

Calculation Date: 3/31/2

This report contains information regarding assets pledged as security (the Cover Pool) in respect of the obligations under the Covered Bonds issued under RBC's Global Covered Bond Programme as of the indicated Calculation Date. In this report, credit bureau scores refer to FICO® Scores obtained from TransUnion, based on the latest available information as at the cut-off date of the report and generally calculated in the same calendar quarter as this report. The composition of the Cover Pool will change as Loans are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans in the Cover Pool will vary over time. Certain of the information set forth in this report, including credit bureau scores, current ratings and "The Teranet-National Bank House Price Index™ Methodology has been obtained from and is based upon sources believed by RBC and the Guarantor LP to be accurate, however, neither RBC nor the Guarantor LP makes any representation or warranty, express or implied, in relation to the accuracy, completeness or reliability of such information or assumes any liability for any errors or any reliance you place on such information. Past performance, such or representation or warranty, express or implied, is made regarding future performance. 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 in for any other purpose. THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CANADA MANTEGAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS REPORT. THE COVERED BONDS SALVE NOT BEEN Guarantor LI, which has no liabilities or claims outstanding against it other than those relating to the RBC Covered Bond Programme. Please click on the link below for additional about the RBC Covered Bond Programme and the information contained herein. For the meaning of cap

