

RBC Covered Bond Programme Monthly Investor Report

11/30/2016

This report contains information regarding assets pledged as security (the Cover Pool) in respect of the obligations under the Covered Bonds issued under RBC's Global Covered Bond Programme as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans in the Cover Pool will vary over time. Certain of the information set forth in this report, including credit bureau scores, current ratings and "The Teranet-National Bank House Price Index™" Methodology has been obtained from and is based upon sources believed by RBC and the Guarantor LP to be accurate, however, neither RBC nor the Guarantor LP makes any representation or warranty, express or implied, is reader garding future performance, and no representation or warranty, express or implied, is made regarding future performance. The information contained in this report does not constitute an invitation or recommendation to invest or otherwise deal in, or an offer to sell or the solicitation of an offer to buy or subscribe for, any security, which will be made only by a prospectus or otherwise in accordance with applicable securities laws. Reliance should not be placed on the information here in when making any decision to buy, hold or sell any security or for any other purpose.

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. The Cover Pool is owned by RBC Covered Bond Guarantor Limited Partnership (Guarantor LP), which has no liabilities or claims outstanding against it other than those relating to the RBC Covered Bond

The Cover Pool is owned by RBC Covered Bond Guarantor Limited Partnership (Guarantor LP), which has no liabilities or claims outstanding against it other than those relating to the RBC Covered Bond Programme. Please click on the link below for additional information about the RBC Covered Bond Programme and the information contained herein. For the meaning of capitalized terms used and not otherwise defined in this report, click the following link

and go to the Glossary tab in the Monthly Investor Report section:

Calculation Date:

http://www.rbc.com/investorrelations/fixed_income/covered-bonds-terms.html

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

Outstanding Cov	<u>ered Bonds</u> Initial		C\$	Final		
<u>Series</u>	Principal Amount	Translation Rate	Equivalent	Maturity Date ⁽¹⁾	Interest Basis	Rate Type
CB2	€ 1,250,000,000	1.5070000 C\$/€	\$1,883,750,000	2018/01/22	4.625%	Fixed
CB6	\$1,100,000,000	N/A	\$1,100,000,000	2018/03/30	3.770%	Fixed
CB7	CHF 500,000,000	1.1149700 C\$/CHF	\$557,485,000	2021/04/21	2.250%	Fixed
CB8	US\$2,500,000,000	0.9762000 C\$/US\$	\$2,440,500,000	2017/09/19	1.200%	Fixed
CB11	€ 2,000,000,000	1.3650000 C\$/€	\$2,730,000,000	2020/08/04	1.625%	Fixed
CB13	US\$2,000,000,000	1.0300000 C\$/US\$	\$2,060,000,000	2018/10/01	2.000%	Fixed
CB14	€ 1,500,000,000	1.4175000 C\$/€	\$2,126,250,000	2018/10/29	1.250%	Fixed
CB15	€ 1,000,000,000	1.4694000 C\$/€	\$1,469,400,000	2019/06/19	0.750%	Fixed
CB16	AU\$750,000,000	1.0024000 C\$/AU\$	\$751,800,000	2019/09/23	3 month BBSW +0.57%	Floating
CB17	US\$1,750,000,000	1.0972000 C\$/US\$	\$1,920,100,000	2019/09/23	2.200%	Fixed
CB18	US\$2,000,000,000	1.2520000 C\$/US\$	\$2,504,000,000	2020/02/05	1.875%	Fixed
CB19	\$1,500,000,000	N/A N/A	\$1,500,000,000	2020/03/23	3 month BA +0.36%	Floating
CB20 CB21	\$700,000,000 € 1,000,000,000	1.3870000 C\$/€	\$700,000,000 \$1,387,000,000	2020/03/23 2022/06/17	1.590% 0.875%	Fixed Fixed
CB21 CB22	€ 279,500,000	1.4017000 C\$/€	\$391,775,150	2022/00/17	1.652%	Fixed
CB23	£400,000,000	1.9872000 C\$/£	\$794,880,000	2018/07/20	3 month £ Libor +0.28%	Floating
CB24	US\$500,000,000	1.2986000 C\$/US\$	\$649,300,000	2018/07/23	3 month USD LIBOR +0.30%	Floating
CB25	€ 1,250,000,000	1.4899000 C\$/€	\$1,862,375,000	2020/12/16	0.500%	Fixed
CB26	US\$1,750,000,000	1.3027000 C\$/US\$	\$2,279,725,000	2020/10/14	2.100%	Fixed
CB27	€ 410,500,000	1.4525000 C\$/€	\$596,234,800	2034/12/15	1.616%	Fixed
CB28	€ 100,000,000	1.5370000 C\$/€	\$153,700,000	2036/01/14	1.625%	Fixed
CB29	£350,000,000	1.8915000 C\$/£	\$662,025,000	2019/03/11	3 month £ Libor +0.50%	Floating
CB30	€ 1,500,000,000	1.4808000 C\$/€	\$2,221,200,000	2021/03/11	0.125%	Fixed
CB31	US\$1,750,000,000	1.3266000 C\$/US\$	\$2,321,550,000	2021/03/22	2.300%	Fixed
CB32	\$2,000,000,000	N/A	\$2,000,000,000	2019/04/26	1.400%	Fixed
CB33	£100,000,000	1.7199000 C\$/£	\$171,990,000	2021/09/14	3 month £ ICE Libor +0.40%	Floating
Total		=	\$37,235,039,950			
OSFI Covered Bo		Osuran d Dan da (manth	\$44,417,955,120	40.40		
	e maturity of Outstanding e remaining term of Loans	•	5)	40.43 28.09		
Series Ratings	e remaining term of Loans	Moody's	DBRS	<u>Fitch</u>		
CB2		Aaa	AAA	AAA		
CB6		Aaa	AAA	AAA		
CB7		Aaa	AAA	AAA		
CB8		Aaa	AAA	AAA		
CB11		Aaa	AAA	AAA		
CB13		Aaa	AAA	AAA		
CB14		Aaa	AAA	AAA		
CB15		Aaa	AAA	AAA		
CB16		Aaa	AAA	AAA		
CB17		Aaa	AAA	AAA		
CB18		Aaa	AAA	AAA		
CB19		Aaa	AAA	AAA		
CB20 CB21		Aaa Aaa	AAA AAA	AAA AAA		
CB22		Aaa	AAA	AAA		
CB23		Aaa	AAA	AAA		
CB24		Aaa	AAA	AAA		
CB25		Aaa	AAA	AAA		
CB26		Aaa	AAA	AAA		
CB27		Aaa	AAA	AAA		
CB28		Aaa	AAA	AAA		
CB29		Aaa	AAA	AAA		
CB30		Aaa	AAA	AAA		
CB31		Aaa	AAA	AAA		
CB32		Aaa	AAA	AAA		
CB33		Aaa	AAA	AAA		

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

RBC Covered Bond Programme

Monthly Investor Report - November 30, 2016



11/30/2016

Parties to RBC Global Covered Bond Pro	
Issuer	Royal Bank of Canada
Guarantor entity	RBC Covered Bond Guarantor Limited Partnership
Servicer & Cash Manager	Royal Bank of Canada
Swap Providers	Royal Bank of Canada
Covered Bond Trustee & Custodian	Computershare Trust Company of Canada
Asset Monitor	PricewaterhouseCoopers LLP
Account Bank & GDA Provider	Royal Bank of Canada
Standby Account Bank & GDA Provider	Bank of Montreal
Paying Agent ⁽¹⁾	The Bank of New York Mellon

The Paying Agent in respect of Series CB7 is Credit Suisse AG. The Paying Agent in respect of Series CB19 and Series CB20 is Royal Bank of Canada.

