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"^{III} 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 constitute an indication or gasumes any liability for any errors or any reliance you place on such information constitute an indication or gasumes any liability for any errors or any reliance you yor subscribe for, any security, which will be made only by a prospective or with applicable securities laws. Reliance should not be taken as an inflormation herein when making any decision to bury, hold or sell any security or for any other purpose. THESE COVERED BONDS HAVE NOT BEEN APPROVED BY CANADA MORTAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCUFACY OF THIS REPORT. THE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF. The Cover Pool is owned by RBC Covered Bond Guarantor Limited Partnership (Guarantor LP), which has no liabilities or claims ous

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

Programme Information

Outstanding Covered Bonds

| Series | Initial Principal Amount | Translation Rate | C\$ Equivalent | Final Maturity Date ⁽¹⁾ | Interest Basis | Rate Type |
|-----------------------------|---|--------------------------------------|---|------------------------------------|-----------------------------|-------------------|
| CB22 | €279,500,000 | 1.4017000 C\$/€ | \$391,775,150 | 2031/07/21 | 1.652% | Fixed |
| CB27 | €410,500,000 | 1.4524599 C\$/€ | \$596,234,800 | 2034/12/15 | 1.616% | Fixed |
| CB28 | €100,000,000 | 1.5370000 C\$/€ | \$153,700,000 | 2036/01/14 | 1.625% | Fixed |
| CB37 | €1,500,000,000 | 1.5417000 C\$/€ | \$2,312,550,000 | 2023/06/28 | 0.250% | Fixed |
| CB38 | €1,500,000,000 | 1.5148000 C\$/€ | \$2,272,200,000 | 2025/09/10 | 0.625% | Fixed |
| CB40 | €1,750,000,000 | 1.5160000 C\$/€ | \$2,653,000,000 | 2024/01/29 | 0.250% | Fixed |
| CB41 | €100,000,000 | 1.5110000 C\$/€ | \$151,100,000 | 2039/03/14 | 1.384% | Fixed |
| CB42 | €1,250,000,000 | 1.5040000 C\$/€ | \$1,880,000,000 | 2026/06/19 | 0.050% | Fixed |
| CB45 | £1,000,000,000 | 1.6354000 C\$/£ | \$1,635,400,000 | 2024/10/03 | SONIA +0.580% | Floating |
| CB46 | €150,000,000 | 1.4687000 C\$/€ | \$220,305,000 | 2039/12/30 | 0.652% | Fixed |
| CB47 | €1,500,000,000 | 1.4505000 C\$/€ | \$2,175,750,000 | 2027/01/21 | 0.010% | Fixed |
| CB48 | €120,000,000 | 1.4529000 C\$/€ | \$174,348,000 | 2040/01/24 | 0.667% | Fixed |
| CB49 | £1,250,000,000 | 1.7234000 C\$/£ | \$2,154,250,000 | 2025/01/30 | SONIA +0.470% | Floating |
| CB50 | €1,000,000,000 | 1.5600000 C\$/€ | \$1,560,000,000 | 2025/03/25 | 0.125% | Fixed |
| CB52 | CHF200,000,000 | 1.4557000 C\$/CHF | \$291,140,000 | 2027/04/06 | 0.155% | Fixed |
| CB56 ⁽²⁾ | \$5,000,000,000 | N/A | \$5,000,000,000 | 2023/09/27 | 3 month BA +0.600% | Floating |
| CB60 | €1,250,000,000 | 1.5467000 C\$/€ | \$1,933,375,000 | 2031/01/27 | 0.010% | Fixed |
| CB61 | £1,250,000,000 | 1.7188000 C\$/£ | \$2,148,500,000 | 2026/07/13 | SONIA +1.000% | Floating |
| CB62 | €160,000,000 | 1.4729000 C\$/€ | \$235,664,000 | 2041/07/15 | 0.513% | Fixed |
| CB63 | USD\$2,500,000,000 | 1.2647000 C\$/US\$ | \$3,161,750,000 | 2026/09/14 | 1.050% | Fixed |
| CB64 | €1,250,000,000 | 1.4818000 C\$/€ | \$1,852,250,000 | 2028/10/05 | 0.010% | Fixed |
| CB65 | €100,000,000 | 1.4548000 C\$/€ | \$145,480,000 | 2041/10/21 | 0.638% | Fixed |
| CB66 | £750,000,000 | 1.6941000 C\$/£ | \$1,270,575,000 | 2026/10/22 | SONIA +1.000% | Floating |
| CB67 | €2,000,000,000 | 1.4212000 C\$/€ | \$2,842,400,000 | 2027/04/26 | 0.125% | Fixed |
| CB68 | €2,000,000,000 | 1.4000000 C\$/€ | \$2,800,000,000 | 2026/03/23 | 0.625% | Fixed |
| CB69 | €150,000,000 | 1.4000000 C\$/€ | \$210,000,000 | 2037/03/24 | 1.296% | Fixed |
| CB70 | USD\$1,500,000,000 | 1.2632000 C\$/US\$ | \$1,894,800,000 | 2027/03/24 | 2.600% | Fixed |
| CB71 | CHF250,000,000 | 1.3441158 C\$/CHF | \$336,028,942 | 2026/10/05 | 0.400% | Fixed |
| CB72 | AUD\$750,000,000 | 0.9077500 C\$/AU\$ | \$680,812,500 | 2025/05/06 | 3 month AUD BBSW +0.700% | Floating |
| CB73 | AUD\$750,000,000 | 0.9077500 C\$/AU\$ | \$680,812,500 | 2025/05/06 | 3.750% | Fixed |
| CB74 | €1,000,000,000 | 1.3546000 C\$/€ | \$1,354,600,000 | 2029/06/08 | 1.750% | Fixed |
| CB75 | USD\$1,600,000,000 | 1.2629000 C\$/US\$ | \$2,020,640,000 | 2025/06/09 | 3.400% | Fixed |
| CB76 | CHF275,000,000 | 1.3392000 C\$/CHF | \$368,280,000 | 2025/07/08 | 1.495% | Fixed |
| CB77 | AUD\$500,000,000 | 0.8850000 C\$/AU\$ | \$442,500,000 | 2027/07/13 | 3 month AUD BBSW +1.050% | Floating |
| CB78 | AUD\$800,000,000 | 0.8850000 C\$/AU\$ | \$708,000,000 | 2027/07/13 | 4.500% | Fixed |
| CB79 | €1,500,000,000 | 1.3023000 C\$/€ | \$1,953,450,000 | 2027/09/13 | 2.375% | Fixed |
| CB80 | €120,000,000 €30,000,000 | 1.3115000 C\$/€ | \$157,380,000 | 2042/09/22 | 2.761% | Fixed |
| CB80A | | 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 CB83 | USD\$1,250,000,000 | 1.3590000 C\$/US\$ | \$1,698,750,000 | 2025/12/12 | 4.784% 4.109% | Fixed Fixed |
| CB85 CB84 | \$1,200,000,000 | N/A | \$1,200,000,000 | 2025/12/22 2028/01/18 | 4.109% SONIA +0.750% | |
| CB85 | £750,000,000 CHF175,000,000 | 1.6256000 C\$/£ 1.4461000 C\$/CHF | \$1,219,200,000 \$253,067,500 | 2026/01/30 | 1.475% | Floating Fixed |
| CB85 | CHF285,000,000 | 1.4654000 C\$/CHF | \$417,639,000 | 2028/03/31 | 2.085% | Fixed |
| CB80 CB87 ⁽⁶⁾ | USD\$5,000,000,000 | 1.3541000 C\$/US\$ | \$6,770,500,000 | 2030/04/28 ⁽⁶⁾ | SOFR +1.000% ⁽⁶⁾ | Floating |
| Total | 0.00,000,000,000 | | \$69,132,297,392 | 2000,04/20 | 5011X + 1.00070** | rioaung |
| | d Bond Ratio: (3) | | 3.56% ⁽³⁾⁽⁴⁾ , 3.84% ⁽³⁾⁽⁵⁾ | OSEI Coverer | Bond Ratio Limit: (3) | 5.50% |
| | Weighted average maturity of Outstanding Covered Bonds (months) | | | 44.27 | | |
| - | Weighted average remaining term of Loans in Cover Pool (months) | | | 25.68 | | |
| Series Rating | <u>15</u> | Moody's | DBRS | Fitch | | |
| CB22 | | Aaa | AAA | AAA | | |

RBC Covered Bond Programme



| CB27 | Aaa | AAA | AAA |
|-------|-----|-----|-----|
| CB28 | Aaa | AAA | AAA |
| CB37 | Aaa | AAA | AAA |
| CB38 | Aaa | AAA | AAA |
| CB40 | Aaa | AAA | AAA |
| CB41 | Aaa | AAA | AAA |
| CB42 | Aaa | AAA | AAA |
| CB45 | Aaa | AAA | AAA |
| CB46 | Aaa | AAA | AAA |
| CB47 | Aaa | AAA | AAA |
| CB48 | Aaa | AAA | AAA |
| CB49 | Aaa | AAA | AAA |
| CB50 | Aaa | AAA | AAA |
| CB52 | Aaa | AAA | AAA |
| CB56 | Aaa | AAA | AAA |
| CB60 | Aaa | AAA | AAA |
| CB61 | Aaa | AAA | AAA |
| CB62 | Aaa | AAA | AAA |
| CB63 | Aaa | AAA | AAA |
| CB64 | Aaa | AAA | AAA |
| CB65 | Aaa | AAA | AAA |
| CB66 | Aaa | AAA | AAA |
| CB67 | Aaa | AAA | AAA |
| CB68 | Aaa | AAA | AAA |
| CB69 | Aaa | AAA | AAA |
| CB70 | Aaa | AAA | AAA |
| CB71 | Aaa | AAA | AAA |
| CB72 | Aaa | AAA | AAA |
| CB73 | Aaa | AAA | AAA |
| CB74 | Aaa | AAA | AAA |
| CB75 | Aaa | AAA | AAA |
| CB76 | Aaa | AAA | AAA |
| CB77 | Aaa | AAA | AAA |
| CB78 | Aaa | AAA | AAA |
| CB79 | Aaa | AAA | AAA |
| CB80 | Aaa | AAA | AAA |
| CB80A | Aaa | AAA | AAA |
| CB81 | Aaa | AAA | AAA |
| CB82 | Aaa | AAA | AAA |
| CB83 | Aaa | AAA | AAA |
| CB84 | Aaa | AAA | AAA |
| CB85 | Aaa | AAA | AAA |
| CB86 | Aaa | AAA | AAA |
| CB87 | Aaa | AAA | AAA |
| | | | |

RBC Covered Bond Programme Monthly Investor Report 5/31/2023

Calculation Date:



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

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

(4) Includes only assets that relate to covered bonds issued to the market and does not include assets that relate to covered bonds issued for the purpose of accessing Bank of Canada facilities.

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

(6) Effective June 15, 2023, the Series CB87 Covered Bonds will be amended and restated to change the Final Maturity Date to April 28, 2028, the Extended Due for Payment Date to April 28, 2029 and the Interest Basis to SOFR + 0.900%.



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 David Accept is seened of Casica CDEC is Devial Deals of Case do Th | Provide Accept in second of Carlos CRC2 and CRC2 is LIRCAC. The Devide Accept in second of C |

(1) The Paying Agent in respect of Series CB56 is Royal Bank of Canada. 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 and CB78 is BTA Institutional Services Australia Limited.

Royal Bank of Canada's Ratings

| Senior Debt ⁽¹⁾ / Long-Term Issuer Default Rating (Fitch) Short-Term Debt / Short-Term Issuer Default Rating (Fitch) Deposit Rating ("dr") (Short-Term/Long-Term) Counterparty Risk Assessment (Short-Term/Long-Term) | <u>Moody's</u> Aa1 P-1 P-1 (dr) / Aa1 (dr) P-1 (cr) / Aa1 (cr) | <u>DBRS</u> AA (high) R-1 (high) n/a / AA (high)(dr) n/a | <u>Fitch</u> AA/AA- F1+ F1+/AA n/a |
|---|--|--|--|
| Derivative Counterparty Rating (Short-Term/Long-Term) Rating Outlook Applicable Ratings of Standby Account Bank & Standby GDA Provider | n/a Stable | n/a Stable | AA(dcr) Stable |
| Senior Debt ⁽²⁾ / Long-Term Issuer Default Rating (Fitch) Short-Term Debt / Short-Term Issuer Default Rating (Fitch) Deposit Rating (Short-Term/Long-Term) | <u>Moody's</u> Aa2 P-1 P-1 (dr) / Aa2 (dr) | DBRS AA R-1 (high) n/a / AA (dr) | <u>Fitch</u> AA/AA- F1+ 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 | DBRS | <u>Fitch</u> |
|---|------------------------------|-----------------------------|---------------------------|
| Account Bank/GDA Provider (RBC) | P-1 (dr) & A2 (dr) | R-1 (low) & A | F1 & A- ⁽⁵⁾ |
| Standby Account Bank/GDA Provider (BMO) | P-1 (dr) & A2 (dr) | R-1 (low) & A | F1 & A- ⁽⁵⁾ |
| Cash Manager (RBC) | P-2 (cr) | BBB (low) (long) | F2 & BBB+ ⁽⁶⁾ |
| Servicer (RBC) | Baa3 (cr) | BBB (low) (long) | F2 & BBB+ ⁽⁶⁾ |
| Interest Rate Swap Provider (RBC) | P-2 (cr) & A3 (cr) | R-2 (middle) & BBB | F2 & BBB+ ⁽⁶⁾ |
| Covered Bond Swap Provider (RBC) | P-2 (cr) & A3 (cr) | R-2 (middle) & BBB | F2 & BBB+ ⁽⁶⁾ |
| B. Specified Rating Related Action | | · · · | 120200 |
| i. The following actions are required if the rating of the Cash Manager (RBC) falls belo | w the stipulated rating | | |
| | Moody's | DBRS | Fitch |
| (a) Asset Monitor is required to verify the Cash Manager's calculations of the Asset | Baa3 (cr) | n/a | BBB (long) ⁽⁶⁾ |
| Coverage/Amortization test on each Calculation Date | | | |
| (b) Amounts received by the Cash Manager are required to be deposited directly into | P-1 (dr) | BBB (low) | F1 & A- ⁽⁵⁾ |
| the Transaction Account | | | (-) |
| (c) Amounts received by the Servicer are to be deposited directly to the GIC | P-1 (dr) | BBB (low) | F1 & A- ⁽⁵⁾ |
| Account and not provided to the Cash Manager | | | |
| ii. The following actions are required if the rating of the Servicer (RBC) falls below the | Stipulated rating Moody's | DBRS | Fitch |
| a) Servicer is required to hold amounts received in a separate account and transfer | P-1 (dr) | BBB (low) | F1 & A- ⁽⁵⁾ |
| them to the Cash Manager or GIC Account, as applicable, within 2 business days | FFI (ui) | | FI & A-W |
| iii. The following actions are required if the rating of the Issuer (RBC) falls below the si | tipulated rating | | |
| | Moody's | DBRS | Fitch |
| (a) Establishment of the Reserve Fund | P-1(cr) | R-1 (mid) & A (low) | F1 & A- ⁽⁵⁾ |
| iv. The following actions are required if the rating of the Issuer (RBC) falls below the s | tipulated rating | | |
| | Moody's | DBRS | Fitch |
| (a) Cash flows will be exchanged under the Covered Bond Swap Agreement (to the | | | |
| extent not already occurring) except as otherwise provided in the Covered Bond Swap Agreement | Baa1 (cr) | BBB (high) (long) | BBB+ (dcr) |
| v. Each Swap Provider is required to replace itself, transfer credit support or obtain a g below the specified rating | guarantee of its obligatio | ons if the rating of such S | wap Provider falls |
| | Moody's | DBRS | Fitch |
| (a) Interest Rate Swap Provider | P-1 (cr) & A2 (cr) | R-1 (low) & A | F1 & A- ⁽⁶⁾ |
| (b) Covered Bond Swap Provider | P-1 (cr) & A2 (cr) | R-1 (low) & A | F1 & A- ⁽⁶⁾ |
| | | | |