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

Programme Information

Outstanding Covered Bonds

CR22 C479,500,000 L407,000 C/s/c 3391,775,150 2031,07/21 1,652% Fixed CR23 C410,000,000 L352,300 C/s/c \$153,700,000 2036/01/14 1,623% Fixed CR38 C150,000,000 1,551,000 C/s/c \$153,700,000 2036/01/14 1,623% Fixed CR41 C160,000,000 1,551,000 C/s/c \$151,100,000 2038/03/14 1,384% Fixed CR42 C15,000,000,000 1,651,000,000,00 2,024/10/03 SONIA - 0,505% Flooring CR46 C11,000,000,000 1,455,000 C/s/c \$152,000,000 2039/12/20 0,652% Flooring CR47 C15,000,000,000 1,455,000 C/s/c \$174,340,000 2024/01/24 0,657% Flooring CR48 C12,000,000,000 1,752,000 C/s/c \$174,340,000 2025/01/25 0,125% Flooring CR59 C1,000,000,000 1,752,000 C/s/c \$174,340,000 2025/01/25 0,125% Flooring CR50 C1,000,000,000 1,752,000 C/s/c \$174,340,000 2027/01/26	Series	Initial Principal Amount	Translation Rate	C\$ Equivalent	Final Maturity Date(1)	Interest Basis	Rate Type
「日本日の日の日の日	CB22	€279,500,000	1.4017000 C\$/€	\$391,775,150	2031/07/21	1.652%	Fixed
CB36 €1,500,000,000 1.5146000 C/y € \$2,272,200,000 2025/09/14 0.025% Fixed CB41 €100,000,000 1.5110000 C/y € \$1511000,000 2039/03/14 1.384% Fixed CB42 €11,500,000,000 1.534000 C/y € \$1,838,000,000 2024/10/33 SONNA + 0.500% Fixed CB46 €15,000,000 1.4559000 C/y € \$2,757,500,00 2029/17/21 0.010% Fixed CB47 €15,000,000 1.4559000 C/y € \$2,175,750,000 2267/01/21 0.010% Fixed CB48 €12,000,000 1.7234000 C/y € \$2,154,500,000 2265/01/30 SONNA + 0.470% Floating CB50 €1,000,000 1.7234000 C/y € \$2,154,500,000 2025/01/30 SONNA + 0.470% Floating CB61 €1,250,000,000 1.7456000 C/y € \$2,214,600,000 2025/01/30 SONNA + 1.007% Floating CB62 €1,500,000,000 1.7475000 C/y € \$2,235,640,000 2017/07/5 0.513% Flixed CB63 €1,000,000 1.2475000 C/y € <th< td=""><td>CB27</td><td>€410,500,000</td><td>1.4524599 C\$/€</td><td>\$596,234,800</td><td>2034/12/15</td><td>1.616%</td><td>Fixed</td></th<>	CB27	€410,500,000	1.4524599 C\$/€	\$596,234,800	2034/12/15	1.616%	Fixed
CB41 61 100,000,000 1.51 10000 C/y € \$151,100,000 2028/06/19 0.050% Fixed CB45 61,200,000,000 1.554,000 C/y € \$1,680,000,000 2028/07/19 0.050% Fixed CB46 6150,000,000 1.558,000 C/y € \$2,000,500,000 2039/17/20 0.652% Fixed CB47 61,500,000 1.458,000 C/y € \$2,000,500,000 2037/17/21 0.0652% Fixed CB48 61,200,000 1.452,900 C/y € \$174,440,00 2040/07/24 0.667% Fixed CB49 4.125,000,000 1.252,900 C/y € \$174,440,00 2025/07/27 0.015% Fixed CB52 CLP200,000 1.557,000 C/y € \$1,550,000,00 2025/07/27 0.105% Fixed CB61 61,250,000,00 1.7189000 C/y € \$1,933,375,00 2026/07/13 \$50NIA +1,000% Fixed CB62 € 160,000,00 1.2447000 C/y € \$1,258,00 2026/07/13 \$50NIA +1,000% Fixed CB63 € 150,000,00 1.2447000 C/y € \$1,362,50,00 2026/	CB28	€100,000,000	1.5370000 C\$/€	\$153,700,000	2036/01/14	1.625%	Fixed
CH42 €1,250,000,000 1,590,000 C5/F \$1,880,000,000 2026/06/19 0.050/K Floating CB46 £1,000,000,000 1,455,000 C5/F \$220,305,000 2023/17/23 SONIA +0.580/K Florad CB47 €1,550,000,000 1,455,000 C5/F \$220,305,000 2027/17/21 0.010/K Florad CB48 €1,250,000,000 1,455,000 C5/F \$21,755,200 2025/07/20 SONIA +0.470% Floating CB59 €1,000,000 1,550,000 C5/F \$21,945,000 2025/07/20 SONIA +0.470% Florad CB52 CH-R20,000,000 1,455,000 C5/FF \$221,140,000 2025/07/23 SONIA +0.470% Flored CB61 £1,250,000,000 1,457,000 C5/FF \$221,140,000 2021/01/12 0.010/K Flored CB63 £1,250,000,000 1,472,900 C5/FF \$221,8600,000 2031/01/12 \$0.010/K Flored CB64 £1,250,000,000 1,2472,900 C5/FF \$228,800,000 2026/07/13 \$5.000,000 1.572,900 \$5.000 \$5.000 \$5.000 \$5.000 <th< td=""><td>CB38</td><td>€1,500,000,000</td><td>1.5148000 C\$/€</td><td>\$2,272,200,000</td><td>2025/09/10</td><td>0.625%</td><td>Fixed</td></th<>	CB38	€1,500,000,000	1.5148000 C\$/€	\$2,272,200,000	2025/09/10	0.625%	Fixed
CH45 £1,000,000,000 1,635,000,000 2,146,000 2024,100,03 SONA - 0,580% Fixed CB46 £15,000,000 1,4897000 C\$/¢ \$22,035,000 2027/70/21 0,010% Fixed CB48 £120,000,000 1,4399000 C\$/¢ \$173,4480,000 2027/70/21 0,010% Fixed CB49 £125,000,000 1,4599000 C\$/¢ \$15,600,000 2025/70/32 0,125% Fixed CB50 £10,000,000 1,5500000 C\$/cH \$15,600,000 2025/70/32 0,125% Fixed CB52 CH200,000,000 1,5457000 C\$/cH \$19,833,7500 2031/70/72 0,110% Fixed CB61 £12,500,000 1,748000 C\$/¢ \$21,4850,000 2041/70/15 0,513% Fixed CB62 £1600,000 1,748000 C\$/¢ \$23,4850,000 2026/07/13 SONA + 0,100% Fixed CB63 £1500,000 1,472000 C\$/c \$23,850,000 2026/07/13 0,133% Fixed CB64 £1500,000 1,472000 C\$/c \$13,858,000 2026/07/91 0,101%	CB41	€100,000,000	1.5110000 C\$/€	\$151,100,000	2039/03/14	1.384%	Fixed
CB46 €150000000 1.4867000 CS/R \$22,205.000 2039/12/30 0.552% Fixed CB47 €1500000000 1.4595000 CS/R \$2,775,750000 2027/01/21 0.010% rived CB48 €1200000000 1.4595000 CS/R \$2,174,250000 2025/01/30 SONIA - 0.470% Ploating CB50 €1000000000 1.455700 CS/CFIF \$29,11,40000 2025/01/30 SONIA - 0.470% Fixed CB52 CH220,000,000 1.455700 CS/CFIF \$29,11,40000 2027/40/6 0.155% Fixed CB60 €12,500,000.00 1.7458000 CS/F \$23,485,0000 2026/07/13 SONIA + 1,000% Fixed CB62 €160,000,000 1.4729000 CS/F \$23,566,4000 2021/07/15 0.135% Fixed CB63 USD15,200,000,000 1.4818000 CS/F \$13,225,5000 2026/10/22 SONIA + 1,000% Fixed CB66 £1750,000,000 1.4818000 CS/F \$14,258,000 2027/14/26 0.125% Fixed CB67 £200,000,000 1.481900 CS/F \$13,200,000	CB42	€1,250,000,000	1.5040000 C\$/€	\$1,880,000,000	2026/06/19	0.050%	Fixed
C447 61,500,000,000 1,459,000 CS/E \$2,175,750,000 2027/01/21 0,010% Fixed C648 61,200,000,000 1,752,4000 CS/E \$21,342,000 2025/01/30 SONIA + 0,470% Floating C650 61,000,000,000 1,550,000 CS/CH \$15,600,000,000 2025/03/25 0,125% Fixed C652 CH200,000,000 1,5467000 CS/CH \$1331,140,00 2021/11/27 0,010% Fixed C661 61,250,000,000 1,5467000 CS/CH \$1333,375,000 2031/01/27 0,010% Fixed C662 6160,000,000 1,4729000 CS/E \$2148,500,000 2026/09/14 1,050% Fixed C663 USDS2,500,000,000 1,264700 CS/MS \$3,161750,000 2026/09/14 1,050% Fixed C666 61,500,000,000 1,4548000 CS/E \$1,5270,575,000 2026/19/22 \$0,010% Fixed C666 £750,000,000 1,4212000 CS/E \$1,2270,575,000 2027/09/22 \$0,044,11,100% Fixed C667 £20,000,000,000 1,4212000 CS/E \$1,220,000<	CB45	£1,000,000,000	1.6354000 C\$/£	\$1,635,400,000	2024/10/03	SONIA +0.580%	Floating
CABB €120,000,000 1,452,900 CS/Fc \$174,348,000 204,010/124 6.67% Fixed CB49 £1,250,000,000 1,723,400 CS/Fc \$2,154,250,000 2025/01/325 SONIA +0.47% Flowed CB50 €1,000,000,000 1,555,000 CS/CHF \$2,911,400,000 2027/04/06 0.155% Flixed CB60 €1,250,000,000 1,758,000 CS/Fc \$1,933,375,000 2026/07/13 SONIA +1,000% Flowed CB61 £12,50,000,000 1,778,000 CS/Fc \$2,218,500,000 2026/07/13 SONIA +1,000% Flowed CB62 £16,000,000 1,477,8000 CS/Fc \$2,356,640,000 2026/07/13 SONIA +1,000% Flowed CB63 SDS2,500,000,000 1,487,8000 CS/Fc \$1,358,800 2026/10/12 O.137% Flixed CB66 £100,000,000 1,481,8000 CS/Fc \$1,354,800 2026/10/10/2 SONIA +1,000% Flixed CB67 £200,000,000 1,421,2000 CS/Fc \$2,280,000,000 2026/10/25 SONIA +1,000 \$1,000 CB68 £200,000,000 1,400,000 CS/F	CB46	€150,000,000	1.4687000 C\$/€	\$220,305,000	2039/12/30	0.652%	Fixed
CB49 £1,25,000,000 1.7224,000 C½/£ \$2,154,250,000 2025/01/26 SONIA -0470% Floating CB50 €1,000,000,000 1.5600000 C½/£ \$1,500,000,000 2025/03/25 0.125% Fixed CB60 €1,250,000,000 1.5457000 C½/£ \$321,140,000 2031/01/27 0.010% Fixed CB61 £125,000,000 1.5467000 C½/£ \$2,148,5000 206,607/13 SONIA -1,000% Floating CB62 £160,000,000 1.4729000 C½/£ \$235,664,000 2026/09/14 1.000% Fixed CB63 USD\$2,500,000,000 1.2647000 C½/£ \$11,852,250,000 2026/09/14 1.000% Fixed CB64 £120,000,000 1.4548000 C½/£ \$11,852,250,000 2041/10/21 6.038% Fixed CB66 £750,000,000 1.4548000 C½/£ \$11,200,750 2026/07/22 SONIA -1,000% Fixed CB67 £200,000,000 1.4212000 C½/£ \$2,800,000,000 2027/09/26 0.125% Fixed CB68 £150,000,000 1.400000 C½/£ \$2,800,000,000	CB47	€1,500,000,000	1.4505000 C\$/€	\$2,175,750,000	2027/01/21	0.010%	Fixed
CB50 €1,000,000,000 1,560,000 CS/€ \$1,560,000,000 2025/03/25 0,125% Fixed CB52 CH720,000,000 1,4557000 CS/FF \$1933,375,000 2027/09/06 0,155% Fixed CB61 €12,500,000 1,718800 CS/F \$2,148,500,000 2026/07/13 SONIA -1,000% Floating CB62 €16,000,000 1,718800 CS/F \$225,664,000 2041/07/15 0,513% Fixed CB63 USD\$2,500,000 1,427900 CS/F \$235,664,000 2041/07/15 0,513% Fixed CB64 €12,500,000 1,481800 CS/F \$13,584,000 2026/19/14 1,050% Fixed CB65 €100,000,000 1,481800 CS/F \$15,270,575,000 2026/19/26 0,125% Fixed CB66 £750,000,000 1,421000 CS/F \$2,280,000,000 2026/19/26 0,125% Fixed CB67 £200,000,000 1,400000 CS/F \$2,280,000,000 2027/03/24 1,296% Fixed CB69 £15,000,000 1,4000000 CS/F \$2,300,000 2027/03/24	CB48	€120,000,000	1.4529000 C\$/€	\$174,348,000	2040/01/24	0.667%	Fixed
CB22 CHF20,000,000 1.4557000 C\$/CHF \$291,140,000 2027/14/06 0.155% Fixed CB60 €1,250,000,000 1.5467000 C\$/€ \$1,933,375,000 2031/01/27 0.010% Fixed CB61 £1,250,000,000 1.4729000 C\$/€ \$2,148,900,000 2026/07/13 SONIA + 1,000% Fixed CB62 €160,000,000 1.4279000 C\$/€ \$235,664,000 2024/10/075 0.513% Fixed CB64 €1,250,000,000 1.44818000 C\$/€ \$11,852,250,000 2028/10/22 0.0110% Fixed CB65 €100,000,000 1.44548000 C\$/€ \$11,852,757,000 2026/10/22 SONIA + 1,000% Fixed CB66 £750,000,000 1.442,12000 C\$/€ \$2,802,000,000 2026/10/22 SONIA + 1,000% Fixed CB67 €150,000,000 1.4000000 C\$/€ \$2,800,000,000 2027/03/24 0.025% Fixed CB69 €150,000,000 1.263,2000 C\$/VS\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB71 CH250,000,000 1.364,41156 C\$/CH\$ 33,	CB49	£1,250,000,000	1.7234000 C\$/£	\$2,154,250,000	2025/01/30	SONIA +0.470%	Floating
CB60 €1,250,000,000 1.5467000 C\$/€ \$1,933,375,000 2031/01/27 0.010% Fixed CB61 £11,250,000,000 1.7188000 C\$/€ \$2,148,500,000 2026/07713 SONIA+1.00% Heed CB62 £60,000,000 1.2647000 C\$/U\$\$ \$33,664,000 2026/09714 1.050% Fixed CB63 U\$D\$2,500,000,000 1.4848000 C\$/€ \$185,225,000 2026/09/22 SONIA+1.00% Fixed CB66 £100,000,000 1.4548000 C\$/€ \$185,480,000 2024/19/02 0.010% Fixed CB66 £750,000,000 1.6941000 C\$/€ \$12,20,575,000 2026/19/22 SONIA+1.00% Fixed CB67 £20,000,0000 1.4000000 C\$/€ \$2,800,000,000 2026/19/22 SONIA+1.00% Fixed CB68 £10,000,0000 1.4000000 C\$/€ \$22,800,000,000 2026/19/32 0.625% Fixed CB67 U\$D\$1,500,000,000 1.341188 C\$/CHF \$335,028,942 2026/19/05 0.400% Fixed CB72 AUD\$150,000,000 0.907750 C\$/AU\$ \$660,812,500 <td>CB50</td> <td>€1,000,000,000</td> <td>1.5600000 C\$/€</td> <td>\$1,560,000,000</td> <td>2025/03/25</td> <td>0.125%</td> <td>Fixed</td>	CB50	€1,000,000,000	1.5600000 C\$/€	\$1,560,000,000	2025/03/25	0.125%	Fixed
CB61 £1,250,000,000 1.7188000 C5/E \$2,148,500,000 2026/07/13 SONIA +1.000% Floating CB62 €160,000,000 1.4729000 C5/E \$225,664,000 2041/07/15 0.513% Floated CB64 €1520,000,000 1.2647000 C5/VLS \$3,161,750,000 2028/07/14 1.050% Floated CB65 €100,000,000 1.4548000 C5/E \$1,882,250,000 2028/10/025 0.010% Floated CB66 £750,000,000 1.6941000 C5/E \$1,280,757,500 2026/10/22 SONIA +1.000% Floated CB66 £750,000,000 1.4000000 C5/E \$2,800,000,000 2027/04/26 0.125% Floated CB68 £200,000,000 1.4000000 C5/E \$2,800,000,000 2027/04/26 0.125% Floated CB70 USD\$1,500,000,000 1.4000000 C5/E \$2,800,000,000 2027/03/24 2.600% Floating CB71 CHF250,000,000 1.3441158 C5/CHF \$3336,0824 2026/10/05 3 month ALD BSW +0.700% Floating CB72 ALD S50,000,000 9.907750 C5/AUS<	CB52	CHF200,000,000	1.4557000 C\$/CHF	\$291,140,000	2027/04/06	0.155%	Fixed
CBG2 €160,000,000 1.4729000 C\$/€ \$235,664,000 2041/07/15 0.513% Fixed CBG3 USDS22,500,000,000 1.2647000 C\$/US\$ \$3,161,750,000 2026/09/14 1.050% Fixed CBG4 €125,000,000 1.4818000 C\$/E \$1,852,250,000 2028/10/02 0.010% Fixed CBG5 €100,000,000 1.4548000 C\$/E \$1,826,800 2041/10/21 0.633% Fixed CBG6 £750,000,000 1.4212000 C\$/E \$1,270,575,000 2027/04/26 0.125% Fixed CBG6 £2000,000,000 1.4000000 C\$/E \$2,800,000,000 2027/04/26 0.125% Fixed CBG9 £150,000,000 1.4000000 C\$/E \$22,800,000,000 2027/03/24 2.600% Fixed CB71 CHP250,000,000 1.24512000 C\$/US\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB72 ALDISTS0,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3.750% Fixed CB73 ALDISTS0,000,000 0.9077500 C\$/AU\$ \$680,812,500 <td< td=""><td>CB60</td><td>€1,250,000,000</td><td>1.5467000 C\$/€</td><td>\$1,933,375,000</td><td>2031/01/27</td><td>0.010%</td><td>Fixed</td></td<>	CB60	€1,250,000,000	1.5467000 C\$/€	\$1,933,375,000	2031/01/27	0.010%	Fixed
CB63 USD\$2,500,000,000 12,647000 C5/US\$ \$3,161,750,000 2026/09/14 1.050% Fixed CB64 €12,500,000,000 1.4818000 C5/E \$11,852,250,000 2028/10/05 0.010% Fixed CB65 €100,000,000 1.6848000 C5/E \$12,707,575,000 2026/10/22 SONIA +1.000% Floating CB66 £750,000,000 1.4212000 C5/E \$2,2842,400,000 2026/10/22 SONIA +1.000% Float CB68 £200,000,000 1.4000000 C5/E \$2,280,000,000 2026/03/23 6.625% Flixed CB69 £150,000,000 1.4000000 C5/E \$210,000,000 2027/03/24 2.600% Flixed CB70 USD\$1,500,000,000 1.3241158 C5/CFF \$336,002,942 2.000% Flixed CB72 AUD\$750,000,000 0.9077500 C5/AU\$ \$680,812,500 2025/05/06 3 month AUD BSW +0.700% Flixed CB73 AUD\$570,000,000 0.307500 C5/AU\$ \$680,812,500 2025/05/06 3 month AUD BSW +0.700% Flixed CB74 €1000,000,000 1.35460000 C5/E <	CB61	£1,250,000,000	1.7188000 C\$/£	\$2,148,500,000	2026/07/13	SONIA +1.000%	Floating
CB64 €1,250,000,000 1.4818000 C\$/€ \$1,852,250,000 2028/10/05 0.010% Fixed CB65 £100,000,000 1.4548000 C\$/€ \$145,480,000 2041/10/21 0.638% Fixed CB66 £750,000,000 1.6941000 C\$/€ \$2,800,000,000 2026/10/22 SONNA ± 1.000% Fixed CB68 €2,000,000,000 1.420000 C\$/€ \$2,800,000,000 2026/03/23 0.625% Fixed CB69 €150,000,000 1.4000000 C\$/€ \$22,800,000,00 2026/03/23 0.625% Fixed CB70 USD\$1,500,000,00 1.2632000 C\$/US\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB71 CHF250,000,000 3.3441158 C\$/CHF \$3356,028,942 2026/10/05 0.400% Fixed CB72 AUD\$750,000,000 3.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Fixed CB73 AUD\$550,000,000 1.3344000 C\$/E \$1,334,600,000 2025/05/06 3 month AUD BBSW +0.700% Fixed CB75 USD\$1,600,000,000 1.3354000 C\$/C	CB62	€160,000,000	1.4729000 C\$/€	\$235,664,000	2041/07/15	0.513%	Fixed
CB65 €100,000,000 1.4548000 C\$/€ \$145,480,000 2041/10/21 0.638% Fixed CB66 £750,000,000 1.6941000 C\$/€ \$12,70,575,000 2026/10/22 SONIA +1,000% Flosting CB68 £2,000,000,000 1.4021000 C\$/€ \$2,2800,000,000 2027/04/24 0.125% Flixed CB69 £150,000,000 1.4000000 C\$/€ \$2,200,000,000 2037/03/24 1.296% Flixed CB70 USD\$1,500,000,000 1.26232000 C\$/US\$ \$138,848,000.00 2027/03/24 2.600% Flixed CB71 CHF250,000,000 0.3441158 C\$/CHF \$336,028,942 2026/10/05 3 month AUD BBSW +0700% Flixed CB72 AUD\$750,000,000 0.9077500 C\$/AU\$ \$660,812,500 2025/05/06 3 month AUD BBSW +0700% Flixed CB73 USD\$1,600,000,000 1.3546000 C\$/€ \$1,354,600.00 2025/06/09 3.400% Flixed CB74 €1,000,000,000 1.2629000 C\$/CHF \$368,280,000 2025/06/09 3.400% Flixed CB75 €1,500,000,000 3.8850	CB63	USD\$2,500,000,000	1.2647000 C\$/US\$	\$3,161,750,000	2026/09/14	1.050%	Fixed
CB66 £750,000,000 1.6941000 C\$/£ \$1,270,575,000 2026/10/22 SONIA +1.000% Floating CB67 €2,000,000,000 1.4212000 C\$/€ \$2,842,400,000 2027/04/26 0.125% Fixed CB68 €2,000,000,000 1.4000000 C\$/€ \$2,800,000,000 2025/03/23 0.625% Fixed CB69 €150,000,000 1.4000000 C\$/€ \$210,000,000 2037/03/24 1.296% Fixed CB70 USB51,500,000,000 1.2632000 C\$/US\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB71 CHF25,000,000 1.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Fixed CB72 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Fixed CB73 USD\$1,600,000,000 1.2629000 C\$/U\$ \$1,354,600,000 2025/05/06 3 month AUD BBSW +0.700% Fixed CB76 USD\$1,600,000,000 1.2629000 C\$/U\$ \$1,354,600,000 2025/07/08 1.495% Fixed CB77 AUD\$50,000,000	CB64	€1,250,000,000	1.4818000 C\$/€	\$1,852,250,000	2028/10/05	0.010%	Fixed
CB67 €2,000,000,00 1.4212000 C\$/€ \$2,842,400,000 2027/04/26 0.125% Fixed CB68 €2,000,000,00 1.40000000 C\$/€ \$2,800,000,000 2026/03/23 0.625% Fixed CB69 €150,000,000 1.40000000 C\$/€ \$210,000,000 2037/03/24 1.296% Fixed CB70 USD\$1,500,000,000 1.2632000 C\$/U\$\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB71 CHF250,000,000 0.9077500 C\$/AU\$\$ \$680,812,500 2025/05/06 3.750% Floating CB72 AUD\$750,000,000 0.9077500 C\$/AU\$\$ \$680,812,500 2025/05/06 3.750% Floating CB73 AUD\$375,000,000 0.9077500 C\$/AU\$\$ \$680,812,500 2025/05/06 3.750% Fixed CB74 €1,000,000,000 1.2524000 C\$/U\$ \$1,354600,000 2025/06/09 3.400% Fixed CB75 U\$D\$1,500,000,000 1.8850000 C\$/U\$ \$442,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 0.8850000 C\$/U\$ \$442,000	CB65	€100,000,000	1.4548000 C\$/€	\$145,480,000	2041/10/21	0.638%	Fixed
CB68 €2,000,000,00 1,4000000 C\$/€ \$2,800,000,00 2026/03/23 0.625% Fixed CB69 €150,000,000 1,4000000 C\$/€ \$210,000,000 2037/03/24 1,296% Fixed CB70 USD\$1,500,000,000 1,2632000 C\$/U\$S \$1,894,800,000 2027/03/24 2,600% Fixed CB71 CHF250,000,000 1,3441158 C\$/CHF \$336,028,942 2026/10/05 0,400% Fixed CB72 AUD\$750,000,000 0,9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Fixed CB73 AUD\$750,000,000 1,3346000 C\$/€ \$1,354,600,000 2025/06/09 3,400% Fixed CB74 €1,000,000,000 1,2326000 C\$/CHF \$368,280,000 2025/06/09 3,400% Fixed CB75 AUD\$500,000,000 0,8850000 C\$/CHF \$368,280,000 2025/07/08 1,455% Fixed CB76 CH275,000,000 0,8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1,050% Fixed CB77 AUD\$500,000,000 0,8850000 C\$/AU\$	CB66	£750,000,000	1.6941000 C\$/£	\$1,270,575,000	2026/10/22	SONIA +1.000%	Floating
CB69 €150,000,000 1.400000 C\$/€ \$210,000,000 2037/03/24 1.296% Fixed CB70 USD\$1,500,000,000 1.2632000 C\$/U\$\$ \$1,884,800,000 2027/03/24 2.600% Fixed CB71 CHF250,000,000 0.9077500 C\$/AU\$\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Floating CB72 AUD\$750,000,000 0.9077500 C\$/AU\$\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Floating CB73 AUD\$750,000,000 1.3546000 C\$/€ \$1,334,600,000 2025/05/06 3.750% Fixed CB75 USD\$1,600,000,000 1.3546000 C\$/€ \$1,334,600,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 1.33890000 C\$/CHF \$368,280,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB79 €1,500,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500 Fixed CB80 €1,200,000,000 1.30230000 C\$/€ \$1,933,450,000 2027/09/13 2.375% Fixed CB80 €1,500,000,000	CB67	€2,000,000,000	1.4212000 C\$/€	\$2,842,400,000	2027/04/26	0.125%	Fixed
CB70 USD\$1,500,000,000 1.2632000 C\$/US\$ \$1,894,800,000 2027/03/24 2.600% Fixed CB71 CHF250,000,000 1.3441186 C\$/CHF \$336,028,942 2026/10/05 0.400% Fixed CB72 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW +0.700% Floating CB73 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3.750% Fixed CB74 €1,000,000,000 1.3546000 C\$/E \$1,354,600,000 2025/06/09 3.400% Fixed CB75 USD\$1,600,000,00 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB76 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1,050% Floating CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/09/13 3 month AUD BBSW +1,050% Fixed CB79 €1,500,000,000 1.3151500 C\$/E \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000,000	CB68	€2,000,000,000	1.4000000 C\$/€	\$2,800,000,000	2026/03/23	0.625%	Fixed
CB71 CHF250,000,000 1.3441158 CS/CHF \$336,028,942 2026/10/05 0.400% Fixed CB72 AUD\$750,000,000 0.9077500 CS/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW + 0700% Floating CB73 AUD\$750,000,000 0.9077500 CS/AU\$ \$680,812,500 2025/05/06 3.750% Fixed CB74 €1,000,000,000 1.354600,005 € \$1.354,600,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB78 AUD\$800,000,000 0.8850000 C\$/AU\$ \$788,000,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB79 €1,500,000,000 1.33023000 C\$/€ \$1,953,450,000 2027/09/13 2.3761% Fixed CB80 €120,000,000 1.33427000 C\$/U\$ \$415,350,000 2022/09/22 2.761% Fixed CB81 USD\$5,000,000,000	CB69	€150,000,000	1.4000000 C\$/€	\$210,000,000	2037/03/24	1.296%	Fixed
CB72 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3 month AUD BBSW + 0.700% Floating CB73 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3.750% Fixed CB74 €1,000,000,000 1.2564000 C\$/€ \$1,3546,00,000 2025/06/09 3.400% Fixed CB75 USD\$1,600,000,000 1.2629000 C\$/US\$ \$2,020,640,000 2025/06/09 3.400% Fixed CB76 CH=275,000,000 1.3392000 C\$/CHF \$368,280,000 2027/07/13 3 month AUD BBSW + 1.050% Floating CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500% Fixed CB79 €1,500,000,000 0.8850000 C\$/€ \$1,953,450,000 2027/07/13 4.500% Fixed CB80 €1,500,000,000 1.3153000 C\$/€ \$1,953,450,000 2027/07/13 4.500% Fixed CB80 €1,500,000,000 1.3153000 C\$/€ \$1,953,400,000 2024/09/22 2.761% Fixed CB80 €30,000,000 1.3427000 C	CB70	USD\$1,500,000,000	1.2632000 C\$/US\$	\$1,894,800,000	2027/03/24	2.600%	Fixed
CB73 AUD\$750,000,000 0.9077500 C\$/AU\$ \$680,812,500 2025/05/06 3.750% Fixed CB74 €1,000,000,000 1.3546000 C\$/€ \$1,354,600,000 2029/06/08 1.750% Fixed CB75 USD\$1,600,000,000 1.2629000 C\$/US\$ \$2,020,640,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB78 AUD\$800,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500% Fixed CB79 €1,500,000,000 1.3023000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €12,000,000 1.3315000 C\$/€ \$15,7380,000 20227/09/13 2.375% Fixed CB80 €12,000,000 1.332427000 C\$/E \$15,7380,000 20227/09/12 2.761% Fixed CB81 USD\$\$1,200,000,000 1.34247000 C\$/E	CB71	CHF250,000,000	1.3441158 C\$/CHF	\$336,028,942	2026/10/05	0.400%	Fixed
CB74 €1,000,000,00 1.3546000 C\$/€ \$1,354,600,000 2029/06/08 1.750% Fixed CB75 USD\$1,600,000,00 1.2629000 C\$/U\$\$ \$2,020,640,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +10.50% Fixed CB78 AUD\$800,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/09/13 4.500% Fixed CB79 €1,500,000,000 1.3015000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3315000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.33427000 C\$/U\$S \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.43259000 C\$/U\$S \$1,698,750,000 2025/12/22 4.109% Fixed CB83 £1,200,000,000 1.4461000 C\$/CHF <td>CB72</td> <td>AUD\$750,000,000</td> <td>0.9077500 C\$/AU\$</td> <td>\$680,812,500</td> <td>2025/05/06</td> <td>3 month AUD BBSW +0.700%</td> <td>Floating</td>	CB72	AUD\$750,000,000	0.9077500 C\$/AU\$	\$680,812,500	2025/05/06	3 month AUD BBSW +0.700%	Floating
CB75 USD\$1,600,000,000 1.2629000 C\$/US\$ \$2,020,640,000 2025/06/09 3.400% Fixed CB76 CHF275,000,000 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB79 €1,500,000,000 1.3023000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80A €30,000,000 1.3530000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,00 1.3530000 C\$/US\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 N/A \$1,200,000,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4654000 C\$/EF \$23,0	CB73	AUD\$750,000,000	0.9077500 C\$/AU\$	\$680,812,500	2025/05/06	3.750%	Fixed
CB76 CHF275,000,000 1.3392000 C\$/CHF \$368,280,000 2025/07/08 1.495% Fixed CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB78 AUD\$800,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500% Fixed CB79 €1,500,000,000 1.3032000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80A €30,000,000 1.3530000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.3427000 C\$/U\$\$ \$6,713,500,000 2025/12/08 \$OFR +0.800% Floating CB82 USD\$1,250,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2028/01/18 \$ONIA +0.750% Floating CB85 CHF175,000,0000 1.6256000 C\$/E \$1,275,0	CB74	€1,000,000,000	1.3546000 C\$/€	\$1,354,600,000	2029/06/08	1.750%	Fixed
CB77 AUD\$500,000,000 0.8850000 C\$/AU\$ \$442,500,000 2027/07/13 3 month AUD BBSW +1.050% Floating CB78 AUD\$800,000,000 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500% Fixed CB79 €1,500,000,000 1.3023000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80 €30,000,000 1.3427000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.3427000 C\$/U\$\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/U\$\$ \$1,698,750,000 2025/12/02 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000 2025/12/12 4.109% Fixed CB84 £750,000,000 N/A \$1,209,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4654000 C\$/CHF \$417,639,000 <td>CB75</td> <td>USD\$1,600,000,000</td> <td>1.2629000 C\$/US\$</td> <td>\$2,020,640,000</td> <td>2025/06/09</td> <td>3.400%</td> <td>Fixed</td>	CB75	USD\$1,600,000,000	1.2629000 C\$/US\$	\$2,020,640,000	2025/06/09	3.400%	Fixed
CB78 AUD\$800,000,00 0.8850000 C\$/AU\$ \$708,000,000 2027/07/13 4.500% Fixed CB79 €1,500,000,000 1.3023000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80A €30,000,000 1.3520000 C\$/€ \$40,590,000 2025/12/08 SOFR +0.800% Floating CB81 USD\$5,000,000,000 1.3427000 C\$/US\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/US\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$12,200,000 2025/12/12 4.784% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4654000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.3541000 C\$/US\$ \$6,770,500,0	CB76	CHF275,000,000	1.3392000 C\$/CHF	\$368,280,000	2025/07/08	1.495%	Fixed
CB79 €1,500,000,000 1.3023000 C\$/€ \$1,953,450,000 2027/09/13 2.375% Fixed CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80A €30,000,000 1.3530000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.3427000 C\$/U\$\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/U\$\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 N/A \$1,200,000,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB87(3) USD\$5,000,000,000 1.3541000 C\$/CHF \$417,639,000 2028/03/31 2.085% Floating CB88 AUD\$\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 <td>CB77</td> <td>AUD\$500,000,000</td> <td>0.8850000 C\$/AU\$</td> <td>\$442,500,000</td> <td>2027/07/13</td> <td>3 month AUD BBSW +1.050%</td> <td>Floating</td>	CB77	AUD\$500,000,000	0.8850000 C\$/AU\$	\$442,500,000	2027/07/13	3 month AUD BBSW +1.050%	Floating
CB80 €120,000,000 1.3115000 C\$/€ \$157,380,000 2042/09/22 2.761% Fixed CB80A €30,000,000 1.3530000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.3427000 C\$/US\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/US\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87(3) USD\$\$5,000,000,000 1.3541000 C\$/US\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB88 AUD\$\$850,000,000,000 1.4790000 C\$/€ <	CB78	AUD\$800,000,000	0.8850000 C\$/AU\$	\$708,000,000	2027/07/13	4.500%	Fixed
CB80A €30,000,000 1.353000 C\$/€ \$40,590,000 2042/09/22 2.761% Fixed CB81 USD\$5,000,000,000 1.3427000 C\$/U\$\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/U\$\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.3541000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87(3) USD\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB88 AUD\$850,000,000,000 1.479000 C\$/AU\$\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB90 £750,000,000 1.6978000	CB79	€1,500,000,000	1.3023000 C\$/€	\$1,953,450,000	2027/09/13	2.375%	Fixed
CB81 USD\$5,000,000,00 1.3427000 C\$/US\$ \$6,713,500,000 2025/12/08 SOFR +0.800% Floating CB82 USD\$1,250,000,000 1.3590000 C\$/US\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA +0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/US\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB89 €1,500,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2028/07/25 3.500% Fixed CB91 £70,000,000 1.4468000 C\$/	CB80	€120,000,000	1.3115000 C\$/€	\$157,380,000	2042/09/22	2.761%	Fixed
CB82 USD\$1,250,000,000 1.3590000 C\$/US\$ \$1,698,750,000 2025/12/12 4.784% Fixed CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA + 0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/US\$ \$6,770,500,000 2028/04/28 SOFR + 0.900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW + 0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA + 0.630% Floating CB91 £70,000,000 1.446800	CB80A	€30,000,000	1.3530000 C\$/€	\$40,590,000	2042/09/22	2.761%	Fixed
CB83 \$1,200,000,000 N/A \$1,200,000,000 2025/12/22 4.109% Fixed CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA + 0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 2028/04/28 SOFR + 0.900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW + 0.730% Floating CB89 €1,500,000,000 1.479000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA + 0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1,3593000 C\$/	CB81	USD\$5,000,000,000	1.3427000 C\$/US\$	\$6,713,500,000	2025/12/08	SOFR +0.800%	Floating
CB84 £750,000,000 1.6256000 C\$/£ \$1,219,200,000 2028/01/18 SONIA + 0.750% Floating CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/	CB82	USD\$1,250,000,000	1.3590000 C\$/US\$	\$1,698,750,000	2025/12/12	4.784%	Fixed
CB85 CHF175,000,000 1.4461000 C\$/CHF \$253,067,500 2026/01/30 1.475% Fixed CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€	CB83	\$1,200,000,000	N/A	\$1,200,000,000	2025/12/22	4.109%	Fixed
CB86 CHF285,000,000 1.4654000 C\$/CHF \$417,639,000 2028/03/31 2.085% Fixed CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/U\$\$ \$6,770,500,000 2028/04/28 SOFR +0.900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB84	£750,000,000	1.6256000 C\$/£	\$1,219,200,000	2028/01/18	SONIA +0.750%	Floating
CB87 ⁽³⁾ USD\$5,000,000,000 1.3541000 C\$/US\$ \$6,770,500,000 2028/04/28 SOFR +0,900% Floating CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/US\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB85	CHF175,000,000	1.4461000 C\$/CHF	\$253,067,500	2026/01/30	1.475%	Fixed
CB88 AUD\$850,000,000 0.8947000 C\$/AU\$ \$760,495,000 2026/06/30 3 month AUD BBSW +0.730% Floating CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB86	CHF285,000,000	1.4654000 C\$/CHF	\$417,639,000	2028/03/31	2.085%	Fixed
CB89 €1,500,000,000 1.4790000 C\$/€ \$2,218,500,000 2028/07/25 3.500% Fixed CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB87 ⁽³⁾	USD\$5,000,000,000	1.3541000 C\$/US\$	\$6,770,500,000	2028/04/28	SOFR +0.900%	Floating
CB90 £750,000,000 1.6978000 C\$/£ \$1,273,350,000 2027/03/18 SONIA +0.630% Floating CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/US\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB88	AUD\$850,000,000	0.8947000 C\$/AU\$	\$760,495,000	2026/06/30	3 month AUD BBSW +0.730%	Floating
CB91 €70,000,000 1.4468000 C\$/€ \$101,276,000 2039/10/17 4.024% Fixed CB92 USD\$2,000,000,000 1.3593000 C\$/U\$\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB89	€1,500,000,000	1.4790000 C\$/€	\$2,218,500,000	2028/07/25	3.500%	Fixed
CB92 USD\$2,000,000,000 1.3593000 C\$/US\$ \$2,718,600,000 2026/12/14 4.851% Fixed CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB90	£750,000,000	1.6978000 C\$/£	\$1,273,350,000	2027/03/18	SONIA +0.630%	Floating
CB93 \$2,000,000,000 N/A \$2,000,000,000 2026/12/21 4.256% Fixed CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB91	€70,000,000	1.4468000 C\$/€	\$101,276,000	2039/10/17	4.024%	Fixed
CB94 ⁽⁴⁾ €750,000,000 1.4717000 C\$/€ \$1,103,775,000 2026/09/14 0.010% Fixed	CB92	USD\$2,000,000,000	1.3593000 C\$/US\$	\$2,718,600,000	2026/12/14	4.851%	Fixed
	CB93	\$2,000,000,000	N/A	\$2,000,000,000	2026/12/21	4.256%	Fixed
	CB94 ⁽⁴⁾	€750,000,000	1.4717000 C\$/€	\$1,103,775,000	2026/09/14	0.010%	Fixed
CB95 ⁽⁴⁾ €1,000,000,000 1.4717000 C\$/€ \$1,471,700,000 2027/09/15 1.500% Fixed	CB95 ⁽⁴⁾	€1,000,000,000	1.4717000 C\$/€	\$1,471,700,000	2027/09/15	1.500%	Fixed
CB96 ⁽⁴⁾ €1,000,000,000 1.4717000 C\$,/€ \$1,471,700,000 2028/03/07 3.625% Fixed	CB96 ⁽⁴⁾	€1,000,000,000	1.4717000 C\$/€	\$1,471,700,000	2028/03/07	3.625%	Fixed
Total \$72,286,143,392	Total			\$72,286,143,392			