Royal Bank of Canada's Ratings^{(1) (2)}

Hoyai Dalik of Callada's Hatiligs				
	Moody's	DBRS	Fitch	
Senior Debt	Aa3	AA	AA	
Subordinated Debt	A3	AA (low)	AA-	
Short-Term	P-1	R-1 (high)	F1+	
Rating Outlook	Negative	Negative	Negative	
Applicable Ratings of Standby Account Bank	•	-	Ū	
Applicable flatings of standby Account Ballic	Moody's	DBRS	Fitch	
Senior Debt	P-1		F-1+ / AA-	
	P-1	R-1 (high) / AA	F-1+/ AA-	
Description of Ratings Triggers ^{(2) (3)}				
A. Party Replacement				
If the rating(s) of the Party falls below the level sti	pulated below, such	party is required to be replaced of	or in the case of the Sw	vap Providers (i) transfer credit support and
(ii) replace itself or obtain a guarantee for its oblig				
Role (Current Party)	Moody's	DBRS	Fitch	
Account Bank/GDA Provider (RBC)	P-1	R-1(mid) & AA(low)	F1 / A	
Standby Account Bank/GDA Provider (BMO)	P-1	R-1(mid) & AA(low)	F1 / A	
Cash Manager (RBC)	P-2	BBB(low) (long)	F2 / BBB+	
Servicer (RBC)	Baa3 (long)	BBB(low) (long)	F2	
Interest Rate Swap Provider (RBC)	P-2 / A3	R-2(high) & BBB(high)	F3 / BBB-	
Covered Bond Swap Provider (RBC)	P-2 / A3	R-2(high) & BBB(high)	F3 / BBB-	
	1 27710		107 888	
B. Specified Rating Related Action				
i. The following actions are required if the rating of	of the Cash Manage	r (RBC) falls below the stipulated	rating	
	Moody's	DBRS	Fitch	
(a) Asset Monitor is required to verify the Cash				
Manager's calculations of the Asset				
Coverage/Amortization test on each	Baa3 (long)	R-1(mid) & A(low)	BBB- (long)	
Calculation Date				
(b) Amounts received by the Cash Manager				
are required to be deposited directly into the	P-1	R-1(mid) & AA(low)	F1 / A	
Transaction Account				
(c) Amounts received by the Servicer are to be				
deposited directly to the GIC Account and not	P-1	R-1(mid) & AA(low)	F1 / A	
provided to the Cash Manager				
ii. The following actions are required if the rating	of the Servicer (RBC	c) falls below the stipulated rating	1	
a) Servicer is required to hold amounts				
received in a separate account and transfer	_			
them to the Cash Manager or GIC Account, as	P-1	R-1(mid) & AA(low)	F1 / A	
applicable, within 2 business days				
iii. The following actions are required if the rating	of the Issuer (BBC)	falls below the stipulated rating		
III. The following actions are required in the fating			Fitch	
(a) Denoument of the Demand Lean	Moody's	DBRS N/A	F2/BBB+	
(a) Repayment of the Demand Loan	N/A			
(b) Establishment of the Reserve Fund	P-1	R-1(mid) & A(low)	F1 / A	
iv. The following actions are required if the rating	of the Issuer (RBC)	falls below the stipulated rating		
	Moody's	DBRS	Fitch	
(a) Cash flows will be exchanged under the	<u></u>		<u> </u>	
.,				
Covered Bond Swap Agreement (to the extent	Deed (laws)			
not already occurring) except as otherwise	Baa1 (long)	BBB(high) (long)	BBB+ (long)	
provided in the Covered Bond Swap				
Agreement				
v. Each Swap Provider is required to replace itse	lf, transfer credit sup	pport or obtain a guarantee of its	obligations if the rating	of such Swap Provider falls below the
specified rating				
	Moody's	DBRS	Fitch	
(a) Interest Rate Swap Provider	P-1 / A2	R-1(mid) & A(high)	F1/A	
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P-1 / A2 R-1(mid) & A(high) (a) Interest Rate Swap Provider R-1(mid) & A(high) (b) Covered Bond Swap Provider P-1 / A2 F1/A Events of Default & Triggers Asset Coverage Test (C\$ Equivalent of Outstanding Covered Bonds < Adjusted Aggregate Asset Amount) Pass No

Issuer Event of Default Guarantor LP Event of Default

(1) Subordinated Debt ratings are not the subject of any ratings related actions or requirements under the RBC Covered Bond Programme.

⁽²⁾ Where only one rating is expressed such rating relates to the short-term rating (unless otherwise specified) and where two ratings are expressed the first is short-term and the second long-term.

No

⁽³⁾ 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.

RBC Covered Bond Programme Monthly Investor Report - November 30, 2016

C\$ Equivalent of Outstanding Covered Bonds	\$37,235,039,950		
 A = lower of (i) LTV Adjusted True Balance, and (ii) Asset Percentage Adjusted True Balance, as adjusted B = Principal Receipts C = Cash Capital Contributions 	\$49,045,675,010 - -	A (i) A (ii) Asset Percentage: Maximum Asset Percentage:	\$52,737,058,461 \$49,045,675,010 93.00% 93.00%
D = Substitute Assets	-	maximan recert creentage.	0010070
E = Reserve Fund balance F = Negative Carry Factor calculation	- \$664,944,903		
Adjusted Aggregate Asset Amount	\$004,944,903		
(Total: A + B + C + D + E - F)	\$48,380,730,106		
Valuation Calculation			
Trading Value of Covered Bonds	\$40,406,170,932		
A = LTV Adjusted Present Value	\$52,621,049,928	Weighted Average Effective Yield of Performing Eligible Loans:	2.77%
B = Principal Receipts	-		2.77.70
C = Cash Capital Contributions			
D = Trading Value of Substitute Assets E = Reserve Fund Balance	-		
F = Trading Value of Swap Collateral	-		
Present Value Adjusted Aggregate Asset Amount			
(Total: A + B + C + D + E + F)	\$52,621,049,928		
Intercompany Loan Balance			
Guarantee Loan	\$40,268,880,154		
Demand Loan	\$12,447,631,780		
Total	\$52,716,511,934		
Cover Pool Losses			

Cover Pool Flow of Funds		
	30-Nov-2016	31-Oct-2016
Cash Inflows		
Principal Receipts	\$1,066,222,085	\$944,581,966
Proceeds for sale of Loans	\$0	\$0
Draw on Intercompany Loan	\$0	\$0
Revenue Receipts	\$118,495,555	\$116,775,311
Swap receipts	\$90,264,741	\$94,866,377 👒
Cash Outflows		
Swap payment	(\$118,495,555) •	(\$116,775,311) 🖷
Swap Breakage Fee	\$0	\$0
Intercompany Loan interest	(\$90,084,211) •	(\$94,676,644) 🖻
Intercompany Loan principal	(\$1,066,222,085)	(\$944,581,966) 🖻
Purchase of Loans	\$0	\$0
Net inflows/(outflows)	\$180,529	\$189,733

