00 - 35.99</td>
<td>127,032</td>
<td>24.98</td>
<td>$28,855,315,108</td>
<td>25.78</td>
</tr>
<tr>
<td>36.00 - 47.99</td>
<td>99,231</td>
<td>20.51</td>
<td>$23,416,492,093</td>
<td>20.90</td>
</tr>
<tr>
<td>48.00 - 59.99</td>
<td>82,655</td>
<td>16.25</td>
<td>$20,518,762,297</td>
<td>18.31</td>
</tr>
<tr>
<td>60.00 - 71.99</td>
<td>4,838</td>
<td>0.95</td>
<td>$915,557,592</td>
<td>0.82</td>
</tr>
<tr>
<td>72.00 - 83.99</td>
<td>329</td>
<td>0.06</td>
<td>$414,290</td>
<td>0.04</td>
</tr>
<tr>
<td>84.00 - 119.99</td>
<td>269</td>
<td>0.05</td>
<td>$54,933,239</td>
<td>0.05</td>
</tr>
<tr>
<td>120.00 and above</td>
<td>0</td>
<td>0.00</td>
<td>$500,210</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>

### Cover Pool Loan Seasoning

<table>
<thead>
<tr>
<th>Loan Seasoning (Months)</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 12.00</td>
<td>130,451</td>
<td>25.65</td>
<td>$30,051,690,955</td>
<td>26.82</td>
</tr>
<tr>
<td>12.00 - 23.99</td>
<td>147,455</td>
<td>29.99</td>
<td>$34,074,136,408</td>
<td>30.41</td>
</tr>
<tr>
<td>24.00 - 35.99</td>
<td>111,639</td>
<td>21.95</td>
<td>$24,846,242,689</td>
<td>22.17</td>
</tr>
<tr>
<td>36.00 - 59.99</td>
<td>116,678</td>
<td>22.94</td>
<td>$22,761,075,014</td>
<td>20.31</td>
</tr>
<tr>
<td>60.00 and above</td>
<td>2,412</td>
<td>0.47</td>
<td>$325,495,887</td>
<td>0.29</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00</td>
<td>$112,058,612,952</td>
<td>100.00</td>
</tr>
</tbody>
</table>
## Cover Pool Range of Remaining Principal Balance

<table>
<thead>
<tr>
<th>Range of Remaining Principal Balance</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>99,999 and below</td>
<td>152,496</td>
<td>29.98%</td>
<td>$8,134,684,426</td>
<td>7.26%</td>
</tr>
<tr>
<td>100,000 - 149,999</td>
<td>21,884</td>
<td>4.30%</td>
<td>$8,186,557,682</td>
<td>7.31%</td>
</tr>
<tr>
<td>150,000 - 199,999</td>
<td>15,823</td>
<td>3.11%</td>
<td>$6,710,968,314</td>
<td>5.99%</td>
</tr>
<tr>
<td>200,000 - 249,999</td>
<td>12,465</td>
<td>2.45%</td>
<td>$5,910,984,469</td>
<td>5.27%</td>
</tr>
<tr>
<td>250,000 - 299,999</td>
<td>25,989</td>
<td>5.18%</td>
<td>$9,576,811,835</td>
<td>8.65%</td>
</tr>
<tr>
<td>300,000 - 349,999</td>
<td>75,672</td>
<td>14.88%</td>
<td>$9,452,185,843</td>
<td>8.44%</td>
</tr>
<tr>
<td>350,000 - 399,999</td>
<td>66,055</td>
<td>12.99%</td>
<td>$11,025,039,841</td>
<td>10.28%</td>
</tr>
<tr>
<td>400,000 - 449,999</td>
<td>52,763</td>
<td>10.37%</td>
<td>$11,835,377,947</td>
<td>10.56%</td>
</tr>
<tr>
<td>450,000 - 499,999</td>
<td>40,992</td>
<td>8.06%</td>
<td>$11,233,427,137</td>
<td>10.02%</td>
</tr>
<tr>
<td>500,000 - 549,999</td>
<td>29,569</td>
<td>5.81%</td>
<td>$5,976,811,835</td>
<td>5.72%</td>
</tr>
<tr>
<td>550,000 - 599,999</td>
<td>21,884</td>
<td>4.30%</td>
<td>$8,186,557,682</td>
<td>7.31%</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