RBC

RBC Covered Bond Programme Monthly Investor Report

Calculation Date: 3/31/2024

5.50% OSFI Covered Bond Ratio: (2) 3.72%(2) OSFI Covered Bond Ratio Limit: (2) Weighted average maturity of Outstanding Covered Bonds (months) 37.67 Weighted average remaining term of Loans in Cover Pool (months) 22.50 Series Ratings **DBRS** Moody's Fitch CB22 Aaa AAA AAA CB27 AAA AAA Aaa CB28 Aaa AAA AAA CB38 Aaa AAA AAA CB41 AAA AAA Aaa CB42 AAA AAA Aaa CB45 Aaa AAA $\mathsf{A}\mathsf{A}\mathsf{A}$ CB46 AAA AAA Aaa CB47 AAA AAA Aaa CB48 Aaa AAA AAA CB49 AAA AAA Aaa CB50 AAA AAA Aaa CB52 Aaa AAA $\mathsf{A}\mathsf{A}\mathsf{A}$ CB60 AAA AAA Aaa CB61 AAA AAA CB62 AAA AAA Aaa CB63 AAA AAA Aaa CB64 AAA CB65 AAA Aaa AAA CB66 Aaa AAA AAA CB67 AAA AAA CB68 AAA Aaa AAA CB69 AAA AAA Aaa CB70 Aaa AAA $\mathsf{A}\mathsf{A}\mathsf{A}$ CB71 AAA AAA Aaa CB72 AAA AAA Aaa CB73 AAA AAA CB74 Aaa AAA AAA CB75 AAA AAA Aaa **CB76** Aaa AAA $\mathsf{A}\mathsf{A}\mathsf{A}$ CB77 AAA Aaa AAA CB78 AAA AAA Aaa CB79 AAA Aaa AAA CB80 AAA AAA Aaa CB80A AAA CB81 Aaa AAA AAA CB82 AAA AAA Aaa CB83 AAA AAA **CB84** AAA Aaa AAA CB85 AAA AAA Aaa CB86 Aaa AAA AAA



CB87	Aaa	AAA	AAA
CB88	Aaa	AAA	AAA
CB89	Aaa	AAA	AAA
CB90	Aaa	AAA	AAA
CB91	Aaa	AAA	AAA
CB92	Aaa	AAA	AAA
CB93	Aaa	AAA	AAA
CB94	Aaa	AAA	AAA
CB95	Aaa	AAA	AAA
CB96	Aaa	AAA	AAA

⁽¹⁾ An Extended Due for Payment Date twelve-months after the Final Maturity Date has been specified in the Final Terms of each Series. The Interest Basis specified in this report in respect of each Series applies until the Final Maturity Date for the relevant Series following which the floating or fixed rate of interest specified in the Final Terms of each Series is payable monthly in arrears from the Final Maturity

Date to but excluding the Extended Due for Payment Date.
(2) Per OSFI's letter dated May 23, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets as at January 31, 2024.

⁽³⁾ As amended on June 15, 2023.
(4) CB94, CB95 and CB96 were migrated to the RBC Covered Bond Programme on March 29, 2024. Further details are available here: http://www.londonstockexchange.com/news-article/17TZ/notice-tonoteholders-a-r-final-terms/16402926



Calculation Date: 3/31/2024

Supplementary Information

Parties to RBC Global Covered Bond Programme

Issuer Royal Bank of Canada

Guarantor entity **RBC Covered Bond Guarantor Limited Partnership**

Servicer & Cash Manager Royal Bank of Canada Swap Providers Royal Bank of Canada

Covered Bond Trustee & Custodian Computershare Trust Company of Canada

Asset Monitor PricewaterhouseCoopers LLP Account Bank & GDA Provider Royal Bank of Canada Standby Account Bank & GDA Provider Bank of Montreal

Paying Agent (1) The Bank of New York Mellon

(1) The Paying Agent in respect of Series CB52 and CB86 is UBS AG. The Paying Agent in respect of Series CB71, CB76 and CB85 is Credit Suisse AG. The Paying Agent in respect of Series CB72, CB73, CB77, CB78 and CB88 is BTA Institutional Services Australia Limited.

Moody's

DRDS

Eitch

Royal Bank of Canada's Ratings

	<u>ivioody S</u>	<u>DDK9</u>	FILCII
Senior Debt ⁽¹⁾ / Long-Term Issuer Default Rating (Fitch)	Aa1	AA (high)	AA/AA-
Short-Term Debt / Short-Term Issuer Default Rating (Fitch)	P-1	R-1 (high)	F1+
Deposit Rating ("dr") (Short-Term/Long-Term)	P-1 (dr) / Aa1 (dr)	n/a / AA (high)(dr)	F1+/AA
Counterparty Risk Assessment (Short-Term/Long-Term)	P-1 (cr) / Aa1 (cr)	n/a	n/a
Derivative Counterparty Rating (Short-Term/Long-Term)	n/a	n/a	AA(dcr)
Rating Outlook	Stable	Stable	Stable
Applicable Ratings of Standby Account Bank & Stand	dby GDA Provider		
	Moody's	<u>DBRS</u>	<u>Fitch</u>
Senior Debt(2) / Long-Term Issuer Default Rating (Fitch)	Aa2	AA	AA/AA-
Short-Term Debt / Short-Term Issuer Default Rating (Fitch)	P-1	R-1 (high)	F1+
Deposit Rating (Short-Term/Long-Term)	P-1 (dr) / Aa2 (dr)	n/a / ÀA (dr)	F1+ / AA

Description of Ratings Triggers (3)(4)

A. Party Replacement

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

Role (Current Party)	Moody's	<u>DBRS</u>	<u>Fitch</u>
Account Bank/GDA Provider (RBC)	P-1 (dr) & A2 (dr)	R-1 (low) & A	F1 & A- ⁽⁵⁾
Standby Account Bank/GDA Provider (BMO)	P-1 (dr) & A2 (dr)	R-1 (low) & A	F1 & A- ⁽⁵⁾
Cash Manager (RBC)	P-2 (cr)	BBB (low) (long)	F2 & BBB+(6)
Servicer (RBC)	Baa3 (cr)	BBB (low) (long)	F2 & BBB+(6)
Interest Rate Swap Provider (RBC)	P-2 (cr) & A3 (cr)	R-2 (middle) & BBB	F2 & BBB+(6)
Covered Bond Swap Provider (RBC)	P-2 (cr) & A3 (cr)	R-2 (middle) & BBB	F2 & BBB+(6)

B. Specified Rating Related Action

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

	Moody's	DBRS	Fitch
(a) Asset Monitor is required to verify the Cash Manager's calculations of the Asset	Baa3 (cr)	n/a	BBB (long)(6)
Coverage/Amortization test on each Calculation Date			ν ο,
(b) Amounts received by the Cash Manager are required to be deposited directly into	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
the Transaction Account			
(c) Amounts received by the Servicer are to be deposited directly to the GIC	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
Account and not provided to the Cash Manager			
ii. The following actions are required if the rating of the Servicer (RBC) falls below the stip	oulated rating		
	Moody's	<u>DBRS</u>	<u>Fitch</u>
a) Servicer is required to hold amounts received in a separate account and transfer	P-1 (dr)	BBB (low)	F1 & A- ⁽⁵⁾
them to the Cash Manager or GIC Account, as applicable, within 2 business days			
III The fellowing actions are manifed if the nation of the leaves (DDO) fellow he action	data di sattua s		

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

Moody's **DBRS** Fitch F1 & A-⁽⁵⁾ (a) Establishment of the Reserve Fund P-1(cr) R-1 (mid) & A (low) iv. The following actions are required if the rating of the Issuer (RBC) falls below the stipulated rating

DBRS Moodv's Fitch (a) Cash flows will be exchanged under the Covered Bond Swap Agreement (to the

extent not already occurring) except as otherwise provided in the Covered Bond Baa1 (cr) BBB (high) (long) BBB+ (dcr) Swap Agreement

v. Each Swap Provider is required to replace itself, transfer credit support or obtain a guarantee of its obligations if the rating of such Swap Provider falls below the specified rating DDDG

	<u>ivioody S</u>	DBKS	FILCH
(a) Interest Rate Swap Provider	P-1 (cr) & A2 (cr)	R-1 (low) & A	F1 & A- ⁽⁶⁾
(b) Covered Bond Swap Provider	P-1 (cr) & A2 (cr)	R-1 (low) & A	F1 & A- ⁽⁶⁾

Events of Default & Triggers

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

⁽¹⁾ Includes: (a) senior debt issued prior to September 23, 2018; and (b) senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime. Senior debt subject to conversion under the bail-in regime is rated A1 by Moody's, AA by DBRS and AA- by Fitch.