⁽¹⁾ Cash settlement to occur on December 19, 2016 ⁽²⁾ Cash settlement occured on November 17, 2016

ol Summary Statistics

11/30/2016

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Previous Month Ending Balance	\$53,818,283,256	
Current Month Ending Balance	\$52,751,744,481	
Number of Mortgages in Pool	338,450	
Average Mortgage Size	\$155,863	
Ten Largest Mortgages as a % of Current Month Ending Balance	0.05%	
Number of Properties	270,634	
Number of Borrowers	261,713	
	Original ⁽¹⁾	Indexed ⁽²⁾
Weighted Average LTV - Authorized	70.98%	55.31%
Weighted Average LTV - Drawn	61.65%	48.26%
Weighted Average LTV - Original Authorized	73.28%	
Weighted Average Mortgage Rate	2.65%	
Weighted Average Seasoning (Months)	25.58	
Weighted Average Original Term (Months)	53.67	
Weighted Average Remaining Term (Months)	28.09	

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

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

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

Cover Pool Delinquency Distribution				
Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage
Current and less than 30 days past due	337,812	99.81	\$52,646,177,980	99.80
30 to 59 days past due	219	0.06	\$36,348,274	0.07
60 to 89 days past due	110	0.03	\$18,122,108	0.03
90 or more days past due	309	0.09	\$51,096,118	0.10
Total	338,450	100.00	\$52,751,744,481	100.00

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	41,936	12.39	\$7,420,533,810	14.07
British Columbia	63,052	18.63	\$12,373,160,485	23.46
Manitoba	13,718	4.05	\$1,577,909,958	2.99
New Brunswick	6,319	1.87	\$534,337,896	1.01
Newfoundland and Labrador	3,991	1.18	\$479,077,759	0.91
Northwest Territories	42	0.01	\$5,532,175	0.01
Nova Scotia	10,196	3.01	\$1,012,791,497	1.92
Nunavut	2	0.00	\$62,483	0.00
Ontario	136,449	40.32	\$22,256,225,173	42.19
Prince Edward Island	1,290	0.38	\$112,979,981	0.21
Quebec	49,065	14.50	\$5,332,017,370	10.11
Saskatchewan	12,211	3.61	\$1,616,175,801	3.06
Yukon	179	0.05	\$30,940,092	0.06
Total	338,450	100.00	\$52,751,744,481	100.00

Cover Pool Credit Bureau Score Distribution

Cover Pool Provincial Distribution

Credit Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	279	0.08	\$36,232,298	0.07
499 and below	970	0.29	\$146,220,246	0.28
500 - 539	874	0.26	\$134,856,339	0.26
540 - 559	711	0.21	\$108,219,305	0.21
560 - 579	1,002	0.30	\$154,901,779	0.29
580 - 599	1,436	0.42	\$221,940,171	0.42
600 - 619	2,484	0.73	\$410,651,340	0.78
620 - 639	4,056	1.20	\$681,808,283	1.29
640 - 659	6,678	1.97	\$1,090,096,559	2.07
660 - 679	10,155	3.00	\$1,678,607,932	3.18
680 - 699	13,899	4.11	\$2,340,232,344	4.44
700 - 719	17,762	5.25	\$2,907,724,074	5.51
720 - 739	20,518	6.06	\$3,376,560,716	6.40
740 - 759	21,767	6.43	\$3,541,992,548	6.71
760 - 779	24,473	7.23	\$3,977,161,385	7.54
780 - 799	28,219	8.34	\$4,719,759,847	8.95
800 and above	183,167	54.12	\$27,224,779,312	51.61
Total	338,450	100.00	\$52,751,744,481	100.00

