

Calculation Date: Date of Report: 15-Aug-22

This report contains information regarding Bank of Montreal Registered Covered Bond Program's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Mortgage Loans are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Mortgage Loans in the Cover Pool will vary over time.

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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CANADA MORTGAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS REPORT. THE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF.

<u>Series</u>	Initial Pr Amo	Translation Rate	 C\$ Equivalent	Final Maturity Date ⁽¹⁾	Coupon Rate	Rate Type	ISIN
Series CB Series 5 CB Series 6 CB Series 10 CB Series 10 CB Series 13 CB Series 14 CB Series 15 CB Series 16 CB Series 16 CB Series 16 CB Series 20 CB Series 21 CB Series 21 CB Series 22 CB Series 22 CB Series 23 CB Series 23 CB Series 27 CB Series 26 CB Series 27 CB Series 27 CB Series 27 CB Series 28 CB Series 28 CB Series 29	€ 1,000 € 1,750 € 1,750 € 1,250 CAD 1,000 CHF 16 CHF 32 AUD 2,000 € 1,250 £ 1,500 € 2,750 € 1,750 € 1,750 €	1.50128 1.48704 1.46060 1.47696 1.00000 1.80600 1.54236 1.56200 1.00000 1.46500 1.46500 1.47110 1.74500 1.74500 1.69150 1.39030 1.29500	 1,501,280,000 200,750,400 200,750,400 2,556,050,000 2,215,440,000 2,200,000,000 722,400,000 1,927,950,000 1,952,500,000 1,500,000,000 234,400,000 471,737,500 1,730,000,000 1,838,875,000 2,617,500,000 3,905,000,000 1,014,900,000 2,433,025,000 2,433,025,000	September 21, 2022 September 28, 2035 October 20, 2023 January 26, 2023 February 1, 2023 April 16, 2023 January 10, 2024 March 27, 2023 April 7, 2026 December 22, 2023 April 7, 2023 June 8, 2029 September 15, 2026 January 26, 2027 March 9, 2027 April 5, 2026	Coupon Rate 0.750% 1.597% 0.100% 0.200% 3m BA + 19bps SONIA + 0.3993% 0.250% 11.25% 1m BA + 85bps 0.035% 0.096% 3m BBSW + 120bps 0.050% SONIA + 1% 0.125% SONIA + 1% 1.000% 3.7500%	Rate Type Fixed Fixed Fixed Fixed Fixed Floating Floating Fixed Fixed Floating Fixed Fixed Fixed Fixed Floating Fixed Fixed Floating Fixed Fixed Fixed	ISIN X\$1293495229 X\$1299713047 X\$15066041611 X\$1706963284 CA06368BP\$11 X\$1807402877 X\$1933874387 X\$2141192182 CA06368DFM17 CH0536873386 CH053673506 AU3FN0053823 X\$2351089508 X\$238680780 X\$2430951744 X\$2445288122 X\$2465609191 U\$6063680780
Total Outstanding under the Global Re Calculation Date	,		\$ 32,059,307,900	July 25, 2025	3./50%	Fixed	US00306D0133/USC0023PA130

OSFI Covered Bond Ratio ⁽³⁾	3.29%	OSFI Covered Bond Ratio Limit	5.50%
Weighted average maturity of Outstanding Covered Bonds (months)	30.19		
Weighted average remaining term of Loans in Cover Pool (months)	33.82		

Covered Bond Series Ratings	Moody's	<u>Fitch</u>	DBRS
CB Series 5	Aaa	AAA	AAA
CB Series 6	Aaa	AAA	AAA
CB Series 10	Aaa	AAA	AAA
CB Series 13	Aaa	AAA	AAA
CB Series 14	Aaa	AAA	AAA
CB Series 15	Aaa	AAA	AAA
CB Series 16	Aaa	AAA	AAA
CB Series 18	Aaa	AAA	AAA
CB Series 20	Aaa	AAA	AAA
CB Series 21	Aaa	AAA	AAA
CB Series 22	Aaa	AAA	AAA
CB Series 23	Aaa	AAA	AAA
CB Series 24	Aaa	AAA	AAA
CB Series 25	Aaa	AAA	AAA
CB Series 26	Aaa	AAA	AAA
CB Series 27	Aaa	AAA	AAA
CB Series 28	Aaa	AAA	AAA
CB Series 29	Aaa	AAA	AAA

⁽¹⁾ An Extended Due for Payment Date twelve months after the Maturity Date has been specified in the Final Terms of each series. The Coupon Rate specified in respect of each series applies until the Final Maturity Date to but excluding the Extended Due for Payment Date. The capitalized terms used here are defined in the Final Terms of each series.

(2) For purpose of accessing central bank facilities.

(3) Per OSFI's letter dated May 23, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds issued to the market relative to total on-balance sheet assets. Total on-balance sheet assets as at April 30, 2022.

Parties to Bank of Montreal Global Registered Covered Bond Program

Bank of Montreal BMO Covered Bond Guarantor Limited Partnership Bank of Montreal Bank of Montreal Bank of Montreal

Issuer
Guarantor Entity
Servicer and Cash Manager
Interest Rate Swap Provider
Covered Bond Swap Provider
Bond Trustee and Custodian

Computershare Trust Company of Canada

KPMGLLP Cover Pool Monitor Account Bank and GDA Provider
Standby Bank Account and Standby
GDA Provider
Booking Agents Bank of Montreal Royal Bank of Canada

Paying Agent*
The Bank of New York Mellon
*The Paying Agent for CB Series 21 and 22 is UBS AG. The Paying Agent for CB Series 23 is Computershare Investor Services.

Bank of Montreal Credit Ratings

	Moody's	<u>Fitch</u>	DBRS
Legacy Senior Debt (1)	Aa2	AA	AA
Short-Term Debt	P-1	F1+	R-1(high)
Ratings Outlook	Stable	Negative	Stable
Counterparty Risk Assessment	P-1 (cr)/Aa2 (cr)	N/A	N/A

(1) Excluded from conversion under the bank recapitalization "bail in" regime

Applicable Ratings of Standby Account Bank and Standby GDA Provider

	Moody's	<u>Fitch</u>	DBRS
Royal Bank of Canada	P-1	F1+ or AA	R-1(high) or AA(high)

Description of Ratings Triggers (1)

A. Party Replacement Triggers

If the ratings of the counterparty falls below the level indicated below, such party is required to be replaced, or in the case of the Cash Manager, obtain a guarantee for its obligations.

Counterparty	Moody's	Fitch	DBRS
Cash Manager (BMO)	P-2 (cr)	F2	BBB (low)
Account Bank/GDA Provider (BMO)	P-1	F1 and A	R-1 (low) or A
Standby Account Bank/GDA Provider (RBC)	P-1	F1 or A	R-1 (low) or A
Servicer (BMO)	Baa3 (cr)	F2 or BBB+	BBB (low)
Interest Rate Swap Provider (BMO)	P-2 (cr) or A3 (cr)	F2 or BBB+	R-2(middle) or BBB
Covered Bond Swap Provider (BMO)	P-2 (cr) or A3 (cr)	F2 or BBB+	R-2(middle) or BBB
Paying Agent (BNY Mellon, UBS AG, Computershare)	P-1	F1 and A	N/A

⁽¹⁾ 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



R-1(low) or BBB

BBB (low)

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B. Summary of Specific Rating Trigger Actions

I) The following actions are required if the Cash Manager (BMO) undergoes a downgrade below the stipulated rating:

DBRS Moody's

a) The Servicer will be required to direct amounts received directly

into the GDA Account (or Standby GDA Account if applicable) within 2 Canadian business days and the Cash Manager shall immediately remit any funds held at such time for or on behalf of P-1 F1 or A the Guarantor directly into the GDA Account

II) The following actions are required if the Servicer (BMO) undergoes a downgrade below the stipulated rating:

DBRS Fitch Moody's a) The Servicer will be required to direct amounts received to the Cash Manager, or GDA as applicable P-1(cr) F1 or A BBB(low)

III) The Swap Provider is required to transfer credit support or transfer all of its rights and obligations to a replacement third party, or to obtain a guarantee of its rights and obligations from a third party, if the Swap Provider undergoes a downgrade below the stipulated rating:

Moody's(3) Fitch DBRS a) Interest Rate Swap Provider b) Covered Bond Swap Provider P-1 (cr) or A2 (cr) P-1 (cr) or A2 (cr) F1 or A F1 or A R-1 (low) or A R-1 (low) or A

IV) The following actions are required if the Issuer (BMO) undergoes a downgrade below the stipulated rating:

DBRS N/A Moody's N/A Fitch F2 or BBB+ a) Mandatory repayment of the Demand Loan b) Cashflows will be exchanged under the Covered Bond Swap Agreement (to the extent not already taking place) Baa1 BBB+ BBB (high)

АЗ

Events of Defaults & Test Compliance

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

(3) If no short term rating exists, then A1

c) Transfer of title to Loans to Guarantor⁽⁴⁾

(4) The transfer of registered title to the Leans to the Guarantor may be deferred if (A) satisfactory assurances are provided to the Guarantor and the Bond Trustee by The Office of the Superintendent of Financial Institutions or such other supervisory authority having jurisdiction over the Seller permitting registered title to the Leans to remain with the Seller until such time as (i) the Loans are to be sold or otherwise disposed of by the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee in the performance of the Europe Transaction Documents, or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents, or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents, or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents, or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents or (iii) the Guarantor or the Bond Trustee in the Performance of the Europe Transaction Documents or (iii) the Guarantor or (iii) the Guara

Pre-Maturity Test (Applicable to Hard Bullet Covered Bonds)

Pre-Maturity Required Ratings Moody's Fitch DBRS⁽¹⁾ A (high) or A (low)

Following a breach of the Pre-Maturity test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Liquidity Ledger is otherwise funded from the other sources, the Partnership shall offer to sell Randomly Selected Loans if Final Maturity Date is within 12 months from the Pre-Maturity Test Date.

BBB-

(1) In the case of DBRS, if Final Maturity Date is within six months of the Pre-Maturity Test Date, then A(high), otherwise A(low).