⁽²⁾ Includes: (a) senior debt issued prior to September 23, 2018; and (b) senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime. Senior debt subject to conversion under the bail-in regime is rated A2 by Moody's, AA (low) by DBRS and AA- by Fitch.



Calculation Date: 3/31/20

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

- (4) The discretion of the Guarantor LP to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.
- (5) These ratings will be in respect of deposit ratings from Fitch following Fitch having assigned deposit ratings to the relevant party.
- (6) These ratings will be in respect of Derivative Counterparty Ratings from Fitch and include the (dcr) reference following Fitch having assigned Derivative Counterparty Ratings to the relevant party.



Calculation Date: 3/31/2024

Asset Coverage Test

C\$ Equivalent of Outstanding Covered Bonds	\$72,286,143,392
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 A = lower of (i) LTV Adjusted True Balance, and (ii) Asset Percentage Adjusted True Balance, as adjusted
 \$112,198,507,055
 A (i) \$120,572,294,824

 B = Principal Receipts
 - Asset Percentage:
 93,00%

 C = Cash Capital Contributions
 - Maximum Asset
 93.00%

Percentage:

D = Substitute Assets - E = Reserve Fund balance -

F = Negative Carry Factor calculation \$1,134,478,972

Adjusted Aggregate Asset Amount
(Total: A + B + C + D + E - F) \$111,064,028,083

Regulatory OC Minimum Calculation

A Lesser of (a) Cover Pool Collateral, and \$77,790,896,249 A(a) \$120,492,048,309*

(b) Cover Pool Collateral required to meet the Asset Coverage Test

B (C\$ Equivalent of Outstanding Covered Bonds) \$72,286,143,392
Level of Overcollateralization (A/B) 107.62%

Regulatory OC Minimum 103.00%

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

Valuation Calculation

Trading Value of Covered Bonds \$71,435,002,283

A = LTV Adjusted Present Value \$116,890,753,887 Weighted Average Effective Yield 6.42% of Performing Eligible Loans:

B = Principal Receipts
C = Cash Capital Contributions
D = Trading Value of Substitute Assets

D = Trading Value of Substitute Assets
E = Reserve Fund Balance
F = Trading Value of Swap Collateral

Present Value Adjusted Aggregate Asset Amount (Total: A + B + C + D + E + F) \$116,890,753,887

Intercompany Loan Balance

 Guarantee Loan
 \$78,313,852,849

 Demand Loan
 \$42,525,267,907

 Total
 \$120,839,120,755

Cover Pool Losses

<u>Period End</u> <u>Write-off Amounts</u> <u>Loss Percentage (Annualized)</u>

March 31, 2024 \$120,087 0.00%

Cover Pool Flow of Funds

	31-Mar-2024	29-Feb-2024
Cash Inflows		
Principal Receipts	\$1,272,940,352	\$1,241,585,305
Proceeds for sale of Loans	-	-
Draw on Intercompany Loan	-	-
Revenue Receipts	\$383,590,631	\$432,506,731
Swap receipts	\$719,028,707 (1)	\$688,211,133 (2)
Swap Breakage Fee <u>Cash Outflows</u>	-	-
Swap payment	(\$383,590,631) (1)	(\$432,506,731) (2)
Intercompany Loan interest	(\$717,590,650) ⁽¹⁾	(\$686,834,711) (2)
Intercompany Loan principal	(\$1,272,940,352) (1)	(\$1,241,585,305) (2)
Purchase of Loans	<u>-</u>	<u>-</u>
Net inflows/(outflows)	\$1,438,057	\$1,376,422

⁽¹⁾ Cash settlement to occur on April 17, 2024

⁽²⁾ Cash settlement occurred on March 18, 2024



Calculation Date: 3/31/2024

Cover Pool Summary Statistics

Previous Month Ending Balance \$121,865,023,865 Current Month Ending Balance \$120,591,963,427 Number of Mortgages in Pool 443,538 Average Mortgage Size \$271,886 Ten Largest Mortgages as a % of Current Month Ending Balance 0.02% Number of Properties 399,114 Number of Borrowers 367,884 Original⁽¹⁾ Indexed⁽²⁾ Weighted Average LTV - Authorized 68.52% 56.56% Weighted Average LTV - Drawn 60.91% 50.80% Weighted Average LTV - Original Authorized 71.16% Weighted Average Mortgage Rate 4.30% Weighted Average Seasoning (Months) 28.12 Weighted Average Original Term (Months) 50.98 Weighted Average Remaining Term (Months) 22.50

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	Number of Loans	<u>Percentage</u>	Principal Balance	Percentage			
Current and less than 30 days past due	442,651	99.80	\$120,301,613,747	99.76			
30 to 59 days past due	351	0.08	\$130,198,488	0.11			
60 to 89 days past due	157	0.04	\$60,236,074	0.05			
90 or more days past due	379	0.09	\$99,915,118	0.08			
Total	443,538	100.00	\$120,591,963,427	100.00			

Cover Pool Provincial Distribution				
Province	Number of Loans	<u>Percentage</u>	Principal Balance	Percentage
Alberta	47,946	10.81	\$10,290,517,034	8.53
British Columbia	85,505	19.28	\$28,327,988,091	23.49
Manitoba	15,858	3.58	\$2,454,976,873	2.04
New Brunswick	9,151	2.06	\$1,064,305,518	0.88
Newfoundland and Labrador	5,709	1.29	\$848,123,367	0.70
Northwest Territories	7	0.00	\$271,738	0.00
Nova Scotia	13,970	3.15	\$2,066,355,360	1.71
Nunavut	1	0.00	\$30,517	0.00
Ontario	179,621	40.50	\$59,882,663,391	49.66
Prince Edward Island	1,760	0.40	\$255,686,189	0.21
Quebec	70,692	15.94	\$13,350,719,531	11.07
Saskatchewan	13,280	2.99	\$2,044,755,863	1.70
Yukon	38_	0.01	\$5,569,954	0.00
Total	443,538	100.00	\$120,591,963,427	100.00

Cover Pool Credit Bureau Score	e Distribution			
Credit Bureau Score	Number of Loans	<u>Percentage</u>	Principal Balance	<u>Percentage</u>
Score Unavailable	5,438	1.23	\$2,499,247,716	2.07
499 and below	262	0.06	\$56,997,256	0.05
500 - 539	564	0.13	\$115,224,450	0.10
540 - 559	463	0.10	\$113,187,470	0.09
560 - 579	704	0.16	\$168,587,984	0.14
580 - 599	1,039	0.23	\$265,755,666	0.22
600 - 619	1,716	0.39	\$448,862,737	0.37
620 - 639	3,043	0.69	\$822,656,433	0.68
640 - 659	7,125	1.61	\$2,017,463,106	1.67
660 - 679	11,269	2.54	\$3,182,855,695	2.64
680 - 699	16,535	3.73	\$4,743,994,829	3.93
700 - 719	21,895	4.94	\$6,206,624,357	5.15
720 - 739	25,939	5.85	\$7,378,803,077	6.12
740 - 759	29,346	6.62	\$8,530,399,264	7.07
760 - 779	33,741	7.61	\$10,046,492,157	8.33
780 - 799	39,979	9.01	\$11,938,906,026	9.90
800 and above	244,480	55.12	\$62,055,905,204	51.46
Total	443,538	100.00	\$120,591,963,427	100.00

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

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



Cover Pool Rate Type Distribution				
Rate Type	Number of Loans	<u>Percentage</u>	Principal Balance	<u>Percentag</u>
Fixed	359,427	81.04	\$89,637,160,861	74.3
Variable Total	84,111	18.96	\$30,954,802,566	25.6
Total	443,538	100.00	\$120,591,963,427	100.0
Mortgage Asset Type Distribution				
Asset Type	Number of Loans	<u>Percentage</u>	Principal Balance	<u>Percentag</u>
Conventional Mortgage	120,849	27.25	\$40,014,382,009	33.1
Homeline Mortgage Segment	322,689	72.75	\$80,577,581,418	66.8
Total	443,538	100.00	\$120,591,963,427	100.0
Cover Pool Occupancy Type Distril	oution			
Occupancy Type	Number of Loans	<u>Percentage</u>	Principal Balance	Percentag
Owner Occupied	361,035	81.40	\$95,477,486,649	79.1
Non-Owner Occupied Total	82,503	18.60	\$25,114,476,778	20.8
iotai	443,538	100.00	\$120,591,963,427	100.0
Cover Pool Mortgage Rate Distribu	tion			
Mortgage Rate (%)	Number of Loans	<u>Percentage</u>	Principal Balance	<u>Percentag</u>
1.9999% and below	65,002	14.66	\$17,612,944,295	14.6
2.0000% - 2.4999%	48,691	10.98	\$11,419,614,862	9.4
2.5000% - 2.9999% 3.0000% - 3.4999%	88,268 23,598	19.90 5.32	\$19,775,272,006 \$5,472,705,803	16.4 4.5
3.5000% - 3.4999%	10,598	2.39	\$5,472,705,803 \$2,742,871,242	2.2
4.0000% - 4.4999%	5,396	1.22	\$1,532,342,901	1.2
4.5000% - 4.9999%	13,802	3.11	\$4,707,544,910	3.9
5.0000% - 5.4999%	44,750	10.09	\$12,273,437,092	10.1
5.5000% - 5.9999%	30,708	6.92	\$8,424,282,691	6.9
6.0000% - 6.4999%	70,440	15.88	\$25,775,849,327	21.3
6.5000% - 6.9999%	30,944	6.98	\$8,489,151,346	7.0
7.0000% and above	11,341	2.56	\$2,365,946,952	1.9
Total	443,538	100.00	\$120,591,963,427	100.0
Cover Pool Remaining Term Distrik	oution			
Remaining Term (Months)	Number of Loans	<u>Percentage</u>	Principal Balance	Percentag
∟ess than 12.00	127,154	28.67	\$29,240,040,557	24.2
12.00 - 23.99	123,329	27.81	\$30,330,871,491	25.1
24.00 - 35.99	131,183	29.58	\$44,725,830,357	37.0
36.00 - 47.99	45,603	10.28	\$12,445,689,237	10.3
48.00 - 59.99	15,100	3.40	\$3,635,000,679	3.0
60.00 - 71.99 72.00 - 83.99	819 194	0.18 0.04	\$150,606,917 \$32,492,670	0.1 0.0
34.00 - 65.99 34.00 - 119.99	154	0.04	\$32,492,070 \$31,155,119	0.0
120.00 and above	2	0.00	\$276,400	0.0
Fotal	443,538	100.00	\$120,591,963,427	100.0
Cover Pool Loan Seasoning				
Loan Seasoning (Months)	Number of Loans	<u>Percentage</u>	Principal Balance	Percentag
Less than 12.00	88,111	19.87	\$24.510.256.791	20.3
12.00 - 23.99	69,893	15.76	\$20,184,726,322	16.7
24.00 - 35.99	115,535	26.05	\$37,778,420,528	31.3
36.00 - 59.99	166,002	37.43	\$37,528,139,217	31.1
	3,997	0.90	\$590,420,569	0.4
60.00 and above				