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RBC				
Cover Pool Rate Type Distribution				
Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	244,570	72.26	\$36,087,724,026	68.41
/ariable	93,880	27.74	\$16,664,020,455	31.59
Total	338,450	100.00	\$52,751,744,481	100.00
		100.00	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	100.00
lortgage Asset Type Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
Conventional Mortgage	57,791	17.08	\$10,759,487,483	20.40
lomeline Mortgage Segment	280,659	82.92	\$41,992,256,997	79.60
Total	338,450	100.00	\$52,751,744,481	100.00
over Pool Occupancy Type Distribution				
ccupancy Type	Number of Loans	Percentage	Principal Balance	Percentage
lot Owner Occupied	29,085	8.59	\$4,610,917,238	8.74
Owner Occupied	309,365	91.41	\$48,140,827,243	91.26
Total	338,450	100.00	\$52,751,744,481	100.00
over Pool Mortgage Rate Distribution				
lortgage Rate (%)	Number of Loans	Percentage	Principal Balance	Percentage
.9999% and below	3,447	1.02	\$948,439,733	1.80
.0000% - 2.4999%	122,853	36.30	\$21,079,674,693	39.96
5000% - 2.9999%	137,005	40.48	\$21,393,339,906	40.55
0000% - 3.4999%	51,018	15.07	\$6,623,640,941	12.56
5000% - 3.9999%	19,700	5.82	\$2,193,870,453	4.16
.0000% - 4.4999%	2,774	0.82	\$351,104,490	0.67
.5000% - 4.9999%	208	0.06	\$22,818,492	0.04
.0000% - 5.4999%	310	0.09	\$29,006,869	0.05
.5000% - 5.9999%	108	0.03	\$9,830,829	0.02
.0000% - 6.4999%	50	0.01	\$5,159,176	0.01
.5000% - 6.9999%	972	0.29	\$94,352,396	0.18
.0000% and above	5	0.00	\$506,504	0.00
Total	338,450	100.00	\$52,751,744,481	100.00
over Pool Remaining Term Distribution				
emaining Term (Months)	Number of Loans	Percentage	Principal Balance	Percentage
ess than 12.00	62,883	18.58	\$8,747,101,066	16.58
2.00 - 23.99	92,091	27.21	\$14,188,607,383	26.90
4.00 - 35.99	68,566	20.26	\$10,956,094,255	20.77
6.00 - 47.99	79,243	23.41	\$13,132,618,124	24.90
3.00 - 59.99	32,520	9.61	\$5,217,990,163	9.89
).00 - 71.99	1,995	0.59	\$333,033,125	0.63
2.00 - 83.99	805	0.24	\$120,316,338	0.23
4.00 - 119.99	346	0.10	\$55,617,746	0.11
20.00 and above	1	0.00	\$366,279	0.00
Total	338,450	100.00	\$52,751,744,481	100.00
over Pool Loan Seasoning				
oan Seasoning (Months)	Number of Loans	Percentage	Principal Balance	Percentage
ess than 12.00	63,529	18.77	\$9,664,010,998	18.32
2.00 - 23.99	100,374	29.66	\$9,664,010,998	30.74
4.00 - 35.99	75,485	29.00	\$12,530,858,547	23.75
6.00 - 59.99	97,890	28.92	\$14,206,170,080	26.93
0.00 and above	1,172	0.35	\$133,838,057	0.25
Total	338,450	100.00	\$52,751,744,481	100.00
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Cover Pool Range of Remaining Principal Balance				
Range of Remaining Principal Balance	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	143,449	42.38	\$7,463,313,496	14.15
100,000 - 149,999	59,881	17.69	\$7,429,676,736	14.08
150,000 - 199,999	45,082	13.32	\$7,834,808,957	14.85
200,000 - 249,999	31,097	9.19	\$6,950,399,907	13.18
250,000 - 299,999	20,452	6.04	\$5,586,420,825	10.59
300,000 - 349,999	12,931	3.82	\$4,175,762,677	7.92
350,000 - 399,999	8,183	2.42	\$3,053,299,481	5.79
400,000 - 449,999	5,207	1.54	\$2,205,037,370	4.18
450,000 - 499,999	3,442	1.02	\$1,629,425,848	3.09
500,000 - 549,999	2,162	0.64	\$1,132,182,879	2.15
550,000 - 599,999	1,472	0.43	\$844,467,341	1.60
600,000 - 649,999	1,040	0.31	\$649,421,966	1.23
650,000 - 699,999	762	0.23	\$513,614,790	0.97
700,000 - 749,999	584	0.17	\$422,589,755	0.80
750,000 - 799,999	466	0.14	\$360,311,760	0.68
300,000 - 849,999	366	0.11	\$301,936,873	0.57
350,000 - 899,999	304	0.09	\$265,956,209	0.50
000,000 - 949,999	264	0.08	\$243,802,026	0.46
50,000 - 999,999	212	0.06	\$205,901,595	0.39
,000,000 and above	1,094	0.32	\$1,483,413,990	2.81
Total	338,450	100.00	\$52,751,744,481	100.00
Cover Pool Property Type Distribution				
Property Type	Number of Loans	Percentage	Principal Balance	Percentage
Apartment (Condominium)	31,182	9.21	\$4,674,371,732	8.86
Detached	272,269	80.45	\$42,524,360,453	80.61
Duplex	4,768	1.41	\$685,932,433	1.30
ourplex	1,140	0.34	\$205,539,876	0.39
Dther	947	0.28	\$145,192,118	0.28
Row (Townhouse)	14,888	4.40	\$2,374,545,711	4.50
	11,000			3.73
	10 100			
	12,133	3.58	\$1,965,324,738	
Triplex	1,123	0.33	\$176,477,420	0.33
Semi-detached Triplex Total				
Triplex	1,123	0.33	\$176,477,420	0.33
Triplex Total Cover Pool Indexed LTV - Authorized Distribution	1,123 338,450	0.33 100.00	\$176,477,420 \$52,751,744,481	0.33 100.00
Friplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%)	1,123 338,450 Number of Properties	0.33 100.00 Percentage	\$176,477,420 \$52,751,744,481 Principal Balance	0.33 100.00 Percentage
Friplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below	1,123 338,450 <u>Number of Properties</u> 14,113	0.33 100.00 Percentage 5.21	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605	0.33 100.00 Percentage 1.66
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 20.00 and below 20.01 - 25.00	1,123 338,450 Number of Properties 14,113 5,511	0.33 100.00 Percentage 5.21 2.04	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881	0.33 100.00 Percentage 1.66 1.23
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00	1,123 338,450 Number of Properties 14,113 5,511 7,259	0.33 100.00 Percentage 5.21 2.04 2.68	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109	0.33 100.00 Percentage 1.66 1.23 1.89
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554	0.33 100.00 Percentage 5.21 2.04 2.68 3.90	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526	0.33 100.00 Percentage 1.66 1.23 1.89 3.26
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 5.01 - 30.00 40.01 - 35.00 45.01 - 40.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 55.01 - 30.00 10.01 - 45.00 25.01 - 40.00 0.01 - 45.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 00.00 and below 00.01 - 25.00 (5.01 - 30.00) 10.01 - 35.00 (5.01 - 40.00) 0.01 - 45.00 (5.01 - 50.00)	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 00.00 and below 00.01 - 25.00 25.01 - 30.00 95.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00	1,123 338,450 <u>Number of Properties</u> 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 00.00 and below 00.01 - 25.00 25.01 - 30.00 95.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 00.00 and below 00.01 - 25.00 25.01 - 30.00 00.01 - 35.00 15.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00 5.01 - 50.00 0.01 - 65.00	1,123 338,450 <u>Number of Properties</u> 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 00.00 and below 00.01 - 25.00 15.01 - 30.00 10.01 - 35.00 15.01 - 40.00 0.01 - 45.00 15.01 - 50.00 15.01 - 60.00 10.01 - 65.00	1,123 338,450 <u>Number of Properties</u> 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 14.38 13.33
Triplex Total cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 55.00 5.01 - 50.00 5.01 - 50.00 0.01 - 65.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27	\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87
Total cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 55.00 5.01 - 50.00 5.01 - 50.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 14.38 13.87 8.89 6.01
riplex Total tover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21
Total cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 30.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00 5.01 - 60.00 0.01 - 65.00 5.01 - 60.00 0.01 - 75.00 5.01 - 75.00 5.01 - 80.00 80.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 25.01 - 30.00 0.01 - 35.00 15.01 - 40.00 50.01 - 50.00 50.01 - 55.00 5.01 - 60.00 0.01 - 55.00 5.01 - 50.00 5.01 - 50.00 5.01 - 50.00 5.01 - 50.00 5.01 - 80.00 75.01 - 80.00 *80.00 Total	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21
Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00 45.01 - 50.00 55.01 - 60.00 50.01 - 65.00 55.01 - 60.00 50.01 - 75.00 75.01 - 80.00 > 80.00 Total	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 40.01 - 45.00 15.01 - 50.00 55.01 - 60.00 55.01 - 60.00 55.01 - 65.00 55.01 - 70.00 70.01 - 75.00 75.01 - 80.00 • 80.00 Total Cover Pool Indexed LTV - Drawn Distribution	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72
Total Bover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 45.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 80.00 Total	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,032,391,356 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 14.38 13.87 8.89 6.01 7.21 2.72 100.00
Total cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 + 45.00 5.01 - 50.00 5.01 - 60.00 0.01 - 55.00 5.01 - 60.00 0.01 - 75.00 5.01 - 80.00 80.00 Total Cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 0.00 and below	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,031,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage
Total Rover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 5.01 - 50.00 0.01 - 65.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 rotal cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78
Total Sover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 5.01 - 50.00 5.01 - 50.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 volume volume 0.00 and below 0.00 and below 0.01 - 25.00 5.01 - 20.01 5.01 - 20.01 volume 0.00 and below 0.01 - 25.00 5.01 - 30.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24	\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.37 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04
Total Sover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 45.00 5.01 - 40.00 0.01 - 55.00 5.01 - 50.00 5.01 - 50.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 80.00 Total cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 20.00 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55
Total Sover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 45.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 80.00 Total Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$4,689,646,066 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61
Total Bover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00 5.01 - 60.00 0.01 - 55.00 5.01 - 60.00 0.01 - 65.00 5.01 - 80.00 5.01 - 80.00 70.00 0.01 - 75.00 5.01 - 80.00 vover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 35.00 5.01 - 40.00 0.01 - 45.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47
Triplex Total cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 35.00 5.01 - 40.00 0.01 - 55.00 5.01 - 50.00 5.01 - 50.00 0.01 - 55.00 5.01 - 60.00 0.01 - 55.00 5.01 - 70.00 0.01 - 75.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 80.00 Total cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 45.00 5.01 - 30.00 0.01 - 45.00 5.01 - 50.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350 26,311	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72	\$176,477,420 \$52,751,744,481 Principal Balance \$47,7713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 10.00 and below 10.01 - 25.00 15.01 - 30.00 10.01 - 35.00 15.01 - 40.00 10.01 - 45.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 60.00 10.01 - 75.00 15.01 - 70.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.00 and below 10.00 and below 10.01 - 25.00 15.01 - 30.00 10.01 - 35.00 15.01 + 40.00 10.01 - 45.00 15.01 - 50.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 10.00 and below 10.01 - 25.00 15.01 - 30.00 10.01 - 35.00 15.01 - 40.00 10.01 - 45.00 15.01 - 50.00 15.01 - 60.00 15.01 - 60.00 15.01 - 75.00 15.01 - 75.00 15.01 - 70.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.00 and below 10.00 and below 10.01 - 25.00 15.01 - 30.00 10.01 - 35.00 15.01 - 40.00 10.01 - 45.00 15.01 - 50.00 10.01 - 55.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350 26,311	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72	\$176,477,420 \$52,751,744,481 Principal Balance \$47,7713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 00.01 - 25.00 15.01 - 30.00 10.01 - 45.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 60.00 10.01 - 75.00 15.01 - 70.00 10.01 - 75.00 15.01 - 80.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 75.00 15.01 - 80.00 10.01 - 25.00 10.01 - 25.00 15.01 - 40.00 10.01 - 45.00 15.01 - 50.00 15.01 - 50.00 15.01 - 50.00 15.01 - 60.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350 26,311 27,936	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32	\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,032,391,356 \$7,032,391,356 \$7,034,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59
Total Bover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 45.00 5.01 - 40.00 0.01 - 55.00 5.01 - 50.00 5.01 - 60.00 0.01 - 65.00 5.01 - 70.00 0.01 - 75.00 5.01 - 80.00 80.00 Total Ever Pool Indexed LTV - Drawn Distribution Indexed LTV (%) 0.00 and below 0.01 - 25.00 5.01 - 30.00 0.01 - 25.00 5.01 - 30.00 0.01 - 25.00 5.01 - 40.00 0.01 - 25.00 5.01 - 40.00 0.01 - 45.00 5.01 - 50.00 0.01 - 55.00 5.01 - 50.00 0.01 - 55.00 5.01 - 60.00 0.01 - 65.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$4,689,646,066 \$4,689,646,066 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 35.00 35.01 - 40.00 40.01 - 45.00 35.01 - 60.00 30.01 - 55.00 35.01 - 60.00 30.01 - 65.00 35.01 - 60.00 30.01 - 65.00 35.01 - 80.00 75.01 - 80.00 75.01 - 80.00 75.01 - 80.00 70.01 - 75.00 75.01 - 80.00 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 25.00 25.01 - 30.00 30.01 - 25.00 25.01 - 30.00 30.01 - 45.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 70.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 S8,408 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596 13,359	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35 4.94	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955 \$3,190,361,706	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80 6.05
Triplex Total Cover Pool Indexed LTV - Authorized Distribution Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00 35.01 - 60.00 35.01 - 60.00 35.01 - 70.00 70.01 - 75.00 75.01 - 80.00 • 80.00 Total Cover Pool Indexed LTV - Drawn Distribution Indexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 45.01 - 45.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 60.00 30.01 - 55.00 35.01 - 60.00 30.01 - 55.00 35.01 - 70.00 70.01 - 75.00	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596 13,359 10,378	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35 4.94 3.83	\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955 \$3,190,361,706 \$2,463,966,435	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80 6.05 4.67
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00 15.01 - 50.00 35.01 - 60.00 35.01 - 60.00 35.01 - 70.00 70.01 - 75.00 75.01 - 80.00 > 80.00 Total Cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 20.01 - 25.00 25.01 - 30.00 30.01 - 35.00 25.01 - 30.00 30.01 - 35.00 25.01 - 30.00 30.01 - 35.00 35.01 - 40.00 40.01 - 45.00 45.01 - 55.00 35.01 - 60.00 30.01 - 55.00 35.01 - 60.00 30.01 - 65.00 35.01 - 70.00 35.01 - 70.00 35.01 - 70.00 70.01 - 75.00 7	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 Number of Properties 38,408 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596 13,359 10,378 7,680	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35 4.94 3.83 2.84	\$176,477,420 \$52,751,744,481 Principal Balance \$877,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,032,391,356 \$7,032,391,356 \$7,032,391,356 \$7,032,391,356 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955 \$3,190,361,706 \$2,463,966,435 \$1,884,918,994	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80 6.05 4.67 3.57
Triplex Total Cover Pool Indexed LTV - Authorized Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 30.01 - 25.00 25.01 - 30.00 30.01 - 35.00 35.01 + 40.00 40.01 - 45.00 45.01 - 50.00 55.01 - 60.00 35.01 - 70.00 70.01 - 75.00 75.01 - 80.00 > 80.00 Total Cover Pool Indexed LTV - Drawn Distribution ndexed LTV (%) 20.00 and below 20.01 - 25.00 25.01 - 30.00 35.01 - 40.00 40.01 - 45.00 25.01 - 50.00 35.01 - 60.00 35.01 - 60.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 50.00 35.01 - 65.00 35.01 - 65.00 35.01 - 70.00 30.01 - 65.00 35.01 - 70.00 30.01 - 55.00 35.01 - 70.00 <td< td=""><td>1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596 13,359 10,378</td><td>0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35 4.94 3.83</td><td>\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955 \$3,190,361,706 \$2,463,966,435</td><td>0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80 6.05 4.67</td></td<>	1,123 338,450 Number of Properties 14,113 5,511 7,259 10,554 16,942 23,251 27,691 37,081 31,578 35,917 21,993 15,247 17,299 6,198 270,634 15,138 16,877 19,092 21,973 24,350 26,311 27,936 25,365 22,596 13,359 10,378	0.33 100.00 Percentage 5.21 2.04 2.68 3.90 6.26 8.59 10.23 13.70 11.67 13.27 8.13 5.63 6.39 2.29 100.00 Percentage 14.19 5.59 6.24 7.05 8.12 9.00 9.72 10.32 9.37 8.35 4.94 3.83	\$176,477,420 \$52,751,744,481 Principal Balance \$477,713,605 \$647,676,881 \$999,404,109 \$1,717,866,526 \$2,988,189,721 \$4,536,846,160 \$5,951,096,349 \$7,588,216,804 \$7,032,391,356 \$7,314,229,656 \$4,689,646,066 \$3,171,288,055 \$3,801,168,204 \$1,436,010,988 \$52,751,744,481 Principal Balance \$2,833,470,327 \$1,995,783,965 \$2,660,014,348 \$3,457,368,452 \$4,539,968,988 \$5,520,727,670 \$6,130,099,446 \$6,639,472,365 \$5,969,467,210 \$5,170,025,955 \$3,190,361,706 \$2,463,966,435	0.33 100.00 Percentage 1.66 1.23 1.89 3.26 5.66 8.60 11.28 14.38 13.33 13.87 8.89 6.01 7.21 2.72 100.00 Percentage 5.37 3.78 5.04 6.55 8.61 10.47 11.62 12.59 11.32 9.80 6.05 4.67