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

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

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

RBC

(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.

| Asset | Covera | age Test |
|-------|--------|----------|
|-------|--------|----------|

| C\$ Equivalent of Outstanding Covered Bonds | \$69,132,297,392 | | |
|--|---|---|--|
| A = lower of (i) LTV Adjusted True Balance, and (ii) Asset Percentage Adjusted True Balance, as adjusted B = Principal Receipts C = Cash Capital Contributions D = Substitute Assets E = Reserve Fund balance F = Negative Carry Factor calculation Adjusted Aggregate Asset Amount (Total: A + B + C + D + E - F) | \$102,540,504,356 - - - \$1,275,276,012 \$101,265,228,343 | A (i) A (ii) Asset Percentage: Maximum Asset Percentage: | \$110,241,170,731 \$102,540,504,356 93.00% 93.00% |

| Regulatory | OC Minimum | Calculation |
|------------|-------------------|-------------|
| June | | |

| A Lesser of (a) Cover Pool Collateral, and | \$74,411,760,391 | A(a) | \$110,143,347,782* |
|---|------------------|------|--------------------|
| (b) Cover Pool Collateral required to meet the Asset Coverage Test | | A(b) | \$74,411,760,391 |
| B (C\$ Equivalent of Outstanding Covered Bonds) | \$69,132,297,392 | | |
| Level of Overcollateralization (A/B) | 107.64% | | |
| 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 | \$67,172,592,900 | | |
| A = LTV Adjusted Present Value | \$106,234,290,051 | Weighted Average Effective Yield of Performing Eligible Loans: | 5.95% |
| B = Principal Receipts | - | | |
| C = Cash Capital Contributions | - | | |
| D = Trading Value of Substitute Assets | - | | |
| E = Reserve Fund Balance | - | | |
| F = Trading Value of Swap Collateral | | | |
| Present Value Adjusted Aggregate Asset Amount (Total: A + B + C + D + E + F) | \$106,234,290,051 | | |
| | | | |

Intercompany Loan Balance

| Guarantee Loan | \$74,922,285,686 |
|----------------|-------------------|
| Demand Loan | \$35,534,806,955 |
| Total | \$110,457,092,641 |

Cover Pool Losses

| Period End | Write-off Amounts | Loss Percentage (Annualized) |
|--------------|-------------------|------------------------------|
| May 31, 2023 | \$211,873 | 0.00% |

Cover Pool Flow of Funds

| | 31-May-2023 | 28-Apr-2023 |
|---|------------------------------|-----------------------|
| Cash Inflows | | |
| Principal Receipts | \$1,954,974,739 | \$1,384,251,637 |
| Proceeds for sale of Loans | - | - |
| Draw on Intercompany Loan | - | - |
| Revenue Receipts | \$384,828,315 | \$324,505,108 |
| Swap receipts | \$577,103,011 ⁽¹⁾ | \$571,942,099 (2) |
| Swap Breakage Fee <u>Cash Outflows</u> | - | - |
| Swap payment | (\$384,828,315) (1) | (\$324,505,108) (2) |
| ntercompany Loan interest | (\$575,948,805) (1) | (\$570,798,215) (2) |
| Intercompany Loan principal | (\$1,954,974,739) (1) | (\$1,384,251,637) (2) |
| Purchase of Loans | <u> </u> | <u> </u> |
| Net inflows/(outflows) | \$1,154,206 | \$1,143,884 |

⁽¹⁾ Cash settlement to occur on June 19, 2023

(2) Cash settlement occurred on May 17, 2023

Cover Pool Summary Statistics

| Previous Month Ending Balance | \$112,169,533,148 | |
|--|-------------------------|-------------|
| Current Month Ending Balance | \$110,214,346,536 | |
| Number of Mortgages in Pool | 447,170 | |
| Average Mortgage Size | \$246,471 | |
| Ten Largest Mortgages as a % of Current Month Ending Balance | 0.02% | |
| Number of Properties | 399,469 | |
| Number of Borrowers | 371,031 | |
| | Original ⁽¹⁾ | Indexed (2) |
| Weighted Average LTV - Authorized | 69.81% | 55.73% |
| Weighted Average LTV - Drawn | 62.07% | 50.07% |
| Weighted Average LTV - Original Authorized | 72.55% | |
| Weighted Average Mortgage Rate | 3.86% | |
| Weighted Average Seasoning (Months) | 28.37 | |
| Weighted Average Original Term (Months) | 54.50 | |
| Weighted Average Remaining Term (Months) | 25.68 | |
| | | |

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

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

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

| Cover Pool Delinquency Distribution | | | | | | | |
|--|-----------------|------------|-------------------|------------|--|--|--|
| Aging Summary | Number of Loans | Percentage | Principal Balance | Percentage | | | |
| Current and less than 30 days past due | 446,422 | 99.83 | \$110,014,953,286 | 99.82 | | | |
| 30 to 59 days past due | 272 | 0.06 | \$80,657,214 | 0.07 | | | |
| 60 to 89 days past due | 156 | 0.03 | \$47,737,282 | 0.04 | | | |
| 90 or more days past due | 320 | 0.07 | \$70,998,754 | 0.06 | | | |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 | | | |
| Cover Pool Provincial Distribution | | | | | | | |
| Province | Number of Loans | Percentage | Principal Balance | Percentage | | | |
| Alberta | 52,112 | 11.65 | \$10,932,496,751 | 9.92 | | | |
| British Columbia | 85,831 | 19.19 | \$26,528,767,597 | 24.07 | | | |
| Manitoba | 17,907 | 4.00 | \$2,777,123,382 | 2.52 | | | |

| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
|---------------------------|---------|--------|-------------------|--------|
| Yukon | 48 | 0.01 | \$6,698,319 | 0.01 |
| Saskatchewan | 14,898 | 3.33 | \$2,325,127,680 | 2.11 |
| Quebec | 76,497 | 17.11 | \$13,679,540,208 | 12.41 |
| Prince Edward Island | 1,948 | 0.44 | \$278,370,696 | 0.25 |
| Ontario | 166,347 | 37.20 | \$49,404,674,231 | 44.83 |
| Nunavut | 1 | 0.00 | \$32,203 | 0.00 |
| Nova Scotia | 15,173 | 3.39 | \$2,168,275,502 | 1.97 |
| Northwest Territories | 8 | 0.00 | \$428,157 | 0.00 |
| Newfoundland and Labrador | 6,237 | 1.39 | \$935,636,166 | 0.85 |
| New Brunswick | 10,163 | 2.27 | \$1,177,175,644 | 1.07 |
| Manitoba | 17,907 | 4.00 | \$2,777,123,382 | 2.52 |

Cover Pool Credit Bureau Score Distribution

| Credit Bureau Score | Number of Loans | Percentage | Principal Balance | Percentage | |
|---------------------|-----------------|------------|-------------------|------------|--|
| Score Unavailable | 4,225 | 0.94 | \$1,743,163,748 | 1.58 | |
| 499 and below | 275 | 0.06 | \$54,532,047 | 0.05 | |
| 500 - 539 | 605 | 0.14 | \$120,386,962 | 0.11 | |
| 540 - 559 | 527 | 0.12 | \$116,270,871 | 0.11 | |
| 560 - 579 | 740 | 0.17 | \$167,800,706 | 0.15 | |
| 580 - 599 | 1,067 | 0.24 | \$249,548,862 | 0.23 | |
| 600 - 619 | 1,824 | 0.41 | \$437,079,806 | 0.40 | |
| 620 - 639 | 3,290 | 0.74 | \$826,479,160 | 0.75 | |
| 640 - 659 | 7,341 | 1.64 | \$1,928,184,619 | 1.75 | |
| 660 - 679 | 11,498 | 2.57 | \$2,961,734,366 | 2.69 | |
| 680 - 699 | 16,909 | 3.78 | \$4,439,423,067 | 4.03 | |
| 700 - 719 | 22,250 | 4.98 | \$5,761,729,329 | 5.23 | |
| 720 - 739 | 26,067 | 5.83 | \$6,774,858,140 | 6.15 | |
| 740 - 759 | 29,316 | 6.56 | \$7,761,647,262 | 7.04 | |
| 760 - 779 | 33,334 | 7.45 | \$8,982,196,551 | 8.15 | |
| 780 - 799 | 39,035 | 8.73 | \$10,554,753,809 | 9.58 | |
| 800 and above | 248,867 | 55.65 | \$57,334,557,231 | 52.02 | |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 | |



| Cover Pool Rate Type Distribution | | | | |
|---|----------------------------|-------------------------------|--|------------------------|
| Rate Type | Number of Loans | Percentage | Principal Balance | Percentage |
| Fixed | 343,868 | 76.90 | \$74,951,782,606 | 68.01 |
| Variable | 103,302 | 23.10 | \$35,262,563,930 | 31.99 |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
| Mortgage Asset Type Distribution | | | | |
| Asset Type | Number of Loans | Percentage | Principal Balance | Percentage |
| Conventional Mortgage | 116,328 | 26.01 | \$34,238,090,806 | 31.07 |
| Homeline Mortgage Segment | 330,842 | 73.99 | \$75,976,255,730 | 68.94 |
| | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
| Cover Pool Occupancy Type Distributi | on | | | |
| Occupancy Type | Number of Loans | Percentage | Principal Balance | Percentage |
| Owner Occupied | 380,319 | 85.05 | \$91,802,773,342 | 83.29 |
| Non-Owner Occupied | <u> </u> | <u>14.95</u> 100.00 | \$18,411,573,194 \$110,214,346,536 | 16.71 100.00 |
| | | | \$110,214,040,000 | 100.00 |
| Cover Pool Mortgage Rate Distribution | | | | |
| Mortgage Rate (%) | Number of Loans | Percentage | Principal Balance | Percentage |
| 1.9999% and below | 69,336 | 15.51 | \$18,007,805,696 | 16.34 |
| 2.0000% - 2.4999% 2.5000% - 2.9999% | 51,200 112,773 | 11.45 25.22 | \$11,713,107,472 \$24,356,677,227 | 10.63 22.10 |
| 3.0000% - 3.4999% | 30,959 | 6.92 | \$6,245,450,715 | 5.67 |
| 3.5000% - 3.9999% | 27,310 | 6.11 | \$4,477,546,989 | 4.06 |
| 4.0000% - 4.4999% 4.5000% - 4.9999% | 4,320 7,200 | 0.97 1.61 | \$809,545,352 \$1,558,627,260 | 0.73 1.41 |
| 4.3000% - 4.9999% 5.0000% - 5.4999% | 25,248 | 5.65 | \$1,558,627,260 \$5,601,515,030 | 5.08 |
| 5.5000% - 5.9999% | 86,787 | 19.41 | \$29,205,404,911 | 26.50 |
| 6.0000% - 6.4999% | 24,956 | 5.58 | \$6,943,556,579 | 6.30 |
| 6.5000% - 6.9999% 7.0000% and above | 2,988 4,093 | 0.67 0.92 | \$624,945,425 \$670,163,880 | 0.57 0.61 |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
| Cover Pool Remaining Term Distribution | | | | |
| | | Bananatana | Bringing Delegas | Demonstrate |
| <u>Remaining Term (Months)</u> Less than 12.00 | Number of Loans 107,928 | Percentage 24.14 | Principal Balance \$21,974,190,558 | Percentage 19.94 |
| 12.00 - 23.99 | 122,459 | 27.39 | \$27,090,217,249 | 24.58 |
| 24.00 - 35.99 | 106,434 | 23.80 | \$26,295,016,874 | 23.86 |
| 36.00 - 47.99 | 91,594 | 20.48 | \$31,072,748,032 | 28.19 |
| 48.00 - 59.99 60.00 - 71.99 | 16,825 1,460 | 3.76 0.33 | \$3,427,860,945 \$277,011,332 | 3.11 0.25 |
| 72.00 - 83.99 | 234 | 0.05 | \$32,892,979 | 0.03 |
| 84.00 - 119.99 | 236 | 0.05 | \$44,408,567 | 0.04 |
| 120.00 and above | 0 | 0.00 | \$0 | 0.00 |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
| Cover Pool Loan Seasoning | | | | |
| Loan Seasoning (Months) | Number of Loans | Percentage | Principal Balance | Percentage |
| | 56,385 | 12.61 | \$11,412,087,849 | 10.35 |
| Less than 12.00 | | a · - · | | |
| 12.00 - 23.99 | 111,064 | 24.84 | \$34,606,740,040 \$28,647,210,704 | 31.40 |
| 12.00 - 23.99 24.00 - 35.99 | 111,064 112,040 | 25.06 | \$28,647,210,704 | 25.99 |
| 12.00 - 23.99 | 111,064 | | | |

| RBC | | - | | |
|--|--------------------------------|--------------|---|----------------|
| Cover Pool Range of Remaining Princi | pal Balance | | | |
| Range of Remaining Principal Balance | Number of Loans | Percentage | Principal Balance | Percentage |
| 99,999 and below | 117,092 | 26.19 | \$6,292,514,909 | 5.71 |
| 100,000 - 149,999 | 64,757 | 14.48 | \$8,086,906,430 | 7.34 |
| 150,000 - 199,999 | 57,161 | 12.78 | \$9,972,432,360 | 9.05 |
| 200,000 - 249,999 | 46,471 | 10.39 | \$10,415,942,575 | 9.45 |
| 250,000 - 299,999 300,000 - 349,999 | 36,587 26,875 | 8.18 6.01 | \$10,024,442,068 \$8,702,827,500 | 9.10 7.90 |
| 350,000 - 399,999 | 20,551 | 4.60 | \$8,702,837,599 \$7,684,951,449 | 6.97 |
| 400,000 - 449,999 | 15,863 | 3.55 | \$6,723,830,438 | 6.10 |
| 450,000 - 499,999 | 12,459 | 2.79 | \$5,904,347,113 | 5.36 |
| 500,000 - 549,999 | 9,827 | 2.20 | \$5,151,594,761 | 4.67 |
| 550,000 - 599,999 | 7,587 | 1.70 | \$4,355,295,496 | 3.95 |
| 600,000 - 649,999 | 6,027 | 1.35 | \$3,760,241,183 | 3.41 |
| 650,000 - 699,999 | 4,863 | 1.09 | \$3,277,473,608 | 2.97 |
| 700,000 - 749,999 | 3,877 3,257 | 0.87 0.73 | \$2,808,986,211 \$2,521,752,520 | 2.55 2.29 |
| 750,000 - 799,999 800,000 - 849,999 | 2,564 | 0.73 | \$2,521,752,530 \$2,113,576,457 | 1.92 |
| 850,000 - 899,999 | 2,163 | 0.48 | \$1,890,082,601 | 1.52 |
| 900,000 - 949,999 | 1,752 | 0.39 | \$1,619,680,403 | 1.47 |
| 950,000 - 999,999 | 1,451 | 0.32 | \$1,413,233,606 | 1.28 |
| 1,000,000 and above | 5,986 | 1.34 | \$7,494,224,739 | 6.80 |
| Total | 447,170 | 100.00 | \$110,214,346,536 | 100.00 |
| Cover Pool Property Type Distribution | | | | |
| Property Type | Number of Loans | Percentage | Principal Balance | Percentage |
| Apartment (Condominium) | 68,014 | 15.21 | \$15,021,755,796 | 13.63 |
| Detached | 313,022 | 70.00 | \$78,231,931,979 | 70.98 |
| Duplex | 4,007 | 0.90 | \$603,513,118 | 0.55 |
| Fourplex | 944 | 0.21 | \$199,347,771 | 0.18 |
| Other | 311 | 0.07 | \$41,108,698 | 0.04 |
| Row (Townhouse) | 33,373 | 7.46 | \$9,036,389,884 | 8.20 |
| Semi-detached | 26,379 | 5.90 | \$6,872,001,381 | 6.24 |
| Triplex | <u>1,120</u> 447,170 | <u> </u> | \$208,297,908 \$110,214,346,536 | 0.19 |
| | | | \$110;214,040,000 | 100.00 |
| Cover Pool Indexed LTV - Authorized I | Distribution | | | |
| Indexed LTV (%) | Number of Properties | Percentage | Principal Balance | Percentage |
| 20.00 and below | 17,611 | 4.41 | \$1,640,793,944 | 1.49 |
| 20.01 - 25.00 | 12,166 | 3.05 | \$1,896,975,856 | 1.72 |
| 25.01 - 30.00 30.01 - 35.00 | 19,733 27,122 | 4.94 6.79 | \$3,459,057,624 \$5,340,603,971 | 3.14 4.85 |
| 35.01 - 40.00 | 35,460 | 8.88 | \$7,218,429,845 | 6.55 |
| 40.01 - 45.00 | 37,389 | 9.36 | \$8,501,250,735 | 7.71 |
| 45.01 - 50.00 | 37,657 | 9.43 | \$9,850,874,913 | 8.94 |
| 50.01 - 55.00 | 37,714 | 9.44 | \$11,262,555,427 | 10.22 |
| 55.01 - 60.00 | 39,574 | 9.91 | \$12,688,351,767 | 11.51 |
| 60.01 - 65.00 | 45,779 | 11.46 | \$14,267,785,420 | 12.95 |
| 65.01 - 70.00 | 37,590 | 9.41 | \$12,626,833,836 | 11.46 |
| 70.01 - 75.00 | 21,926 | 5.49 | \$8,341,232,830 | 7.57 |
| 75.01 - 80.00 > 80.00 | 24,950 | 6.25 | \$10,836,736,994 | 9.83 |
| > 80.00 | <u>4,798</u> 399,469 | <u> </u> | \$2,282,863,375 \$110,214,346,536 | 2.07 100.00 |
| | | | ÷,214,040,000 | |
| Cover Pool Indexed LTV - Drawn Distri | | | | |
| Indexed LTV (%) | Number of Loans | Percentage | Principal Balance | Percentage |
| 20.00 and below | 59,228 | 14.83 | \$5,888,820,196 | 5.34 |
| 20.01 - 25.00 | 24,440 | 6.12 | \$4,437,798,512 | 4.03 |
| 25.01 - 30.00 | 28,451 | 7.12 | \$6,018,481,659 | 5.46 |
| 30.01 - 35.00 | 30,835 | 7.72 | \$7,104,430,612 | 6.45 |
| 35.01 - 40.00 40.01 - 45.00 | 32,448 32,840 | 8.12 8.22 | \$8,168,108,314 \$9,097,151,975 | 7.41 8.25 |
| 40.01 - 45.00 45.01 - 50.00 | 32,840 33,240 | 8.22 8.32 | \$9,097,151,975 \$9,986,229,984 | 8.25 9.06 |
| 50.01 - 55.00 | 37,716 | 9.44 | \$12,258,894,336 | 11.12 |
| 55.01 - 60.00 | 37,650 | 9.43 | \$13,116,598,383 | 11.90 |