99,999 and below 107,728 24.29 \$5,853,897,144 150,000 1499.99 \$0,0105 13.55 \$7,500,246,714 150,000 1499.99 \$3,593 12.08 \$9,331,004,918 200,000 249,999 \$3,5418 7,799 \$9,7776,501 43,000 249,999 \$3,5418 7,799 \$9,7776,501 43,000 249,999 \$3,5418 7,799 \$9,7776,501 43,000 249,999 \$13,4103 \$1,18 \$6,800,726,444 400,000 449,999 \$17,147 \$3.87 \$7,726,256,728 400,000 549,999 \$14,103 \$1.18 \$6,800,726,831 500,000 549,999 \$14,103 \$1.18 \$6,800,726,831 500,000 549,999 \$11,387 \$2.57 \$5,771,133,992 500,000 549,999 \$11,387 \$2.57 \$5,771,133,992 500,000 549,999 \$10,000 \$1	Cover Pool Range of Remaining Prince		D	B 1 1 1 2 1	D		
100,000 - 149,999	• • •		-	•	Percentage		
150,000 - 159,999	•				4.85 6.22		
20,000 - 249,999 35,418 7.99 59,777,776,501 300,000 - 349,599 26,855 6.05 58,703,708,448 400,000 - 349,599 21,743 4.90 58,133,344,894 400,000 - 449,599 17,147 3.87 57,722,857,28 400,000 - 449,599 17,147 3.87 57,722,857,28 400,000 - 449,599 17,147 3.87 57,722,857,28 400,000 - 449,599 17,147 3.87 57,722,857,28 400,000 - 449,599 17,147 3.87 57,722,857,28 400,000 - 599,599 14,100 2.05 58,204,883 55,000 - 599,599 14,100 2.05 58,204,883 400,000 - 649,599 7,315 16,55 45,658,733,911 65,000 - 649,599 6,078 13,7 54,099,430,586 700,000 - 749,599 4,952 1,12 53,658,201,310 750,000 - 749,599 4,410 0.99 53,143,362,201 800,000 - 849,599 3,562 2,81 52,650,203,197 750,000 - 749,599 3,562 2,81 52,650,203,197 850,000 - 869,599 3,080 0,70 52,702,183,711 900,000 - 899,599 3,080 0,70 52,702,183,711 900,000 - 899,599 2,15 0,46 52,265,203,197 850,000 - 899,599 2,15 0,46 52,265,203,197 700,000 - 749,599 2,15 0,46 52,265,203,197 700,000 - 749,599 2,15 0,46 52,265,203,197 700,000 - 749,599 2,15 0,46 52,265,203,197 700,000 - 749,599 2,15 0,46 52,265,203,197 700,000 - 349,599 3,560 2,160 3,160,500 3,100,500 3,1					7.75		
30,000 - 349,999 26,855 6.05 \$8,703,708,448 94 40,000 - 449,999 17,143 4.90 \$8,138,348,489 400,000 - 449,999 17,147 3.67 \$7,278,285,728 50,000 - 549,999 14,103 3.18 \$8,690,728,915 50,000 - 549,999 11,385 2.57 \$8,5971,133,592 50,000 - 549,999 1,745 5.65 5.65 \$8,224,236,481 50,000 - 599,999 6,078 1,75 5.65 5.65 \$8,224,236,481 60,000 - 699,999 6,078 1,37 \$4,098,430,589 60,000 - 699,999 4,410 0.99 \$3,418,362,001 750,000 - 799,999 4,410 0.99 \$3,418,362,001 750,000 - 799,999 3,090 0.70 \$3,418,362,001 80,000 - 899,999 3,090 0.70 \$2,702,183,711 80,000 - 899,999 3,090 0.70 \$2,702,183,711 90,000 - 999,999 2,397 0.54 \$2,216,293,854 90,000 - 999,999 2,151 0.48 \$2,296,328,524 90,000 - 999,999 2,151 0.48 \$2,296,328,524 90,000 - 999,999 2,151 0.48 \$2,205,928,632 90,000 - 999,999 2,151 0.48 \$2,095,928,632 90,000 - 999,999 2,151 0.48 \$2,095,928,632 90,000 - 999,999 2,151 0.48 \$2,095,928,632 90,000 - 999,999 2,151 0.48 \$2,095,928,632 90,000 - 999,999 3,090 0.70 \$1,000,000 and above 8,610 1,94 \$1,000,000 and above 1,94 \$1,000,000 and above 1,94 \$1,000,0	· · · · · · · · · · · · · · · · · · ·				8.14		
					8.05		
					7.22		
					6.75 6.04		
1.387 2.57 55,971,133,592 550,000 549,999 9,102 2.05 550,000 549,999 9,102 2.05 550,000 549,999 7,315 1.65 34,568,793,091 650,000 649,999 4.952 1.12 35,569,201,310 750,000 749,999 4.952 1.12 35,569,201,310 750,000 749,999 4.952 1.12 35,569,201,310 750,000 549,999 3,592 0.81 32,963,023,197 800,000 549,999 3,592 0.81 32,963,023,197 800,000 549,999 3,592 0.81 32,963,023,197 800,000 549,999 3,592 0.70 32,776,875 800,000 599,999 2,151 0.48 32,065,028,522 800,000 599,999 2,151 0.48 32,065,028,522 800,000 599,999 2,151 0.48 32,065,028,622 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,800 300,800 800,000 300,800 300,80					5.55		
600,000 - 649,999 7,315 1.65 \$4,568,793,091 600,000 - 699,999 6,078 1.37 \$4,999,430,586 700,000 - 749,999 4,952 1.12 \$3,589,201,310 750,000 - 799,999 3,592 0.81 \$2,963,023,197 800,000 - 649,999 3,090 0.70 \$2,721,83,711 900,000 - 949,999 2,397 0.54 \$2,216,293,864 950,000 - 999,999 2,151 0.48 \$2,095,226,532 1,000,000 and above 8,610 1.94 \$10,691,697,567 Total 443,538 100,000 \$120,591,963,427 Cover Pool Property Type Distribution Property Type Distribution <td <="" colspan="2" td=""><td></td><td></td><td></td><td></td><td>4.95</td></td>	<td></td> <td></td> <td></td> <td></td> <td>4.95</td>						4.95
60,000 - 699,999					4.34		
Toping					3.79		
T80,000 - 799,999		•			3.40 2.98		
800,000 - 849,999					2.83		
900,000 - 949,999 9 2,397 0.54 \$2,216,293,854 \$950,000 - 999,999 999 999 999 999 999 999 999 1,1000,000 and above 8,610 1.94 \$10,691,697,667 Total 443,538 100.00 \$120,591,963,427					2.46		
950,000 - 999,999					2.24		
1,000,000 and above 8,610 1.94 \$10,691,697,567 Total 443,538 100.00 \$120,591,963,427					1.84		
Total					1.74 8.87		
Property Type					100.00		
Property Type	Cover Pool Property Type Distribution	n					
Apartment (Condominium)			Percentage	Principal Balance	Percentage		
Detached 307,867 69.41 \$85,664,154,151 Duplex 3,574 0.81 \$549,778,407 Fourplex 861 0.19 \$189,515,440 Other 274 0.06 \$334,753,347 Row (Townhouse) 34,514 7.78 \$10,251,684,150 Semi-detached 26,668 6.01 \$7,658,390,202 Triplex 1,004 0.23 \$192,485,159 Total 443,538 100.00 \$120,591,963,427		·			13.31		
Duplex					71.04		
Cheir 274 0.06 \$34,753,347 Row (Townhouse) 34,514 7,78 \$10,251,684,150 Semi-detached 26,668 6.01 \$7,658,390,202 Triplex 1,004 0.23 \$192,485,159 Total 443,538 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) Number of Properties Percentage Principal Balance 20.00 and below 18,440 4.62 \$1,810,968,832 20.01 - 25.00 13,003 3.26 \$2,107,355,962 25.01 - 30.00 20,224 5.07 \$3,678,323,023 30.01 - 35.00 27,989 7.01 \$5,644,932,243 35.01 - 40.00 34,827 8.73 \$7,399,504,374 40.01 - 45.00 35,988 9.02 \$8,806,122,045 45.01 - 50.00 37,134 9.30 \$10,510,662,460 50.01 - 55.00 39,192 9.82 \$12,582,762,721 55.01 - 60.00 40,367 10.11 \$12,982,241,510 <					0.46		
Row (Townhouse)	Fourplex		0.19	\$189,515,440	0.16		
Semi-detached					0.03		
Triplex					8.50 6.35		
Total					0.33		
Number of Properties					100.00		
20.00 and below							
20.01 - 25.00	Cover Pool Indexed LTV - Authorized	Distribution					
25.01 - 30.00 20,224 5.07 \$3,678,323,023 30.01 - 35.00 27,989 7.01 \$5,644,932,243 35.01 - 40.00 34,827 8.73 \$7,399,504,374 40.01 - 45.00 35,988 9.02 \$8,806,122,045 45.01 - 50.00 37,134 9.30 \$10,510,662,460 50.01 - 55.00 39,192 9.82 \$12,552,762,721 55.01 - 60.00 40,367 10.11 \$12,982,241,510 60.01 - 65.00 43,266 10.84 \$14,900,324,084 65.01 - 70.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980			<u>Percentage</u>	Principal Balance	Percentage		
30.01 - 35.00	Indexed LTV (%) 20.00 and below	Number of Properties 18,440	4.62	\$1,810,968,832	1.50		
35.01 - 40.00	Indexed LTV (%) 20.00 and below 20.01 - 25.00	Number of Properties 18,440 13,003	4.62 3.26	\$1,810,968,832 \$2,107,355,962	1.50 1.75		
40.01 - 45.00 35,988 9.02 \$8,806,122,045 45.01 - 50.00 37,134 9.30 \$10,510,662,460 50.01 - 55.00 39,192 9.82 \$12,552,762,721 55.01 - 60.00 40,367 10.11 \$12,982,241,510 60.01 - 65.00 43,266 10.84 \$14,900,324,084 65.01 - 70.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 > 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 62.8 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00	Number of Properties 18,440 13,003 20,224	4.62 3.26 5.07	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023	1.50 1.75 3.05		
50.01 - 55.00 39,192 9.82 \$12,552,762,721 55.01 - 60.00 40,367 10.11 \$12,982,241,510 60.01 - 65.00 43,266 10.84 \$14,900,324,084 65.01 - 70.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 > 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,896,692 </td <td>Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00</td> <td>Number of Properties 18,440 13,003 20,224 27,989</td> <td>4.62 3.26 5.07 7.01</td> <td>\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243</td> <td>1.50 1.75 3.05 4.68</td>	Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00	Number of Properties 18,440 13,003 20,224 27,989	4.62 3.26 5.07 7.01	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243	1.50 1.75 3.05 4.68		
55.01 - 60.00 40,367 10.11 \$12,982,241,510 60.01 - 65.00 43,266 10.84 \$14,900,324,084 65.01 - 70.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 > 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 34,503 8.64 \$11,222,738,810 50.01 - 50.00 34,503 8.64 \$11,222,738,810 </td <td>Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00</td> <td>Number of Properties 18,440 13,003 20,224 27,989 34,827</td> <td>4.62 3.26 5.07 7.01 8.73</td> <td>\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374</td> <td>Percentage 1.50 1.75 3.05 4.68 6.14 7.30</td>	Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00	Number of Properties 18,440 13,003 20,224 27,989 34,827	4.62 3.26 5.07 7.01 8.73	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374	Percentage 1.50 1.75 3.05 4.68 6.14 7.30		
60.01 - 65.00 43,266 10.84 \$14,900,324,084 65.01 - 70.00 29,583 7.41 \$11,723,742,790 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 > 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,995,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 32,814 8.22 \$12,304,306,377 <td>Indexed 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</td> <td>Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134</td> <td>4.62 3.26 5.07 7.01 8.73 9.02 9.30</td> <td>\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460</td> <td>1.50 1.75 3.05 4.68 6.14 7.30 8.72</td>	Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134	4.62 3.26 5.07 7.01 8.73 9.02 9.30	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460	1.50 1.75 3.05 4.68 6.14 7.30 8.72		
65.01 - 70.00 70.01 - 75.00 70.01 - 75.00 70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 ≥80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 32,814 8.22 \$113,501,488,254 55.01 - 60.00 32,814 8.22 \$112,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721	1.50 1.75 3.05 4.68 6.14 7.30 8.72		
70.01 - 75.00 24,132 6.05 \$10,645,026,156 75.01 - 80.00 26,094 6.54 \$12,990,749,180 > 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 <td>Indexed 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</td> <td>Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367</td> <td>4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11</td> <td>\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510</td> <td>1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41</td>	Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41		
> 80.00 8,875 2.22 \$4,839,248,047 Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36		
Total 399,114 100.00 \$120,591,963,427 Cover Pool Indexed LTV - Drawn Distribution Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 32,814 8.22 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41		
Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 32,814 8.22 \$13,501,488,254 55.01 - 60.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83		
Indexed LTV (%) Number of Loans Percentage Principal Balance 20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01		
20.00 and below 60,794 15.23 \$6,373,882,980 20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83		
20.01 - 25.00 25,295 6.34 \$4,824,443,721 25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Dist	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01		
25.01 - 30.00 28,702 7.19 \$6,304,727,238 30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distance of the property	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01		
30.01 - 35.00 31,216 7.82 \$7,561,064,641 35.01 - 40.00 32,648 8.18 \$8,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distringed LTV (%) 20.00 and below	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00		
35.01 - 40.00 32,648 8.18 \$0,845,718,774 40.01 - 45.00 33,306 8.34 \$10,026,895,692 45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 50.01 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 70.00 70.01 - 75.00 75.01 - 80.00 > 80.00 Total Cover Pool Indexed LTV - Drawn Distindexed LTV (%) 20.00 and below 20.01 - 25.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00		
45.01 - 50.00 34,503 8.64 \$11,222,738,810 50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distributes and Delow 20.01 - 25.00 25.01 - 30.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01		
50.01 - 55.00 38,397 9.62 \$13,501,488,254 55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distributed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 \$120,591,963,427	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34		
55.01 - 60.00 32,814 8.22 \$12,304,306,377 60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distributes Lindexed 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 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31		
60.01 - 65.00 25,048 6.28 \$10,439,069,489 65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Disting English Street 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31		
65.01 - 70.00 18,553 4.65 \$8,569,742,211	Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 50.00 50.01 - 55.00 55.01 - 60.00 60.01 - 65.00 65.01 - 75.00 75.01 - 80.00 > 80.00 Total Cover Pool Indexed LTV - Drawn Distributed 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 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503 38,397	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64 9.62	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810 \$13,501,488,254	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31 11.20		
	Indexed 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 > 80.00 Total Cover Pool Indexed LTV - Drawn Distribution Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503 38,397 32,814	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64 9.62 8.22	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810 \$13,501,488,254 \$12,304,306,377	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31 11.20 10.20		
	Indexed 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 Indexed LTV - Drawn Distribution Indexed 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	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503 38,397 32,814 25,048	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64 9.62 8.22 6.28	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810 \$13,501,488,254 \$12,304,306,377 \$10,439,069,489	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31 11.20		
75.01 - 80.00 14,473 3.63 \$8,341,089,727	Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 55.00 50.01 - 55.00 55.01 - 60.00 60.01 - 70.00 70.01 - 75.00 Total Cover Pool Indexed LTV - Drawn District Indexed 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 55.01 - 70.00 70.01 - 75.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503 38,397 32,814 25,048 18,553 18,482	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64 9.62 8.22 6.28 4.65 4.63	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810 \$13,501,488,254 \$12,304,306,377 \$10,439,069,489 \$8,569,742,211 \$9,287,374,731	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31 11.20 10.20 8.66 7.11 7.70		
> 80.00 4,883 1.22 \$2,989,420,780 Total 399,114 100.00 \$120,591,963,427	Indexed 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 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 30.01 - 35.00 30.01 - 35.00 50.01 - 50.00 50.01 - 50.00 50.01 - 60.00 60.01 - 60.00 60.01 - 60.00 60.01 - 60.00 60.01 - 80.00 50.01 - 70.00 70.01 - 75.00	Number of Properties 18,440 13,003 20,224 27,989 34,827 35,988 37,134 39,192 40,367 43,266 29,583 24,132 26,094 8,875 399,114 ribution Number of Loans 60,794 25,295 28,702 31,216 32,648 33,306 34,503 38,397 32,814 25,048 18,553 18,482 14,473	4.62 3.26 5.07 7.01 8.73 9.02 9.30 9.82 10.11 10.84 7.41 6.05 6.54 2.22 100.00 Percentage 15.23 6.34 7.19 7.82 8.18 8.34 8.64 9.62 8.22 6.28 4.65 4.63 3.63	\$1,810,968,832 \$2,107,355,962 \$3,678,323,023 \$5,644,932,243 \$7,399,504,374 \$8,806,122,045 \$10,510,662,460 \$12,552,762,721 \$12,982,241,510 \$14,900,324,084 \$11,723,742,790 \$10,645,026,156 \$12,990,749,180 \$4,839,248,047 \$120,591,963,427 Principal Balance \$6,373,882,980 \$4,824,443,721 \$6,304,727,238 \$7,561,064,641 \$8,845,718,774 \$10,026,895,692 \$11,222,738,810 \$13,501,488,254 \$12,304,306,377 \$10,439,069,489 \$8,569,742,211 \$9,287,374,731 \$8,341,089,727	1.50 1.75 3.05 4.68 6.14 7.30 8.72 10.41 10.77 12.36 9.72 8.83 10.77 4.01 100.00 Percentage 5.29 4.00 5.23 6.27 7.34 8.31 9.31 11.20 10.20 8.66 7.11		