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				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
Alberta	20.00 and below	\$218,468,807	\$13,952	\$597,285	\$350,641	\$219,430,685
Alberta	20.00 and below 20.01 - 25.00	\$155,291,988	\$116,685	\$74,746	\$350,041	\$155,483,418
	25.01 - 30.00	\$211,930,642	\$396,945	\$74,740	\$0 \$0	\$212,327,587
	30.01 - 35.00	\$256,841,109	\$283,612	\$44,105	\$203,715	\$257,372,541
	35.01 - 40.00	\$330,376,427	\$774,794	\$0	\$608,322	\$331,759,544
	40.01 - 45.00	\$431,650,830	\$377,076	\$0	\$3,788,609	\$435,816,515
	45.01 - 50.00	\$542,106,566	\$905,746	\$0	\$1,368,895	\$544,381,207
	50.01 - 55.00	\$716,295,118	\$1,905,156	\$446,849	\$3,053,752	\$721,700,875
	55.01 - 60.00	\$862,856,627	\$446,931	\$169,866	\$2,546,698	\$866,020,122
	60.01 - 65.00	\$1,012,253,733	\$1,219,370	\$1,388,820	\$4,056,921	\$1,018,918,844
	65.01 - 70.00	\$987,735,050	\$974,444	\$658,428	\$1,924,780	\$991,292,702
	70.01 - 75.00	\$829,089,972	\$1,078,984	\$252,462	\$2,959,077	\$833,380,496
	75.01 - 80.00	\$686,489,615	\$1,512,529	\$478,607	\$1,553,613	\$690,034,364
	> 80.00	\$141,804,638	\$118,562	\$285,933	\$405,776	\$142,614,909
Total Alberta		\$7,383,191,124	\$10,124,785	\$4,397,101	\$22,820,800	\$7,420,533,810
		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
British Columbia	20.00 and below	\$991,310,401	\$52,699	\$102,995	\$167,147	\$991,633,242
	20.01 - 25.00	\$694,588,420	\$678,735	\$364,369	\$177,546	\$695,809,069
	25.01 - 30.00	\$887,744,265	\$937,054	\$44,999	\$427,242	\$889,153,561
	30.01 - 35.00	\$1,167,091,934	\$1,516,655	\$955,832	\$544,720	\$1,170,109,141
	35.01 - 40.00	\$1,491,133,927	\$1,674,313	\$625,970	\$740,989	\$1,494,175,200
	40.01 - 45.00	\$1,802,775,964	\$412,899	\$243,294	\$1,473,318	\$1,804,905,474
	45.01 - 50.00	\$1,847,209,789	\$1,394,646	\$1,312,926	\$1,444,311	\$1,851,361,673
	50.01 - 55.00	\$1,580,979,303	\$1,768,812	\$772,739	\$930,819	\$1,584,451,674
	55.01 - 60.00	\$1,030,113,465	\$756,693	\$521,058	\$848,369	\$1,032,239,586
	60.01 - 65.00	\$599,899,998	\$0	\$345,477	\$807,205	\$601,052,680
	65.01 - 70.00	\$198,798,261	\$0	\$0	\$141,346	\$198,939,607
	70.01 - 75.00	\$44,288,209	\$0	\$0	\$0	\$44,288,209
	75.01 - 80.00	\$14,106,584	\$0	\$0	\$0	\$14,106,584
	> 80.00	\$934,786	\$0	\$0	\$0	\$934,786
Total British Colur	mbia	\$12,350,975,305	\$9,192,506	\$5,289,660	\$7,703,013	\$12,373,160,485
		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	\$45,147,751	<u>days past due</u> \$0	<u>days past due</u> \$0	\$5,116	\$45,152,866
Wantoba	20.01 - 25.00	\$34,622,969	\$0 \$0	\$0 \$0	\$0	\$34,622,969
	25.01 - 30.00	\$43,312,718	\$38,772	\$0 \$0	\$0 \$0	\$43,351,490
	30.01 - 35.00	\$59,129,740	\$31,248	\$49,207	\$0 \$0	\$59,210,195
	35.01 - 40.00	\$70,360,472	\$0 \$0	\$50,790	\$0 \$0	\$70,411,262
	40.01 - 45.00	\$97.349,797	\$0 \$0	\$0	\$0 \$0	\$97,349,797
	45.01 - 50.00	\$122,028,776	\$394,751	\$82,246	\$115.658	\$122,621,431
	50.01 - 55.00	\$163,691,874	\$476,167	\$249,729	\$0	\$164,417,769
	55.01 - 60.00	\$192,931,072	\$0	\$41,339	\$361,626	\$193,334,036
	60.01 - 65.00	\$219,989,662	\$326,860	\$29,658	\$22,993	\$220,369,172
	65.01 - 70.00	\$203,995,852	\$374,040	\$224,306	\$517,557	\$205,111,755
	70.01 - 75.00	\$235,267,176	\$238,485	\$336,114	\$190,143	\$236,031,918
	75.01 - 80.00	\$85,160,520	\$0	\$434,553	\$0	\$85,595,073
Total Manitoba	75.01 - 80.00 > 80.00	\$85,160,520 \$330,223 \$1,573,318,601	\$0 \$0 \$1,880,323	\$434,553 <u>\$0</u> \$1,497,942	\$0 \$0 \$1,213,092	\$85,595,073 <u>\$330,223</u> \$1,577,909,958