## Cover Pool Property Type Distribution

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Number of Loans</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment (Condominium)</td>
<td>67,625</td>
<td>13.30%</td>
<td>$13,505,237,770</td>
<td>12.05%</td>
</tr>
<tr>
<td>Detached</td>
<td>366,746</td>
<td>72.10%</td>
<td>$81,969,976,217</td>
<td>73.15%</td>
</tr>
<tr>
<td>Duplex</td>
<td>5,710</td>
<td>1.12%</td>
<td>$848,427,848</td>
<td>0.76%</td>
</tr>
<tr>
<td>Fourplex</td>
<td>1,356</td>
<td>0.27%</td>
<td>$290,345,240</td>
<td>0.27%</td>
</tr>
<tr>
<td>Row (Townhouse)</td>
<td>36,761</td>
<td>7.23%</td>
<td>$8,594,098,539</td>
<td>7.67%</td>
</tr>
<tr>
<td>Semi-detached</td>
<td>28,377</td>
<td>5.58%</td>
<td>$6,540,945,224</td>
<td>5.84%</td>
</tr>
<tr>
<td>Triplex</td>
<td>1,513</td>
<td>0.30%</td>
<td>$272,692,768</td>
<td>0.24%</td>
</tr>
<tr>
<td>Total</td>
<td>508,635</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

## Cover Pool Indexed LTV - Authorized Distribution

<table>
<thead>
<tr>
<th>Indexed LTV (%)</th>
<th>Number of Properties</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 - 25.00</td>
<td>19,497</td>
<td>3.88%</td>
<td>$1,192,378,824</td>
<td>1.07%</td>
</tr>
<tr>
<td>25.01 - 30.00</td>
<td>8,706</td>
<td>1.72%</td>
<td>$4,216,037,383</td>
<td>3.79%</td>
</tr>
<tr>
<td>30.01 - 35.00</td>
<td>14,124</td>
<td>2.80%</td>
<td>$8,070,887,026</td>
<td>7.28%</td>
</tr>
<tr>
<td>35.01 - 40.00</td>
<td>28,682</td>
<td>5.65%</td>
<td>$6,334,624,421</td>
<td>5.65%</td>
</tr>
<tr>
<td>40.01 - 45.00</td>
<td>38,364</td>
<td>7.60%</td>
<td>$8,570,887,026</td>
<td>7.60%</td>
</tr>
<tr>
<td>45.01 - 50.00</td>
<td>42,502</td>
<td>8.57%</td>
<td>$10,579,106,076</td>
<td>9.44%</td>
</tr>
<tr>
<td>50.01 - 55.00</td>
<td>73,938</td>
<td>14.89%</td>
<td>$11,385,363,249</td>
<td>10.14%</td>
</tr>
<tr>
<td>55.01 - 60.00</td>
<td>41,202</td>
<td>8.12%</td>
<td>$12,185,959,444</td>
<td>10.87%</td>
</tr>
<tr>
<td>60.01 - 65.00</td>
<td>42,647</td>
<td>8.58%</td>
<td>$13,321,373,117</td>
<td>11.89%</td>
</tr>
<tr>
<td>65.01 - 70.00</td>
<td>50,492</td>
<td>10.02%</td>
<td>$16,107,295,821</td>
<td>14.37%</td>
</tr>
<tr>
<td>70.01 - 75.00</td>
<td>39,870</td>
<td>7.84%</td>
<td>$11,735,198,888</td>
<td>10.47%</td>
</tr>
<tr>
<td>&gt; 80.00</td>
<td>12,379</td>
<td>2.47%</td>
<td>$3,815,201,872</td>
<td>3.40%</td>
</tr>
<tr>
<td>Total</td>
<td>431,487</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