Provincial Distribution by Indexed LTV- Drawn and Aging Summary

		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Alberta						
	20.00 and below	\$398,003,582	\$730,707	\$61,481	\$330,458	¢200 126 220
	20.00 and below 20.01 - 25.00	\$309,059,695	\$627,422	\$367,299	\$354,202	\$399,126,228 \$310,408,618
	25.01 - 30.00	\$441,363,459	\$710,542	\$175,645	\$367,639	\$442,617,285
	30.01 - 35.00	\$574,073,750	\$73,489	\$431,737	\$2,519,753	\$577,098,730
	35.01 - 40.00	\$701,081,889	\$441,166	\$273,683	\$1,041,727	\$702,838,466
	40.01 - 45.00	\$866,351,672	\$903,411	\$434,940	\$764,290	\$868,454,312
	45.01 - 50.00	\$1,063,991,108	\$930,309	\$152,756	\$930,575	\$1,066,004,749
	50.01 - 55.00 55.01 - 60.00	\$1,549,157,303 \$1,384,849,465	\$361,319 \$170,207	\$960,519 \$0	\$2,021,964 \$4,471,908	\$1,552,501,105 \$1,389,491,580
	60.01 - 65.00	\$1,332,344,401	\$1,133,488	\$115,169	\$2,561,196	\$1,336,154,254
	65.01 - 70.00	\$714,086,501	\$504,327	\$262,649	\$1,518,537	\$716,372,014
	70.01 - 75.00	\$676,207,953	\$1,932,563	\$293,065	\$961,684	\$679,395,265
	75.01 - 80.00	\$212,736,402	\$0	\$0	\$0	\$212,736,402
T	> 80.00	\$37,053,799	\$175,635	\$0	\$88,592	\$37,318,027
Total Alberta		\$10,260,360,980	\$8,694,586	\$3,528,942	\$17,932,526	\$10,290,517,034
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
British Columbia						
	20.00 and below	\$1,869,044,255	\$58,864	\$362,392	\$1,066,042	\$1,870,531,554
	20.00 and below 20.01 - 25.00	\$1,364,504,291	\$1,900,677	\$225,464	\$7,000,042	\$1,367,375,716
	25.01 - 30.00	\$1,729,194,908	\$277,504	\$286,803	\$268,710	\$1,730,027,924
	30.01 - 35.00	\$1,877,431,471	\$826,663	\$176,531	\$504,592	\$1,878,939,256
	35.01 - 40.00	\$2,059,640,109	\$668,782	\$130,043	\$1,049,339	\$2,061,488,274
	40.01 - 45.00	\$2,211,565,550	\$3,591,515	\$1,070,185	\$69,656	\$2,216,296,906
	45.01 - 50.00 50.01 - 55.00	\$2,576,074,461	\$1,193,705 \$2,209,617	\$399,312 \$0	\$515,917 \$2,452,950	\$2,578,183,396
	55.01 - 60.00	\$2,789,781,754 \$3,165,367,707	\$2,398,617 \$3,641,831	\$1,204,445	\$3,153,859 \$1,787,591	\$2,795,334,230 \$3,172,001,573
	60.01 - 65.00	\$2,652,551,082	\$2,048,528	\$727,601	\$3,035,501	\$2,658,362,712
	65.01 - 70.00	\$1,931,241,462	\$1,905,488	\$390,801	\$258,222	\$1,933,795,974
	70.01 - 75.00	\$1,747,083,546	\$654,817	\$447,298	\$1,655,663	\$1,749,841,324
	75.01 - 80.00	\$1,645,911,066	\$3,896,600	\$373,148	\$1,983,439	\$1,652,164,253
Total British Columbia	> 80.00	\$663,019,883 \$28,282,411,545	\$413,034 \$23,476,625	\$212,081 \$6,006,105	\$16,093,816	\$663,644,998 \$28,327,988,091
		\$20,202,411,343	\$23,470,023	\$0,000,103	\$10,093,010	\$20,327,300,031
		Current and				
Dunadana	l = d = = d T) / (0/)	less than 30	30 to 59	60 to 89	90 or more	Tatal
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Manitoba						
	20.00 and below	\$82,770,300	\$0	\$17,700	\$93,461	\$82,881,461
	20.01 - 25.00	\$65,662,525	\$0 \$112.224	\$0 \$27.700	\$0 \$206.838	\$65,662,525
	25.01 - 30.00 30.01 - 35.00	\$81,906,333 \$118,681,685	\$113,324 \$273,956	\$27,708 \$12,816	\$206,828 \$94,192	\$82,254,194 \$119,062,649
	35.01 - 40.00	\$149,769,405	\$3,197	\$12,610	\$154,184	\$149,926,786
	40.01 - 45.00	\$182,706,985	\$0	\$0	\$164,874	\$182,871,858
	45.01 - 50.00	\$238,843,464	\$0	\$65,493	\$0	\$238,908,957
	50.01 - 55.00	\$296,794,451	\$0	\$170,299	\$425,753	\$297,390,503
	55.01 - 60.00	\$368,934,671	\$215,551 \$440.875	\$0 \$0	\$566,092	\$369,716,314
	60.01 - 65.00 65.01 - 70.00	\$306,950,516 \$204,577,718	\$110,875 \$0	\$0 \$125.068	\$612,605 \$220,943	\$307,673,996
	65.01 - 70.00 70.01 - 75.00	\$204,577,718 \$183,406,924	\$0 \$0	\$125,968 \$0	\$220,943 \$0	\$204,924,629 \$183,406,924
	75.01 - 80.00	\$137,139,155	\$70,657	\$0 \$0	\$213,555	\$137,423,366
	> 80.00	\$32,872,711	\$0	\$0	\$0	\$32,872,711
Γotal Manitoba		\$2,451,016,842	\$787,561	\$419,983	\$2,752,487	\$2,454,976,873



		Current and				
Danida	In days d I TV (0/)	less than 30	30 to 59	60 to 89	90 or more	T-4-1
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
New Brunswick						
	20.00 and below	\$44,030,957	\$0	\$76,664	\$0	\$44,107,621
	20.01 - 25.00	\$34,575,966	\$0	\$0	\$0	\$34,575,966
	25.01 - 30.00	\$46,125,705	\$112,528	\$0	\$132,406	\$46,370,640
	30.01 - 35.00 35.01 - 40.00	\$65,427,914 \$68,570,156	\$0 \$0	\$0 \$0	\$99,876 \$126,384	\$65,527,790 \$68,696,540
	40.01 - 45.00	\$79,275,861	\$0 \$0	\$0 \$0	\$110,944	\$79,386,804
	45.01 - 50.00	\$102,380,101	\$73,528	\$87,068	\$0	\$102,540,697
	50.01 - 55.00	\$122,208,055	\$422,673	\$0	\$0	\$122,630,728
	55.01 - 60.00 60.01 - 65.00	\$136,313,840 \$100,564,605	\$147,667 \$0	\$102,710 \$94,972	\$155,626 \$0	\$136,719,843 \$100,659,577
	65.01 - 70.00	\$97,341,456	\$257,284	\$94,972 \$0	\$0 \$0	\$97,598,740
	70.01 - 75.00	\$79,588,834	\$0	\$0	\$0	\$79,588,834
	75.01 - 80.00	\$59,904,122	\$231,282	\$0	\$0	\$60,135,404
Total New Brunswick	> 80.00	\$25,766,333	\$0	\$0	\$0	\$25,766,333
Total New Brunswick		\$1,062,073,906	\$1,244,962	\$361,415	\$625,236	\$1,064,305,518
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Newfoundland and Labrador						
	20.00 and below	\$40,086,640	\$0	\$22,913	\$38,094	\$40,147,647
	20.01 - 25.00	\$36,992,518	\$0	\$0	\$0	\$36,992,518
	25.01 - 30.00	\$49,882,513	\$0 *0	\$0 \$0	\$0 \$116.830	\$49,882,513
	30.01 - 35.00 35.01 - 40.00	\$69,248,892 \$72,478,208	\$0 \$0	\$0 \$0	\$116,820 \$0	\$69,365,712 \$72,478,208
	40.01 - 45.00	\$79,925,467	\$76,252	\$163,216	\$0	\$80,164,935
	45.01 - 50.00	\$90,870,005	\$0	\$0	\$749,035	\$91,619,040
	50.01 - 55.00	\$115,543,535	\$0 *0	\$218,187	\$122,738	\$115,884,460
	55.01 - 60.00 60.01 - 65.00	\$80,717,050 \$54,437,341	\$0 \$0	\$299,075 \$294,808	\$545,809 \$0	\$81,561,934 \$54,732,149
	65.01 - 70.00	\$54,218,808	\$0	\$0	\$0	\$54,218,808
	70.01 - 75.00	\$45,630,252	\$0	\$0	\$173,181	\$45,803,433
	75.01 - 80.00	\$35,251,434	\$0 *0	\$0 *0	\$0 *0	\$35,251,434
Total Newfoundland and	> 80.00 d Labrador	\$20,020,576	\$0	\$0	\$0	\$20,020,576
Total Newtouridiana and	a Labrador	\$845,303,238	\$76,252	\$998,198	\$1,745,678	\$848,123,367
		Current and				
Province	Indexed LTV (%)	less than 30 days past due	30 to 59	60 to 89	90 or more	Total
	iliuexeu L I V (76)	uays past due	days past due	days past due	days past due	<u>10tai</u>
Northwest Territories						
	20.00 and below	\$102,618	\$0	\$0	\$0	\$102,618
	20.01 - 25.00	\$105,692	\$0	\$0	\$0	\$105,692
	25.01 - 30.00	\$6,357	\$0 *0	\$0 *0	\$0 *0	\$6,357
	30.01 - 35.00 35.01 - 40.00	\$57,072 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$57,072 \$0
	40.01 - 45.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	45.01 - 50.00	\$0	\$0	\$0	\$0	\$0
	50.01 - 55.00	\$0	\$0 \$0	\$0	\$0	\$0 \$0
	55.01 - 60.00 60.01 - 65.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	65.01 - 70.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	70.01 - 75.00	\$0	\$0	\$0	\$0	\$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
Total Northwest Territor	> 80.00	\$0	\$0	\$0	\$0	\$0
TOTAL NOTHIWEST TERRITOR	IC3	\$271,738	\$0_	\$0_	\$0	\$271,738



Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Nova Scotia	IIIUEXEU LIV (70)	uays past uue	uays past uue	uays past uue	uays past due	<u>10tai</u>
	20.00 and below	\$106,994,719	\$125,613	\$0	\$94,387	\$107,214,719
	20.01 - 25.00	\$95,256,058	\$63,985	\$0	\$0	\$95,320,043
	25.01 - 30.00	\$138,424,818	\$0	\$3,032	\$0	\$138,427,850
	30.01 - 35.00 35.01 - 40.00	\$190,609,771 \$222,629,499	\$0 \$164,397	\$119,161 \$0	\$184,503 \$112,490	\$190,913,435 \$222,906,385
	40.01 - 45.00	\$198,797,021	\$1,259,532	\$58,088	\$112,490 \$0	\$200,114,641
	45.01 - 50.00	\$203,017,618	\$0	\$0	\$0	\$203,017,618
	50.01 - 55.00	\$198,994,178	\$78,300	\$0	\$129,439	\$199,201,917
	55.01 - 60.00	\$199,202,539	\$567,858	\$0	\$793,372	\$200,563,769
	60.01 - 65.00	\$170,150,891	\$703,236	\$0	\$0	\$170,854,128
	65.01 - 70.00	\$135,863,213	\$0 \$0	\$0 \$0	\$0	\$135,863,213
	70.01 - 75.00 75.01 - 80.00	\$104,076,141 \$70,603,208	\$0 \$0	\$0 \$0	\$241,941 \$0	\$104,318,082 \$70,603,208
	> 80.00	\$27,036,351	\$0 \$0	\$0 \$0	\$0 \$0	\$27,036,351
Total Nova Scotia		\$2,061,656,025	\$2,962,921	\$180,281	\$1,556,133	\$2,066,355,360
		Current and				
Brovince	Indexed LTV (9/)	less than 30	30 to 59	60 to 89	90 or more	Total
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Nunavut						
	20.00 and below	\$0	\$0	\$0	\$0	\$0
	20.01 - 25.00	\$30,517	\$0	\$0	\$0	\$30,517
	25.01 - 30.00	\$0	\$0	\$0	\$0	\$0
	30.01 - 35.00	\$0	\$0	\$0	\$0	\$0
	35.01 - 40.00	\$0	\$0	\$0	\$0	\$0
	40.01 - 45.00	\$0	\$0	\$0	\$0	\$0
	45.01 - 50.00 50.01 - 55.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
	55.01 - 60.00	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0
	60.01 - 65.00	\$0	\$0	\$0	\$0	\$0
	65.01 - 70.00	\$0	\$0	\$0	\$0	\$0
	70.01 - 75.00	\$0	\$0	\$0	\$0	\$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
Total Nunavut	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Nullavut		\$30,517	\$0	\$0	\$0	\$30,517
		Current and	20 4- 50	00 4- 00	00	
Province	Indexed LTV (%)	less than 30 <u>days past due</u>	30 to 59 days past due	60 to 89 <u>days past due</u>	90 or more days past due	Total
· · · · · · · · · · · · · · · · · · ·	macked 214 (70)	<u>aayo paot aao</u>	uayo paot aao	aayo paot aao	uayo paot aao	<u>10tai</u>
Ontario						
	20.00 and below	\$3,081,351,190	\$489,774	\$3,478,020	\$1,769,036	\$3,087,088,020
	20.01 - 25.00	\$2,327,600,099	\$906,689	\$1,344,017	\$310,996	\$2,330,161,800
	25.01 - 30.00	\$2,968,554,825	\$2,120,524	\$535,243	\$1,284,078	\$2,972,494,671
	30.01 - 35.00	\$3,485,807,513	\$2,623,494	\$247,182	\$697,651	\$3,489,375,840
	35.01 - 40.00	\$4,059,250,409	\$1,637,759	\$1,818,653	\$1,786,719	\$4,064,493,541
	40.01 - 45.00 45.01 - 50.00	\$4,748,700,100 \$5,212,354,165	\$5,916,019 \$4,230,574	\$3,766,904 \$2,043,807	\$2,725,984 \$2,310,403	\$4,761,109,006
	45.01 - 50.00 50.01 - 55.00	\$5,212,354,165 \$6,633,524,777	\$4,239,574 \$8,666,670	\$2,043,807 \$3,577,205	\$2,319,403 \$4,376,086	\$5,220,956,949 \$6,650,144,738
	55.01 - 60.00	\$5,174,673,250	\$9,758,896	\$3,577,205 \$4,831,987	\$8,180,451	\$5,197,444,584
	60.01 - 65.00	\$4,467,794,089	\$3,628,165	\$2,129,224	\$1,923,863	\$4,475,475,341
	65.01 - 70.00	\$4,346,234,860	\$7,761,094	\$1,527,065	\$3,946,660	\$4,359,469,679
	70.01 - 75.00	\$5,536,274,564	\$13,283,374	\$8,559,021	\$6,945,340	\$5,565,062,298
	75.01 - 80.00	\$5,598,309,885	\$17,930,846	\$7,230,399	\$8,449,634	\$5,631,920,765
	> 80.00	\$2,071,963,622	\$2,284,179	\$2,072,287	\$1,146,072	\$2,077,466,161
Total Ontario		\$59,712,393,349	\$81,247,057	\$43,161,013	\$45,861,972	\$59,882,663,391



		Current and				
Province	Indexed LTV (%)	less than 30 days past due	30 to 59	60 to 89	90 or more days past due	<u>Total</u>
Prince Edward Island	indexed LTV (%)	uays past uue	days past due	days past due	uays past due	<u>10tai</u>
Prince Edward Island						
	20.00 and below	\$9,928,517	\$0	\$0	\$0	\$9,928,517
	20.01 - 25.00 25.01 - 30.00	\$7,350,813 \$11,917,153	\$0 \$0	\$0 \$0	\$0 \$0	\$7,350,813 \$11,917,153
	30.01 - 35.00	\$12,376,038	\$0 \$0	\$0 \$0	\$0 \$0	\$12,376,038
	35.01 - 40.00	\$20,825,794	\$0	\$0	\$0	\$20,825,794
	40.01 - 45.00	\$20,399,007	\$0	\$0	\$0	\$20,399,007
	45.01 - 50.00 50.01 - 55.00	\$20,825,848 \$30,522,794	\$444,984 \$0	\$35,364 \$0	\$124,252 \$0	\$21,430,448 \$30,522,794
	55.01 - 60.00	\$39,723,108	\$0 \$0	\$0 \$0	\$0 \$0	\$39,723,108
	60.01 - 65.00	\$24,675,297	\$0	\$0	\$83,641	\$24,758,939
	65.01 - 70.00	\$16,690,935	\$0	\$0	\$0	\$16,690,935
	70.01 - 75.00 75.01 - 80.00	\$18,775,258 \$14,432,067	\$0 \$0	\$0 \$0	\$0 \$0	\$18,775,258 \$14,432,067
	> 80.00	\$6,555,317	\$0 \$0	\$0 \$0	\$0 \$0	\$6,555,317
Total Prince Edward Isla	and	\$254,997,948	\$444,984	\$35,364	\$207,893	\$255,686,189
		Current and				
B •	1. 1	less than 30	30 to 59	60 to 89	90 or more	T. (.)
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Quebec						
	20.00 and below	\$610,584,458	\$46,499	\$0	\$0	\$610,630,957
	20.01 - 25.00	\$480,207,347	\$194,660	\$210,463	\$0	\$480,612,470
	25.01 - 30.00	\$688,583,384	\$374,694 \$685,076	\$0 \$262,018	\$607,934 \$150,411	\$689,566,011
	30.01 - 35.00 35.01 - 40.00	\$975,950,409 \$1,275,544,181	\$261,406	\$1,029,637	\$159,411 \$653,922	\$977,056,914 \$1,277,489,146
	40.01 - 45.00	\$1,414,875,185	\$847,228	\$1,083,175	\$350,058	\$1,417,155,647
	45.01 - 50.00	\$1,502,621,735	\$518,809	\$0	\$800,713	\$1,503,941,258
	50.01 - 55.00 55.01 - 60.00	\$1,479,415,364	\$713,585 \$1,005,500	\$0 \$680,029	\$166,025	\$1,480,294,973
	60.01 - 65.00	\$1,509,263,300 \$1,159,572,226	\$754,781	\$171,365	\$945,048 \$817,863	\$1,511,893,877 \$1,161,316,235
	65.01 - 70.00	\$932,477,833	\$1,562,404	\$1,014,638	\$1,374,580	\$936,429,455
	70.01 - 75.00	\$764,214,762	\$386,973	\$758,430	\$944,605	\$766,304,770
	75.01 - 80.00 > 80.00	\$463,050,103	\$1,691,243 \$0	\$0 \$0	\$242,549 \$0	\$464,983,895
Total Quebec	> 60.00	\$73,043,923 \$13,329,404,212	\$9,042,857	\$5,209,755	\$7,062,708	\$73,043,923 \$13,350,719,531
		, . , . ,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , ,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, -,,
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Saskatchewan						
	20.00 and below	\$121,468,600	\$16,213	\$0	\$27,581	\$121,512,394
	20.01 - 25.00	\$93,533,802	\$227,375	\$335,017	\$96,535	\$94,192,728
	25.01 - 30.00	\$138,819,935	\$713,700	\$0	\$352,026	\$139,885,661
	30.01 - 35.00	\$180,514,014	\$123,986 \$195,730	\$0 \$0	\$275,132	\$180,913,132
	35.01 - 40.00 40.01 - 45.00	\$202,030,664 \$198,995,102	\$195,730 \$79,257	\$0 \$0	\$1,585,264 \$1,174,987	\$203,811,657 \$200,249,345
	45.01 - 50.00	\$195,569,538	\$371,033	\$0	\$233,432	\$196,174,003
	50.01 - 55.00	\$255,874,607	\$275,549	\$0	\$1,394,344	\$257,544,500
	55.01 - 60.00	\$204,809,481	\$0 \$46.228	\$0 \$0	\$362,412 \$167,016	\$205,171,894
	60.01 - 65.00 65.01 - 70.00	\$148,868,916 \$114,181,365	\$46,228 \$0	\$0 \$0	\$167,016 \$219,761	\$149,082,160 \$114,401,126
	70.01 - 75.00	\$94,731,804	\$0	\$0	\$0	\$94,731,804
	75.01 - 80.00	\$61,029,285	\$171,613	\$0	\$188,178	\$61,389,075
Total Saskatchewan	> 80.00	\$25,696,383	\$0	\$0	\$0	\$25,696,383
. Juli Guonatoriowari		\$2,036,123,494	\$2,220,684	\$335,017	\$6,076,668	\$2,044,755,863