Moody's Fitch DBRS Reserve Fund Required Amount Ratings P-1(cr) F1 or A R-1 (Low) and A (low)

Are the ratings of the Issuer below the Reserve Fund Required Amount Ratings? No

If the ratings of the Issuer fall below the Reserve Fund Required Amount Ratings, then the Guarantor shall credit or cause to be credited to the Reserve Fund funds up to an amount equal to the Reserve Fund

Reserve Fund Required Amount:

2 of 9



Asset Percentage Maximum Asset Percentage

40,181,692,814

37,569,882,781

38,870,476,675

89,609,592,701

A (ii)

A (i) A (ii)

93.5%

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37,569,882,781

37,569,882,781

103%

107%

C\$ Equivalent of Outstanding Covered Bonds 32,059,307,900

A (1) = Lesser of (i) Sum of LTV adjusted outstanding principal balance and (ii) Sum of

Asset percentage adjusted outstanding principal balance

B = Principal receipts not applied

C = Cash capital contributions
D = Substitution assets
E = (i) Reserve fund balance
(ii) Pre - Maturity liquidity ledger balance
F = Negative carry factor calculation
Total: A + B + C + D + E - F

Asset Coverage Test Pass/Fail

Level of Overcollateralization (2)

(1) Market Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.

(2) Per Section 4.3.8 of the CMHC Guide, (A) the lesser of (i) the total amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

Valuatio Trading Value of Covered Bonds 29.210.146.626

A = Lesser of i) Present value of outstanding loan balance of Performing Eligible Loans⁽¹⁾ and ii) 80% of Market Value⁽²⁾ of properties securing Performing Eligible Loans, net of adjustments

B = Principal receipts up to calculation date not otherwise applied C = Cash capital contributions

C - Cash capital contributions

= Trading Value of any Substitute Assets

E = (i) Reserve Fund Balance, if applicable

(ii) Pre - Maturity liquidity ledger balance

F = Trading Value of Swap Collateral

Total: A + B + C + D + E + F

38.870.476.675

38,870,476,675

(1) Present value of expected future cash flows of Loans using current market interest rates offered to BMO clients. The effective weighted average rate used for discounting is 4.98%

(2) Market Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price develo

Intercompany Loan Balance

Guarantee Loan 34,315,974,771 Demand Loan Total 6,002,741,793 40,318,716,565

Cover Pool Losses

Period end Write Off Amounts Loss Percentage (Annualized) July 31, 2022 408,229 0.01%

	Current Month	Previous Month
Cash Inflows		
Principal receipts	739,669,495	804,134,577
Proceeds for sale of Loans	-	8,086,476
Revenue Receipts	98,977,531	89,539,933
Swap Receipts	8,214,279	-
Cash Capital Contribution	-	-
Advances of Intercompany Loans	-	-
Guarantee Fee	-	-
Cash Outflows		
Swap Payment	-	(5,683,725)
Intercompany Loan interest	(54,205,456)	(41,021,503)
Intercompany Loan principal	(739,669,495) ⁽¹⁾	(812,221,053)
Intercompany Loan repayment	-	-
Mortgage Top-up Settlement	-	_
Misc Partnership Expenses	(90)	(100)
Profit Distribution to Partners	(784,329,775)	
Net inflows/(outflows)	(731,343,512)	42,834,605

 $^{^{(1)}}$ Includes cash settlement of \$739,669,495 to occur on August 17, 2022.

١	Cover Pool	- Summary	Statistics

Asset Type	Mortgages		
Previous Month Ending Balance	\$ 40,962,526,408		
Aggregate Outstanding Balance	\$ 40,214,441,113		
Number of Loans	130,599		
Average Loan Size	\$ 307,923		
Number of Primary Borrowers	129,264		
Number of Properties	130,599		
	Original (1)		Indexed (2)
Weighted Average Current Loan to Value (LTV)	61.00%		44.35%
Weighted Average Authorized LTV	69.49%		49.84%
Weighted Average Original LTV	69.49%		
Weighted Average Seasoning	22.98	(Months)	
Weighted Average Coupon	2.92%		
Weighted Average Original Term	56.80	(Months)	
Weighted Average Remaining Term	33.82	(Months)	
Substitution Assets	Nil		

⁽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 utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments

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Number of Local Personners Number of Local Personners						
Control of the Name 20 Of Green pass on as 10 Of Green pass of the Name 20 Of Green pass of Green pass of the Name 20 Of Green pass o	Cover Pool - Delinquency Distribution					
Control of the Bran 30 cosp point dep 1961 1962 1963 1964 1965 19	Aging Summary	Number of Loans	Percentage	Principal Ralance	Percentage	
20	Current and lace than 30 days pact due		OO 63		00.70	
Both State Bot	30 50 days past due		99.03		99.70	
Common Column Col						
Control Cont						
Provided Post Provincial Contribution Province Number of Loans Province Prov						
Percentage Number of Learne Percentage	Granu Total	130,599	100.00	\$ 40,214,441,113	100.00	
Abarta Maria Calcolorio 14.4666 11.60 3.3577 14.54 5.3555730 0.68 Medicilization 1.777 14.55 5.300261 40.77 Medicilization 1.777 1.755 5.300261 40.77 More Rocks	Cover Pool - Provincial Distribution					
Abarta Maria Calcolorio 14.4666 11.60 3.3577 14.54 5.3555730 0.68 Medicilization 1.777 14.55 5.300261 40.77 Medicilization 1.777 1.755 5.300261 40.77 More Rocks	Dravinas	Number of Leans	Porcentage	Principal Palanco	Porcontago	
Brief Columbia 21,465 10,43 8 821,281,381,792 21,94						
Marubach 1,670						
New Burswick						
New June 1997 199						
Northward 104						
None Scotle 3.0227 3.00 \$ 7.44.617.201 1.55 1.						
Contact Cont						
Prince Garde Gar						
Substitution Subs						
Saskari/Neward 1.161						
			1.67			
Credit Score Number of Loans Percentage Principal Balance Percentage Pe			400.00			
Credit Score	Granu i Viai	130,599	100.00	φ 40,214,441,113	100.00	
Score Have Served 1,703 1,30 1,50 1,32 1,32 1,32 1,32 1,33 1,30 1,30 1,30 1,32 1,33 1,30 1,33 1,30 1,32 1,33	Cover Pool - Credit Score Distribution					
Score Have Served 1,703 1,30 1,50 1,32 1,32 1,32 1,32 1,33 1,30 1,30 1,30 1,32 1,33 1,30 1,33 1,30 1,32 1,33	Credit Score	Number of Leans	Porcontage	Principal Palance	Porcontage	
Less thm 600		1 703			1 32	
		1,703				
651-700						
14,779						
18-10						
Section Sect						
Sale Type Number of Loans Percentage Principal Balance Percentage Percentag				\$ 7,277,703,992 \$ 24,490,425,042		
Rate Type Number of Loans Percentage Principal Balance Percentage Perce						
Rate Type	Grand Total	130,393	100.00	Ψ 40,214,441,113	100.00	
Percentage						
Percentage	Cover Pool - Rate Type Distribution					
Percentage	Cover Pool - Rate Type Distribution					
Second Total Signature S		Number of Loans	Percentage	Principal Balance	Percentage	1
Cover Pool - Mortgage Asset Type Distribution	Rate Type			•		T.
Number of Loans Percentage Principal Balance Substitution	Rate Type Fixed	98,662	75.55	\$ 27,682,008,653	68.84	ı
Mortaace Asset Type Number of Loans 130,599 Percentage 100,000 100,0	Rate Type Fixed Variable	98,662 31,937	75.55 24.45	\$ 27,682,008,653 \$ 12,532,432,461	68.84 31.16	ı
Number of Loans Percentage Principal Isalance Percentage Principal Isalance Percentage Percenta	Rate Type Fixed Variable	98,662 31,937	75.55 24.45	\$ 27,682,008,653 \$ 12,532,432,461	68.84 31.16	t .
Number of Loans Percentage Principal Isalance Percentage Principal Isalance Percentage Percenta	Rate Type Fixed Variable Grand Total	98,662 31,937	75.55 24.45	\$ 27,682,008,653 \$ 12,532,432,461	68.84 31.16	ı
Cover Pool - Occupancy Type Distribution	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution	98,662 31,937 130,599	75.55 24.45 100.00	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113	68.84 31.16 100.00	ı
Cocupancy Type Number of Loans Percentage Principal Balance Percentage Percent	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type	98,662 31,937 130,599	75.55 24.45 100.00 Percentage	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113	68.84 31.16 100.00	ı
Occupancy Tyne Number of Loans Percentage Principal Balance Percentage Owner Occupied 30,731 23,53 \$ 31,555,373,752 78,47 Non-Owner Occupied 30,731 23,53 \$ 8,659,067,361 21,53 Grand Total 130,599 100.00 \$ 40,214,441,113 100.00 Cover Pool - Mortgage Rate Distribution Mortgage Rate Oistribution Mortgage Rate (%) Less than 1.00 Percentage Principal Balance Percentage Less than 1.00 121,318 92,89 \$ 7,745,5487,054 93,14 4,00 - 4,49 6,841 5,24 \$ 2,166,002,499 5,39 4,50 - 4,99 1,319 1,01 \$ 372,506,881 0,93 5,00 - 5,49 313 0,24 \$ 60,030,909 0,15 5,50 - 5,99 310 0,24 \$ 60,030,909 0,15 6,00 - 6,99 310 0,24 \$ 60,341,816 0,03 6,00 - 6,99 1 0,00 \$ 44,751 0,00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages	98,662 31,937 130,599 Number of Loans 130,599	75.55 24.45 100.00 Percentage	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113	68.84 31.16 100.00 Percentage 100.00	ı
Occupancy Tyne Number of Loans Percentage Principal Balance Percentage Owner Occupied 30,731 23,53 \$ 31,555,373,752 78,47 Non-Owner Occupied 30,731 23,53 \$ 8,659,067,361 21,53 Grand Total 130,599 100.00 \$ 40,214,441,113 100.00 Cover Pool - Mortgage Rate Distribution Mortgage Rate Oistribution Mortgage Rate (%) Less than 1.00 \$ 121,318 9 2.89 \$ 37,55,487,054 9 3,14 4,00 - 4.49 1,319 1,01 \$ 372,506,881 9,31 5,00 - 5.49 1,319 1,01 \$ 372,506,881 0,93 5,00 - 5.99 310 0,24 \$ 60,030,909 0,15 5,00 - 6.99 310 0,24 \$ 60,030,909 0,15 6,00 - 6.99 1 0,00 \$ 44,751 0,00 7,00 - 7.49 441 0,04 \$ 7,9732,928 0,20 7,00 - 7.99 1 0,00 \$ 842,292 0,00 <td>Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages</td> <td>98,662 31,937 130,599 Number of Loans 130,599</td> <td>75.55 24.45 100.00 Percentage</td> <td>\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113</td> <td>68.84 31.16 100.00 Percentage 100.00</td> <td>1</td>	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages	98,662 31,937 130,599 Number of Loans 130,599	75.55 24.45 100.00 Percentage	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113	68.84 31.16 100.00 Percentage 100.00	1
Owner Occupied 99,868 / 30,731 / 23,53 / 8,869,067,361 / 21,53 76,47 / 8,47 / 100,00 \$ 1550,373,752 / 8,47 / 100,00 76,47 / 8,550,907,3762 / 8,47 / 100,00 76,47 / 8,47 / 100,00 \$	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total	98,662 31,937 130,599 Number of Loans 130,599	75.55 24.45 100.00 Percentage	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113	68.84 31.16 100.00 Percentage 100.00	T.
Non-Owner Occupied Grand Total 30,731 130,599 23,53 100,00 \$ 8,659,067,361 40,214,441,113 21,53 100,00 Cover Pool - Mortgage Rate Distribution Number of Loans Percentage Principal Balance Percentage Less than 1.00 2 0.00 5 12,134 0.00 1.00 - 3.99 121,318 92.89 \$ 37,455,487,054 93,14 4.00 - 4.99 6,841 5.24 \$ 2,166,002,499 5.39 5.00 - 5.99 313 0.24 \$ 60,030,909 0.15 5.05 - 5.99 53 0.04 \$ 10,851,846 0.03 6,00 - 6,49 310 0.24 \$ 68,431,819 0.17 6,50 - 6,99 310 0.24 \$ 68,431,819 0.17 7,00 - 7,49 441 0.34 \$ 7,732,528 0.20 7,50 - 7,99 -	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution	98,662 31,937 130,599 Number of Loans 130,599 130,599	75.55 24.45 100.00 Percentage 100.00 100.00	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113	68.84 31.16 100.00 Percentage 100.00 100.00	ı
Cover Pool - Mortgage Rate Distribution	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type	96,662 31,937 130,599 Number of Loans 130,599 130,599	75.55 24.45 100.00 Percentage 100.00 100.00	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113	68.84 31.16 100.00 Percentage 100.00 100.00	ı
Mortage Rate (%) Number of Loans Percentage Principal Balance Percentage Less than 1.00 2 0.00 \$ 512.134 0.00 1.00 - 3.99 121.318 92.89 \$ 37.455.487.054 93.14 4.00 - 4.49 6,841 5.24 \$ 2,166.002.499 5.39 5.00 - 5.49 1313 0.24 \$ 60,030.909 0.15 5.05 - 5.99 53 0.04 \$ 10,851.846 0.03 6.07 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732.928 0.20 7.50 - 7.99 -	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied	96,662 31,937 130,599 Number of Loans 130,599 130,599	75.55 24.45 100.00 Percentage 100.00 100.00 Percentage 76.47	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752	68.84 31.16 100.00	
Mortoaue Rate (%) Number of Loans Percentage Principal Balance Percentage Less than 1.00 2 0.00 \$ 512.134 0.00 1.00 - 3.99 121.318 92.89 \$ 37.455.487.054 93.14 4.00 - 4.49 6,841 5.24 \$ 2,166.002.499 5.39 4.50 - 4.99 1,319 1.01 \$ 372,506.881 0.93 5.00 - 5.49 313 0.24 \$ 6,0030.999 0.15 5.50 - 5.99 310 0.24 \$ 6,8431.846 0.03 6.00 - 6.49 310 0.24 \$ 6,8431.819 0.17 6.50 - 6.99 441 0.03 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 7,9732.928 0.20 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731	75.55 24.45 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361	68.84 31.16 100.00	ı
Less than 1.00 2 0.00 \$ 512,134 0.00 1.00 - 3.99 121,318 92.89 \$ 37,455,487,054 93,14 4.00 - 4.49 6,841 5.24 \$ 2,166,002,499 5.39 5.00 - 5.49 1313 0.24 \$ 60,030,909 0.15 5.50 - 5.99 310 0.24 \$ 60,030,909 0.15 6.00 - 6.49 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - \$ 840,292 0.00 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731	75.55 24.45 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361	68.84 31.16 100.00	T.
Less than 1.00 2 0.00 \$ 512,134 0.00 1.00 - 3.99 121,318 92.89 \$ 37,455,487,054 93,14 4.00 - 4.49 6,841 5.24 \$ 2,166,002,499 5.39 5.00 - 5.49 1313 0.24 \$ 60,030,909 0.15 5.50 - 5.99 310 0.24 \$ 60,030,909 0.15 6.00 - 6.49 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - \$ 840,292 0.00 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Owner Occupied Grand Total	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731	75.55 24.45 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361	68.84 31.16 100.00	T.
1.00 - 3.99 121.318 92.89 \$ 37.455.487.054 93.14 4.00 - 4.49 6,841 5.24 \$ 2,166.002.499 5.39 4.50 - 4.99 1,319 1.01 \$ 372.506.881 0.93 5.00 - 5.49 313 0.24 \$ 60,030.999 0.15 5.50 - 5.99 53 0.04 \$ 10,851.846 0.03 6.00 - 6.49 310 0.24 \$ 68,431.819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732.928 0.20 7.50 - 7.99 - \$ 840.292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731 130,599	75.55 24.45 100.00 Percentage 100.00 100.00 100.00 Percentage 76.47 23.53 100.00	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113	68.84 31.16 100.00	,
4.00 - 4.49 6,841 5.24 \$ 2,166,002.499 5.39 4.50 - 4.99 1,319 1.01 \$ 372,506,881 0.93 5.00 - 5.49 313 0.24 \$ 60,030,099 0.15 5.50 - 5.99 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - \$ 840,292 0.00 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Onno-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%)	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731 130,599	75.55 24.45 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00	27,682,008,653 5 12,532,432,461 5 40,214,441,113 Principal Balance 5 40,214,441,113 5 40,214,441,113 Principal Balance 5 31,555,373,752 5 8,659,067,361 5 40,214,441,113	R8.84 31.16 100.00	ı
4.50 - 4.99 1,319 1.01 \$ 372,506,881 0.93 5.00 - 5.49 313 0.24 \$ 60,030,909 0.15 5.50 - 5.99 53 0.04 \$ 10,851,846 0.03 6.00 - 6.49 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - - - - - 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00	96,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 99,868 30,731 130,599	Percentage 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113	68.84 31.16 100.00	
5.00 - 5.49 313 0.24 \$ 60,030,099 0.15 5.50 - 5.99 53 0.04 \$ 10,851,846 0.03 6.00 - 6.49 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - - \$ - - 8.00 and Above 1 0.00 \$ 840,292 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 99,868 30,731 130,599	Percentage 100.00 Percentage 100.00 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00 0.00 92.89	\$ 27,682,008,653 \$ 12,532,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 51,2134 \$ 37,455,487,054	Percentage 100.00	
5.50 - 5.99 53 0.04 \$ 10,851,846 0.03 6.00 - 6.49 310 0.24 \$ 68,431,819 0.17 6.50 - 6.99 1 0.00 \$ 44,751 0.00 7.00 - 7.49 441 0.34 \$ 79,732,928 0.20 7.50 - 7.99 - - \$ - - 8.00 and Above _ 1 0.00 \$ 840,292 _ 0.00	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49	98,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 99,868 30,731 130,599	Percentage 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00 92.89 5.24	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 512,134 \$ 37,455,487,054 \$ 2,166,002,499	Recentage	
6.00 - 6.49	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortcage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99	96,662 31,937 130,599 Number of Loans 130,599 130,599 Number of Loans 93,868 30,731 130,599 Number of Loans 2 121,318 6,841 1,319	Percentage 100.00 Percentage 100.00 100.00 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00 92.89 5.24 1.01	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 37,455,373,752 \$ 8,659,067,361 \$ 40,214,441,113	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93	
6.50 - 6.99	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49	98,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 99,868 30,731 130,599 Number of Loans 2 121,318 6,841 1,319	Percentage 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 1.01 0.00 92.89 5.24 1.01 0.24	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,067,361 \$ 6,059,099 \$ 372,506,881 \$ 6,059,099 \$ 6,059,09	Percentage 100.00 Percentage 100.00 Percentage 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15	
7.00 - 7.49	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.50 - 5.99	96,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 90,868 30,731 130,599 Number of Loans 2 121,318 6,841 1,319 313	Percentage 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00 92.89 5.24 1.01 0.24	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 512,134 \$ 37,455,487,054 \$ 2,166,002,499 \$ 372,506,881 \$ 60,030,909 \$ 10,851,846	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15 0.03	
7.50 - 7.99	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.50 - 5.99 6.00 - 6.49	96,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 98,868 30,731 130,599 Number of Loans 2 121,318 6,841 1,319 313 53	Percentage 100.00 Percentage 100.00 100.00 Percentage 76.47 23.53 100.00 Percentage 0.00 92.89 5.24 1.01 0.24 0.04	\$ 27,682,008,653 \$ 12,552,432,461 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 40,214,441,113 \$ 6,059,067,361 \$ 6,69,07,361 \$ 6,69,07	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.95 0.05 0.03	
8.00 and Above1	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.00 - 5.99 6.00 - 6.49 6.50 - 6.99	96,662 31,937 130,599	Percentage 100.00 Percentage 100.00 100.00 Percentage 100.00 100.00 Percentage 0.00 92.89 5.24 1.01 0.24 0.04 0.24	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 12,134 \$ 37,455,487,054 \$ 2,166,002,499 \$ 372,506,881 \$ 60,030,909 \$ 10,851,846 \$ 68,431,819 \$ 68,431,819 \$ 44,751	Percentage 100.00 Percentage 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15 0.03 0.17 0.00	
	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Von-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.00 - 5.99 6.00 - 6.49 6.50 - 6.99 7.00 - 7.49	96,662 31,937 130,599	Percentage 100.00 Percentage 100.00 100.00 Percentage 100.00 100.00 Percentage 0.00 92.89 5.24 1.01 0.24 0.04 0.24	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 12,134,441,113 Principal Balance \$ 12,134,37,455,487,054 \$ 2,166,002,499 \$ 372,506,881 \$ 60,030,909 \$ 10,851,846 \$ 68,431,819 \$ 44,751 \$ 79,732,928	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15 0.03 0.17 0.00 0.20	
Orano 1000 0 000 0 000 0 10000 0 1000 0 1000 0 1000 0 1000 0 1000 0 1000 0 1000 0 1000 0 1000	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.99 6.00 - 6.49 5.50 - 5.99 6.00 - 6.99 7.00 - 7.49 7.50 - 7.99	96,662 31,937 130,599	Percentage 100.00 Percentage 100.00 100.00 Percentage 0.00 22.89 5.24 1.01 0.24 0.04 0.24 0.00 0.34	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,659,067,361 \$ 40,214,441,113 Principal Balance \$ 512,134 \$ 37,455,487,054 \$ 2,166,002,499 \$ 372,506,881 \$ 60,030,909 \$ 10,851,846 \$ 68,431,819 \$ 44,751 \$ 79,732,928 \$	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15 0.03 0.17 0.00 0.20	
	Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Grand Total Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.50 - 5.99 6.00 - 6.49 6.50 - 6.99 7.00 - 7.49 7.50 - 7.99 8.00 and Above	96,662 31,937 130,599 130,599 130,599 130,599 Number of Loans 93,868 30,731 130,599 Number of Loans 2 121,318 6,841 1,319 313 53 310 1 1	Percentage 100.00 100.0	Principal Balance \$ 40,214,441,113 Principal Balance \$ 40,214,441,113 40,214,441,113 Principal Balance \$ 31,555,373,752 \$ 8,559,087,361 \$ 40,214,441,113 Principal Balance \$ 12,134 \$ 37,455,487,054 \$ 2,166,002,499 \$ 372,506,881 \$ 60,030,909 \$ 10,851,846 \$ 68,431,819 \$ 44,751 \$ 79,732,928 \$ 5 \$ 840,292	Percentage 100.00 Percentage 100.00 100.00 Percentage 78.47 21.53 100.00 Percentage 0.00 93.14 5.39 0.93 0.15 0.03 0.17 0.00 0.20 - 0.00	