60.01 - 65.00

65.01 - 70.00

70.01 - 75.00

75.01 - 80.00

> 80.00

Total

37,650

30,545

20,372

16,559

13,017

399,469

2,128

7.65

5.10

4.15

3.26

0.53

100.00

10.10

7.19

6.49

6.12

1.07

100.00

\$13,116,598,383 \$11,131,341,157

\$7,927,031,672

\$7,150,719,222

\$6,746,483,203

\$1,182,257,311

\$110,214,346,536



Provincial Distribution by Indexed LTV- Drawn and Aging Summary

| | | Current and | | | | |
|------------------------|--------------------------------|--------------------------------------|----------------------------------|---------------------------|------------------------------------|------------------------------------|
| Province | Indexed LTV (%) | less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 days past due | 90 or more <u>days past due</u> | Total |
| Alberta | <u></u> | <u></u> | <u></u> | <u></u> | <u>aajo paor aao</u> | <u></u> |
| , aborta | | | | | | |
| | 20.00 and below | \$348,949,404 | \$267,769 | \$251,142 | \$266,877 | \$349,735,192 |
| | 20.01 - 25.00 25.01 - 30.00 | \$288,132,569 \$206,520,250 | \$96,490 \$581,617 | \$0 \$0 | \$531,579 \$139,088 | \$288,760,638 \$207,251,055 |
| | 30.01 - 35.00 | \$396,530,350 \$541,717,811 | \$581,617 \$465,493 | \$0 \$1,815,491 | \$130,832 | \$397,251,055 \$544,129,626 |
| | 35.01 - 40.00 | \$647,303,352 | \$337,834 | \$401,844 | \$1,798,075 | \$649,841,105 |
| | 40.01 - 45.00 | \$740,424,457 | \$85,836 | \$845,523 | \$923,080 | \$742,278,897 |
| | 45.01 - 50.00 | \$890,366,881 | \$759,046 | \$107,290 | \$3,241,316 | \$894,474,534 |
| | 50.01 - 55.00 55.01 - 60.00 | \$1,210,253,851 \$1,548,486,012 | \$1,994,148 \$740,140 | \$227,377 \$1,111,770 | \$1,647,585 \$2,891,176 | \$1,214,122,961 \$1,553,229,098 |
| | 60.01 - 65.00 | \$1,806,379,424 | \$1,162,096 | \$883.024 | \$2,144.115 | \$1.810.568.658 |
| | 65.01 - 70.00 | \$1,427,097,039 | \$234,709 | \$178,821 | \$1,934,372 | \$1,429,444,941 |
| | 70.01 - 75.00 | \$802,919,203 | \$1,179,916 | \$0 | \$1,243,701 | \$805,342,821 |
| | 75.01 - 80.00 | \$229,614,353 | \$109,258 | \$687,200 | \$698,136 | \$231,108,947 |
| Total Alberta | > 80.00 | \$22,139,582 \$10,900,314,289 | \$0 \$8,014,351 | \$0 \$6,509,482 | \$68,695 \$17,658,629 | \$22,208,278 \$10,932,496,751 |
| | | \$10,500,314,209 | \$0,014,331 | \$0,303,482 | \$17,030,029 | \$10,932,490,731 |
| | | Current and | | | | |
| | | less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | days past due | days past due | days past due | days past due | Total |
| British Columbia | | | | | | |
| | 20.00 and below | \$1,820,251,521 | \$1,185,023 | \$179,006 | \$267,339 | \$1,821,882,889 |
| | 20.01 - 25.00 | \$1,367,198,236 | \$566,273 | \$1,177,826 | \$1,289,457 | \$1,370,231,792 |
| | 25.01 - 30.00 | \$1,779,626,006 | \$1,663,959 | \$191,454 | \$1,454,471 | \$1,782,935,890 |
| | 30.01 - 35.00 | \$1,942,084,116 | \$1,663,961 | \$1,476,242 | \$1,176,092 | \$1,946,400,411 |
| | 35.01 - 40.00 40.01 - 45.00 | \$2,043,377,956 \$2,145,646,444 | \$708,484 \$1,220,424 | \$0 \$0 | \$732,202 | \$2,044,818,642 \$2,147,700,172 |
| | 45.01 - 50.00 | \$2,145,646,444 \$2,529,866,737 | \$1,229,434 \$929,148 | \$0 \$200,541 | \$914,295 \$702,430 | \$2,147,790,173 \$2,531,698,856 |
| | 50.01 - 55.00 | \$2,743,945,425 | \$355,216 | \$0 | \$1,710,842 | \$2,746,011,483 |
| | 55.01 - 60.00 | \$3,090,927,366 | \$813,082 | \$18,080 | \$1,501,240 | \$3,093,259,768 |
| | 60.01 - 65.00 | \$2,835,037,583 | \$1,319,452 | \$2,346,551 | \$2,402,030 | \$2,841,105,616 |
| | 65.01 - 70.00 70.01 - 75.00 | \$1,765,904,240 \$1,346,929,459 | \$713,329 \$1,011,775 | \$1,420,905 \$0 | \$0 \$0 | \$1,768,038,474 \$1,347,941,234 |
| | 75.01 - 80.00 | \$994,470,621 | \$1,770,151 | \$0 \$0 | \$0 \$0 | \$996,240,772 |
| | > 80.00 | \$90,411,597 | \$0 | \$0 | \$0 | \$90,411,597 |
| Total British Columbia | | \$26,495,677,308 | \$13,929,286 | \$7,010,605 | \$12,150,398 | \$26,528,767,597 |
| | | | | | | |
| | | Current and | | | | |
| Province | Indexed LTV (%) | less than 30 days past due | 30 to 59 | 60 to 89 | 90 or more <u>days past due</u> | Total |
| | | <u>uays past due</u> | <u>days past due</u> | <u>days past due</u> | uays past due | <u>Total</u> |
| Manitoba | | | | | | |
| | 20.00 and below | \$79,613,824 | \$62,466 | \$0 | \$81,712 | \$79,758,002 |
| | 20.01 - 25.00 | \$62,559,464 | \$0 | \$102,197 | \$64,944 | \$62,726,605 |
| | 25.01 - 30.00 | \$90,862,817 \$112,250,802 | \$0 \$0 | \$0 \$66,423 | \$350,959 \$171,820 | \$91,213,776 \$112,408,054 |
| | 30.01 - 35.00 35.01 - 40.00 | \$112,259,803 \$148,698,340 | \$0 \$93,331 | \$196,915 | \$171,829 \$421,592 | \$112,498,054 \$149,410,178 |
| | 40.01 - 45.00 | \$184,163,186 | \$0 \$0 | \$116,371 | \$218,449 | \$184,498,006 |
| | 45.01 - 50.00 | \$215,461,551 | \$111,264 | \$0 | \$139,239 | \$215,712,053 |
| | 50.01 - 55.00 | \$301,794,688 | \$50,178 | \$184,150 | \$0 | \$302,029,017 |
| | 55.01 - 60.00 | \$361,618,041 \$441,000,082 | \$564,242 | \$48,053 | \$284,286 \$1,004,784 | \$362,514,622 \$442,004,766 |
| | 60.01 - 65.00 65.01 - 70.00 | \$441,999,982 \$332,631,479 | \$0 \$447,269 | \$0 \$0 | \$1,004,784 \$238,866 | \$443,004,766 \$333,317,613 |
| | 70.01 - 75.00 | \$213,542,152 | \$0 | \$0 | \$115,203 | \$213,657,355 |
| | 75.01 - 80.00 | \$161,122,301 | \$0 | \$0 | \$0 | \$161,122,301 |
| Tetel Mark 1 | > 80.00 | \$65,661,033 | \$0 | \$0 | \$0 | \$65,661,033 |
| Total Manitoba | | \$2,771,988,660 | \$1,328,750 | \$714,109 | \$3,091,864 | \$2,777,123,382 |



| | | Current and | | | | |
|--------------------------|----------------------------------|-------------------------------|----------------------|----------------------|----------------------|--------------------------------|
| | | less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | Total |
| New Brunswick | | | | | | |
| | 20.00 and below | \$42,963,196 | \$24,981 | \$26,552 | \$0 | \$43,014,729 |
| | 20.01 - 25.00 | \$36,514,804 | \$0 | \$124,731 | \$0 | \$36,639,535 |
| | 25.01 - 30.00 | \$50,134,943 | \$47,679 | \$76,060 | \$56,365 | \$50,315,046 |
| | 30.01 - 35.00 | \$64,015,672 | \$0 | \$241,867 | \$48,216 | \$64,305,754 |
| | 35.01 - 40.00 | \$79,249,850 | \$0 | \$0 | \$0 | \$79,249,850 |
| | 40.01 - 45.00 | \$84,671,078 \$100,904,899 | \$428,595 \$0 | \$32,345 \$0 | \$276,519 | \$85,408,538 \$100,067,717 |
| | 45.01 - 50.00 50.01 - 55.00 | \$139,674,505 | \$0 \$0 | \$0 \$78,732 | \$62,818 \$63,777 | \$100,967,717 \$139,817,014 |
| | 55.01 - 60.00 | \$153,352,691 | \$141,288 | \$71,023 | \$107,128 | \$153,672,130 |
| | 60.01 - 65.00 | \$137,882,423 | \$0 | \$70,092 | \$0 | \$137,952,515 |
| | 65.01 - 70.00 | \$102,593,767 | \$0 | \$0 | \$0 | \$102,593,767 |
| | 70.01 - 75.00 | \$101,236,340 | \$0 | \$0 | \$0 | \$101,236,340 |
| | 75.01 - 80.00 | \$72,127,765 | \$258,549 | \$0 | \$0 | \$72,386,314 |
| Total New Brunswick | > 80.00 | \$9,616,394 | \$0 | \$0 | \$0 | \$9,616,394 |
| TOTAL NEW DIVISSION | | \$1,174,938,327 | \$901,092 | \$721,402 | \$614,823 | \$1,177,175,644 |
| | | | | | | |
| | | Current and | | | | |
| Description | | less than 30 | 30 to 59 | 60 to 89 | 90 or more | Tadal |
| Province | Indexed LTV (%) | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | Total |
| Newfoundland and | | | | | | |
| Labrador | 00.00 | \$00,400,470 | \$ 0 | ^ | \$22.040 | \$00 505 010 |
| | 20.00 and below 20.01 - 25.00 | \$38,436,476 \$37,059,830 | \$0 \$0 | \$0 \$0 | \$98,840 \$0 | \$38,535,316 \$37,059,830 |
| | 25.01 - 30.00 | \$53,229,705 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$53,229,705 |
| | 30.01 - 35.00 | \$68,722,890 | \$0 | \$0 \$0 | \$0 \$0 | \$68,722,890 |
| | 35.01 - 40.00 | \$89,148,409 | \$117,050 | \$189,435 | \$0 | \$89,454,894 |
| | 40.01 - 45.00 | \$87,549,206 | \$0 | \$231,661 | \$179,799 | \$87,960,666 |
| | 45.01 - 50.00 | \$96,818,981 | \$0 | \$80,687 | \$106,969 | \$97,006,637 |
| | 50.01 - 55.00 | \$111,585,063 | \$270,407 | \$0 | \$0 | \$111,855,471 |
| | 55.01 - 60.00 | \$123,354,802 | \$490,616 | \$165,564 | \$257,390 | \$124,268,372 |
| | 60.01 - 65.00 65.01 - 70.00 | \$87,888,851 \$46,283,929 | \$370,523 \$0 | \$0 \$0 | \$0 \$0 | \$88,259,374 \$46,283,929 |
| | 70.01 - 75.00 | \$54,713,691 | \$0 | \$0 | \$0 \$0 | \$54,713,691 |
| | 75.01 - 80.00 | \$34,549,870 | \$57,803 | \$0 | \$0 | \$34,607,673 |
| | > 80.00 | \$3,677,717 | \$0 | \$0 | \$0 | \$3,677,717 |
| Total Newfoundland and | d Labrador | \$933,019,420 | \$1,306,400 | \$667,347 | \$642,998 | \$935,636,166 |
| | | | | | | |
| | | Current and | | | | |
| | | less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | <u>days past due</u> | Total |
| Northwest Territories | | | | | | |
| | 20.00 and below | \$159,763 | \$0 | \$0 | \$0 | \$159,763 |
| | 20.01 - 25.00 | \$0 | \$0 | \$0 | \$0 \$0 | \$0 |
| | 25.01 - 30.00 | \$203,574 | \$0 | \$0 | \$0 | \$203,574 |
| | 30.01 - 35.00 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 35.01 - 40.00 | \$64,821 | \$0 | \$0 | \$0 | \$64,821 |
| | 40.01 - 45.00 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 45.01 - 50.00 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 |
| | 50.01 - 55.00 55.01 - 60.00 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 |
| | 60.01 - 65.00 | \$0 \$0 | \$0 \$0 | \$0 \$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 North | > 80.00 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total Northwest Territor | 162 | \$428 157 | \$0 | \$0 | 62 | \$428 157 |