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Northwest 20.00 and below \$404,464 \$0 \$0 \$0 \$404,464					Aging Summary		
Province Indexed LTV (%) days past due New Brunswick 20.00 ar below \$10.283,359 \$0 \$0 \$34,577 \$12.028,359 25.01 - 30.00 \$512.028,359 \$0 \$0 \$53,578,684 \$0 \$0 \$55,786,864 40.01 - 45.00 \$53,377,759 \$50.868 \$0 \$0 \$43,371,959 \$0 \$0 \$43,371,959 50.01 - 46.00 \$36,327,279 \$0 \$0 \$43,371,959 \$00 \$0 \$43,71,959 50.01 - 66.00 \$37,61,443 \$0 \$7,840 \$228,011 \$87,976,139 60.01 - 66.00 \$39,442,905 \$0 \$0 \$80 \$20 \$85,02 \$55,72,86 76.01 + 80.00 \$532,746,172 \$343,544 \$152,746 \$152,746 \$152,746 76.01 + 80.00 \$532,746,172 \$343,544 \$152,746 \$152,746 \$152,746 76.01 + 80.00 \$513,7455 \$0 \$0							
New Brunswick 20.00 and below \$19,288,346 \$12,161 \$0 \$10,083,857 \$12,028,355 25,01 - 30,00 \$12,028,352 \$0 \$0 \$35,777 \$10,028,382 \$0 \$0 \$57,77,863 \$12,028,355 \$0 \$0 \$57,77,863 \$12,028,355 \$0 \$0 \$57,77,863 \$12,028,355 \$0 \$0 \$57,77,863 \$12,0370 \$0 \$92,350 \$33,399,282 \$0 \$0 \$43,995 \$33,399,282 \$0 \$0 \$43,995 \$33,399,282 \$0 \$0 \$543,995 \$33,399,282 \$0 \$0 \$543,995 \$33,897,284 \$43,995 \$36,82,717,369 \$0 \$50 \$50 \$0 \$20,075 \$39,77,3610 \$30,99,482,905 \$0 \$0 \$20,075 \$39,77,3610 \$30 \$53,077,37,37,377,37,379,377,361 \$0 \$50 \$0 \$50 \$0 \$0 \$52,07,77,37,37,379,377,379,371,370 \$0 \$0 \$53,07,77,37,379,371,370 \$0 \$0 \$1,05,06,37,37,379,370,370 \$0 \$0 \$1,09,987,472 \$10,99,97,470,1							
2 001 - 25.00 \$12.02.398 \$0 \$0 \$3.4,577 \$12.026.293 3 0.01 - 35.00 \$18.203.832 \$0 \$0 \$50.888 \$0 \$0 \$52.768.648 3 0.01 - 45.00 \$53.77.756 \$50.868 \$0 \$50 \$43.711.958 4 0.01 - 45.00 \$53.87.727 \$0 \$0 \$43.711.958 5 5.01 - 60.00 \$87.701.443 \$0 \$73.404 \$164.733 \$83.481.642 5 5.01 - 60.00 \$87.701.443 \$0 \$73.404 \$200.705 \$99.773.610 5 5.01 - 60.00 \$4.92.905 \$0 \$0 \$83.028 \$99.773.510 5 6 0.1 - 75.00 \$4.982.096 \$54.499 \$0 \$0 \$51.37.456 \$0 \$0 \$53.98.727.18 7 0.01 - 75.00 \$4.982.096 \$54.499 \$0 \$0 \$53.273.78.99 \$10.57.456 \$0 \$0 \$15.37.456 \$0 \$0 \$15.37.456 \$0 \$0 \$15.27.458 \$10.524.33 \$11.95.937.757.53 \$0 \$0 \$11.77.332.757.537.53 \$0							
25.01 30.00 \$\$18.203.832 \$0 \$0 \$18.203.832 35.01 40.00 \$33.777.563 \$120.370 \$0 \$\$22.350 \$33.990.284 45.01 40.00 \$\$33.777.563 \$120.370 \$0 \$\$22.350 \$33.990.284 45.01 50.00 \$\$63.827.279 \$0 \$0 \$43.995 \$\$33.87.575 50.01 55.00 \$\$83.137.595 \$105.646 \$73.444 \$164.733 \$\$38.481.642 55.01 60.01 \$60.01 \$\$9.99.492.905 \$0 \$0 \$220.75 \$\$99.773.610 65.01 70.01 \$73.04 \$\$157.74.66 \$0 \$0 \$\$20.75 \$\$99.773.610 \$0 \$\$20.75 \$\$99.773.610 \$105.9507 \$\$24.337.896 70.01 75.00 \$\$4.982.066 \$\$54.444 \$167.745 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$1.57.465 \$\$0 \$\$0 \$\$0 \$\$1.57.465 \$\$0 \$\$1.95.43.37.896 \$\$0 \$\$0 </td <td>New Brunswick</td> <td></td> <td>. , ,</td> <td>. ,</td> <td>¥ -</td> <td>. ,</td> <td>. , ,</td>	New Brunswick		. , ,	. ,	¥ -	. ,	. , ,
30.01 35.01 40.00 \$25,717,796 \$50.0688 \$50 \$52,708.64 40.01 45.00 \$33,77,756 \$12,370 \$0 \$50 \$43,971.958 45.01 55.00 \$83,877,756 \$12,370 \$0 \$50 \$43,995 55.01 66.00 \$87,601,443 \$0 \$73,844 \$164,733 \$83,481,642 66.01 7.00 \$39,444,190 \$0 \$0 \$83,028 \$39,522,718 75.01 80.00 \$1,537,466 \$0 \$0 \$30,028 \$30,529 75.01 \$522,746,172 \$343,544 \$122,243 \$1,095,937 \$534,339,828 70.01 75,00 \$4,982,096 \$54,499 \$0 \$0 \$1,537,466 75.01 80.00 \$1,537,466 \$0 \$0 \$0 \$1,537,466 75.01 \$522,746,172 \$343,544 \$10,85,937 \$53,377,860 \$0 \$0 \$1,537,466 70.01 \$252,174,072 \$343,524,337,896 \$10,87,473,878 \$1			. , ,	¥ -	• -	. ,	. , ,
35.01 + 00.00 \$33.777,563 \$120,370 \$0 \$92,500 \$33.900,282 45.01 + 50.00 \$83.877,7563 \$0 \$0 \$34.971,1954 50.01 + 55.00 \$83.872,727 \$0 \$0 \$43.993 \$83.871,1274 55.01 + 60.00 \$87.6701,443 \$00 \$73.840 \$2509,701 \$87.977,163 66.01 + 70.00 \$89.492,1906 \$50 \$0 \$250,075 \$99.773,610 70.01 + 75.00 \$4.982,096 \$54.499 \$0 \$83.028 \$99.773,610 70.01 + 75.00 \$4.982,096 \$54.499 \$0 \$153,74.65 \$0 \$0 \$153,74.65 > 80.00 \$532,746,172 \$343,544 \$152,243 \$1,095,927 \$534,337,896 Province Indexed LTV (%) days pastidue days past due \$49.099 \$0 or more 1.abrador 2.001 - 25.00 \$11,751,925 \$0 \$20 \$0 \$11,771,926 \$0 \$0 \$0 \$11,771,926 \$0 \$0 \$10,976,937,973 \$0 \$0 \$0,977,31			. , ,	• -	• -	• •	. , ,
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $		30.01 - 35.00	\$566,647	\$0	\$0	\$0	\$566,647
45.01 - 50.00 \$773,486 \$0 \$0 \$773,486 50.01 - 55.00 \$985,770 \$0 \$0 \$0 \$985,770 55.01 - 60.00 \$219,565 \$0 \$0 \$0 \$219,565 60.01 - 65.00 \$317,651 \$0 \$0 \$0 \$219,565 60.01 - 65.00 \$317,651 \$0 \$0 \$0 \$317,651 65.01 - 70.00 \$0		35.01 - 40.00	\$266,220	\$0	\$0	\$0	\$266,220
50.01 - 55.00 \$985,770 \$0 \$0 \$0 \$985,770 55.01 - 60.00 \$219,565 \$0 \$0 \$0 \$219,565 60.01 - 65.00 \$317,651 \$0 \$0 \$317,651 65.01 - 70.00 \$0 \$0 \$0 \$0 \$0 70.01 - 75.00 \$0 \$0 \$0 \$0 \$0 \$0 75.01 - 80.00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 75.01 - 80.00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 75.01 - 80.00 \$0 <td></td> <td>40.01 - 45.00</td> <td>\$570,034</td> <td>\$0</td> <td>\$0</td> <td>\$224,726</td> <td>\$794,761</td>		40.01 - 45.00	\$570,034	\$0	\$0	\$224,726	\$794,761
55.01 - 60.00 \$219,565 \$0 \$0 \$0 \$219,565 60.01 - 65.00 \$317,651 \$0 \$0 \$0 \$317,651 65.01 - 70.00 \$0 \$0 \$0 \$0 \$0 \$0 70.01 - 75.00 \$0 \$0 \$0 \$0 \$0 \$0 75.01 - 80.00 \$0 \$0 \$0 \$0 \$0 \$0 > 80.00 \$0 \$0 \$0 \$0 \$0 \$0		45.01 - 50.00	\$773,486	\$0	\$0	\$0	\$773,486
60.01 - 65.00 \$317,651 \$0 \$0 \$0 \$317,651 65.01 - 70.00 \$0		50.01 - 55.00	\$985,770	\$0	\$0	\$0	\$985,770
65.01 - 70.00 \$0 <td></td> <td>55.01 - 60.00</td> <td>\$219,565</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$219,565</td>		55.01 - 60.00	\$219,565	\$0	\$0	\$0	\$219,565
70.01 - 75.00 \$0 \$0 \$0 \$0 \$0 75.01 - 80.00 \$0 \$0 \$0 \$0 \$0 > 80.00 \$0 \$0 \$0 \$0 \$0		60.01 - 65.00	\$317,651	\$0	\$0	\$0	\$317,651
75.01 - 80.00 \$0 \$0 \$0 \$0 \$0 > 80.00 \$0 \$0 \$0 \$0 \$0		65.01 - 70.00	\$0	\$0	\$0	\$0	\$0
> 80.00 \$0 \$0 \$0 \$0 \$0 \$0		70.01 - 75.00	\$0	• -		• •	+ -
		75.01 - 80.00	\$0	• -		• •	\$0
Total Northwest Territories \$5,307,448 \$0 \$224,726 \$5,532,175		> 80.00			4.5		1.5
	Total Northwest Te	erritories	\$5,307,448	\$0	\$0	\$224,726	\$5,532,175