	/45		Date of Report:	15-Aug-22			
Cover Pool - Indexed LTV Distrib	ution ("						
Indexed LTV (%)			Number of Loans	Percentage	Principal Balance	Percentage	
20.00 and Below			20,722	15.87	\$ 2,641,368,893	6.57	
20.01 - 25.00 25.01 - 30.00			10,467 12,300	8.01 9.42	\$ 2,523,245,289 \$ 3,162,975,295	6.27 7.87	
30.01 - 35.00			11,785	9.02	\$ 3,321,455,101	8.26	
35.01 - 40.00			11,871	9.09	\$ 3,714,950,094	9.24	
40.01 - 45.00 45.01 - 50.00			12,086 13,706	9.25 10.49	\$ 4,081,408,970 \$ 5,045,558,559	10.15 12.55	
50.01 - 55.00			12,350	9.46	\$ 4,706,605,728	11.70	
55.01 - 60.00			10,346	7.92	\$ 4,383,438,441	10.90	
60.01 - 65.00			5,878	4.50	\$ 2,519,476,935	6.27	
65.01 - 70.00 70.01 - 75.00			5,827 2,855	4.46 2.19	\$ 2,660,831,023 \$ 1,303,832,198	6.62 3.24	
75.01 - 80.00			405	0.31	\$ 149,060,739	0.37	
80.01 and Above			1	0.00	\$ 233,849	0.00	
Grand Total			130,599	100.00	40,214,441,113	100.00	
(1) Value as determined by adjusting, not le	ess than quarterly the Original Mark	cet Value utilizing the Indevation M	lethodology (see Annendix for detail	ls) for subsequent price developm	ents		
		tet value dalizing the indexation is	retriouology (see Appendix for detail	ia) for aubacqueric price developin	onto.		
Cover Pool - Remaining Term Di	stribution						
Months to Maturity			Number of Loans	Percentage	Principal Balance	Percentage	
Less than 12.00 12.00 - 23.99			18,556	14.21	\$ 4,944,642,979	12.30	
24.00 - 23.99 24.00 - 35.99			22,917 23,076	17.55 17.67	\$ 6,311,013,719 \$ 6,780,707,899	15.69 16.86	
36.00 - 47.99			41,203	31.55	\$ 13,407,656,003	33.34	
48.00 - 59.99			23,647	18.11	\$ 8,464,776,148	21.05	
60.00 - 71.99			1,076 49	0.82	\$ 278,090,376 \$ 8,203,121	0.69	
72.00 - 83.99 84.00 - 119.99			49 74	0.04 0.06	\$ 8,203,121 \$ 19,196,925	0.02 0.05	
120.00 and above			1_	0.00	\$ 153,943	0.00	
Grand Total			130,599	100.00	\$ 40,214,441,113	100.00	
Cover Pool - Remaining Principa	Balance Distribution						
Remaining Principal Balance (C\$	<u>)</u>		Number of Loans	Percentage	Principal Balance	Percentage	
99,999 and Below			19,154	14.67	\$ 1,153,168,946	2.87	
100,000 - 199,999 200,000 - 299,999			33,646 27,864	25.76 21.34	\$ 5,075,794,408 \$ 6,888,333,287	12.62 17.13	
300,000 - 399,999			17,913	13.72	\$ 6,203,990,692	15.43	
400,000 - 499,999			11,537	8.83	\$ 5,161,936,149	12.84	
500,000 - 599,999			7,125	5.46	\$ 3,898,260,247	9.69	
600,000 - 699,999 700,000 - 799,999			4,395 2,812	3.37 2.15	\$ 2,840,421,232 \$ 2,099,535,578	7.06 5.22	
800,000 - 899,999			1,838	1.41	\$ 1,558,561,421	3.88	
900,000 - 999,999			1,322	1.01	\$ 1,253,704,721	3.12	
1,000,000 - 1,499,999 1,500,000 - 2,000,000			2,267 498	1.74 0.38	\$ 2,686,522,771 \$ 850,990,871	6.68 2.12	
2,000,000 - 3,000,000			228	0.17	\$ 543,220,791	1.35	
3,000,000 and Above					\$ -		
			130,599	100.00	\$ 40,214,441,113	100.00	
Cover Pool - Property Type Distr	ibution						
				_		_	
Property Type Condominium			Number of Loans	Percentage	Principal Balance	Percentage 16.67	
			27.275	20.00			
			27,275	20.88	\$ 6,702,675,873 \$ 1,903,626,975		
Multi-Residential Single Family			27,275 6,279 86,329	20.88 4.81 66.10	\$ 1,903,626,975 \$ 28,196,507,550	4.73 70.12	
Multi-Residential Single Family Townhouse			27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family			27,275 6,279 86,329	20.88 4.81 66.10	\$ 1,903,626,975 \$ 28,196,507,550	4.73 70.12	
Multi-Residential Single Family Townhouse	e tables may not add exactly due to	o rounding.	27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above			27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family Townhouse Grand Total			27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21 100.00	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above		Province (1)	27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above			27,275 6,279 86,329 10,716	20.88 4.81 66.10 8.21 100.00	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716	4.73 70.12 <u>8.48</u>	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	elinquency Distribution by P	Current and less than 30 days past due	27,275 6,279 86,329 10,716 130,599	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113	4.73 70.12 8.48 100.00	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and De	Indexed LTV (%) 20.00 and Below	Current and less than 30 days past due \$ 109,658,338	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195	4.73 70.12 8.48 100.00	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	lindexed LTV (%) 20.00 and Below 20.01 - 25	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$ - \$ - \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 139,847,142	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211	Aging Summary Aging Summary 60 to 89 days past due \$ - \$ - \$ 136,998	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40	Current and less than 30 days past due \$ 109,658,338 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$ \$ - \$ 136.998 \$ 383,758	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510	4.73 70.12 8.48 100.00 Total \$ 110,284,367 \$ 92,088,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275 \$ 223,231,182	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ -106,211 \$ 812,348	Aging Summary Aging Summary 60 to 89 days past due \$ - \$ - \$ 136,998 \$ 383,758 \$ \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510 \$ -	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,008,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40	Current and less than 30 days past due \$ 109,658,338 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$ \$ - \$ 136.998 \$ 383,758	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510	4.73 70.12 8.48 100.00 Total \$ 110,284,367 \$ 92,088,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,47,142 \$ 169,361,275 \$ 223,231,182 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 812,348 \$ 5,66,077 \$ 2,805,661 \$ 5,2165	Aging Summary 60 to 89 days past due \$ 136,936 \$ 136,936 \$ 185,254 \$ 752,470 \$ 4.81 66.10 8.21 100.00	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more \$ 248,195 \$ 534,622 \$ 329,349 \$ 600,351 \$ 998,510 \$ - \$ 463,314 \$ 1,003,797 \$ 675,373	4.73 70.12 8.48 100.00 Total \$ 110.264.367 \$ 92.068.375 \$ 127.352.719 \$ 140.950.702 \$ 170.443.543 \$ 224,043.530 \$ 306,096.353 \$ 366,102.643 \$ 382.874.465	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 60 60.01 - 65	Current and less than 30 days past due \$ 190,658,338 \$ 19,486,190 \$ 124,263,830 \$ 199,847,142 \$ 199,361,275 \$ 223,231,162 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,156,540 \$ 106,211 \$ 812,348 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111	Aging Summary Aging Summary 60 to 89 days past due \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510 \$ 463,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617	4,73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,362,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 65.01 - 60 60.01 - 65	Coverent and less than 30 days past due \$ 109,658,338 \$ 91,466,190 \$ 124,263,830 \$ 124,263,830 \$ 199,361,275 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,447,004	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 1 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111 \$ 1,473,733	Aging Summary 60 to 89 days past due \$ - \$ 136,998 \$ 383,758 \$ 155,254 \$ 752,470 \$ 438,135 \$ 1,013,100	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 544,622 \$ 299,349 \$ 698,510 \$ 1,003,797 \$ 463,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,906,353 \$ 366,102,643 \$ 386,874,465 \$ 489,267,968 \$ 699,267,968	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 60.01 - 65 60.01 - 65 75.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 190,658,338 \$ 19,486,190 \$ 124,263,830 \$ 199,847,142 \$ 199,361,275 \$ 223,231,162 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,156,540 \$ 106,211 \$ 812,348 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111	Aging Summary Aging Summary 60 to 89 days past due \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 567,476	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 60 60.01 - 65 65.01 - 70.01 - 75	Current and less than 30 days past due \$ 190,658,338 \$ 10,658,338 \$ 19,486,190 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275 \$ 229,231,162 \$ 299,691,709 \$ 361,547,441 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ \$	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 367,835 \$ 47,562 \$ 106,211 \$ 106,2	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,758 \$ 185,254 \$ 752,470 \$ 1,013,100 \$ 335,153 \$ 1.013,100	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 988,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 57,476 \$ 57	**Total** **Total** **Total** **\$ 110,284,367 **\$ 92,088,375 **\$ 127,382,719 **\$ 140,950,702 **\$ 170,443,543 **\$ 224,043,530 **\$ 306, 906,263 **\$ 366, 102,643 **\$ 382,874,465 **\$ 489,267,968 **\$ 695,390,251 **\$ 334,631,167 **\$ 144,416,454 **\$ 233,849	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 60.01 - 65 60.01 - 65 75.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,847,142 \$ 169,361,275 \$ 223,231,182 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 682,417,004 \$ 332,763,877 \$ 144,416,454	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 106,211 \$ 156,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111 \$ 1,473,733 \$ 964,661	Aging Summary 60 to 89 days past due \$ - \$ 136,998 \$ 383,758 \$ 155,254 \$ 752,470 \$ 438,135 \$ 1,013,100	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 567,476	**Total**	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 60.01 - 65 60.01 - 65 75.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 190,658,338 \$ 10,658,338 \$ 19,486,190 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275 \$ 229,231,162 \$ 299,691,709 \$ 361,547,441 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ \$	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 367,835 \$ 47,562 \$ 106,211 \$ 106,2	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,758 \$ 185,254 \$ 752,470 \$ 1,013,100 \$ 335,153 \$ 1.013,100	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 988,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 57,476 \$ 57	**Total** **Total** **Total** **\$ 110,284,367 **\$ 92,088,375 **\$ 127,382,719 **\$ 140,950,702 **\$ 170,443,543 **\$ 224,043,530 **\$ 306, 906,263 **\$ 366, 102,643 **\$ 382,874,465 **\$ 489,267,968 **\$ 695,390,251 **\$ 334,631,167 **\$ 144,416,454 **\$ 233,849	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 60.01 - 65 60.01 - 65 75.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 124,263,830 \$ 199,361,275 \$ 229,231,182 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 12,244,902	Aging Summary 60 to 89 days past due \$. 1 \$.	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 600,351 \$ 988,510 \$ - \$ 463,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 466,414 \$ 567,476 \$ 233,849 7,854,866	**Total** **Total** **Total** **\$ 110,284,367 **\$ 92,088,375 **\$ 127,382,719 **\$ 140,950,702 **\$ 170,443,543 **\$ 224,043,530 **\$ 306, 906,263 **\$ 366, 102,643 **\$ 382,874,465 **\$ 489,267,968 **\$ 695,390,251 **\$ 334,631,167 **\$ 144,416,454 **\$ 233,849	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dove Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 190,658,338 \$ 91,486,190 \$ 124,263,830 \$ 199,847,142 \$ 199,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ \$ 3.556,551,750 \$ Current and less than 30	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 37,835 \$ 47,562 \$ 106,211 \$ 812,348 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,473,733 \$ 964,661 \$ 11,294,902	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,758 \$ 185,254 \$ 752,470 \$ - \$ 438,135 \$ 1,013,100 \$ 335,153 \$ - \$ 3,244,868 Aging Summary 60 to 89	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 \$ 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 988,510 \$ 463,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 7,854,866	4,73 70.12 8.48 100.00 Total \$ 110,284,367 \$ 92,088,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 199,698,338 \$ 91,486,190 \$ 124,263,830 \$ 198,487,142 \$ 169,361,275 \$ 229,681,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,477,004 \$ 332,763,877 \$ 144,416,454 \$ Current and less than 30 days past due	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 5 812,348 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111 \$ 1,473,733 \$ 964,661 \$ 5 11,294,902	Aging Summary 60 to 89 days past due \$ 185.254 \$ 752.470 \$ 438.135 \$ 1.013.100 \$ 335,153 \$ - \$ 438.135 \$ 1.013.100 \$ 335,153 \$ 5 1.03.244,868 Aging Summary	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 698,510 \$ 1,003,797 \$ 