\$0

\$0

\$428,157

\$428,157

\$0



| | | Current and | | | | |
|-------------------|----------------------------------|------------------------------------|----------------------------------|----------------------------|-----------------------------|------------------------------------|
| | | Current and less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | days past due | days past due | days past due | days past due | Total |
| Nova Scotia | | | | | | |
| | | | | | | |
| | 20.00 and below | \$106,621,464 | \$28,045 | \$0 | \$63,743 | \$106,713,252 |
| | 20.01 - 25.00 25.01 - 30.00 | \$91,897,625 \$145,618,263 | \$0 \$0 | \$0 \$0 | \$23,529 \$80,050 | \$91,921,155 \$145,698,313 |
| | 30.01 - 35.00 | \$203,580,483 | \$168,682 | \$0 \$0 | \$278,873 | \$204,028,039 |
| | 35.01 - 40.00 | \$255,812,698 | \$0 | \$0 | \$259,647 | \$256,072,345 |
| | 40.01 - 45.00 | \$239,320,438 | \$240,628 | \$390,275 | \$0 | \$239,951,341 |
| | 45.01 - 50.00 | \$203,491,690 | \$0 | \$0 | \$0 | \$203,491,690 |
| | 50.01 - 55.00 | \$224,515,406 \$204,450,178 | \$0 \$151.245 | \$307,026 | \$0 \$128,936 | \$224,822,432 \$204,720,450 |
| | 55.01 - 60.00 60.01 - 65.00 | \$204,450,178 \$192,810,650 | \$151,345 \$120,103 | \$0 \$0 | \$80,178 | \$204,730,459 \$193,010,931 |
| | 65.01 - 70.00 | \$151,933,120 | \$0 | \$108,733 | \$0 | \$152,041,853 |
| | 70.01 - 75.00 | \$87,096,784 | \$0 | \$0 | \$0 | \$87,096,784 |
| | 75.01 - 80.00 | \$45,135,780 | \$0 | \$0 | \$0 | \$45,135,780 |
| Tatal Naus Castia | > 80.00 | \$13,561,129 | \$0 | \$0 | \$0 | \$13,561,129 |
| Total Nova Scotia | | \$2,165,845,708 | \$708,804 | \$806,033 | \$914,957 | \$2,168,275,502 |
| | | | | | | |
| | | Current and | | | | |
| _ . | | less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | <u>days past due</u> | days past due | <u>days past due</u> | days past due | <u>Total</u> |
| Nunavut | | | | | | |
| | 20.00 and halow | ¢o | ¢0, | ¢0, | ¢o | ¢o |
| | 20.00 and below 20.01 - 25.00 | \$0 \$32,203 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$32,203 |
| | 25.01 - 30.00 | \$0 | \$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 \$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 |
| | 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 > 80.00 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$0 \$0 |
| Total Nunavut | > 00.00 | \$32,203 | \$0 \$0 | \$0 \$0 | <u>\$0</u> | \$32,203 |
| | | <i>\$</i> 52,205 | \ | 0 | | <i>\$32,203</i> |
| | | | | | | |
| | | Current and | 20 to 50 | 60 to 89 | 00 | |
| Province | Indexed LTV (%) | less than 30 days past due | 30 to 59 <u>days past due</u> | days past due | 90 or more days past due | Total |
| | <u></u> | <u>, o puor</u> | <u></u> | <u></u> | <u></u> | |
| Ontario | | | | | | |
| | 20.00 and below | \$2,767,190,592 | \$820,044 | \$479,175 | \$587,837 | \$2,769,077,648 |
| | 20.01 - 25.00 | \$2,007,088,980 | \$590,471 | \$2,050,106 | \$234,621 | \$2,009,964,178 |
| | 25.01 - 30.00 | \$2,684,162,094 | \$842,575 | \$2,024,500 | \$1,830,797 | \$2,688,859,966 |
| | 30.01 - 35.00 35.01 - 40.00 | \$3,030,276,231 \$3,398,754,760 | \$758,122 \$1,746,914 | \$1,724,832 \$1,228,744 | \$1,258,048 \$2,160,810 | \$3,034,017,233 \$3,403,891,228 |
| | 40.01 - 45.00 | \$3,843,317,255 | \$3,452,997 | \$255,084 | \$3,525,253 | \$3,850,550,590 |
| | 45.01 - 50.00 | \$4,116,336,150 | \$2,707,325 | \$1,100,566 | \$2,264,642 | \$4,122,408,682 |
| | 50.01 - 55.00 | \$5,551,556,517 | \$3,820,183 | \$2,083,484 | \$2,509,186 | \$5,559,969,370 |
| | 55.01 - 60.00 | \$5,814,720,739 | \$6,363,918 | \$4,131,079 | \$4,148,607 | \$5,829,364,342 |
| | 60.01 - 65.00 | \$3,890,808,983 \$3,041,870,530 | \$8,357,223 \$5,010,782 | \$2,734,601 \$1,500,500 | \$1,839,036 \$201,420 | \$3,903,739,842 |
| | 65.01 - 70.00 70.01 - 75.00 | \$2,941,879,530 \$3,518,765,268 | \$5,010,783 \$2,797,720 | \$1,590,599 \$990,454 | \$391,429 \$1,587,699 | \$2,948,872,340 \$3,524,141,141 |
| | 75.01 - 80.00 | \$4,785,630,561 | \$8,966,656 | \$5,870,971 | \$3,895,831 | \$4,804,364,018 |
| | > 80.00 | \$951 580 695 | \$601.256 | \$1,821,027 | \$1 360 674 | \$955 453 652 |

Total Ontario

> 80.00

\$46,926,186

\$691,256

\$951,580,695

\$49,302,068,355

\$1,821,027

\$28,085,220

\$1,360,674

\$27,594,470

\$49,404,674,231

\$955,453,652



| <u>Province</u> Prince Edward Island | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|---|--------------------------------|---|----------------------------------|----------------------------------|------------------------------------|------------------------------------|
| | | | | | | |
| | 20.00 and below | \$9,111,134 | \$122,712 | \$0 | \$19,824 | \$9,253,670 |
| | 20.01 - 25.00 | \$7,625,113 | \$0 | \$0 | \$0 | \$7,625,113 |
| | 25.01 - 30.00 | \$11,960,753 | \$0 | \$0 | \$0 | \$11,960,753 |
| | 30.01 - 35.00 | \$16,863,113 | \$0 | \$0 | \$0 | \$16,863,113 |
| | 35.01 - 40.00 | \$17,580,186 | \$0 | \$0 | \$0 | \$17,580,186 |
| | 40.01 - 45.00 | \$24,891,653 | \$0 | \$0 | \$0 | \$24,891,653 |
| | 45.01 - 50.00 | \$23,905,821 | \$0 | \$0 | \$0 | \$23,905,821 |
| | 50.01 - 55.00 | \$30,791,542 | \$0 | \$0 | \$0 | \$30,791,542 |
| | 55.01 - 60.00 | \$42,630,772 | \$230,224 | \$0 \$0 | \$0 \$0 | \$42,860,996 |
| | 60.01 - 65.00 | \$39,009,085 | \$0 | \$0 \$0 | \$0 \$0 | \$39,009,085 |
| | 65.01 - 70.00 70.01 - 75.00 | \$16,823,609 \$10,027,087 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$16,823,609 \$10,027,087 |
| | 75.01 - 80.00 | \$19,027,087 \$13,648,272 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$19,027,087 \$13,648,272 |
| | > 80.00 | \$4,129,795 | \$0 \$0 | \$0 \$0 | \$0 \$0 | \$4,129,795 |
| Total Prince Edward Isla | | \$277,997,936 | \$352,936 | \$0 | \$19,824 | \$278,370,696 |
| | | | | | | +=,, |
| | | Current and less than 30 | 30 to 59 | 60 to 89 | 90 or more | |
| Province | Indexed LTV (%) | days past due | days past due | days past due | days past due | Total |
| Quebec | | | | | | |
| | | | | | | |
| | 20.00 and below | \$551,654,459 | \$193,678 | \$0 | \$0 | \$551,848,137 |
| | 20.01 - 25.00 | \$430,474,878 | \$22,437 | \$73,811 | \$0 | \$430,571,125 |
| | 25.01 - 30.00 | \$646,508,003 | \$9,872 | \$126,141 | \$45,884 | \$646,689,901 |
| | 30.01 - 35.00 | \$911,096,271 | \$163,028 | \$78,456 | \$253,579 \$556,746 | \$911,591,333 |
| | 35.01 - 40.00 40.01 - 45.00 | \$1,243,770,452 \$1,489,702,327 | \$95,900 \$1,244,309 | \$0 \$0 | \$556,746 \$1,468,895 | \$1,244,423,099 \$1,492,415,530 |
| | 45.01 - 50.00 | \$1,585,469,529 | \$1,244,309 | \$363,463 | \$541,744 | \$1,586,504,630 |
| | 50.01 - 55.00 | \$1,655,306,904 | \$0 | \$439,313 | \$277,832 | \$1,656,024,048 |
| | 55.01 - 60.00 | \$1,484,503,922 | \$614,381 | \$580,908 | \$89,942 | \$1,485,789,152 |
| | 60.01 - 65.00 | \$1,465,094,606 | \$628,466 | \$172,281 | \$117,594 | \$1,466,012,948 |
| | 65.01 - 70.00 | \$1,004,943,338 | \$737,001 | \$85,608 | \$0 | \$1,005,765,948 |
| | 70.01 - 75.00 | \$878,654,787 | \$311,758 | \$106,780 | \$0 | \$879,073,326 |
| | 75.01 - 80.00 | \$314,887,653 | \$297,567 | \$0 | \$195,136 | \$315,380,357 |
| | > 80.00 | \$7,450,674 | \$0 | \$0 | \$0 | \$7,450,674 |
| Total Quebec | | \$13,669,517,803 | \$4,448,294 | \$2,026,761 | \$3,547,350 | \$13,679,540,208 |
| | | | | | | |
| | | Current and | 20.44 50 | 60.44.00 | 00 | |
| Province | Indexed LTV (%) | less than 30 | 30 to 59 | 60 to 89 days past due | 90 or more | Total |
| | | <u>days past due</u> | days past due | uays past due | <u>days past due</u> | Total |
| Saskatchewan | | | | | | |
| | 20.00 and below | \$118,019,917 | \$118,810 | \$22,632 | \$227,246 | \$118,388,604 |
| | 20.01 - 25.00 | \$101,047,545 | \$0 | \$110,366 | \$325,683 | \$101,483,595 |
| | 25.01 - 30.00 | \$146,737,984 | \$187,367 | \$353,682 | \$266,957 | \$147,545,990 |
| | 30.01 - 35.00 | \$199,621,873 | \$72,885 | \$138,596 | \$663,263 | \$200,496,616 |
| | 35.01 - 40.00 | \$231,386,259 | \$440,878 | \$0 | \$975,004 | \$232,802,141 |
| | 40.01 - 45.00 | \$238,908,629 | \$326,955 | \$337,615 | \$1,080,450 | \$240,653,649 |
| | 45.01 - 50.00 | \$209,384,855 | \$189,228 | \$233,432 | \$210,297 | \$210,017,812 |
| | 50.01 - 55.00 | \$272,672,476 | \$353,109 | \$0 \$0 | \$564,249 | \$273,589,834 |
| | 55.01 - 60.00 | \$266,134,224 | \$359,206 | \$0 \$0 | \$225,967 | \$266,719,397 \$208,846,758 |
| | 60.01 - 65.00 | \$208,448,093 \$123,725,005 | \$398,665 | \$0 \$0 | \$0 \$0 | \$208,846,758 \$123,840,108 |
| | 65.01 - 70.00 70.01 - 75.00 | \$123,725,095 \$118,209,581 | \$124,104 \$0 | \$0 \$0 | \$0 \$0 | \$123,849,198 \$118,209,581 |
| | 75.01 - 80.00 | \$72,043,228 | \$0 \$169,909 | \$0 \$0 | \$0 \$224,326 | \$72,437,463 |
| | > 80.00 | \$10,087,042 | \$109,909 \$0 | \$0 \$0 | \$224,320 \$0 | \$10,087,042 |
| Total Saskatchewan | 2 00.00 | \$10,007,042 | ¢0 744 445 | ¢4 406 202 | ψ <u>ψ</u> | \$0.005.407.000 |

Total Saskatchewan

\$2,741,115

\$2,316,426,800

\$1,196,323

\$2,325,127,680

\$4,763,442



| <u>Province</u> Yukon | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|--------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------------------|
| | 20.00 and below | \$1,268,723 | \$0 | \$0 | \$0 | \$1,268,723 |
| | 20.01 - 25.00 | \$816,578 | \$0 | \$0 | \$0 | \$816,578 |
| | 25.01 - 30.00 | \$2,231,750 | \$0 | \$0 | \$0 | \$2,231,750 |
| | 30.01 - 35.00 | \$1,194,076 | \$0 | \$0 | \$0 | \$1,194,076 |
| | 35.01 - 40.00 | \$630,639 | \$0 | \$0 | \$0 | \$630,639 |
| | 40.01 - 45.00 | \$505,343 | \$0 | \$0 | \$0 | \$505,343 |
| | 45.01 - 50.00 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 50.01 - 55.00 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 55.01 - 60.00 | \$51,210 | \$0 | \$0 | \$0 | \$51,210 |
| | 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 | | \$6,698,319 | \$0 | \$0 | \$0 | \$6,698,319 |
| Grand Total | | \$110,014,953,286 | \$80,657,214 | \$47,737,282 | \$70,998,754 | \$110,214,346,536 |

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

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | <u>Total</u> |
|---------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|--------------|
| Alberta | | | | | | |
| | 20.00 and below | 0.32 | 0.00 | 0.00 | 0.00 | 0.32 |
| | 20.01 - 25.00 | 0.26 | 0.00 | 0.00 | 0.00 | 0.26 |
| | 25.01 - 30.00 | 0.36 | 0.00 | 0.00 | 0.00 | 0.36 |
| | 30.01 - 35.00 | 0.49 | 0.00 | 0.00 | 0.00 | 0.49 |
| | 35.01 - 40.00 | 0.59 | 0.00 | 0.00 | 0.00 | 0.59 |
| | 40.01 - 45.00 | 0.67 | 0.00 | 0.00 | 0.00 | 0.67 |
| | 45.01 - 50.00 | 0.81 | 0.00 | 0.00 | 0.00 | 0.81 |
| | 50.01 - 55.00 | 1.10 | 0.00 | 0.00 | 0.00 | 1.10 |
| | 55.01 - 60.00 | 1.40 | 0.00 | 0.00 | 0.00 | 1.41 |
| | 60.01 - 65.00 | 1.64 | 0.00 | 0.00 | 0.00 | 1.64 |
| | 65.01 - 70.00 | 1.29 | 0.00 | 0.00 | 0.00 | 1.30 |
| | 70.01 - 75.00 | 0.73 | 0.00 | 0.00 | 0.00 | 0.73 |
| | 75.01 - 80.00 | 0.21 | 0.00 | 0.00 | 0.00 | 0.21 |
| | > 80.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.02 |
| Total Alberta | | 9.89 | 0.01 | 0.01 | 0.02 | 9.92 |