<u>Province</u> Yukon	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
	20.00 and below	\$1,300,544	\$0	\$0	\$0	\$1,300,544
	20.01 - 25.00	\$1,697,136	\$0	\$0	\$0	\$1,697,136
	25.01 - 30.00	\$805,401	\$0	\$0	\$0	\$805,401
	30.01 - 35.00	\$741,729	\$0	\$0	\$0	\$741,729
	35.01 - 40.00	\$484,311	\$0	\$0	\$0	\$484,311
	40.01 - 45.00	\$494,780	\$0	\$0	\$0	\$494,780
	45.01 - 50.00	\$0	\$0	\$0	\$0	\$0
	50.01 - 55.00	\$0	\$0	\$0	\$0	\$0
	55.01 - 60.00	\$46,052	\$0	\$0	\$0	\$46,052
	60.01 - 65.00	\$0	\$0	\$0	\$0	\$0
	65.01 - 70.00	\$0	\$0	\$0	\$0	\$0
	70.01 - 75.00	\$0	\$0	\$0	\$0	\$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Yukon		\$5,569,954	\$0	\$0	\$0	\$5,569,954
Grand Total		\$120,301,613,747	\$130,198,488	\$60,236,074	\$99,915,118	\$120,591,963,427

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

Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Alberta						
	20.00 and below	0.33	0.00	0.00	0.00	0.33
	20.01 - 25.00	0.26	0.00	0.00	0.00	0.26
	25.01 - 30.00	0.37	0.00	0.00	0.00	0.37
	30.01 - 35.00	0.48	0.00	0.00	0.00	0.48
	35.01 - 40.00	0.58	0.00	0.00	0.00	0.58
	40.01 - 45.00	0.72	0.00	0.00	0.00	0.72
	45.01 - 50.00	0.88	0.00	0.00	0.00	0.88
	50.01 - 55.00	1.28	0.00	0.00	0.00	1.29
	55.01 - 60.00	1.15	0.00	0.00	0.00	1.15
	60.01 - 65.00	1.10	0.00	0.00	0.00	1.11
	65.01 - 70.00	0.59	0.00	0.00	0.00	0.59
	70.01 - 75.00	0.56	0.00	0.00	0.00	0.56
	75.01 - 80.00	0.18	0.00	0.00	0.00	0.18
	> 80.00	0.03	0.00	0.00	0.00	0.03
Total Alberta		8.51	0.01	0.00	0.01	8.53

<u>Province</u> British Columbia	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more <u>days past due</u>	Total
	20.00 and below	1.55	0.00	0.00	0.00	1.55
	20.00 and below 20.01 - 25.00	1.13	0.00	0.00	0.00	1.13
	25.01 - 30.00					
		1.43	0.00	0.00	0.00	1.43
	30.01 - 35.00	1.56	0.00	0.00	0.00	1.56
	35.01 - 40.00	1.71	0.00	0.00	0.00	1.71
	40.01 - 45.00	1.83	0.00	0.00	0.00	1.84
	45.01 - 50.00	2.14	0.00	0.00	0.00	2.14
	50.01 - 55.00	2.31	0.00	0.00	0.00	2.32
	55.01 - 60.00	2.62	0.00	0.00	0.00	2.63
	60.01 - 65.00	2.20	0.00	0.00	0.00	2.20
	65.01 - 70.00	1.60	0.00	0.00	0.00	1.60
	70.01 - 75.00	1.45	0.00	0.00	0.00	1.45
	75.01 - 80.00	1.36	0.00	0.00	0.00	1.37
	> 80.00	0.55	0.00	0.00	0.00	0.55
Total British Columbia		23.45	0.02	0.00	0.01	23.49



Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Manitoba						
	20.00 and below	0.07	0.00	0.00	0.00	0.07
	20.00 and below 20.01 - 25.00	0.05	0.00	0.00	0.00	0.05
	25.01 - 30.00	0.07	0.00	0.00	0.00	0.07
	30.01 - 35.00	0.10	0.00	0.00	0.00	0.10
	35.01 - 40.00	0.12	0.00	0.00	0.00	0.12
	40.01 - 45.00	0.15	0.00	0.00	0.00	0.15
	45.01 - 50.00	0.20	0.00	0.00	0.00	0.20
	50.01 - 55.00	0.25 0.31	0.00	0.00 0.00	0.00 0.00	0.25 0.31
	55.01 - 60.00 60.01 - 65.00	0.25	0.00 0.00	0.00	0.00	0.26
	65.01 - 70.00	0.17	0.00	0.00	0.00	0.17
	70.01 - 75.00	0.15	0.00	0.00	0.00	0.15
	75.01 - 80.00	0.11	0.00	0.00	0.00	0.11
	> 80.00	0.03	0.00	0.00	0.00	0.03
Total Manitoba		2.03	0.00	0.00	0.00	2.04
		Current and	20 to 50	60 to 90	90 or more	
Province	Indexed LTV (%)	less than 30 days past due	30 to 59 days past due	60 to 89 days past due	days past due	Total
New Brunswick						
	20.00 and below	0.04	0.00	0.00	0.00	0.04
	20.01 - 25.00 25.01 - 30.00	0.03 0.04	0.00 0.00	0.00 0.00	0.00 0.00	0.03 0.04
	30.01 - 35.00	0.04	0.00	0.00	0.00	0.04
	35.01 - 40.00	0.06	0.00	0.00	0.00	0.06
	40.01 - 45.00	0.07	0.00	0.00	0.00	0.07
	45.01 - 50.00	0.08	0.00	0.00	0.00	0.09
	50.01 - 55.00	0.10	0.00	0.00	0.00	0.10
	55.01 - 60.00	0.11	0.00	0.00	0.00	0.11
	60.01 - 65.00	0.08	0.00	0.00	0.00	0.08
	65.01 - 70.00 70.01 - 75.00	0.08 0.07	0.00 0.00	0.00 0.00	0.00 0.00	0.08 0.07
	75.01 - 80.00	0.07	0.00	0.00	0.00	0.07
	> 80.00	0.02	0.00	0.00	0.00	0.02
Total New Brunswick		0.88	0.00	0.00	0.00	0.88
						_
		Current and				
Dravinas	Indexed LTV (9/)	less than 30	30 to 59	60 to 89	90 or more	Total
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Newfoundland and Labrador						
	20.00 and below	0.03	0.00	0.00	0.00	0.03
	20.01 - 25.00	0.03	0.00	0.00	0.00	0.03
	25.01 - 30.00	0.04	0.00	0.00	0.00	0.04
	30.01 - 35.00	0.06	0.00	0.00	0.00	0.06
	35.01 - 40.00 40.01 - 45.00	0.06 0.07	0.00 0.00	0.00 0.00	0.00 0.00	0.06 0.07
	45.01 - 45.00 45.01 - 50.00	0.07	0.00	0.00	0.00	0.07
	50.01 - 55.00	0.10	0.00	0.00	0.00	0.10
	55.01 - 60.00	0.07	0.00	0.00	0.00	0.07
	60.01 - 65.00	0.05	0.00	0.00	0.00	0.05
	65.01 - 70.00	0.04	0.00	0.00	0.00	0.04
	70.01 - 75.00	0.04	0.00	0.00	0.00	0.04
	75.01 - 80.00	0.03	0.00	0.00	0.00	0.03

0.02

0.70

Total Newfoundland and Labrador

> 80.00

0.00

0.00

0.02

0.70

0.00

0.00

0.00

0.00



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

Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Nova Scotia						
	20.00 and below	0.09	0.00	0.00	0.00	0.09
	20.01 - 25.00	0.08	0.00	0.00	0.00	0.08
	25.01 - 30.00	0.11	0.00	0.00	0.00	0.11
	30.01 - 35.00	0.16	0.00	0.00	0.00	0.16
	35.01 - 40.00	0.18	0.00	0.00	0.00	0.18
	40.01 - 45.00	0.16	0.00	0.00	0.00	0.17
	45.01 - 50.00	0.17	0.00	0.00	0.00	0.17
	50.01 - 55.00	0.17	0.00	0.00	0.00	0.17
	55.01 - 60.00	0.17	0.00	0.00	0.00	0.17
	60.01 - 65.00	0.14	0.00	0.00	0.00	0.14
	65.01 - 70.00	0.11	0.00	0.00	0.00	0.11
	70.01 - 75.00	0.09	0.00	0.00	0.00	0.09
	75.01 - 80.00	0.06	0.00	0.00	0.00	0.06
	> 80.00	0.02	0.00	0.00	0.00	0.02
Total Nova Scotia		1.71	0.00	0.00	0.00	1.71

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



<u>Province</u> Ontario	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
	20.00 and below	2.56	0.00	0.00	0.00	2.56
	20.01 - 25.00	1.93	0.00	0.00	0.00	1.93
	25.01 - 30.00	2.46	0.00	0.00	0.00	2.46
	30.01 - 35.00	2.89	0.00	0.00	0.00	2.89
	35.01 - 40.00	3.37	0.00	0.00	0.00	3.37
	40.01 - 45.00	3.94	0.00	0.00	0.00	3.95
	45.01 - 50.00	4.32	0.00	0.00	0.00	4.33
	50.01 - 55.00	5.50	0.01	0.00	0.00	5.51
	55.01 - 60.00	4.29	0.01	0.00	0.01	4.31
	60.01 - 65.00	3.70	0.00	0.00	0.00	3.71
	65.01 - 70.00	3.60	0.01	0.00	0.00	3.62
	70.01 - 75.00	4.59	0.01	0.01	0.01	4.61
	75.01 - 80.00	4.64	0.01	0.01	0.01	4.67
	> 80.00	1.72	0.00	0.00	0.00	1.72
Total Ontario		49.52	0.07	0.04	0.04	49.66
<u>Province</u>	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Prince Edward Island						
	20.00 and below	0.01	0.00	0.00	0.00	0.01
	20.01 - 25.00	0.01	0.00	0.00	0.00	0.01
	25.01 - 30.00	0.01	0.00	0.00	0.00	0.01
	30.01 - 35.00	0.01	0.00	0.00	0.00	0.01
	35.01 - 40.00	0.02	0.00	0.00	0.00	0.02
	40.01 - 45.00	0.02	0.00	0.00	0.00	0.02
	45.01 - 50.00	0.02	0.00	0.00	0.00	0.02
	50.01 - 55.00	0.03	0.00	0.00	0.00	0.03
	55.01 - 60.00	0.03	0.00	0.00	0.00	0.03
	60.01 - 65.00	0.02	0.00	0.00	0.00	0.02
	65.01 - 70.00	0.01	0.00	0.00	0.00	0.01
	70.01 - 75.00	0.02	0.00	0.00	0.00	0.02
	75.01 - 80.00	0.01	0.00	0.00	0.00	0.01
	> 80.00	0.01	0.00	0.00	0.00	0.01
Total Prince Edward Isl	land	0.21	0.00	0.00	0.00	0.21
		Current and less than 30	30 to 59	60 to 89	90 or more	
<u>Province</u>	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
Quebec						
	20.00 and below	0.51	0.00	0.00	0.00	0.51
	20.00 and below 20.01 - 25.00	0.40	0.00	0.00	0.00	0.40
	25.01 - 30.00	0.57	0.00	0.00	0.00	0.40
	30.01 - 35.00	0.81	0.00	0.00	0.00	0.81
	35.01 - 40.00	1.06	0.00	0.00	0.00	1.06
	35.01 - 40.00 40.01 45.00	1.00	0.00	0.00	0.00	1.00

1.18

1.25

1.23

1.25

0.96

0.78

0.64

0.39

0.06

11.07

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0.00

0.00

0.01

Total Quebec

40.01 - 45.00

45.01 - 50.00

50.01 - 55.00

55.01 - 60.00 60.01 - 65.00

65.01 - 70.00 70.01 - 75.00

75.01 - 80.00

> 80.00

1.17

1.25

1.23

1.25

0.96

0.77

0.63

0.38

0.06

11.05

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<u>Province</u>	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more <u>days past due</u>	<u>Total</u>
Saskatchewan						
	20.00 and below	0.10	0.00	0.00	0.00	0.10
	20.01 - 25.00	0.08	0.00	0.00	0.00	0.08
	25.01 - 30.00	0.12	0.00	0.00	0.00	0.12
	30.01 - 35.00	0.15	0.00	0.00	0.00	0.15
	35.01 - 40.00	0.17	0.00	0.00	0.00	0.17
	40.01 - 45.00	0.17	0.00	0.00	0.00	0.17
	45.01 - 50.00	0.16	0.00	0.00	0.00	0.16
	50.01 - 55.00	0.21	0.00	0.00	0.00	0.21
	55.01 - 60.00	0.17	0.00	0.00	0.00	0.17
	60.01 - 65.00	0.12	0.00	0.00	0.00	0.12
	65.01 - 70.00	0.09	0.00	0.00	0.00	0.09
	70.01 - 75.00	0.08	0.00	0.00	0.00	0.08
	75.01 - 80.00	0.05	0.00	0.00	0.00	0.05
	> 80.00	0.02	0.00	0.00	0.00	0.02
Total Saskatchewan		1.69	0.00	0.00	0.01	1.70

Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>
Yukon						
	20.00 and below	0.00	0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.00	0.00	0.00	0.00	0.00
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Yukon		0.00	0.00	0.00	0.00	0.00
Grand Total		99.76	0.11	0.05	0.08	100.00