463,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,996,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 489,267,968 \$ 989,267,968 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dove Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 60 60.01 - 65 65.01 - 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109.658.338 \$ 109.658.338 \$ 19.486.190 \$ 124.263.830 \$ 139.847.142 \$ 169.361.275 \$ 229.2511.62 \$ 299.691.709 \$ 361.540.714 \$ 381.646.929 \$ 486.277.106 \$ 692.417.004 \$ 332.763.877 \$ 144.416.454 \$	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 560,077 \$ 2,805,667 \$ 552,163 \$ 1,473,733 \$ 964,661 \$ 1,473,733 \$ 964,661 \$ 1,479,111 \$ 1,473,733	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 335,153 \$ 1,013,100 \$ 1,013,100	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 680,351 \$ 675,373 \$ 1,003,797 \$ 408,414 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ - \$ 233,849 7,854,866	4,73 70.12 8.48 100.00 Total \$ 110,284,387 \$ 92,088,375 \$ 127,382,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,287,968 \$ 995,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109.658.338 \$ 10,658.338 \$ 10,658.338 \$ 10,486.190 \$ 124,263.830 \$ 139,847,142 \$ 169,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 1,762 \$ 106,211 \$ 12,249,902 30 to 59 days past due \$ 66,077 \$ 1,449,111 \$ 1,473,733 \$ 964,661 \$ 1,49,111 \$ 1,473,733 \$ 964,661 \$ 2,070,256 \$ 2,070,256 \$ 2,070,256 \$ 1,552,085	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 136,998 \$ 383,758 \$ 1,013,100 \$ 335,153 \$ 335,153 \$ 3	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,62 \$ 929,349 \$ 860,351 \$ 98,510 \$ 1,003,797 \$ 463,314 \$ 1,003,797 \$ 463,414 \$ 567,476 \$ 233,849 7,854,866	4,73 70.12 8,48 100.00 Total \$ 110,264,367 \$ 92,088,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,550 \$ 300,906,353 \$ 366,102,643 \$ 390,251 \$ 499,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,847,142 \$ 169,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$	27,275 6,279 86,329 10,716 130,599 days past due \$ 357,835 \$ 47,582 \$ 12,159,540 \$ 100,211 \$ 100,211 \$ 100,211 \$ 100,211 \$ 140,411 \$ 140,411 \$ 1473,733 \$ 964,661 \$ 149,111 \$ 1473,733 \$ 964,661 \$ 17,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 1,552,085	Aging Summary 60 to 89 days past due \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 \$ 40,214,441,113 \$ 248,195 \$ 528,195 \$ 698,510 \$ 698,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 466,414 \$ 567,476 \$ 233,849 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 234,043,530 \$ 300,996,353 \$ 366,102,643 \$ 392,267,4,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 190,658,338 \$ 19,658,338 \$ 19,486,190 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275 \$ 229,231,162 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$	27,275 6,279 86,329 10,716 130,599 days past due \$ 357,835 \$ 47,562 \$ 2,159,540 \$ 106,211 \$ 15,204,902 30 to 59 days past due \$ 14,43,411 \$ 14,73,733 \$ 964,661 \$ 1,449,111 \$ 1,473,733 \$ 964,661 \$ 2,070,266 \$ 2,179,540 \$ 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 490,536	Aging Summary 60 to 89 days past due \$ 136,998 \$ 383,788 \$ \$ 145,254 \$ 1,013,103 \$ 3,244,868 Aging Summary 60 to 89 days past due \$ 1,015,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 1,013,015 \$ 25,168 \$ 3,244,868	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 98,510 \$ 1,003,797 \$ 463,314 \$ 1,003,797 \$ 457,373 \$ 1,153,617 \$ 233,849 7,854,866 90 or more days past due \$ 1,238,127 \$ 1,152,677 \$ 233,849 7,854,866	4,73 70.12 8,48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,762 \$ 170,443,543 \$ 224,043,550 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,649 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,847,142 \$ 169,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$	27,275 6,279 86,329 10,716 130,599 days past due \$ 357,835 \$ 47,582 \$ 12,159,540 \$ 100,211 \$ 100,211 \$ 100,211 \$ 100,211 \$ 140,411 \$ 140,411 \$ 1473,733 \$ 964,661 \$ 149,111 \$ 1473,733 \$ 964,661 \$ 17,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 1,552,085	Aging Summary 60 to 89 days past due \$	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 \$ 40,214,441,113 \$ 248,195 \$ 528,195 \$ 698,510 \$ 698,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 466,414 \$ 567,476 \$ 233,849 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 234,043,530 \$ 300,996,353 \$ 366,102,643 \$ 392,267,4,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 70 70.01 - 75 75.01 - 80 80.01 and Below 20.01 - 35 35.01 - 40 40.01 - 25 25.01 - 30 40.01 - 45 45.01 - 50 50.01 - 55	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,847,142 \$ 169,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 144,416,454 \$ 734,593,539 \$ 682,934,697 \$ 635,000,637 \$ 720,892,415 \$ 740,949 \$ 1,016,216,974 \$ 986,996,695	27,275 6,279 86,329 10,716 130,599 days past due \$ 357,835 \$ 47,562 \$ 1,562 \$ 1,294,902 30 to 59 48 \$ 566,077 \$ 2,805,861 \$ 1,473,733 \$ 964,861 \$ 57,162 \$ 11,294,902 30 to 59 48 \$ 648,897 \$ 2,070,256 \$ 1,552,058 \$ 1,456,510 \$ 1,725,075	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$.	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 686,314 \$ 1,003,797 \$ 463,314 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849 7,854,866 90 or more days past due \$ 1,238,127 \$ 1,268 \$ 1,262,279 \$ 237,373 \$ 513,274 \$ 563,172 \$ 685,170	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 300,996,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 80 80.01 - 85 65.01 - 70.01 - 75 75.01 - 80 80.01 - 85 20.00 and Below 20.01 - 25 20.00 and Below 20.01 - 25 20.00 and Below 20.01 - 25 25.01 - 80 30.01 - 35 35.01 - 80 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55	Current and less than 30 days past due \$ 190,658,338 \$ 91,486,190 \$ 124,263,830 \$ 19,486,190 \$ 124,263,830 \$ 139,847,142 \$ 169,361,275 \$ 223,231,182 \$ 299,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 172,042 \$ 795,750,750 \$ 100,000,000,000,000,000,000,000,000,000	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 106,211 \$ 106,211 \$ \$ 12,348 \$ 566,077 \$ 2,805,661 \$ 552,163 \$ 1,449,111 \$ 14,73,736 \$ 944,661 \$ 5 11,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,1,562,085 \$ 490,536 \$ 1,456,510 \$ 1,725,075 \$ 1,725,075 \$ 1,725,075 \$ 1,725,075	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$ - \$ - \$ 136,998 \$ 383,758 \$ - \$ 145,254 \$ 752,470 \$ 1,013,100 \$ 335,153 \$ - \$ 3,244,868 Aging Summary 60 to 89 days past due \$ 1,056,745 \$ 1,433,668 \$ 430,047 \$ 3,568,255 \$ 400,504 \$ 751,034 \$ 1,751,036 \$ 1,755,6745 \$ 1,7	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 299,349 \$ 698,510 \$ - \$ 463,314 \$ 1,003,797 \$ 1,153,617 \$ 466,414 \$ 567,476 \$ - \$ 233,849	**Total** **Total** **Total** **110,264,367* **92,068,375* **127,352,719* **140,950,702* **170,443,543* **224,043,530* **306,102,643* **309,906,353* **366,102,643* **309,968,353* **368,2874,465* **499,267,968* **5990,251* **334,631,167* **444,16,454* **233,849* **3,578,946,386* **Total** **Total**	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 50.01 - 65 65.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70 50.01 - 70	Current and less than 30 days past due \$ 109.658.338 \$ 91,486.190 \$ 124,263.880 \$ 198,487.142 \$ 169,361.275 \$ 229,681.709 \$ 361,540.714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763.877 \$ 144,416,454 \$ 332,656,551,750 Current and less than 30 days past due \$ 707,612.042 \$ 734,593,539 \$ 682,934,697 \$ 1720,892,446,97 \$ 1720,892,4	27,275 6,279 86,329 10,716 130,599 days past due \$ 307,835 \$ 47,562 \$ 106,211 \$ 812,348 \$ 566,077 \$ 2,805,661 \$ 5,52,163 \$ 1,449,111 \$ 11,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 1,456,510 \$ 1,725,075 \$ 1,725,075 \$ 1,026,514 \$	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$.	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 688,510 \$ 483,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849 \$ 7,854,866 90 or more days past due \$ 1,238,127 \$ 1,153,617 \$ 233,849 \$ 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 232,4043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386 Total Total \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 695,390,251 \$ 334,631,677 \$ 144,416,454 \$ 233,849 3,578,946,386 \$ 12,1439,645 \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 686,296,108 \$ 10,169,980,007 \$ 989,406,940 \$ 1,168,316,286 \$ 61,993,079	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,880 \$ 198,47,442 \$ 169,361,275 \$ 229,681,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 172,892,415 \$ 795,740,949 \$ 1,016,216,974 \$ 986,996,695 \$ 1,166,108,473 \$ 795,740,949 \$ 1,016,216,974 \$ 986,996,695 \$ 1,166,108,473 \$ 987,935,540 \$ 399,459,199 \$ 334,4891,199	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 1,69,540 \$ 106,211 \$ 560,077 \$ 2,805,667 \$ 552,163 \$ 1,439,111 \$ 1,473,733 \$ 964,661 \$ 57,562 \$ 11,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 1,456,510 \$ 1,725,075 \$ 1,025,514 \$ 990,412	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$.	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 688,510 \$ 483,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849 \$ 7,854,866 90 or more days past due \$ 1,238,127 \$ 1,153,617 \$ 5 233,849 \$ 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 232,4043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,469 Total Total \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 695,980,78 \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 171,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 738,111,237 \$ 1,016,968,007 \$ 989,406,940 \$ 1,168,316,266 \$ 619,993,079 \$ 400,449,611 \$ 344,836,148	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 20.01 - 25 55.01 - 60 60.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,830 \$ 198,847,142 \$ 169,361,275 \$ 229,691,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 498,227,106 \$ 498,227,107 \$ 392,477,004 \$ 332,763,877 \$ 144,416,454 \$	27,275 6,279 86,329 10,716 130,599 days past due	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$ - \$ 136,998 \$ 393,758 \$ 752,470 \$ 438,135 \$ 10,13,100 \$ 335,153 \$ 1,43,668 Aging Summary 60 to 89 days past due \$ 1,453,568 \$ 1,453,568 \$ 1,99,539 \$ 309,758 \$ 400,504 \$ 5,751,034 \$ 588,235 \$ 199,539 \$ - \$ 588,235 \$ 1,99,539	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 698,510 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 92,068,375 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 224,043,520 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,849 3,578,946,386 Total \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 636,076,585 \$ 721,439,545 \$ 788,111,237 \$ 1,016,968,007 \$ 989,406,340 \$ 1,168,316,286 \$ 619,993,079 \$ 400,449,611 \$ 334,836,148 \$ 334,836,148	
Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the abov Cover Pool - Indexed LTV and Dr Province Alberta	Indexed LTV (%) Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 109,658,338 \$ 91,486,190 \$ 124,263,880 \$ 198,47,442 \$ 169,361,275 \$ 229,681,709 \$ 361,540,714 \$ 381,646,929 \$ 486,227,106 \$ 692,417,004 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 144,416,454 \$ 332,763,877 \$ 172,892,415 \$ 795,740,949 \$ 1,016,216,974 \$ 986,996,695 \$ 1,166,108,473 \$ 795,740,949 \$ 1,016,216,974 \$ 986,996,695 \$ 1,166,108,473 \$ 987,935,540 \$ 399,459,199 \$ 334,4891,199	27,275 6,279 86,329 10,716 130,599 30 to 59 days past due \$ 357,835 \$ 47,562 \$ 1,69,540 \$ 106,211 \$ 560,077 \$ 2,805,667 \$ 552,163 \$ 1,449,111 \$ 1,473,733 \$ 964,661 \$ 57,562 \$ 11,294,902 30 to 59 days past due \$ 646,897 \$ 2,070,256 \$ 1,552,085 \$ 1,456,510 \$ 1,725,075 \$ 1,025,514 \$ 990,412	20.88 4.81 66.10 8.21 100.00 Aging Summary 60 to 89 days past due \$.	\$ 1,903,626,975 \$ 28,196,507,550 \$ 3,411,630,716 \$ 40,214,441,113 90 or more days past due \$ 248,195 \$ 534,622 \$ 929,349 \$ 860,351 \$ 688,510 \$ 483,314 \$ 1,003,797 \$ 675,373 \$ 1,153,617 \$ 486,414 \$ 567,476 \$ 233,849 \$ 7,854,866 90 or more days past due \$ 1,238,127 \$ 1,153,617 \$ 5 233,849 \$ 7,854,866	4.73 70.12 8.48 100.00 Total \$ 110,264,367 \$ 127,352,719 \$ 140,950,702 \$ 170,443,543 \$ 232,4043,530 \$ 300,906,353 \$ 366,102,643 \$ 382,874,465 \$ 489,267,968 \$ 695,390,251 \$ 334,631,167 \$ 144,416,454 \$ 233,469 Total Total \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 695,980,78 \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 710,553,811 \$ 738,934,630 \$ 686,296,108 \$ 171,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 721,439,565 \$ 738,111,237 \$ 1,016,968,007 \$ 989,406,940 \$ 1,168,316,266 \$ 619,993,079 \$ 400,449,611 \$ 344,836,148	