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| British Columbia | | | | | | |
| | 20.00 and below | 1.65 | 0.00 | 0.00 | 0.00 | 1.65 |
| | 20.01 - 25.00 | 1.24 | 0.00 | 0.00 | 0.00 | 1.24 |
| | 25.01 - 30.00 | 1.61 | 0.00 | 0.00 | 0.00 | 1.62 |
| | 30.01 - 35.00 | 1.76 | 0.00 | 0.00 | 0.00 | 1.77 |
| | 35.01 - 40.00 | 1.85 | 0.00 | 0.00 | 0.00 | 1.86 |
| | 40.01 - 45.00 | 1.95 | 0.00 | 0.00 | 0.00 | 1.95 |
| | 45.01 - 50.00 | 2.30 | 0.00 | 0.00 | 0.00 | 2.30 |
| | 50.01 - 55.00 | 2.49 | 0.00 | 0.00 | 0.00 | 2.49 |
| | 55.01 - 60.00 | 2.80 | 0.00 | 0.00 | 0.00 | 2.81 |
| | 60.01 - 65.00 | 2.57 | 0.00 | 0.00 | 0.00 | 2.58 |
| | 65.01 - 70.00 | 1.60 | 0.00 | 0.00 | 0.00 | 1.60 |
| | 70.01 - 75.00 | 1.22 | 0.00 | 0.00 | 0.00 | 1.22 |
| | 75.01 - 80.00 | 0.90 | 0.00 | 0.00 | 0.00 | 0.90 |
| | > 80.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| Total British Columbia | | 24.04 | 0.01 | 0.01 | 0.01 | 24.07 |



| <u>Province</u> Manitoba | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | <u>Total</u> |
|-----------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|--------------|
| | | | | | | |
| | 20.00 and below | 0.07 | 0.00 | 0.00 | 0.00 | 0.07 |
| | 20.01 - 25.00 | 0.06 | 0.00 | 0.00 | 0.00 | 0.06 |
| | 25.01 - 30.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| | 30.01 - 35.00 | 0.10 | 0.00 | 0.00 | 0.00 | 0.10 |
| | 35.01 - 40.00 | 0.13 | 0.00 | 0.00 | 0.00 | 0.14 |
| | 40.01 - 45.00 | 0.17 | 0.00 | 0.00 | 0.00 | 0.17 |
| | 45.01 - 50.00 | 0.20 | 0.00 | 0.00 | 0.00 | 0.20 |
| | 50.01 - 55.00 | 0.27 | 0.00 | 0.00 | 0.00 | 0.27 |
| | 55.01 - 60.00 | 0.33 | 0.00 | 0.00 | 0.00 | 0.33 |
| | 60.01 - 65.00 | 0.40 | 0.00 | 0.00 | 0.00 | 0.40 |
| | 65.01 - 70.00 | 0.30 | 0.00 | 0.00 | 0.00 | 0.30 |
| | 70.01 - 75.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.19 |
| | 75.01 - 80.00 | 0.15 | 0.00 | 0.00 | 0.00 | 0.15 |
| | > 80.00 | 0.06 | 0.00 | 0.00 | 0.00 | 0.06 |
| Total Manitoba | | 2.52 | 0.00 | 0.00 | 0.00 | 2.52 |

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|---------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| New Brunswick | | | | | | |
| | 20.00 and below | 0.04 | 0.00 | 0.00 | 0.00 | 0.04 |
| | 20.01 - 25.00 | 0.03 | 0.00 | 0.00 | 0.00 | 0.03 |
| | 25.01 - 30.00 | 0.05 | 0.00 | 0.00 | 0.00 | 0.05 |
| | 30.01 - 35.00 | 0.06 | 0.00 | 0.00 | 0.00 | 0.06 |
| | 35.01 - 40.00 | 0.07 | 0.00 | 0.00 | 0.00 | 0.07 |
| | 40.01 - 45.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| | 45.01 - 50.00 | 0.09 | 0.00 | 0.00 | 0.00 | 0.09 |
| | 50.01 - 55.00 | 0.13 | 0.00 | 0.00 | 0.00 | 0.13 |
| | 55.01 - 60.00 | 0.14 | 0.00 | 0.00 | 0.00 | 0.14 |
| | 60.01 - 65.00 | 0.13 | 0.00 | 0.00 | 0.00 | 0.13 |
| | 65.01 - 70.00 | 0.09 | 0.00 | 0.00 | 0.00 | 0.09 |
| | 70.01 - 75.00 | 0.09 | 0.00 | 0.00 | 0.00 | 0.09 |
| | 75.01 - 80.00 | 0.07 | 0.00 | 0.00 | 0.00 | 0.07 |
| | > 80.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Total New Brunswick | | 1.07 | 0.00 | 0.00 | 0.00 | 1.07 |
| | | | | | | |

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|------------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| 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 | 0.05 | 0.00 | 0.00 | 0.00 | 0.05 |
| | 30.01 - 35.00 | 0.06 | 0.00 | 0.00 | 0.00 | 0.06 |
| | 35.01 - 40.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| | 40.01 - 45.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| | 45.01 - 50.00 | 0.09 | 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 | 0.04 | 0.00 | 0.00 | 0.00 | 0.04 |
| | 70.01 - 75.00 | 0.05 | 0.00 | 0.00 | 0.00 | 0.05 |
| | 75.01 - 80.00 | 0.03 | 0.00 | 0.00 | 0.00 | 0.03 |
| | > 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Newfoundland an | d Labrador | 0.85 | 0.00 | 0.00 | 0.00 | 0.85 |



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

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|-------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| Nova Scotia | | | | | | |
| | 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 | 0.13 | 0.00 | 0.00 | 0.00 | 0.13 |
| | 30.01 - 35.00 | 0.18 | 0.00 | 0.00 | 0.00 | 0.19 |
| | 35.01 - 40.00 | 0.23 | 0.00 | 0.00 | 0.00 | 0.23 |
| | 40.01 - 45.00 | 0.22 | 0.00 | 0.00 | 0.00 | 0.22 |
| | 45.01 - 50.00 | 0.18 | 0.00 | 0.00 | 0.00 | 0.18 |
| | 50.01 - 55.00 | 0.20 | 0.00 | 0.00 | 0.00 | 0.20 |
| | 55.01 - 60.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.19 |
| | 60.01 - 65.00 | 0.17 | 0.00 | 0.00 | 0.00 | 0.18 |
| | 65.01 - 70.00 | 0.14 | 0.00 | 0.00 | 0.00 | 0.14 |
| | 70.01 - 75.00 | 0.08 | 0.00 | 0.00 | 0.00 | 0.08 |
| | 75.01 - 80.00 | 0.04 | 0.00 | 0.00 | 0.00 | 0.04 |
| | > 80.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Total Nova Scotia | | 1.97 | 0.00 | 0.00 | 0.00 | 1.97 |
| | | Current and less than 30 | 30 to 59 | 60 to 89 | 90 or more | |

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



| <u>Province</u> Ontario | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|----------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| Untario | | | | | | |
| | 20.00 and below | 2.51 | 0.00 | 0.00 | 0.00 | 2.51 |
| | 20.01 - 25.00 | 1.82 | 0.00 | 0.00 | 0.00 | 1.82 |
| | 25.01 - 30.00 | 2.44 | 0.00 | 0.00 | 0.00 | 2.44 |
| | 30.01 - 35.00 | 2.75 | 0.00 | 0.00 | 0.00 | 2.75 |
| | 35.01 - 40.00 | 3.08 | 0.00 | 0.00 | 0.00 | 3.09 |
| | 40.01 - 45.00 | 3.49 | 0.00 | 0.00 | 0.00 | 3.49 |
| | 45.01 - 50.00 | 3.73 | 0.00 | 0.00 | 0.00 | 3.74 |
| | 50.01 - 55.00 | 5.04 | 0.00 | 0.00 | 0.00 | 5.04 |
| | 55.01 - 60.00 | 5.28 | 0.01 | 0.00 | 0.00 | 5.29 |
| | 60.01 - 65.00 | 3.53 | 0.01 | 0.00 | 0.00 | 3.54 |
| | 65.01 - 70.00 | 2.67 | 0.00 | 0.00 | 0.00 | 2.68 |
| | 70.01 - 75.00 | 3.19 | 0.00 | 0.00 | 0.00 | 3.20 |
| | 75.01 - 80.00 | 4.34 | 0.01 | 0.01 | 0.00 | 4.36 |
| | > 80.00 | 0.86 | 0.00 | 0.00 | 0.00 | 0.87 |
| Total Ontario | | 44.73 | 0.04 | 0.03 | 0.03 | 44.83 |

| Province | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|--------------------------|----------------------------------|---|----------------------------------|----------------------------------|------------------------------------|--------------|
| Prince Edward Island | | | | | | |
| | 20.00 and below 20.01 - 25.00 | 0.01 0.01 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 0.01 0.01 |
| | 25.01 - 30.00 30.01 - 35.00 | 0.01 0.02 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 0.01 0.02 |
| | 35.01 - 40.00 40.01 - 45.00 | 0.02 0.02 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 0.02 0.02 |
| | 45.01 - 50.00 50.01 - 55.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.02 |
| | 55.01 - 60.00 | 0.04 | 0.00 | 0.00 | 0.00 | 0.04 |
| | 60.01 - 65.00 65.01 - 70.00 | 0.04 0.02 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 0.04 0.02 |
| | 70.01 - 75.00 75.01 - 80.00 | 0.02 0.01 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 0.02 0.01 |
| Total Prince Edward Isla | > 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | 0.25 | 0.00 | 0.00 | 0.00 | 0.25 |

| <u>Province</u> Quebec | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|---------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| QUEDEE | | | | | | |
| | 20.00 and below | 0.50 | 0.00 | 0.00 | 0.00 | 0.50 |
| | 20.01 - 25.00 | 0.39 | 0.00 | 0.00 | 0.00 | 0.39 |
| | 25.01 - 30.00 | 0.59 | 0.00 | 0.00 | 0.00 | 0.59 |
| | 30.01 - 35.00 | 0.83 | 0.00 | 0.00 | 0.00 | 0.83 |
| | 35.01 - 40.00 | 1.13 | 0.00 | 0.00 | 0.00 | 1.13 |
| | 40.01 - 45.00 | 1.35 | 0.00 | 0.00 | 0.00 | 1.35 |
| | 45.01 - 50.00 | 1.44 | 0.00 | 0.00 | 0.00 | 1.44 |
| | 50.01 - 55.00 | 1.50 | 0.00 | 0.00 | 0.00 | 1.50 |
| | 55.01 - 60.00 | 1.35 | 0.00 | 0.00 | 0.00 | 1.35 |
| | 60.01 - 65.00 | 1.33 | 0.00 | 0.00 | 0.00 | 1.33 |
| | 65.01 - 70.00 | 0.91 | 0.00 | 0.00 | 0.00 | 0.91 |
| | 70.01 - 75.00 | 0.80 | 0.00 | 0.00 | 0.00 | 0.80 |
| | 75.01 - 80.00 | 0.29 | 0.00 | 0.00 | 0.00 | 0.29 |
| | > 80.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Total Quebec | | 12.40 | 0.00 | 0.00 | 0.00 | 12.41 |



| <u>Province</u> Saskatchewan | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|---------------------------------|-----------------|---|----------------------------------|----------------------------------|------------------------------------|-------|
| | 20.00 and below | 0.11 | 0.00 | 0.00 | 0.00 | 0.11 |
| | 20.01 - 25.00 | 0.09 | 0.00 | 0.00 | 0.00 | 0.09 |
| | 25.01 - 30.00 | 0.13 | 0.00 | 0.00 | 0.00 | 0.13 |
| | 30.01 - 35.00 | 0.18 | 0.00 | 0.00 | 0.00 | 0.18 |
| | 35.01 - 40.00 | 0.21 | 0.00 | 0.00 | 0.00 | 0.21 |
| | 40.01 - 45.00 | 0.22 | 0.00 | 0.00 | 0.00 | 0.22 |
| | 45.01 - 50.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.19 |
| | 50.01 - 55.00 | 0.25 | 0.00 | 0.00 | 0.00 | 0.25 |
| | 55.01 - 60.00 | 0.24 | 0.00 | 0.00 | 0.00 | 0.24 |
| | 60.01 - 65.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.19 |
| | 65.01 - 70.00 | 0.11 | 0.00 | 0.00 | 0.00 | 0.11 |
| | 70.01 - 75.00 | 0.11 | 0.00 | 0.00 | 0.00 | 0.11 |
| | 75.01 - 80.00 | 0.07 | 0.00 | 0.00 | 0.00 | 0.07 |
| | > 80.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Total Saskatchewan | | 2.10 | 0.00 | 0.00 | 0.00 | 2.11 |

| <u>Province</u> Yukon | Indexed LTV (%) | Current and less than 30 <u>days past due</u> | 30 to 59 <u>days past due</u> | 60 to 89 <u>days past due</u> | 90 or more <u>days past due</u> | Total |
|--------------------------|----------------------------------|---|----------------------------------|----------------------------------|------------------------------------|--------|
| | 20.00 and below | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 20.00 and below 20.01 - 25.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 25.01 - 25.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 30.01 - 35.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 35.01 - 40.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 40.01 - 45.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | | |
| | 45.01 - 50.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 50.01 - 55.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 55.01 - 60.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 60.01 - 65.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 65.01 - 70.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 70.01 - 75.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 75.01 - 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | > 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Yukon | | 0.01 | 0.00 | 0.00 | 0.00 | 0.01 |
| Grand Total | | 99.82 | 0.07 | 0.04 | 0.06 | 100.00 |

| Cover Pool Indexed LTV - Drawn by | v Credit Bureau Score (| (continued) |
|-----------------------------------|-------------------------|-------------|
| COVELLOUTINGENEU LIV - DIAWILD | y Credit Dureau Score (| continueu) |

| Indexed LTV (%) | Credit Bureau Score | Principal Balance | Percentage |
|-----------------|---------------------|-------------------|------------|
| 20.00 and below | | | |
| | Score Unavailable | \$32,435,045 | 0.03 |
| | 499 and below | \$2,000,568 | 0.00 |
| | 500 - 539 | \$6,618,248 | 0.01 |
| | 540 - 559 | \$6,245,639 | 0.01 |
| | 560 - 579 | \$4,455,338 | 0.00 |
| | 580 - 599 | \$9,147,084 | 0.01 |
| | 600 - 619 | \$12,826,285 | 0.01 |
| | 620 - 639 | \$23,306,446 | 0.02 |
| | 640 - 659 | \$43,615,425 | 0.04 |
| | 660 - 679 | \$66,730,700 | 0.06 |
| | 680 - 699 | \$103,172,784 | 0.09 |
| | 700 - 719 | \$161,703,087 | 0.15 |
| | 720 - 739 | \$197,900,423 | 0.18 |
| | 740 - 759 | \$223,139,992 | 0.20 |
| | 760 - 779 | \$258,461,905 | 0.23 |
| | 780 - 799 | \$382,585,281 | 0.35 |
| | 800 and above | \$4,355,291,674 | 3.95 |
| Total | | \$5,889,635,924 | 5.34 |
| Indexed LTV (%) | Credit Bureau Score | Principal Balance | Percentage |
| 20.01 - 25.00 | | | - |
| | Score Unavailable | \$20,476,468 | 0.02 |
| | 499 and below | \$2,141,759 | 0.00 |
| | 500 - 539 | \$4,756,967 | 0.00 |
| | 540 - 559 | \$5,476,323 | 0.00 |
| | 560 - 579 | \$8,657,644 | 0.01 |
| | 580 - 599 | \$7,689,323 | 0.01 |
| | 600 - 619 | \$15,603,309 | 0.01 |
| | 620 - 639 | \$28,886,774 | 0.03 |
| | 640 - 659 | \$39,555,344 | 0.04 |