Grand Fotal		99.76 0.11	0.05 0.08	100.00
Cover Pool Indexed	LTV - Drawn by Credit Bu	reau Score (continued)		
Indexed LTV (%)	Credit Bureau Score	Principal Balance	<u>Percentage</u>	
20.00 and below				
	Score Unavailable	\$45,195,371	0.04	
	499 and below	\$2,120,651	0.00	
	500 - 539	\$6,797,696	0.01	
	540 - 559	\$4,904,678	0.00	
	560 - 579	\$4,480,441	0.00	
	580 - 599	\$8,962,167	0.01	
	600 - 619	\$16,129,268	0.01	
	620 - 639	\$24,864,859	0.02	
	640 - 659	\$49,382,205	0.04	
	660 - 679	\$73,866,679	0.06	
	680 - 699	\$114,892,854	0.10	
	700 - 719	\$173,879,908	0.14	
	720 - 739	\$219,198,139	0.18	
	740 - 759	\$253,501,429	0.21	
	760 - 779	\$307,765,817	0.26	
	780 - 799	\$430,090,728	0.36	
	800 and above	\$4,638,539,392	3.85	
Total		\$6,374,572,281	5.29	
Indexed LTV (%)	Credit Bureau Score	Principal Balance	<u>Percentage</u>	
20.01 - 25.00				
	Score Unavailable	\$34,714,451	0.03	
	499 and below	\$2,253,925	0.00	
	500 - 539	\$4,622,361	0.00	
	540 - 559	\$6,697,621	0.01	
	560 - 579	\$7,132,703	0.01	
	580 - 599	\$10,006,244	0.01	
	600 - 619	\$18,360,184	0.02	
	620 - 639	\$29,275,726	0.02	
	640 - 659	\$45,299,546	0.04	
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KDC ®			
	660 - 679	\$70,663,147	0.06
	680 - 699	\$117,584,876	0.10
	700 - 719	\$165,149,545	0.14
	720 - 739	\$198,358,484	0.16
	740 - 759	\$230,507,596	0.19
	760 - 779	\$299,036,047	0.25
	780 - 799	\$369,869,272	0.31
T. (.)	800 and above	\$3,214,954,813	2.67
Total	•	\$4,824,486,542	4.00
Indexed LTV (%) 25.01 - 30.00	Credit Bureau Score	Principal Balance	<u>Percentage</u>
	Score Unavailable	\$44,215,202	0.04
	499 and below	\$4,180,012	0.00
	500 - 539	\$8,036,159	0.01
	540 - 559	\$6,979,972	0.01
	560 - 579	\$7,267,976 \$45,248,806	0.01
	580 - 599	\$15,218,806 \$24,187,121	0.01
	600 - 619 620 - 639	\$24,187,121 \$36,506,280	0.02 0.03
	640 - 659	\$30,300,280 \$71,081,782	0.03
	660 - 679	\$116,721,508	0.10
	680 - 699	\$177,696,264	0.15
	700 - 719	\$240,090,414	0.20
	720 - 739	\$297,252,745	0.25
	740 - 759	\$336,106,413	0.28
	760 - 779	\$411,360,451	0.34
	780 - 799	\$516,152,381	0.43
	800 and above	\$3,991,202,175	3.31
Total		\$6,304,255,660	5.23
Indexed LTV (%) 30.01 - 35.00	Credit Bureau Score	Principal Balance	<u>Percentage</u>
	Score Unavailable	\$51,439,972	0.04
	499 and below	\$5,938,718	0.00
	500 - 539	\$16,304,927	0.01
	540 - 559	\$8,857,971	0.01
	560 - 579	\$16,164,699	0.01
	580 - 599	\$15,775,801	0.01
	600 - 619	\$30,159,570	0.03
	620 - 639	\$51,777,991	0.04
	640 - 659 660 - 670	\$112,930,293 \$151,000,888	0.09 0.13
	660 - 679 680 - 699	\$151,900,888 \$242,839,320	0.13
	700 - 719	\$315,096,673	0.26
	720 - 739	\$385,686,841	0.32
	740 - 759	\$453,425,896	0.38
	760 - 779	\$554,348,034	0.46
	780 - 799	\$658,240,799	0.55
	800 and above	\$4,490,539,904	3.72
Total		\$7,561,428,298	6.27
Indexed LTV (%) 35.01 - 40.00	Credit Bureau Score	Principal Balance	<u>Percentage</u>
	Score Unavailable	\$75,347,979	0.06
	499 and below	\$4,635,053	0.00
	500 - 539	\$9,968,907	0.01
	540 - 559	\$10,510,473	0.01
	560 - 579	\$14,948,526 \$26,210,072	0.01
	580 - 599 600 - 610	\$26,210,072 \$38,206,560	0.02 0.03
	600 - 619 620 - 639	\$38,206,560 \$70,061,686	0.03
	640 - 659	\$10,001,000	0.00
	660 - 679	\$195,979,315	0.16
	680 - 699	\$305,129,342	0.25
	700 - 719	\$382,705,745	0.32
	720 - 739	\$495,372,119	0.41
	740 - 759	\$593,042,102	0.49
	760 - 779	\$676,246,986	0.56
	780 - 799	\$829,874,590	0.69
	780 - 799 800 and above	\$829,874,590 \$4,984,643,871	4.13
Total			



Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
40.01 - 45.00		•	_
	Score Unavailable	\$103,638,012	0.09
	499 and below	\$7,703,126	0.01
	500 - 539	\$15,600,139	0.01
	540 - 559	\$11,453,284	0.01
	560 - 579	\$18,609,870	0.02
	580 - 599	\$18,779,219	0.02
	600 - 619	\$35,319,885	0.03
	620 - 639	\$67,714,179 \$150,007,717	0.06
	640 - 659 660 - 679	\$159,007,717 \$225,472,781	0.13 0.19
	680 - 699	\$374,270,898	0.19
	700 - 719	\$501,971,319	0.42
	720 - 739	\$574,356,811	0.48
	740 - 759	\$712,141,539	0.59
	760 - 779	\$826,957,227	0.69
	780 - 799	\$984,758,933	0.82
	800 and above	\$5,388,942,306	4.47
Total	_	\$10,026,697,243	8.31
Indexed LTV (%)	Credit Bureau Score	Principal Balance	<u>Percentage</u>
45.01 - 50.00			
	Score Unavailable	\$128,849,143	0.11
	499 and below	\$7,983,217	0.01
	500 - 539	\$14,483,149	0.01
	540 - 559 560 - 570	\$13,294,062	0.01 0.01
	560 - 579 580 - 599	\$13,888,683 \$28,061,938	0.01
	600 - 619	\$43,377,496	0.02
	620 - 639	\$83,233,140	0.07
	640 - 659	\$177,514,175	0.15
	660 - 679	\$279,738,367	0.23
	680 - 699	\$406,412,703	0.34
	700 - 719	\$587,229,005	0.49
	720 - 739	\$671,560,090	0.56
	740 - 759	\$810,952,696	0.67
	760 - 779	\$929,634,061	0.77
	780 - 799	\$1,130,289,811	0.94
Total	800 and above	\$5,896,275,377 \$11,222,777,115	<u>4.89</u> 9.31
	_	Ψ11,222,777,113	3.31
Indexed LTV (%)	Credit Bureau Score	Principal Balance	<u>Percentage</u>
50.01 - 55.00	Caara I Inavailable	¢247.449.002	0.10
	Score Unavailable 499 and below	\$217,148,993 \$8,277,788	0.18 0.01
	500 - 539	\$15,176,925	0.01
	540 - 559	\$11,960,192	0.01
	560 - 579	\$19,588,700	0.02
	580 - 599	\$37,200,320	0.03
	600 - 619	\$61,196,467	0.05
	620 - 639	\$109,702,319	0.09
	640 - 659	\$252,601,909	0.21
	660 - 679	\$399,440,097	0.33
	680 - 699	\$567,075,871	0.47
	700 - 719	\$701,034,483	0.58
	720 - 739	\$857,582,607	0.71
	740 - 759 760 - 770	\$991,415,595 \$1,150,405,870	0.82
	760 - 779 780 - 700	\$1,159,495,870 \$1,306,774,826	0.96
	780 - 799 800 and above	\$1,396,774,826 \$6,695,776,987	1.16 5.55
Total		\$13,501,449,949	
10141		\$13,501,449,949	11.20



®			
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
55.01 - 60.00			<u></u>
33.01 - 00.00		* 0.47.070.005	0.04
	Score Unavailable	\$247,872,365	0.21
	499 and below	\$2,863,456	0.00
	500 - 539	\$7,711,987	0.01
	540 - 559	\$15,037,819	0.01
	560 - 579	\$20,995,013	0.02
	580 - 599	\$28,162,595	0.02
	600 - 619	\$47,277,934	0.04
	620 - 639	\$104,444,583	0.09
	640 - 659	\$255,871,134	0.21
	660 - 679	\$397,036,607	0.33
	680 - 699	\$558,747,334	0.46
	700 - 719	\$721,121,394	0.60
	720 - 739	\$834,331,274	0.69
	740 - 759	\$946,467,053	0.78
	760 - 779	\$1,145,416,176	0.95
	780 - 799	\$1,279,887,217	1.06
	800 and above	\$5,691,090,588	4.72
Total		\$12,304,334,528	10.20
Indexed LTV (%) 60.01 - 65.00	Credit Bureau Score	Principal Balance	<u>Percentage</u>
30.01 30.00	Score Unavailable	\$302.280.064	0.25
	499 and below	\$302,280,064 \$3,411,107	0.25 0.00
	500 - 539		
		\$3,972,021 \$6,630,844	0.00
	540 - 559	\$6,620,844	0.01
	560 - 579	\$12,821,913 \$10,305,005	0.01
	580 - 599	\$19,395,095 \$34,704,884	0.02
	600 - 619	\$31,794,881 \$63,072,304	0.03
	620 - 639	\$63,972,304	0.05
	640 - 659	\$195,542,418	0.16
	660 - 679	\$330,135,670	0.27
	680 - 699	\$499,634,694	0.41
	700 - 719	\$649,770,814	0.54
	720 - 739	\$733,184,489	0.61
	740 - 759	\$849,905,605	0.70
	760 - 779	\$986,823,690	0.82
	780 - 799	\$1,127,996,100	0.94
Total	780 - 799	\$1,127,996,100	0.94
	780 - 799 800 and above	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489	0.94 3.83 8.66
Indexed LTV (%)	780 - 799	\$1,127,996,100 \$4,621,807,781	0.94 3.83
	780 - 799 800 and above	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489	0.94 3.83 8.66
Indexed LTV (%)	780 - 799 800 and above	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance	0.94 3.83 8.66
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873	0.94 3.83 8.66 Percentage
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102	0.94 3.83 8.66 Percentage
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590	0.94 3.83 8.66 Percentage 0.26 0.00
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972	0.94 3.83 8.66 Percentage 0.26 0.00 0.00
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.00
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.02
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 669 660 - 679 680 - 699 700 - 719 720 - 739	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65
Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65
Indexed LTV (%) 65.01 - 70.00	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.68 0.78 3.08 7.11 Percentage
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 669 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01 0.00
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01 0.00 0.01 0.00
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525 \$62,086,875	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01 0.00 0.01 0.00 0.01 0.003 0.05
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 669 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525 \$62,086,875 \$171,566,146	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01 0.00 0.01 0.00 0.01 0.01 0.03 0.05 0.14
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 669 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525 \$66,086,875 \$171,566,146 \$287,916,321	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.01 0.01 0.01 0.01 0.01 0.0
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525 \$62,086,875 \$171,566,146 \$2287,916,321 \$438,479,163	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.00 0.01 0.00 0.01 0.00 0.01 0.01 0.03 0.05 0.14 0.24 0.36
Indexed LTV (%) 65.01 - 70.00 Total Indexed LTV (%)	780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 669 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above Credit Bureau Score Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679	\$1,127,996,100 \$4,621,807,781 \$10,439,069,489 Principal Balance \$311,370,873 \$1,780,102 \$1,748,590 \$5,237,972 \$8,669,170 \$14,362,457 \$26,159,113 \$52,036,556 \$161,243,647 \$291,048,279 \$427,041,867 \$552,393,924 \$619,964,248 \$659,474,048 \$786,629,317 \$935,469,384 \$3,715,135,025 \$8,569,764,574 Principal Balance \$387,232,942 \$3,526,411 \$6,156,863 \$3,151,370 \$11,362,639 \$14,772,723 \$34,181,525 \$66,086,875 \$171,566,146 \$287,916,321	0.94 3.83 8.66 Percentage 0.26 0.00 0.00 0.00 0.01 0.01 0.01 0.02 0.04 0.13 0.24 0.35 0.46 0.51 0.55 0.65 0.78 3.08 7.11 Percentage 0.32 0.00 0.01 0.01 0.01 0.01 0.01 0.01 0.0



	740 - 759	\$781,614,640	0.65
	760 - 779	\$894,519,110	0.74
	780 - 799	\$986,466,349	0.82
	800 and above	\$4,018,981,258	3.33
Total	_	\$9,287,227,991	7.70
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
75.01 - 80.00			
	Score Unavailable	\$424,845,976	0.35
	499 and below	\$1,053,524	0.00
	500 - 539	\$3,526,657	0.00
	540 - 559	\$4,785,398	0.00
	560 - 579	\$10,118,655	0.00
	580 - 599	\$10,118,033 \$19,867,454	0.01
	600 - 619	\$27,919,053	0.02
	620 - 639	\$50,602,395	0.02
	640 - 659	\$180,450,715	0.04
	660 - 679	\$257,567,564	0.13
	680 - 699	\$382,623,100	0.32
	700 - 719	\$515,726,122	0.43
	720 - 739	\$650,156,938	0.54
	740 - 759	\$665,736,856	0.55
	760 - 779	\$795,522,305	0.66
	780 - 799	\$949,431,085	0.79
	800 and above	\$3,401,106,071	2.82
Total		\$8,341,039,868	6.92
		\$6,341,035,060	0.32
Indexed LTV (%)	Credit Bureau Score	Principal Balance	<u>Percentage</u>
> 80.00			
	Score Unavailable	\$125,096,373	0.10
	499 and below	\$1,270,166	0.00
	500 - 539	\$1,118,069	0.00
	540 - 559	\$3,695,815	0.00
	560 - 579	\$2,538,994	0.00
	580 - 599	\$8,980,774	0.01
	600 - 619	\$14,593,679	0.01
	620 - 639	\$16,377,540	0.01
	640 - 659	\$52,415,639	0.04
	660 - 679	\$105,368,474	0.09
	680 - 699	\$131,566,542	0.11
	700 - 719	\$161,099,363	0.13
	720 - 739	\$195,940,282	0.16
	740 - 759	\$246,107,796	0.20
	760 - 779	\$272,737,068	0.23
	780 - 799	\$343,604,552	0.28
	800 and above	\$1,306,909,656	1.08
Total	_	\$2,989,420,780	2.48
Grand Total	_	\$120 501 063 427	100.00
		\$120,591,963,427	100.00



Appendix

Housing Price Index Methodology

Indexation Methodology

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

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

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

A three-step process is used to determine the Market Value for each Property subject to the Related Security in respect of a Loan. First, a code (the Forward Sortation Area (FSA)) which identifies the location of the Property is compared to corresponding codes maintained by Teranet Inc. to confirm whether the property is located within any of the 11 Canadian metropolitan areas covered by the Index. Second, to the extent an FSA match is not found, the name of the city in which such Property is located is used to confirm whether such city matches any of the Canadian metropolitan areas covered by the Index. The Market Value is then determined by adjusting the Latest Valuation for such Property, at least quarterly, by the rate of change for the corresponding Canadian metropolitan area, and where there is no corresponding Canadian metropolitan area, the 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 indexation methodology to adjust the Latest Valuation for subsequent price developments to determine Market Value for example, to obtain rates of changes in home prices for metropolitan or geographic areas not covered by the Index, to use an index or indices that the Issuer and Guarantor LP believe will produce better or more reliable results or that is more cost effective. Any such change in the Index or Index Methodology used to determine Market Value will be disclosed to Covered Bondholders and made in accordance with the definition of "Market Value" and "Index Methodology" in the Master Definition and Construction Agreement and be required to meet the requirements in the Guide, which include the requirement that any such change may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such change constitutes a material change, subject to Rating Agency Confirmation, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. In addition, the Issuer is required, pursuant to the Guide, to provide CMHC notice upon becoming aware of any change or proposed change in the method used to calculate the Index.

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

Risk Factors relating to the Indexation Methodology

The Issuer and the Guarantor LP believe that the following factors, although not exhaustive, could be material for the purpose of assessing risks associated with the use of the Index. No recourse for errors in the data in the Index

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

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

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

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

Loan
The Index providers may make a change to the method used to calculate the Index, the frequency with which the Index is published may change (such that the Index no longer meets the requirements in the Guide), or the Index may cease to be available to the Issuer and the Guarantor LP for determining the Market Value of the Property subject to Related Security in respect of a Loan. In such circumstances, the Issuer and the Guarantor LP may or will need to select one or more new indices for determining Market Value of the Index or indices for adjust the Index or indices to adjust the Related Security in respect of a Loan. In Isoach circumstances, the Isoach 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 Market Value results or that is more cost effective. The use of any such new indices to adjust Latest Valuation could result in a significant change in the Market Value of the real property subject to the Related Security in respect of each Loan. See "Housing Price Index Methodology - Indexation Methodology".