		Current and		Aging Summary		
		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
Manitoba	20.00 and Below 20.01 - 25	\$ 11,005,387 \$ 8,932,777	\$ - \$ 49,589	\$ - \$ -	\$ - \$ -	\$ 11,005,387 \$ 8,982,366
	25.01 - 30	\$ 15,333,535	\$ -	\$ -	\$ -	\$ 15,333,535
	30.01 - 35 35.01 - 40	\$ 15,336,336 \$ 23,589,603	\$ - \$ -	\$ 135,865 \$ -	\$ - \$ -	\$ 15,472,201 \$ 23,589,603
	40.01 - 45	\$ 32,346,299	\$ -	\$ -	\$ -	\$ 32,346,299
	45.01 - 50 50.01 - 55	\$ 43,762,165 \$ 54,343,519	\$ - \$ -	\$ - \$ 413,838	\$ - \$ 557,610	\$ 43,762,165 \$ 55,314,967
	55.01 - 60	\$ 53,439,739	\$ 220,047	\$ -	\$ 913,549	\$ 54,573,335
	60.01 - 65	\$ 52,560,366 \$ 22,112,859	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 52,560,366 \$ 22,112,859
	65.01 - 70 70.01 - 75	\$ 22,112,859 \$ 18,502,646	\$ - \$ -	\$ - \$ -	\$ - \$	\$ 22,112,859 \$ 18,502,646
	75.01 - 80	\$ -	\$ -	\$ -	\$ -	\$ -
	80.01 and Above	351,265,233	\$ - 269,635	\$ - 549,703	1,471,158	\$ - 353,555,730
				Aging Summary		
		Current and		-		
Province		less than 30	30 to 59	60 to 89	90 or more	
New Brunswick	Indexed LTV (%) 20.00 and Below	days past due \$ 11,314,631	\$ 23,175	days past due	\$ 68,872	Total \$ 11,406,677
New Didiswick	20.00 and Below 20.01 - 25	\$ 10,672,659	\$ 25,175	\$ -	\$ -	\$ 10,672,659
	25.01 - 30	\$ 19,185,633	\$ 753,361	\$ -	\$ 33,415	\$ 19,972,409
	30.01 - 35 35.01 - 40	\$ 19,920,874 \$ 21,390,880	\$ 143,952 \$ -	\$ - \$ -	\$ - \$ -	\$ 20,064,826 \$ 21,390,880
	40.01 - 45	\$ 25,326,684	\$ -	\$ -	\$ -	\$ 25,326,684
	45.01 - 50 50.01 - 55	\$ 34,991,290 \$ 52,379,550	\$ - \$ 120,106	\$ - \$ 167,838	\$ 69,755 \$ 73,151	\$ 35,061,045 \$ 52,740,644
	55.01 - 60	\$ 43,208,543	\$ -	\$ -	\$ -	\$ 43,208,543
	60.01 - 65	\$ 21,880,766	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 21,880,766
	65.01 - 70 70.01 - 75	\$ 27,596,908 \$ 12,769,361	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 27,596,908 \$ 12,769,361
	75.01 - 80	\$ -	\$ -	\$ -	\$ -	\$ -
	80.01 and Above	\$ <u>-</u> 300,637,779	1,040,594	\$ - 167,838	\$ - 245,193	\$ <u>-</u> 302,091,403
				Aging Summary		
		Current and				
Province		less than 30	30 to 59	60 to 89	90 or more	
Newfoundland	Indexed LTV (%) 20.00 and Below	\$ 23,778,999	\$ 191,390	\$ 68,428	\$ 225,683	Total \$ 24,264,499
	20.01 - 25	\$ 25,230,617	\$ -	\$ 33,172	\$ -	\$ 25,263,789
	25.01 - 30 30.01 - 35	\$ 55,272,961 \$ 57,005,906	\$ 610,633 \$ 512,155	\$ 173,264 \$ 140,365	\$ 653,248 \$ 1,740,184	\$ 56,710,105 \$ 59,398,609
	35.01 - 40	\$ 49,648,046	\$ 219,074	\$ 140,303	\$ 815,363	\$ 50,682,483
	40.01 - 45	\$ 52,154,881	\$ 295,176	\$ 158,638	\$ 95,917	\$ 52,704,612
	45.01 - 50 50.01 - 55	\$ 69,082,213 \$ 91,345,584	\$ 431,534 \$ -	\$ 185,144 \$ -	\$ 368,986 \$ -	\$ 70,067,878 \$ 91,345,584
	55.01 - 60	\$ 50,666,776	\$ -	\$ -	\$ -	\$ 50,666,776
	60.01 - 65 65.01 - 70	\$ 18,016,557 \$ 25,415,051	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 18,016,557 \$ 25,415,051
	70.01 - 75	\$ 6,862,512	\$ -	\$ -	\$ -	\$ 6,862,512
	75.01 - 80 80.01 and Above	\$ 238,534 \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 238,534 \$ -
	00.01 and Above	524,718,637	2,259,961	759,011	3,899,380	531,636,989
				Aging Summary		
		Current and	20 to E0		00 ar mara	
Province	Indexed LTV (%)	less than 30 days past due	30 to 59days past due	60 to 89 days past due	90 or more days past due	Total
Northwest Territories and Nunavut	20.00 and Below	\$ 1,290,736	\$ -	\$ -	\$ -	\$ 1,290,736
	20.01 - 25 25.01 - 30	\$ 2,627,286 \$ 1,741,683	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 2,627,286 \$ 1,741,683
	30.01 - 35	\$ 2,429,211	\$ -	\$ -	\$ -	\$ 2,429,211
	35.01 - 40 40.01 - 45	\$ 641,762 \$ 1,331,254	\$ -	\$ - \$ -	\$ - \$ -	\$ 641,762
	45.01 - 50	\$ 2,720,876	\$ - \$ -	\$ -	\$ -	\$ 1,331,254 \$ 2,720,876
	50.01 - 55	\$ 2,184,139	\$ -	\$ -	\$ -	\$ 2,184,139
	55.01 - 60 60.01 - 65	\$ 3,122,184 \$ 1,011,222	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 3,122,184 \$ 1,011,222
	65.01 - 70	\$ 1,422,415	\$ -	\$ -	\$ -	\$ 1,422,415
	70.01 - 75 75.01 - 80	\$ 275,652 \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 275,652 \$ -
	80.01 and Above	\$ -	\$ -	\$ -	\$ -	\$ -
		\$ 20,798,422	\$ -			\$ 20,798,422
				Aging Summary		
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Nova Scotia	20.00 and Below 20.01 - 25	\$ 42,620,509 \$ 38,537,437	\$ 18,235	\$ -	\$ - \$ 58,277	\$ 42,638,743 \$ 38,741,605
	20.01 - 25 25.01 - 30	\$ 84,364,403	\$ 74,768	\$ - \$ 192,284	\$ -	\$ 84,631,456
	30.01 - 35	\$ 82,630,031	\$ 47,449	\$ 258,021	\$ 356,282	\$ 83,291,784
	35.01 - 40 40.01 - 45	\$ 85,383,181 \$ 83,285,512	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 85,383,181 \$ 83,285,512
	45.01 - 50	\$ 95,704,222	\$ -	\$ -	\$ -	\$ 95,704,222
	50.01 - 55 55.01 - 60	\$ 72,368,519 \$ 61,129,638	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 72,368,519 \$ 61,129,638
	60.01 - 65	\$ 60,207,728	\$ -	\$ -	\$ -	\$ 60,207,728
	65.01 - 70	\$ 27,616,292	\$ -	\$ -	\$ -	\$ 27,616,292
	70.01 - 75 75.01 - 80	\$ 6,114,043 \$ 3,504,479	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 6,114,043 \$ 3,504,479
	80.01 and Above	\$ -	<u> </u>	\$	<u> </u>	\$ -
		743,465,993	286,344	450,306	414,559	744,617,201