RBC Covered Bond Programme Monthly Investor Report

0.06

0.09

0.14

0.16

0.19

0.22

0.30

2.74

4.03

0.03

0.00

0.01

0.01

0.01

0.01

0.02

0.03

0.07

0.10

0.15

0.20

0.24

0.29

0.34

0.43

3.54

5.46 Percentage

0.02

0.00

0.01

0.01

0.01

0.02

0.03

0.05

0 10

0.13

0.21

0.27

0.33

0.38

0.45

0.54

3.89

Percentage



Calculation Date: 5/31/2023 660 - 679 \$63,424,862 680 - 699 \$99,596,688 700 - 719 \$150,769,598 720 - 739 740 - 759 \$177,349,452 \$212,641,021 760 - 779 \$242,802,981 780 - 799 \$333,702,879 800 and above \$3,024,300,955 \$4,437,832,347 Credit Bureau Score Principal Balance Score Unavailable \$30,477,991 499 and below \$4,027,849 500 - 539 \$7,414,955 540 - 559 \$10.636.476 560 - 579 \$8,410,946 580 - 599 \$15,038,465 600 - 619 \$21,581,298 620 - 639 \$32,387,059 640 - 659 \$73,302,915 660 - 679 \$105,712,065 680 - 699 700 - 719 \$162,130,351 \$221,017,164 \$266,670,420 720 - 739 740 - 759 \$315,560,375 760 - 779 \$378,262,221 780 - 799 \$468,554,721 \$3,896,950,450 800 and above \$6,018,135,719 Principal Balance Credit Bureau Score Score Unavailable \$23,645,578 \$5,166,072 499 and below 500 - 539 \$13,868,604 540 - 559 \$6,741,892 560 - 579 \$14,707,973 580 - 599 \$16,852,435 600 - 619 \$35,026,590 620 - 639 \$51,218,514 640 - 659 \$106,649,256 660 - 679 \$142.133.359 680 - 699 \$233,169,319 700 - 719 \$295,517,566 720 - 739 \$360,037,774 740 - 759 \$416,084,286 760 - 779 \$499,376,299 780 - 799 \$593,213,169 \$4,290,838,462 800 and above \$7,104,247,147

Indexed LTV (%)

Total

35.01 - 40.00

| _ | \$7,104,247,147 | 6.45 |
|---------------------|-------------------|------------|
| Credit Bureau Score | Principal Balance | Percentage |
| Score Unavailable | \$33,996,639 | 0.03 |
| 499 and below | \$5,752,147 | 0.01 |
| 500 - 539 | \$13,822,654 | 0.01 |
| 540 - 559 | \$13,304,902 | 0.01 |
| 560 - 579 | \$12,698,001 | 0.01 |
| 580 - 599 | \$25,970,290 | 0.02 |
| 600 - 619 | \$35,298,339 | 0.03 |
| 620 - 639 | \$68,050,736 | 0.06 |
| 640 - 659 | \$132,584,674 | 0.12 |
| 660 - 679 | \$173,881,533 | 0.16 |
| 680 - 699 | \$296,277,029 | 0.27 |
| 700 - 719 | \$351,062,270 | 0.32 |
| 720 - 739 | \$448,668,472 | 0.41 |
| 740 - 759 | \$543,123,301 | 0.49 |
| 760 - 779 | \$628,785,992 | 0.57 |
| 780 - 799 | \$708,297,084 | 0.64 |
| 800 and above | \$4,676,665,067 | 4.24 |
| | \$8,168,239,129 | 7.41 |

25.01 - 30.00

Total

Indexed LTV (%)

30.01 - 35.00

Indexed LTV (%)

Total

Total



| Indexed LTV (%) 40.01 - 45.00 | Credit Bureau Score | Principal Balance | Percentage |
|---|------------------------|------------------------------------|--------------|
| | Score Unavailable | \$45,502,829 | 0.04 |
| | 499 and below | \$7,218,393 | 0.04 |
| | 500 - 539 | \$14,748,702 | 0.01 |
| | 540 - 559 | \$11,715,218 | 0.01 |
| | 560 - 579 | \$21,219,867 | 0.02 |
| | 580 - 599 | \$24,216,129 | 0.02 |
| | 600 - 619 | \$37,279,202 | 0.03 |
| | 620 - 639 | \$71,856,304 | 0.07 |
| | 640 - 659 | \$139,052,937 \$246,007,635 | 0.13 |
| | 660 - 679 680 - 699 | \$216,097,625 \$340,431,021 | 0.20 0.31 |
| | 700 - 719 | \$447,700,405 | 0.41 |
| | 720 - 739 | \$515,921,053 | 0.47 |
| | 740 - 759 | \$613,076,792 | 0.56 |
| | 760 - 779 | \$724,018,275 | 0.66 |
| | 780 - 799 | \$897,354,643 | 0.81 |
| | 800 and above | \$4,969,494,992 | 4.51 |
| Total | | \$9,096,904,386 | 8.25 |
| <u>Indexed LTV (%)</u> 45.01 - 50.00 | Credit Bureau Score | Principal Balance | Percentage |
| | Score Unavailable | \$68,016,623 | 0.06 |
| | 499 and below | \$6,272,414 | 0.01 |
| | 500 - 539 | \$14,907,952 | 0.01 |
| | 540 - 559 | \$12,683,329 | 0.01 |
| | 560 - 579 | \$18,009,629 | 0.02 |
| | 580 - 599 | \$28,633,193 | 0.03 |
| | 600 - 619 | \$44,238,774 | 0.04 0.07 |
| | 620 - 639 640 - 659 | \$77,908,865 \$166,544,553 | 0.07 |
| | 660 - 679 | \$257,288,982 | 0.13 |
| | 680 - 699 | \$386,987,392 | 0.35 |
| | 700 - 719 | \$532,395,453 | 0.48 |
| | 720 - 739 | \$611,083,364 | 0.55 |
| | 740 - 759 | \$728,270,673 | 0.66 |
| | 760 - 779 | \$836,596,443 | 0.76 |
| | 780 - 799 | \$991,344,256 | 0.90 |
| Total | 800 and above | \$5,205,006,537 | 4.72 |
| Total | | \$9,986,188,432 | 9.06 |
| <u>Indexed LTV (%)</u> 50.01 - 55.00 | Credit Bureau Score | Principal Balance | Percentage |
| | Score Unavailable | \$127,505,423 | 0.12 |
| | 499 and below | \$7,913,943 | 0.01 |
| | 500 - 539 | \$15,853,744 | 0.01 |
| | 540 - 559 | \$10,589,623 | 0.01 |
| | 560 - 579 | \$16,221,232 \$20,107,450 | 0.01 |
| | 580 - 599 600 - 619 | \$30,107,450 \$50,760,840 | 0.03 0.05 |
| | 620 - 639 | \$96,305,344 | 0.09 |
| | 640 - 659 | \$224,431,256 | 0.20 |
| | 660 - 679 | \$356,832,800 | 0.32 |
| | 680 - 699 | \$499,164,065 | 0.45 |
| | 700 - 719 | \$632,963,528 | 0.57 |
| | 720 - 739 | \$781,146,362 | 0.71 |
| | 740 - 759 | \$893,382,657 | 0.81 |
| | 760 - 779 | \$1,034,742,180 | 0.94 |
| | 780 - 799 | \$1,208,869,253 \$6,272,242,472 | 1.10 |
| Total | 800 and above | \$6,272,243,473 | 5.69 |
| .014 | | \$12,259,033,172 | 11.12 |