## Cover Pool Indexed LTV - Drawn Distribution

<table>
<thead>
<tr>
<th>Indexed LTV (%)</th>
<th>Number of Properties</th>
<th>Percentage</th>
<th>Principal Balance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 - 25.00</td>
<td>21,814</td>
<td>5.06%</td>
<td>$3,600,539,584</td>
<td>3.21%</td>
</tr>
<tr>
<td>25.01 - 30.00</td>
<td>25,555</td>
<td>5.92%</td>
<td>$5,094,631,952</td>
<td>4.54%</td>
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<tr>
<td>30.01 - 35.00</td>
<td>28,950</td>
<td>6.71%</td>
<td>$6,611,285,501</td>
<td>5.90%</td>
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<tr>
<td>35.01 - 40.00</td>
<td>32,694</td>
<td>7.58%</td>
<td>$8,184,393,525</td>
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<tr>
<td>40.01 - 45.00</td>
<td>34,522</td>
<td>8.00%</td>
<td>$8,373,979,669</td>
<td>8.01%</td>
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<tr>
<td>45.01 - 50.00</td>
<td>34,174</td>
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<td>$9,516,191,095</td>
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<tr>
<td>50.01 - 55.00</td>
<td>33,811</td>
<td>7.84%</td>
<td>$10,186,910,428</td>
<td>9.07%</td>
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<tr>
<td>55.01 - 60.00</td>
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<td>$11,113,737,965</td>
<td>9.92%</td>
</tr>
<tr>
<td>60.01 - 65.00</td>
<td>34,737</td>
<td>8.05%</td>
<td>$11,213,808,042</td>
<td>10.01%</td>
</tr>
<tr>
<td>65.01 - 70.00</td>
<td>37,138</td>
<td>8.61%</td>
<td>$12,814,475,098</td>
<td>11.44%</td>
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<tr>
<td>70.01 - 75.00</td>
<td>37,138</td>
<td>8.61%</td>
<td>$12,814,475,098</td>
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<tr>
<td>75.01 - 80.00</td>
<td>18,789</td>
<td>4.35%</td>
<td>$6,548,931,175</td>
<td>5.84%</td>
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<tr>
<td>&gt; 80.00</td>
<td>5,655</td>
<td>1.24%</td>
<td>$1,220,647,119</td>
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<tr>
<td>Total</td>
<td>431,487</td>
<td>100.00%</td>
<td>$112,058,612,952</td>
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### Provincial Distribution by Indexed LTV - Drawn and Aging Summary

#### Alberta

<table>
<thead>
<tr>
<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 and below</td>
<td>$264,868,458</td>
<td>$63,660</td>
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<td>$264,875</td>
<td>$265,214,992</td>
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<td>$377,499,316</td>
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<tr>
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<td>$0</td>
<td>$188,883</td>
<td>$875,246</td>
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<tr>
<td>50.01 - 55.00</td>
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<td>$701,221</td>
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<td>$187,729</td>
<td>$132,746</td>
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<td>$1,031,996</td>
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<td>$3,702,113</td>
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<td>75.01 - 80.00</td>
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<td>$5,031,996</td>
<td>$1,807,034</td>
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<tr>
<td>&gt; 80.00</td>
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<td>$689,395</td>
<td>$20,913,469</td>
<td>$11,120,969,636</td>
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#### British Columbia