Aging Summary

				Aging Summary			
		Current and less than 30	30 to 59	60 to 89	90 or more		
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total	
Ontario	20.00 and Below	\$ 1,514,648,833	\$ 754,020	\$ 489,943	\$ 1,077,941	\$ 1,516,970,738	
	20.01 - 25	\$ 1,404,024,939	\$ 1,817,205	\$ 515,035	\$ 926,095	\$ 1,407,283,274	
	25.01 - 30	\$ 1,800,114,121	\$ 3,814,748	\$ 2,107,182	\$ 881,803	\$ 1,806,917,855	
	30.01 - 35	\$ 1,885,580,622	\$ 1,434,117	\$ 1,893,831	\$ 1,434,833	\$ 1,890,343,403	
	35.01 - 40	\$ 2,114,821,011	\$ 2,458,609	\$ 453,280	\$ 1,265,312	\$ 2,118,998,212	
	40.01 - 45 45.01 - 50	\$ 2,287,546,104 \$ 2,889,547,436	\$ 4,501,482 \$ 6,064,880	\$ 980,476 \$ 507,360	\$ 704,117 \$ 623,277	\$ 2,293,732,179 \$ 2,896,742,953	
	50.01 - 55	\$ 2,497,727,911	\$ 4,720,360	\$ 1,647,722	\$ 1,244,634	\$ 2,505,340,627	
	55.01 - 60	\$ 2,198,161,222	\$ 3,002,192	\$ -	\$ -	\$ 2,201,163,413	
	60.01 - 65	\$ 921,032,825	\$ 1,872,601	\$ -	\$ -	\$ 922,905,426	
	65.01 - 70	\$ 1,236,185,100	\$ 380,548	\$ -	\$ -	\$ 1,236,565,648	
	70.01 - 75	\$ 414,612,009 \$ -	\$ -	\$ 1,442,090	\$ -	\$ 416,054,099 \$ -	
	75.01 - 80 80.01 and Above	\$ - \$ -	\$ - \$ -	\$ -	\$ -	\$ -	
	00.01 and 7 5000	21,164,002,132	30,820,761	10,036,921	8,158,012	21,213,017,826	
		Current and		Aging Summary			
Province		less than 30	30 to 59	60 to 89	90 or more		
Prince Edward Island	Indexed LTV (%)	days past due \$ 3,914,132	days past due	days past due	days past due	Total	
Prince Edward Island	20.00 and Below 20.01 - 25	\$ 3,914,132 \$ 5,373,583	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 3,914,132 \$ 5,373,583	
	25.01 - 25	\$ 7,088,379	\$ -	\$ -	\$ -	\$ 7,088,379	
	30.01 - 35	\$ 5,428,928	\$ -	\$ -	\$ -	\$ 5,428,928	
	35.01 - 40	\$ 8,994,048	\$ -	\$ -	\$ -	\$ 8,994,048	
	40.01 - 45	\$ 9,945,410	\$ -	\$ -	\$ -	\$ 9,945,410	
	45.01 - 50	\$ 17,724,348	\$ -	\$ -	\$ -	\$ 17,724,348	
	50.01 - 55	\$ 20,910,851	\$ -	\$ -	\$ -	\$ 20,910,851	
	55.01 - 60 60.01 - 65	\$ 17,090,575 \$ 7,104,374	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 17,090,575 \$ 7,104,374	
	65.01 - 70	\$ 7,104,374 \$ 7,128,754	\$ - \$ -	\$ -	\$ -	\$ 7,104,374 \$ 7,128,754	
	70.01 - 75	\$ 3,770,158	s -	\$ -	\$ -	\$ 3,770,158	
	75.01 - 80	\$ -	\$ -	\$ -	\$ -	\$ -	
	80.01 and Above	\$ -	\$	\$ -	\$	\$ -	
		114,473,541				114,473,541	
				Aging Summary			
		Current and less than 30	30 to 59	60 to 89	90 or more		
Province	Indexed LTV (%)				daya post due	Total	
Quebec	20.00 and Below	days past due \$ 180,085,123	days past due \$ 987,825	days past due	days past due \$ 51,179	\$ 181,124,128	
	20.01 - 25	\$ 162,542,194	\$ 875,418	\$ 179,675	\$ -	\$ 163,597,288	
	25.01 - 30	\$ 302,316,174	\$ 260,510	\$ 284,286	\$ 339,776	\$ 303,200,746	
	30.01 - 35	\$ 418,598,443	\$ 248,816	\$ 413,533	\$ 306,625	\$ 419,567,417	
	35.01 - 40	\$ 469,896,301	\$ 688,001	\$ 406,142	\$ 575,975	\$ 471,566,418	
	40.01 - 45 45.01 - 50	\$ 516,351,386 \$ 508,621,164	\$ 351,865 \$ 533,815	\$ 164,512	\$ 1,537,715 \$ 1,187,508	\$ 518,405,478 \$ 510,342,487	
	50.01 - 55	\$ 508,621,164 \$ 490,526,516	\$ 1,199,814	\$ - \$ -	\$ 1,187,508 \$ -	\$ 510,342,487 \$ 491,726,330	
	55.01 - 60	\$ 354,238,110	\$ 529,627	\$ 196,656	\$ 135,740	\$ 355,100,133	
	60.01 - 65	\$ 306,964,572	\$ 443,387	\$ 200,720	\$ -	\$ 307,608,679 \$ 198,173,956	
	65.01 - 70	\$ 197,288,462	\$ 885,494	\$ -	\$ -	\$ 198,173,956	
	70.01 - 75	\$ 164,935,655	\$ -	\$ -	\$ -	\$ 164,935,655	
	75.01 - 80 80.01 and Above	\$ 901,273	\$ -	\$ -	\$ -	\$ 901,273	
	ou.u i and Above	4,073,265,374	7,004,573	1,845,525	4,134,517	4,086,249,988	
		Current and	201 -	Aging Summary	•		
Province		less than 30	30 to 59	60 to 89	90 or more		
	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total	
Saskatchewan	20.00 and Below	\$ 25,008,776	\$ -	\$ -	\$ -	\$ 25,008,776	
	20.01 - 25 25.01 - 30	\$ 26,841,461 \$ 51,603,593	\$ 211,666 \$ -	\$ - \$ -	\$ - \$ 210,315	\$ 27,053,128 \$ 51,813,908	
	30.01 - 35	\$ 45,458,399	\$ 589,193	\$ 69,002	\$ 73,072	\$ 46,189,666	
	35.01 - 40	\$ 39,140,437	\$ 231,646	\$ -	\$ 127,483	\$ 39,499,565	
	40.01 - 45	\$ 39,688,635	\$ -	\$ -	\$ -	\$ 39,688,635	
	45.01 - 50	\$ 52,548,220	\$ -	\$ -	\$ 281,950	\$ 52,830,170	
	50.01 - 55	\$ 50,843,327	\$ -	\$ 75,520	\$ -	\$ 50,918,847	
	55.01 - 60 60.01 - 65	\$ 39,347,988 \$ 16,545,899	\$ - \$ -	\$ - \$ -	\$ 49,474 \$ -	\$ 39,397,462 \$ 16,545,899	
	65.01 - 70	\$ 16,545,899 \$ 16,274,752	\$ - \$ -	\$ - \$ -	\$ 144,154	\$ 16,418,905	
	70.01 - 75	\$ 4,511,984	\$ -	\$ -	\$ -	\$ 4,511,984	
	75.01 - 80	\$ -	š -	\$ -	\$ -	\$ 4,511,984 \$ -	
	80.01 and Above	\$ -	\$ -	\$ - 144,522	\$ -	\$ -	
		407,813,471	1,032,505	886,448_	409,876,946		
		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	
Yukon Territories	20.00 and Below	\$ 2,926,898	\$ -	\$ -	\$ -	\$ 2,926,898	
	20.01 - 25	\$ 2,647,305	\$ -	\$ - \$ -	\$ -	\$ 2,647,305	
	25.01 - 30	\$ 1,916,392	\$ -	• -	\$ -	\$ 1,916,392	
	30.01 - 35 35.01 - 40	\$ 2,241,769 \$ 2,320,853	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 2,241,769 \$ 2,320,853	
	35.01 - 40 40.01 - 45	\$ 2,320,853 \$ 2,488,138	\$ - \$ -	\$ - \$ -	\$ -	\$ 2,320,853 \$ 2,488,138	
	45.01 - 50	\$ 2,728,054	\$ -	\$ -	\$ - \$ -	\$ 2,728,054	
	50.01 - 55	\$ 8,245,638	\$ -	\$ -	\$ -	\$ 8,245,638	
	55.01 - 60	\$ 6,795,632	\$ -	\$ -	\$ -	\$ 6,795,632	
	60.01 - 65	\$ 2,374,868	\$ -	\$ -	\$ -	\$ 2,374,868	
	65.01 - 70	\$ 2,540,372	\$ -	\$ -	\$ -	\$ 2,540,372	
			\$ -	\$ -	S -	\$ 568,773	
	70.01 - 75	\$ 568,773					
	75.01 - 80	\$ -	\$ -	\$ -	\$ -	\$ -	
		\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	
	75.01 - 80	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	