Indexed LTV (45.01 - 50.00

Indexed LTV (9

0.49



| Indexed LTV(5) Credit Buraus Score Principal Balance Percentage 55.01 - 60.00 Score Unavailable \$172.066.517 0.16 499 and below \$47.38,245 0.00 500 - 539 \$15.071.380 0.01 500 - 539 \$15.071.370 0.02 500 - 539 \$15.071.370 0.02 500 - 639 \$23.4349.205 0.03 600 - 619 \$62.643.599 0.03 600 - 679 \$51.13.39.654 0.12 600 - 679 \$51.05.052 0.70 700 - 779 \$1.15.106.543 1.02 700 - 779 \$1.15.106.543 1.22 800 and abov \$50.102.106.514 1.22 800 and abov \$50.12.677 0.01 50.01 - 65.00 Score Unavailable \$259.112.545 0.04 60.01 - 65.00 Score Unavailable \$259.12.677 0.01 60.01 - 65.00 Score Unavailable \$259.12.677 0.01 60.01 - 65.00 Score Unavailable \$259.677 0.01 60.01 - 65 | | | | |
|--|-----------------|--|---|--|
| Score Unavailable 500 - 539 517 (2006,517 540 - 559) 0.16 547 (38,245) 0.00 500 - 539 513 (32,205) 500 - 579 325,000,248 0.02 530 - 599 0.02 537 (70,0268) 0.03 538 (50,027,0268) 0.03 538 (50,027,0268) 0.03 538 (50,027,0268) 0.03 538 (50,027,0268) 0.03 538 (50,028,027) 0.03 538 (50,028,027) 0.01 539 (50,028,028) 0.01 539 (50,028,028) 0.01 539 (50,028,027) 0.01 539 (50,028,027) 0.01 539 (50,028,027) 0.01 539 (50,028,028,028,028,028) 0.02 539 (57,746,97,40,001 540 (59) 0.01 540 (59) | Indexed LTV (%) | Credit Bureau Score | Principal Balance | Percentage |
| 498 and below 547,738,245 0.00 540 - 553 \$12,71,336 0.01 540 - 553 \$25,00,248 0.02 500 - 673 \$25,00,248 0.03 500 - 673 \$25,00,248 0.03 500 - 673 \$35,30,564 0.13 500 - 673 \$414,715,138 0.38 500 - 673 \$414,715,138 0.38 500 - 673 \$414,715,138 0.38 500 - 673 \$414,715,138 0.38 500 - 673 \$414,715,138 0.38 500 - 773 \$1,151,105,643 105 700 - 773 \$1,151,105,643 105 700 - 773 \$1,151,105,643 11.99 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$259,112,546 0.24 500 - 673 \$344,47,677 0.01 500 - 673 \$342,67,791 0.01 500 - 673 \$342,67,791 0.02 500 - 673 \$342,67,793 0.02 <td>55.01 - 60.00</td> <td></td> <td></td> <td></td> | 55.01 - 60.00 | | | |
| 500 - 539 \$12,712,386 0.01 560 - 550 \$516,571,357 0.02 560 - 670 \$25,080,248 0.03 560 - 673 \$25,080,248 0.03 560 - 673 \$25,080,248 0.03 560 - 673 \$343,442,055 0.03 560 - 673 \$414,715,138 0.38 660 - 673 \$514,147,151,38 0.38 660 - 673 \$514,151,053,14 0.38 700 - 713 \$767,155,255 0.70 700 - 773 \$10,054,14 1.35 700 - 773 \$10,054,14 1.35 100 and above \$51,314,653,942 0.04 500 - 633 \$7,44,877 0.00 500 - 639 \$21,452,982 0.02 600 - 639 \$224,477 0.01 500 - 639 \$21,462,982 0.02 600 - 639 \$24,477 0.01 500 - 639 \$24,477 0.01 500 - 673 \$31,355,50 0.33 600 - 673 \$31,355,50 0.33 | | | | |
| 540 - 559 \$16,571,377 0.02 580 - 579 \$32,680,286 0.02 580 - 599 \$34,343,205 0.03 580 - 599 \$32,434,205 0.03 580 - 599 \$32,445,99 0.08 580 - 699 \$504,911,722 0.55 570 - 739 \$506,439,422 0.81 740 - 759 \$1,135,106,543 1.05 760 - 779 \$1,135,106,543 1.05 760 - 779 \$1,135,106,547 1.199 800 and above \$5,144,503,367 1.22 800 and above \$5,194,503,367 1.22 80,01 - 65,00 Credit Bureau Score Principal Balance Percentage 80,01 - 65,00 Score Unavailable \$259,112,545 0.24 438 and below \$5,502,477 0.00 56 56,00 - 679 \$31,66,32,013 0.01 0.01 560 - 679 \$31,66,32,043 0.02 0.02 560 - 679 \$32,64,479,71 0.01 0.04 560 - 679 \$32,64,479,71 0.21 | | | • 1 · · · · · · · · · · · · · · · · · · | |
| 560 - 579 \$25,080,248 0.02 560 - 599 \$34,34,205 0.03 600 - 613 \$32,244,599 0.06 620 - 633 \$217,700,286 0.28 600 - 673 \$3414,715,183 0.38 600 - 673 \$3414,715,183 0.38 600 - 673 \$3414,715,183 0.38 600 - 673 \$364,43,942 0.81 740 - 759 \$1,02,106,633 0.91 740 - 759 \$1,03,016,543 1.05 700 - 739 \$1,145,106,543 1.02 800 and above \$51,115,405,547 1.190 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$229,112,545 0.24 500 - 633 \$7,748,977 0.01 500 500 - 639 \$134,97,759 0.04 0.01 500 - 639 \$14,97,759 0.04 0.01 500 - 639 \$14,97,759 0.04 0.01 500 - 639 \$228,06,163 0.08 <t< td=""><td></td><td></td><td></td><td></td></t<> | | | | |
| 680 - 699 \$34,342,025 0.03 620 - 633 \$313,230,054 0.12 640 - 653 \$277,70,266 0.28 600 - 673 \$341,47,15,133 0.38 670 - 773 \$313,320,054 0.12 670 - 773 \$31,512,525 0.73 720 - 733 \$369,6439,422 0.81 740 - 759 \$1,135,100,543 1.22 700 - 779 \$1,135,100,543 1.22 800 and above \$31,348,415,514 1.22 800 and above \$51,165,6547 1.92 80.01 - 65.00 Score Unavailable \$259,112,545 0.24 60.01 - 673 \$344,157,77 0.01 500 - 673 \$32,467,197,1 0.01 500 - 673 \$32,467,197,1 | | | | |
| 600-019 \$62,644,569 0.06 640-059 \$275,700,266 0.25 600-079 \$3142,715,138 0.38 600-079 \$3142,715,138 0.38 600-079 \$3142,715,138 0.38 600-779 \$31,755,105,552 0.70 740-758 \$1,102,106,532 0.91 760-799 \$31,346,415,514 1.22 760-799 \$31,346,415,514 1.22 760-799 \$31,346,415,514 1.22 760-799 \$31,346,415,514 1.22 60.01-65.00 Credit Bureau Score Principal Balance Percentage 60.01-65.00 Score Unavailable \$250,112,547 0.01 500-539 \$7,448,797 0.01 50,02,477 0.01 500-539 \$7,448,797 0.01 50,02,477 0.01 500-539 \$7,446,974 0.01 50,02,476 0.01 500-579 \$31,35,25 0.33 50,03 50,02,477 0.01 500-593 \$22,467,371 0.21 | | | | |
| 640 - 659 \$275,700,266 0.25 660 - 679 \$344,715,138 0.38 680 - 699 \$3604,911,782 0.55 700 - 719 \$3767,155,255 0.70 700 - 779 \$31,106,143 1.28 700 - 779 \$31,163,106,543 1.28 700 - 779 \$31,164,155,151 1.28 800 and above \$81,144,155,151 1.28 800 and above \$81,144,155,151 1.28 800 and above \$81,141,1459,547 1.190 Indexed LIV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$229,112,545 0.24 493 and below \$30,22,477 0.00 500 - 530 \$37,46,374 0.01 500 - 639 \$32,855,19 0.01 500 - 639 \$32,855,871 0.01 500 - 639 \$32,855,19 0.01 500 - 639 \$32,856,163 0.04 500 - 739 \$34,467,974 0.01 500 - 739 \$34,66,71,39 | | | | |
| 660 - 679 \$414.715.138 0.38 700 - 719 \$506.117.82 0.55 700 - 719 \$5767.155.255 0.70 740 - 759 \$1.05.106.632 0.81 700 - 719 \$51.155.055 0.70 700 - 719 \$51.155.006.643 1.08 700 - 719 \$51.155.006.643 1.08 700 - 719 \$51.155.005 5.22 Indexed LVI (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score U harvailable \$259.112.545 0.24 400 and balow \$5.022.4477 0.02 500 - 679 \$1.035.301 0.01 500 - 699 \$21.652.082 0.02 60.01 - 65.00 Score U harvailable \$22.84.777 0.01 500 - 699 \$21.652.082 0.02 0.02 60.01 - 70.00 Score U harvailable \$22.84.777 0.01 600 - 679 \$23.84.313.525 0.33 0.01 600 - 679 \$23.440 0.00 0.02 0.02 < | | 620 - 639 | \$131,238,054 | 0.12 |
| 680 - 699 \$500, 911, 782 0.55 720 - 739 \$3896, 439, 422 0.81 700 - 779 \$1, 106, 632 0.91 700 - 779 \$1, 134, 155, 146, 543 1.025 800 and above \$0, 149, 508, 386 5.622 800 and above \$31, 114, 455, 514 1.225 800 and above \$31, 114, 455, 514 1.225 80, 11-762, 00 Credit Bureau Score Principal Balance Percentage 80, 01 - 65, 00 Score Unavailable \$229, 112, 545 0.24 499 and below \$5, 02, 2477 0.01 500 - 539 \$1, 30, 67, 689 0.01 500 - 539 \$1, 50, 67, 689 0.04 600 - 679 \$3, 56, 613 0.03 600 - 679 \$3, 56, 613 0.04 600 - 679 \$3, 56, 613 0.04 600 - 679 \$3, 66, 613 0.04 600 - 679 \$3, 66, 613 0.04 600 - 679 \$3, 66, 613 0.04 600 - 679 \$3, 66, 613 0.04 600 - 679 | | | | |
| 700 - 719 \$767, 155, 256 0.70 740 - 759 \$1002, 106, 632 0.91 740 - 759 \$1, 155, 106, 643 1.05 Total \$51, 91, 006, 643 1.05 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$259, 112, 545 0.24 500 - 559 \$7, 746, 574 0.01 500 - 559 \$7, 746, 574 0.01 500 - 559 \$7, 746, 574 0.01 500 - 559 \$7, 746, 574 0.01 500 - 559 \$7, 746, 574 0.01 500 - 559 \$7, 746, 574 0.01 500 - 579 \$13, 105, 5301 0.01 500 - 579 \$13, 055, 301 0.01 500 - 579 \$13, 055, 301 0.01 500 - 579 \$13, 055, 301 0.01 500 - 779 \$1, 025, 156, 428 0.03 700 - 739 \$1, 025, 156, 428 0.93 700 - 739 \$1, 025, 156, 428 0.93 700 - 739 \$1, 025, | | | | |
| Total 720-739 760-779 \$81,05,106,652 51,153,106,543 0.61 10,122 Total Storad above \$5,194,05,843 1.05 5,194,05,835 Total Storad above \$5,194,05,845 1.122 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$229,112,545 0.24 499 and below \$5,022,477 0.00 540 - 559 \$7,746,974 0.01 560 - 573 \$13,056,301 0.01 580 - 599 \$22,467,971 0.021 600 - 619 \$41,657,689 0.04 620 - 639 \$22,867,971 0.21 660 - 679 \$364,313,525 0.33 700 - 719 \$603,735,355 0.63 700 - 719 \$3685,501,055 0.83 700 - 719 \$3865,201,055 0.83 700 - 719 \$3885,201,055 0.24 65,01 - 70.00 Credit Bureau Score Principal Balance Percentage 65,01 - 70.00 Score Unavaliable \$223,206,855 | | | | |
| Tetal 740 - 759 780 - 779 780 - 779 \$1,02,106,622 81,13,416,459,547 0.91 12,000 780 - 750 780 - 750 780 - 760 - | | | | |
| Total 760 - 779 \$1,153,106,543 1.02 B00 and above \$6,194,503,385 5.52 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$229,112,545 0.24 498 and below \$5,022,477 0.00 500 - 539 \$7,746,974 0.01 560 - 579 \$1,30,65,301 0.01 560 - 579 \$1,30,65,301 0.01 560 - 579 \$1,30,65,301 0.01 560 - 579 \$1,30,67,699 0.04 620 - 639 \$22,467,971 0.21 660 - 679 \$364,315,255 0.33 700 - 719 \$680,501,055 0.63 700 - 719 \$3685,501,055 0.81 700 - 719 \$3685,501,055 0.03 700 - 719 \$3685,200,055 0.01 700 - 719 \$3685,200,055 0.21 700 - 719 \$3686,501,055 0.21 65.01 - 70.00 Credit Bureau Score Principal Balance Percentage | | | · · · · · · · · · · · · · · · · · · · | |
| Total 800 and above \$6,194,508,385 5.62 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$259,112,545 0.24 Score Unavailable \$259,12,545 0.24 Score Unavailable \$259,172,746,974 0.01 500 - 559 \$7,746,974 0.01 500 - 579 \$13,055,301 0.01 500 - 579 \$13,055,301 0.01 500 - 579 \$13,055,301 0.01 500 - 679 \$33,055,301 0.02 500 - 679 \$33,055,301 0.03 600 - 673 \$536,228,495 0.63 700 - 719 \$103,315,452 0.33 700 - 719 \$103,315,452 0.83 700 - 719 \$103,315,452 0.83 700 - 719 \$103,315,452 0.83 700 - 719 \$103,315,452 0.83 700 - 719 \$103,315,452 0.83 700 - 719 \$103,315,452 0.83 700 - 719 | | 760 - 779 | \$1,153,106,543 | 1.05 |
| Total \$13,116,459,547 11.30 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$259,112,545 0.24 499 and below \$5,022,477 0.00 560 - 579 \$31,065,301 0.01 560 - 579 \$31,065,301 0.01 580 - 599 \$22,1652,982 0.02 600 - 619 \$41,977 0.01 660 - 679 \$384,313,255 0.33 700 - 719 \$660,373 \$355 0.63 700 - 719 \$103,216,428 0.93 780,799 \$11,60,072,649 0.04 65.01 - 70.00 Credit Bureau Score Principal Balance Percentage 66.01 - 70.00 \$11,131,510,493 10.10 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 66.01 - 70.00 \$205,525 0.21 600 - 679 \$236,679,70 0.01 \$205,525 0.21 493 and balow \$22,206,585 0.21 600 - 619 \$244,450,377 0.00 <td></td> <td>780 - 799</td> <td>\$1,348,415,514</td> <td>1.22</td> | | 780 - 799 | \$1,348,415,514 | 1.22 |
| Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 60.01 - 65.00 Score Unavailable \$259,112,545 0.24 499 and below \$5,022,477 0.00 500 - 539 \$7,748,977 0.01 560 - 579 \$13,055,301 0.01 560 - 579 \$13,055,301 0.01 560 - 579 \$13,055,301 0.01 560 - 579 \$13,055,301 0.01 560 - 579 \$32,165,282 0.02 60.019 \$341,997,999 0.04 60.019 \$341,997,999 0.04 60.019 \$350,224,495 0.03 700 - 719 \$302,355 0.63 700 - 719 \$302,355 0.63 700 - 719 \$302,249,405 0.61 700 - 719 \$302,355 0.63 700 - 719 \$302,355 0.63 700 - 719 \$302,52,500,585 0.21 700 - 719 \$235,260,585 0.21 1700 Score Unavailable \$235,260,585 0.21 <td></td> <td>800 and above</td> <td>\$6,194,508,385</td> <td>5.62</td> | | 800 and above | \$6,194,508,385 | 5.62 |
| 60.01 - 65.00 Score Unavailable 499 and below \$259,112,545 500 - 539 0.24 499 and below 500 - 539 \$7,748,977 0.00 500 - 539 \$7,748,977 0.01 560 - 579 \$13,055,301 0.01 560 - 579 \$13,055,301 0.01 620 - 639 \$228,467,971 0.21 620 - 639 \$522,847,971 0.21 660 - 679 \$344,987,699 0.04 620 - 639 \$522,847,971 0.21 700 - 719 \$593,735,355 0.63 720 - 739 \$778,823,084 0.71 780 - 779 \$1,023,516,428 0.93 780 - 779 \$1,1131,510,493 10.10 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$235,200,585 0.21 499 and below \$22,036,525 0.21 499 and below \$24,996,443 0.00 500 - 539 \$4,64,473 0.04 640 - 659 \$198,521,219 0.16 | Total | _ | \$13,116,459,547 | 11.90 |
| Score Unavailable \$258 112.545 0.24 499 and below \$5.022.477 0.00 540 :659 \$7,746,974 0.01 540 :659 \$7,746,974 0.01 560 -579 \$13,055,301 0.01 560 :679 \$31,055,301 0.01 560 :699 \$22,165,2862 0.02 660 :619 \$341,907,699 0.04 620 :639 \$322,061,63 0.08 680 :699 \$550,228,400 0.50 700 :719 \$693,735,355 0.63 700 :779 \$1,023,516,428 0.93 780 :799 \$1,166,072,649 1.06 800 and above \$249,039,99 4.53 65.01 : 70.00 Score Unavailable \$235,260,585 0.21 10.02 Score Unavailable \$232,249,644 0.00 540 :659 \$4,438,077 0.00 50 560 : 579 \$8,878,067 0.01 50 580 :699 \$38,78,067 0.01 50 580 :699 \$4,338,817 <td></td> <td>Credit Bureau Score</td> <td>Principal Balance</td> <td>Percentage</td> | | Credit Bureau Score | Principal Balance | Percentage |
| 499 and below 55,022,477 0.00 540 - 559 \$7,748,974 0.01 560 - 579 \$13,055,301 0.01 580 - 599 \$21,652,992 0.02 600 - 619 \$41,967,699 0.04 620 - 639 \$22,865,163 0.03 620 - 659 \$22,847,971 0.21 660 - 679 \$364,313,525 0.63 700 - 719 \$502,524,400 0.53 700 - 719 \$502,524,400 0.53 700 - 719 \$502,524,400 0.53 700 - 739 \$1,023,516,423 0.43 700 - 739 \$1,023,516,423 0.33 600 and above \$1,131,510,4033 10.10 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$2235,260,585 0.21 100 Score Unavailable \$235,276,067 0.01 500 - 539 \$3,492,4054 0.000 560 579 \$3,676,067 0.01 500 - 539 \$3,676,067 | | Score Unavailable | \$259 112 545 | 0.24 |
| 500-539 \$7,448,797 0.01 560-559 \$7,7449,797 0.01 560-579 \$13,055,301 0.01 560-599 \$21,652,962 0.02 600-619 \$41,967,699 0.04 620-639 \$228,061,853 0.03 640-659 \$228,467,971 0.21 660-679 \$364,313,525 0.33 660-679 \$364,313,525 0.63 700-719 \$1,023,516,428 0.93 760-779 \$1,023,516,428 0.93 780-799 \$1,166,072,649 1.06 800 and above \$4,982,003,999 4.53 65.01-70.00 Score Unavailable \$2235,260,585 0.21 499 and below \$2,249,644 0.00 540-559 \$4,933,817 0.00 560-579 \$8,878,067 0.01 560-579 \$8,12,293 0.01 580-599 \$8,374,067 0.01 560-579 \$8,12,293 0.01 580-599 \$8,378,067 0.01 500-539 \$2,24,15,037 | | | | |
| 540-559 \$7,746,974 0.01 560-579 \$13,055,301 0.01 580-599 \$21,652,992 0.02 600-619 \$41,967,699 0.03 620-659 \$222,467,971 0.21 660-679 \$3364,313,525 0.33 660-679 \$393,735,355 0.63 700-719 \$503,735,355 0.63 720-739 \$1,025,76,428 0.33 760-779 \$1,023,516,428 0.33 760-779 \$1,023,516,428 0.33 760-799 \$1,131,510,493 1.010 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01-70.00 Score Unavailable \$223,520,585 0.21 499 and below \$2,036,525 0.00 500-559 540-559 \$4,938,817 0.00 560-579 \$8,876,00 0.01 560-579 \$8,122,930 0.01 560-579 \$8,438,17 0.00 560-579 \$8,438,17 0.00 560-579 \$8,438,17 0.00 | | | | |
| 580 599 \$21,652,982 0.024 600 619 \$41,657,699 0.044 620 639 \$32,864,713,71 0.21 660 677 \$364,313,525 0.033 680 699 \$550,223,490 0.50 700 719 \$563,7355 0.63 720 739 \$777,823,044 0.71 740 759 \$399,501,055 0.81 760 779 \$1,023,516,428 0.33 780 799 \$1,166,072,649 1.06 800 and above \$4,992,038,999 4.53 780 799 \$1,161,0493 10.10 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$2,235,260,585 0.21 499 and below \$2,249,644 0.000 500 59 \$4,383,817 0.004 60.01 - 70.00 Score Unavailable \$2,249,644 0.001 600 679 | | | | |
| 600-619 \$41,967,699 0.04 620-639 \$82,806,163 0.08 640-659 \$228,467,971 0.21 660-679 \$364,313,525 0.33 680-699 \$550,228,480 0.50 700-719 \$989,373,355 0.63 700-779 \$1,023,154,428 0.33 760-779 \$1,023,154,428 0.33 760-779 \$1,123,151,428 0.33 780-779 \$1,123,151,428 0.33 780-779 \$1,123,151,428 0.33 780-779 \$1,023,154,428 0.33 780-779 \$1,023,154,428 0.33 780-779 \$1,023,154,428 0.33 780-779 \$1,023,154,428 0.33 65,01-70.00 Score Unavailable \$235,260,585 0.21 499 and below \$2,249,844 0.00 500 53 \$4,392,013 0.01 60.0-679 \$22,445,037 0.02 620 639 \$4,64,473 0.04 640-659 \$169,521,219 <td< td=""><td></td><td>560 - 579</td><td>\$13,055,301</td><td></td></td<> | | 560 - 579 | \$13,055,301 | |
| 620 639 \$82,806,163 0.08 640 659 \$228,47971 0.21 660 679 \$364,313,525 0.33 680 699 \$550,228,480 0.55 700 719 \$589,33,355 0.63 720 739 \$777,823,044 0.71 740 759 \$895,501,055 0.81 760 779 \$1,162,72,649 1.06 800 and above \$4,992,039,999 4.53 780 799 \$1,1131,510,493 10.10 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$223,260,585 0.21 499 and below \$2,036,525 0.001 500 539 \$2,446,44 0.000 540 559 \$4,938,817 0.001 500 539 \$2,441,5037 0.02 600 619 \$24,415,037 0.02 600 673 \$29,822,156 | | | | |
| 640 - 659 \$228,467,971 0.21 600 - 679 \$364,313,525 0.33 680 - 699 \$550,228,490 0.50 700 - 719 \$693,735,355 0.63 720 - 739 \$778,23,084 0.71 740 - 759 \$3895,501,055 0.83 760 - 779 \$1,023,614,228 0.93 760 - 779 \$1,023,614,228 0.93 780 - 779 \$1,023,614,228 0.93 780 - 779 \$1,023,614,228 0.93 800 and above \$4,992,038,999 4.53 900 and above \$4,992,038,999 4.53 500 - 539 \$2,496,44 0.00 500 - 559 \$8,122,930 0.01 500 - 559 \$8,122,930 0.01 500 - 579 \$8,122,930 0.01 65.01 - 70.00 \$224,415,037 0.02 500 - 559 \$8,122,930 0.01 600 - 619 \$24,415,037 0.02 500 - 591 \$8,122,195 0.43 660 - 679 \$226,154,415 | | | · · · · · · · · · · · · · · · · · · · | |
| 660 - 679 \$364,313,525 0.33 680 - 699 \$550,228,490 0.50 700 - 719 \$693,735,355 0.63 720 - 739 \$778,623,084 0.71 740 - 759 \$885,501,055 0.81 760 - 799 \$1,166,072,649 1.06 800 and above \$4,992,038,999 4.53 700 - 719 \$1,166,072,649 1.06 800 and above \$4,992,038,999 4.53 800 and above \$4,992,038,999 4.53 65.01 - 70.00 Score Unavailable \$2235,260,585 0.21 499 and below \$2,249,644 0.00 500 - 539 \$2,249,644 0.00 500 - 539 \$4,338,878,067 0.01 500 - 579 \$12,2930 0.01 500 - 579 \$2,249,644 0.00 540 - 559 \$4,433,88,78,067 0.012 500 - 579 \$2,249,644 50.02 600,679 \$3,325,831,191 0.02 600 - 679 \$2,49,644 50.02 600,679 \$3,325,831,191 0.22 | | | · · · · · · · · · · · · · · · · · · · | |
| 660 - 699 \$550 228,490 0.50 700 - 719 \$693 755,355 0.63 720 - 739 \$778,823,084 0.71 740 - 759 \$8085,501,055 0.81 760 - 779 \$1,023,516,428 0.033 760 - 779 \$1,023,516,428 0.033 760 - 779 \$1,023,516,428 0.033 800 and above \$4,920,208,999 4.53 65.01 - 70.00 Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$2235,260,585 0.21 499 and below \$2,2036,525 0.00 500 - 539 \$2,249,644 0.000 500 - 539 \$8,122,330 0.011 600 - 619 \$24,415,037 0.002 600 - 679 \$296,715,435 0.271 600 - 619 \$24,415,037 0.02 600 - 679 \$296,715,435 0.271 600 - 619 \$244,150,373 0.02 700 - 719 \$446,646,473 0.041 700 - 719 \$544,522,156 | | | • · · · · · · · · | |
| 700 - 719 \$693,735,355 0.63 720 - 739 \$778,230,84 0.71 740 - 759 \$895,501,055 0.81 760 - 779 \$1,166,072,649 1.06 800 and above \$4,992,038,999 4.53 800 and above \$4,992,038,999 4.53 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$2235,260,585 0.21 499 and below \$2,234,644 0.00 540 - 559 \$4,4338,817 0.00 500 - 579 \$812,233 0.011 580 - 579 \$812,233 0.01 500 - 679 \$244,415,037 0.022 620 - 639 \$463,871,999 0.15 660 - 679 \$226,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 700 - 779 \$746,486,672 0.68 760 - 779 \$745,486,672 0.68 700 - 779 \$746,486,672 0.66 | | | | |
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| Total 760 - 779 780 - 799 800 and above \$1,066,072,649 84,982,038,999 4,53 0.06 84,992,038,999 4,53 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable 499 and below \$235,260,585 5,021 0.21 Score Unavailable 499 and below \$22036,525 5,000 0.00 500 - 539 \$2,249,644 0,000 0.00 500 - 579 \$8,122,930 0,011 0.01 600 - 619 \$2,444,15,037 0,002 0.01 600 - 619 \$4,445,027,190 0,01 0.02 600 - 679 \$2,96,715,435 0,277 0.027 680 - 699 \$403,719,609 0,377 0.37 700 - 719 \$446,846,473 0,014 0.04 640 - 659 \$6,00,277,923 0,54 0.54 700 - 719 \$446,522,156 0,037,923 0.54 700 - 779 \$745,486,672 0,68 0.68 700 - 779 \$749,486,672 0,76 | | | · · · · · · · · · · · · · · · · · · · | 0.71 |
| Total 800 and above \$1,166,072,649 \$4,992,038,999 1.06 \$4,992,038,999 1.06 \$4,992,038,999 1.06 \$4,992,038,999 1.010 Indexed LTV (%) 65.01 - 70.00 Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$225,200,585 0.21 499 and below \$22,249,644 0.00 500 - 539 \$2,249,644 0.00 500 - 579 \$4,938,817 0.00 560 - 579 \$8,122,930 0.01 600 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$169,521,19 0.15 660 - 679 \$22,94,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,4522,156 0.49 720 - 739 \$660,871,733 0.61 700 - 779 \$745,468,672 0.68 780 - 779 \$833,595,650 0.76 800 and above \$333,997 0.00 500 - 539 \$4,331,101 3.02 7 | | | \$895,501,055 | 0.81 |
| Total 800 and above \$4,992,038,999 4.53 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 65.01 - 70.00 Score Unavailable \$235,260,585 0.21 499 and below \$2,036,525 0.00 500 - 539 \$2,249,644 0.00 540 - 559 \$4,938,817 0.00 560 - 679 \$8,878,067 0.01 650 - 619 \$24,415,037 0.02 620 - 639 \$46,64,64,73 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 899 \$44,646,473 0.04 620 - 639 \$600,277,923 0.64 700 - 719 \$544,522,156 0.49 720 - 739 \$600,3719,609 0.37 700 - 779 \$745,468,672 0.68 780 - 799 \$383,595,650 0.76 800 and above \$3,325,831,191 3.02 70.01 - 75.00 Credit Bureau Score Principal Balance Percentage <tr< td=""><td></td><td></td><td></td><td></td></tr<> | | | | |
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| 65.01 - 70.00 Score Unavailable \$235,260,585 0.21 499 and below \$2,236,525 0.00 500 - 539 \$2,249,644 0.00 540 - 559 \$4,938,817 0.00 560 - 579 \$8,878,067 0.011 680 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$403,719,609 0.37 700 - 719 \$403,713,809 0.61 760 - 779 \$745,468,672 0.68 700 - 719 \$745,468,672 0.68 700 - 719 \$745,468,672 0.68 700 - 779 \$745,468,672 0.68 700 - 779 \$745,468,672 0.68 700 - 779 \$745,468,672 0.68 700 - 779 \$745,468,672 0.68 700 - 779 \$745,468,672 0.68 700 - 779 \$7 | Total | | \$11,131,510,493 | 10.10 |
| Score Unavailable \$235,260,585 0.21 499 and below \$2,249,624 0.00 500 - 559 \$4,938,817 0.00 540 - 559 \$4,938,817 0.00 560 - 579 \$8,878,067 0.011 600 - 619 \$24,415,037 0.02 620 - 639 \$4,646,473 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$226,715,435 0.27 680 - 699 \$206,715,435 0.27 680 - 699 \$206,715,435 0.27 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 740 - 759 \$68,831,738 0.61 760 - 779 \$745,466,672 0.68 800 and above \$3,325,831,191 3.02 70.01 - 75.00 \$7,927,031,672 7.19 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 \$2,954,934 0.00 540 - 559 \$4,351,101 0.00 540 - 559 | | Credit Bureau Score | Principal Balance | Percentage |
| 499 and below \$2,036,525 0.00 500 - 539 \$2,249,644 0.00 540 - 559 \$4,938,817 0.00 560 - 579 \$8,122,930 0.01 580 - 599 \$8,878,067 0.01 600 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 740 - 759 \$669,831,738 0.61 760 - 779 \$745,468,672 0.68 780 - 799 \$3325,831,191 3.02 70.01 - 75.00 \$7,927,031,672 7.19 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 \$206,71,733 0.01 500 539 \$2,264,334 0.00 540 - 559 \$4,351,101 0.00 500 539 | | Score Unavailable | \$235,260,585 | 0.21 |
| 540 - 559 \$4,938,817 0.00 560 - 579 \$8,122,930 0.01 580 - 599 \$8,878,067 0.01 600 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 740 - 759 \$745,468,672 0.68 780 - 799 \$838,595,650 0.76 800 and above \$3,325,831,191 3.02 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$2,954,934 0.00 500 - 579 \$4,351,101 0.00 560 - 579 \$4,351,101 0.00 500 - 539 \$2,954,934 0.01 560 - 579 \$4,351,101 0.00 500 - 579 \$4,351,101 0.00 560 - 579 | | | | |
| 560 - 579 \$8,122,930 0.01 580 - 599 \$8,878,067 0.01 600 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 740 - 759 \$660,831,738 0.61 760 - 779 \$745,468,672 0.68 780 - 799 \$838,595,650 0.76 800 and above \$3,325,831,191 3.02 70.01 - 75.00 \$Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 \$Core Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 | | 500 - 539 | \$2,249,644 | 0.00 |
| 580 - 599 \$8,876,067 0.01 600 - 619 \$24,415,037 0.02 620 - 639 \$46,646,473 0.04 640 - 659 \$189,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 740 - 759 \$669,831,738 0.61 760 - 779 \$745,468,672 0.68 780 - 799 \$838,595,650 0.76 800 and above \$3,325,831,191 3.02 70.01 - 75.00 Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 500 - 539 \$4,351,101 0.00 560 540 - 559 \$4,351,101 0.00 560 540 - 559 \$4,351,101 0.00 560 540 - 559 \$4,351,101 0.00 560 | | 540 - 559 | \$4,938,817 | |
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| 640 - 659 \$169,521,219 0.15 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$660,277,923 0.54 740 - 759 \$668,831,738 0.61 760 - 779 \$745,468,672 0.68 800 and above \$3,325,831,191 3.02 Total \$7,927,031,672 7.19 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 \$200 - 539 \$2,954,934 0.00 500 - 539 \$2,954,934 0.00 500 - 539 \$2,954,934 0.00 500 - 559 \$4,351,101 0.00 500 - 579 \$2,943,329 0.01 600 - 619 \$2,2683,359 0.02 620 - 639 \$10,157,738 0.01 600 - 619 \$22,868,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 < | | 600 - 619 | | |
| 660 - 679 \$296,715,435 0.27 680 - 699 \$403,719,609 0.37 700 - 719 \$544,522,156 0.49 720 - 739 \$600,277,923 0.54 740 - 759 \$669,831,738 0.61 760 - 779 \$745,468,672 0.68 780 - 799 \$838,595,650 0.76 800 and above \$3,325,831,191 3.02 Total \$7,927,031,672 7.19 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$4,351,101 0.00 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 </td <td></td> <td></td> <td></td> <td>0.02</td> | | | | 0.02 |
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| Total \$7,927,031,672 7.19 Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$2,954,934 0.00 500 - 579 \$4,351,101 0.00 560 - 579 \$4,351,101 0.00 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$4452,490,550 0.41 | | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 |
| Indexed LTV (%) Credit Bureau Score Principal Balance Percentage 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$2,954,934 0.00 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$660,277,923 \$669,831,738 \$745,468,672 \$838,595,650 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 |
| 70.01 - 75.00 Score Unavailable \$272,182,463 0.25 499 and below \$130,907 0.00 500 - 539 \$2,954,934 0.00 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Total | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 |
| 499 and below \$130,907 0.00 500 - 539 \$2,954,934 0.00 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Total | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 |
| 500 - 539 \$2,954,934 0.00 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 |
| 540 - 559 \$4,351,101 0.00 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 |
| 560 - 579 \$9,423,293 0.01 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 |
| 580 - 599 \$10,157,738 0.01 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$23,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above <u>Credit Bureau Score</u> Score Unavailable 499 and below 500 - 539 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$660,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 |
| 600 - 619 \$22,685,359 0.02 620 - 639 \$59,202,637 0.05 640 - 659 \$150,037,921 0.14 660 - 679 \$231,134,887 0.21 680 - 699 \$350,265,597 0.32 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 |
| 620 - 639\$59,202,6370.05640 - 659\$150,037,9210.14660 - 679\$231,134,8870.21680 - 699\$350,265,5970.32700 - 719\$452,490,5500.41 | Indexed LTV (%) | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above <u>Credit Bureau Score</u> Score Unavailable 499 and below 500 - 539 540 - 559 560 - 579 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.00 |
| 640 - 659\$150,037,9210.14660 - 679\$231,134,8870.21680 - 699\$350,265,5970.32700 - 719\$452,490,5500.41 | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 \$10,157,738 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.01 0.01 |
| 680 - 699\$350,265,5970.32700 - 719\$452,490,5500.41 | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 \$10,157,738 \$22,685,359 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.00 0.01 0.01 0.01 |
| 700 - 719 \$452,490,550 0.41 | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 \$10,157,738 \$22,685,359 \$59,202,637 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.00 0.00 0.01 0.02 0.05 |
| | Indexed LTV (%) | 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799 800 and above | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 \$10,157,738 \$22,685,359 \$59,202,637 \$150,037,921 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.00 0.00 0.01 0.01 0.0 |
| | Indexed LTV (%) | 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 | \$46,646,473 \$169,521,219 \$296,715,435 \$403,719,609 \$544,522,156 \$600,277,923 \$669,831,738 \$745,468,672 \$838,595,650 \$3,325,831,191 \$7,927,031,672 Principal Balance \$272,182,463 \$130,907 \$2,954,934 \$4,351,101 \$9,423,293 \$10,157,738 \$22,685,359 \$59,202,637 \$150,037,921 \$231,134,887 \$350,265,597 | 0.02 0.04 0.15 0.27 0.37 0.49 0.54 0.61 0.68 0.76 3.02 7.19 Percentage 0.25 0.00 0.00 0.00 0.00 0.01 0.01 0.01 0.0 |