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<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 and below</td>
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<td>$584,807</td>
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<td>$62,389,865</td>
<td>$1,500,803,676</td>
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<td>$1,040,679</td>
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<td>25.01 - 30.00</td>
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<td>$1,613,818</td>
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<td>$1,466,034</td>
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<tr>
<td>30.01 - 35.00</td>
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<td>$1,134,158</td>
<td>$0</td>
<td>$1,834,698</td>
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</tr>
<tr>
<td>35.01 - 40.00</td>
<td>$2,161,474,046</td>
<td>$2,057,784</td>
<td>$0</td>
<td>$2,165,271</td>
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</tr>
<tr>
<td>40.01 - 45.00</td>
<td>$2,192,914,195</td>
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<td>$2,194,043</td>
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<tr>
<td>45.01 - 50.00</td>
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<td>$1,138,883</td>
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<tr>
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<td>$1,469,971</td>
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<tr>
<td>55.01 - 60.00</td>
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<td>$1,134,311</td>
<td>$1,934,407</td>
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</tr>
<tr>
<td>60.01 - 65.00</td>
<td>$1,929,891,062</td>
<td>$0</td>
<td>$120,328</td>
<td>$1,940,219</td>
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</tr>
<tr>
<td>65.01 - 70.00</td>
<td>$1,958,179,654</td>
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<td>$267,086</td>
<td>$1,985,263</td>
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</tr>
<tr>
<td>70.01 - 75.00</td>
<td>$2,004,045,488</td>
<td>$0</td>
<td>$267,086</td>
<td>$2,067,134</td>
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</tr>
<tr>
<td>75.01 - 80.00</td>
<td>$1,959,177,791</td>
<td>$0</td>
<td>$267,086</td>
<td>$2,009,263</td>
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</tr>
<tr>
<td>&gt; 80.00</td>
<td>$195,917,791</td>
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<td>$267,086</td>
<td>$195,917,791</td>
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#### Manitoba

<table>
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<tr>
<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>20.00 and below</td>
<td>$62,389,865</td>
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<tr>
<td>25.01 - 30.00</td>
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<td>$64,219</td>
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</tr>
<tr>
<td>30.01 - 35.00</td>
<td>$2,161,474,046</td>
<td>$2,057,784</td>
<td>$0</td>
<td>$2,165,271</td>
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</tr>
<tr>
<td>35.01 - 40.00</td>
<td>$1,903,096,295</td>
<td>$0</td>
<td>$1,134,311</td>
<td>$1,934,407</td>
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</tr>
<tr>
<td>40.01 - 45.00</td>
<td>$1,929,891,062</td>
<td>$0</td>
<td>$120,328</td>
<td>$1,940,219</td>
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</tr>
<tr>
<td>45.01 - 50.00</td>
<td>$1,958,179,654</td>
<td>$0</td>
<td>$267,086</td>
<td>$1,985,263</td>
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<tr>
<td>50.01 - 55.00</td>
<td>$2,004,045,488</td>
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<td>$267,086</td>
<td>$2,067,134</td>
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<tr>
<td>55.01 - 60.00</td>
<td>$1,959,177,791</td>
<td>$0</td>
<td>$267,086</td>
<td>$195,917,791</td>
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</table>

Total Alberta: $11,094,982,426 $4,384,346 $689,395 $20,913,469 $11,120,969,636

Total British Columbia: $24,569,422,350 $9,389,234 $2,494,521 $8,394,826 $24,589,700,931

Total Manitoba: $2,580,845,492 $622,071 $524,933 $2,102,322 $2,584,094,818
## Province: New Brunswick

<table>
<thead>
<tr>
<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 and below</td>
<td>$33,108,351</td>
<td>$37,334</td>
<td>$0</td>
<td>$0</td>
<td>$33,145,685</td>
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<td>$31,918,332</td>
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<tr>
<td><strong>Total New Brunswick</strong></td>
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## Province: Newfoundland and Labrador

<table>
<thead>
<tr>
<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00 and below</td>
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<td><strong>Total Newfoundland and Labrador</strong></td>
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## Province: Northwest Territories