s 40,094,972,330 s 63,967,561 s 22,766,291 s (1) Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.



Cover Pool - Current LTV Distribution by Credit Score **																
	Credit Scores															
Indexed LTV (%)	Sco	ore Unavailable		<600		600 - 650		651 - 700		701 - 750		751 - 800		>800		Total
20.00 and Below	\$	25,322,896	\$	15,815,795	\$	30,462,588	\$	106,033,760	\$	230,170,585	\$	355,833,684	\$	1,877,729,585	\$	2,641,368,893
20.01 - 25	\$	23,296,270	\$	20,477,125	\$	45,963,250	\$	121,544,462	\$	258,899,769	\$	369,621,292	\$	1,683,443,121	\$	2,523,245,289
25.01 - 30	\$	6,610,182	\$	27,960,733	\$	60,139,925	\$	163,147,303	\$	331,329,750	\$	480,581,674	\$	2,093,205,728	\$	3,162,975,295
30.01 - 35	\$	11,532,939	\$	29,777,245	\$	64,001,472	\$	177,491,169	\$	336,650,195	\$	573,504,227	\$	2,128,497,854	\$	3,321,455,101
35.01 - 40	\$	12,767,489	\$	23,527,169	\$	73,349,971	\$	212,600,348	\$	422,732,176	\$	628,400,928	\$	2,341,572,013	\$	3,714,950,094
40.01 - 45	\$	21,698,501	\$	23,724,355	\$	64,521,753	\$	216,190,284	\$	460,606,938	\$	716,350,368	\$	2,578,316,770	\$	4,081,408,970
45.01 - 50	\$	45,570,931	\$	26,990,484	\$	111,416,667	\$	309,603,312	\$	584,408,615	\$	935,708,502	\$	3,031,860,048	\$	5,045,558,559
50.01 - 55	\$	68,183,500	\$	29,843,966	\$	94,522,300	\$	310,919,588	\$	584,930,168	\$	917,807,477	\$	2,700,398,728	\$	4,706,605,728
55.01 - 60	\$	101,332,504	\$	13,638,334	\$	67,489,432	\$	263,801,047	\$	541,972,286	\$	880,999,012	\$	2,514,205,826	\$	4,383,438,441
60.01 - 65	\$	61.378.053	\$	17.388.844	\$	44.638.526	\$	153.539.854	\$	344.065.262	S	497.713.329	\$	1,400,753,066	\$	2.519.476.935
65.01 - 70	\$	78,667,734	\$	9,951,369	\$	49,372,587	\$	166,866,144	\$	334,952,806	\$	606,671,905	\$	1,414,348,476	\$	2,660,831,023
70.01 - 75	\$	70,742,921	\$	7,939,696	\$	32,010,555	\$	93,422,055	\$	176,127,644	\$	279,889,306	\$	643,700,022	\$	1,303,832,198
75.01 - 80	\$	5,336,455	\$	885,486	\$	2,444,031	\$	11,529,250	\$	22,081,275	\$	34,624,288	\$	72,159,955	\$	149,060,739
80.01 and Above	\$		\$	-	\$	-	\$	-	\$	-	\$		Ś	233,849	\$	233.849
	ė	E22 440 27E	ė	247 020 600	ė	740 222 059	é	2 206 699 576	é	4 629 027 474	-	7 277 705 992	ė	24 490 425 042	ė	40 214 441 112

⁽¹⁾ Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.



Calculation Date: 31-Jul-22 Date of Report: 15-Aug-22

Indexation Methodology

Starting July 1, 2014, the Guarantor employs an indexation methodology that meets the requirements provided for in the CMHC Guide to determine indexed valuations for Properties relating to the Loans in the Portfolio (which methodology may be changed from time to time and will, at any time, be disclosed in the then-current Investor Report and each future Investor Report for periods from and after July 1, 2014, the "Indexation Methodology") for purposes of the Asset Coverage Test, the Amortization Test and the Valuation Calculation as set forth in the Guarantor Agreement, and for all other purposes as required by the CMHC Guide. Any update or other change to the Indexation Methodology must comply with the requirements of the CMHC Guide and will (i) require notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such update or other change constitutes a material amendment thereto, require satisfaction of the Rating Agency Condition, and (iii) if such update or other change is materially prejudicial to the Covered Bondholders, require the consent of the Bond Trustee.

Initially, the Indexation Methodology to be employed by the Guarantor will be based on (i) with respect to Properties located within the cities of Vancouver, Victoria, Calgary, Edmonton, Winnipeg, Ottawa-Gatineau, Hamilton, Toronto, Montreal, Quebec City and Halifax, data provided by Teranet through its House Price IndexTM (the "House Price Index"), and (ii) for Properties located in all other areas of Canada, a property value that is adjusted using the Teranet - National Bank Composite 11 House Price IndexTM (the "Composite 11 House Price Index"), which is calculated as a weighted average of the data for the eleven cities included in the House Price Index.

The data derived by the House Price Index is based on a repeat sales method, which measures the change in price of certain residential properties within the related area based on at least two sales of each such property over time. Such price change data is then used to formulate the House Price Index for the related area. Details of the House Price Index and the Composite 11 House Price Index may be found at www.housepriceindex.ca.

Certain risks are associated with the use of composite indices and statistics including the House Price Index and the Composite 11 House Price Index, such as (i) the data provided with respect to larger geographical areas could mask localized price fluctuations, and (ii) data on the growth rate for each type of dwelling is not available because the data provided combines all dwelling types and, therefore, the data provided may not reflect price fluctuations for the different types of dwellings. Accordingly, no assurance can be given that the valuation of the Properties in the Portfolio using the Indexation Methodology will result in an accurate determination of the actual realizable value of a particular Property or of the Portfolio as a whole. The Bank can give no assurance as to the accuracy of the information provided by the House Price Index or the Composite 11 House Price Index.

MM Covered Bond Program Morthly Investor Report - July 31, 2022