720 - 739

\$539,826,032



| RBC | | | |
|-----------------|------------------------|--------------------------------|------------|
| | 740 - 759 | \$550,766,977 | 0.50 |
| | 760 - 779 | \$688,063,551 | 0.62 |
| | 780 - 799 | \$760,041,192 | 0.69 |
| | 800 and above | \$3,046,724,221 | 2.76 |
| Total | | \$7,150,439,360 | 6.49 |
| Indexed LTV (%) | Credit Bureau Score | Principal Balance | Percentage |
| 75.01 - 80.00 | | | |
| | Score Unavailable | \$360,825,496 | 0.33 |
| | 499 and below | \$1,288,389 | 0.00 |
| | 500 - 539 | \$2,125,049 | 0.00 |
| | 540 - 559 | \$4,062,104 | 0.00 |
| | 560 - 579 | \$5,742,606 | 0.00 |
| | 580 - 599 | \$13,630,929 | 0.01 |
| | 600 - 619 | | 0.01 |
| | 620 - 639 | \$26,831,962 \$39,559,955 | 0.02 |
| | 640 - 659 | | 0.04 |
| | 660 - 679 | \$152,414,451 \$242,575,460 | 0.14 |
| | | \$242,575,469 | 0.22 |
| | 680 - 699 700 - 710 | \$347,672,009 | |
| | 700 - 719 | \$433,272,445 | 0.39 |
| | 720 - 739 | \$499,470,222 | 0.45 |
| | 740 - 759 | \$588,405,824 | 0.53 |
| | 760 - 779 | \$651,827,748 | 0.59 |
| | 780 - 799 | \$723,789,824 | 0.66 |
| Total | 800 and above | \$2,652,937,416 | 2.41 |
| Iotai | | \$6,746,431,897 | 6.12 |
| Indexed LTV (%) | Credit Bureau Score | Principal Balance | Percentage |
| > 80.00 | | | |
| | Score Unavailable | \$61,659,546 | 0.06 |
| | 499 and below | \$822,360 | 0.00 |
| | 500 - 539 | \$904,327 | 0.00 |
| | 540 - 559 | \$1,207,115 | 0.00 |
| | 560 - 579 | \$1,995,699 | 0.00 |
| | 580 - 599 | \$3,225,571 | 0.00 |
| | 600 - 619 | \$5,920,514 | 0.01 |
| | 620 - 639 | \$17,105,836 | 0.02 |
| | 640 - 659 | \$26,306,433 | 0.02 |
| | 660 - 679 | \$30,177,989 | 0.03 |
| | 680 - 699 | \$61,696,932 | 0.06 |
| | 700 - 719 | \$77,424,496 | 0.07 |
| | 720 - 739 | \$101,244,137 | 0.09 |
| | 740 - 759 | \$109,755,940 | 0.00 |
| | 760 - 779 | \$117,167,314 | 0.10 |
| | 780 - 799 | \$133,917,694 | 0.12 |
| | 800 and above | \$431,725,410 | 0.39 |
| Total | | \$1,182,257,311 | 1.07 |
| Grand Total | | | |
| | | \$110,214,346,536 | 100.00 |



RBC Covered Bond Programme Monthly Investor Report

Appendix

Housing Price Index Methodology

Indexation Methodology

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

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

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

A three-step process is used to determine the Market Value for each Property subject to the Related Security in respect of a Loan. First, a code (the Forward Sortation Area (FSA)) which identifies the location of the Property is compared to corresponding codes maintained by Teranet Inc. to confirm whether the property is located within any of the 11 Canadian metropolitan areas covered by the Index. Second, to the extent an FSA match is not found, the name of the city in which such Property is located is used to confirm whether such city matches any of the Canadian metropolitan areas covered by the Index. 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, and where there is no corresponding Canadian metropolitan area, the rate of change for the corresponding Canadian metropolitan area, and where there is no corresponding Canadian metropolitan et 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 rate 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.

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 assumes any liability or 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 condominum properties, it is being used to determine the Market Value of all Properties included as Related Security for Loans in the Covered Bond Portfolio, which may not correspond in every case to the categories included in the Index. The actual value of a Property subject to the Related Security in respect of each Loan may change at a rate that is greater than or less than the rate of change used to determine the Market Value for such Property. This discrepancy may be magnified when the Index is used to determine the Market Value for a 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. Use 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

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