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<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
<th>Total</th>
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<tbody>
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<td>40.01 - 45.00</td>
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<tr>
<td>50.01 - 55.00</td>
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<tr>
<td>55.01 - 60.00</td>
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<td>60.01 - 65.00</td>
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</tr>
<tr>
<td>65.01 - 70.00</td>
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</tr>
<tr>
<td>70.01 - 75.00</td>
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<td>$0</td>
<td></td>
</tr>
<tr>
<td>&gt; 80.00</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
<td></td>
</tr>
<tr>
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<td>90 or more days past due</td>
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## RBC Covered Bond Programme Monthly Investor Report

**Calculation Date:** 7/31/2020

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

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<th>Indexed LTV (%)</th>
<th>Current and less than 30 days past due</th>
<th>30 to 59 days past due</th>
<th>60 to 89 days past due</th>
<th>90 or more days past due</th>
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### Provincial Distribution by Indexed LTV (%) - Drawn and Aging Summary (%)

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

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<th>90 or more days past due</th>
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### Manitoba

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### New Brunswick

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### Newfoundland and Labrador

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## Province: Ontario

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## Province: Prince Edward Island

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## Province: Quebec

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Grand Total | | | | | | 9.91  |

Cover Pool Indexed LTV - Drawn by Credit Bureau Score (continued)

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## Indexed LTV (%)

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### RBC Covered Bond Programme Monthly Investor Report

#### Calculation Date: 7/31/2020

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## Indexed LTV (%) 60.01 - 65.00

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## Indexed LTV (%) 65.01 - 70.00

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# RBC Covered Bond Programme Monthly Investor Report

**Calculation Date:** 7/31/2020

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</table>

**Grand Total** $112,058,612,952 100.00
Appendix

Housing Price Index Methodology

Indexation Methodology

The Market Value of the Properties has in calculating the Asset Coverage Test, the Valuation Calculation and the Amortization Test (except in respect of Calculation Dates prior to June 30, 2014) 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 Hous 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, Montreal, Quebec 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 property 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 rate of change indicated in the Index, from 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 in respect of such Property pre-dates the first available date for the relevant rate of change in the Index, the first available date for such rate of change is used to determine the rate of change to apply to adjust the Latest Valuation for purposes of determining the Market Value for such Property. Such adjusted Market Value is the adjusted Original Market Value referred to in footnote 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 index 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 the event of any change as described above, the Issuer and Guarantor LP will provide notice of such change and the reasons for the change to Covered Bondholders, CMHC, Rating Agencies, if applicable, and the Bond Trustee, and such change will be effective beginning with the next Adjustment Date.

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.

1. The Index is an independently developed representation of monthly average home price changes in the Canadian metropolitan areas and 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 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, semi-detached, townhomes/row homes and condominium 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 market value of a Property subject to the Related Security in respect of each Loan may be greater 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 Property outside of the Canadian metropolitan areas covered by the Index given factors that affect housing prices may vary significantly regionally from a national average or where the Index is used to determine Market Value for a Property in a category not covered by the Index and whose value is affected by factors that are different from those that affect the values of properties in the categories used by the Index.

2. 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 or assumes any liability for any errors or omissions placed on such information. As a result, there will be no liability for investors, the Issuer or the Guarantor LP for any errors in the data in the Index relied upon to determine the Market Value for each Loan.

3. 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, by the rate of change for the corresponding Canadian metropolitan area, and where there is no corresponding Canadian metropolitan area, the rate of change indicated in the Index, from 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 in respect of such Property pre-dates the first available date for the relevant rate of change in the Index, the first available date for such rate of change is used to determine the rate of change to apply to adjust the Latest Valuation for purposes of determining the Market Value for such Property. Such adjusted Market Value is the adjusted Original Market Value referred to in footnote 2 on page 4 of the Investor Report.

4. 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.

5. 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 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 the event of any change as described above, the Issuer and Guarantor LP will provide notice of such change and the reasons for the change to Covered Bondholders, CMHC, Rating Agencies, if applicable, and the Bond Trustee, and such change will be effective beginning with the next Adjustment Date.