11/30/2016

				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	\$31,421,853	\$88,401	\$54,366	\$26,707	\$31,591,327
	20.01 - 25.00	\$20,020,492	\$0	\$0	\$0	\$20,020,492
	25.01 - 30.00	\$30,668,794	\$72,170	\$0	\$58,687	\$30,799,652
	30.01 - 35.00	\$38,178,085	\$0	\$0	\$0	\$38,178,085
	35.01 - 40.00	\$47,624,292	\$20,502	\$0	\$186,614	\$47,831,408
	40.01 - 45.00	\$56,829,853	\$172,493	\$0	\$514,795	\$57,517,140
	45.01 - 50.00	\$86,082,528	\$32,698	\$0	\$373,009	\$86,488,235
	50.01 - 55.00	\$98,036,126	\$67,247	\$0	\$307,497	\$98,410,869
	55.01 - 60.00	\$128,849,656	\$184,081	\$0	\$311,450	\$129,345,188
	60.01 - 65.00	\$127,057,316	\$0	\$0	\$297,443	\$127,354,759
	65.01 - 70.00	\$105,852,760	\$97,186	\$0	\$0	\$105,949,946
	70.01 - 75.00	\$124,388,144	\$0	\$306,353	\$363,624	\$125,058,120
	75.01 - 80.00	\$96,749,574	\$165,615	\$0	\$550,353	\$97,465,542
T	> 80.00	\$16,513,299	\$0	\$0	\$267,437	\$16,780,736
Total Nova Scotia	3	\$1,008,272,772	\$900,392	\$360,719	\$3,257,614	\$1,012,791,497
				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
Nunavut	20.00 and below	\$0	\$0	\$0	\$0	\$0
	20.01 - 25.00	\$0	\$0	\$0	\$0	\$0
	25.01 - 30.00	\$0	\$0	\$0	\$0	\$0
	30.01 - 35.00	\$0	\$0	\$0	\$0	\$0
	35.01 - 40.00	\$62,483	\$0	\$0	\$0	\$62,483
	40.01 - 45.00	\$0	\$0	\$0	\$0	\$0
	45.01 - 50.00	\$0	\$0	\$0	\$0	\$0
	50.01 - 55.00	\$0	\$0	\$0	\$0	\$0
	55.01 - 60.00	\$0	\$0	\$0	\$0	\$0
	60.01 - 65.00	\$0	\$0	\$0	\$0	\$0
	65.01 - 70.00	\$0	\$0	\$0	\$0	\$0
	70.01 - 75.00	\$0	\$0	\$0	\$0	\$0
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Nunavut		\$62,483	\$0	\$0	\$0	\$62,483
				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	\$1,306,273,770	\$425,494	\$534,064	\$86,086	\$1,307,319,413
	20.01 - 25.00	\$915,272,779	\$119,637	\$0	\$70,179	\$915,462,595
	25.01 - 30.00	\$1,241,044,671	\$915,599	\$0	\$0	\$1,241,960,270
	30.01 - 35.00	\$1,620,593,903	\$299,567	\$310,467	\$595,193	\$1,621,799,130
	35.01 - 40.00	\$2,194,756,592	\$987,974	\$399,365	\$111,330	\$2,196,255,262
	40.01 - 45.00	\$2,613,896,954	\$69,514	\$590,404	\$601,051	\$2,615,157,924
	45.01 - 50.00	\$2,836,495,488	\$1,981,980	\$422,131	\$1,351,366	\$2,840,250,965
	50.01 - 55.00	\$3,148,714,156	\$1,895,248	\$965,512	\$900,124	\$3,152,475,040
	55.01 - 60.00	\$2,705,342,672	\$736,520	\$725,982	\$151,310	\$2,706,956,484
	60.01 - 65.00	\$2,058,161,666	\$1,611,037	\$629,530	\$395,555	\$2,060,797,787
	65.01 - 70.00	\$947,835,232	\$0 \$005 000	\$0 \$0	\$221,476	\$948,056,708
	70.01 - 75.00	\$427,056,148	\$205,893	\$0 \$0	\$170,147	\$427,432,188
	75.01 - 80.00	\$220,422,797	\$0 \$0	\$0 \$0	\$0 \$0	\$220,422,797
Total Ontario	> 80.00	\$1,878,612	\$0 \$9,248,464	\$0 \$4 577 454	\$0	\$1,878,612
rotar Ontario		\$22,237,745,440	əə,240,404	\$4,577,454	\$4,653,816	\$22,256,225,173

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				Aging Summary		
		Current and	.			
Burndara		less than 30	30 to 59	60 to 89	90 or more	T . 1 . 1
Province Prince Edward	Indexed LTV (%) 20.00 and below	days past due	days past due	<u>days past due</u> \$0	days past due	Total
Island	20.00 and below 20.01 - 25.00	\$4,292,400 \$4,694,726	\$0 \$0	\$0 \$0	\$0 \$0	\$4,292,400 \$4,694,726
Isialiu	25.01 - 30.00	\$3,861,384	\$0 \$0	\$0 \$0	\$0 \$0	\$3,861,384
	30.01 - 35.00	\$5,991,054	\$0 \$0	\$0 \$0	\$0 \$0	\$5,991,054
	35.01 - 40.00	\$8,057,270	\$0 \$0	\$0 \$0	\$0 \$0	\$8,057,270
	40.01 - 45.00	\$10,864,419	\$0 \$0	\$0 \$0	\$0 \$0	\$10,864,419
	45.01 - 50.00	\$11,009,894	\$0 \$0	\$60.022	\$0 \$0	\$11,069,917
	50.01 - 55.00	\$20,200,787	\$0 \$0	\$00,022	\$0 \$0	\$20,200,787
	55.01 - 60.00	\$19,300,544	\$0 \$0	\$192,230	\$0 \$0	\$19,492,774
	60.01 - 65.00	\$14,391,690	\$0	\$0	\$0	\$14,391,690
	65.01 - 70.00	\$7,908,268	\$0	\$0	\$0	\$7,908,268
	70.01 - 75.00	\$1,710,847	\$0 \$0	\$0	\$0 \$0	\$1,710,847
	75.01 - 80.00	\$444,446	\$0	\$0	\$0 \$0	\$444,446
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Prince Edw		\$112,727,729	\$0	\$252,252	\$0	\$112,979,981
				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
Quebec	20.00 and below	\$149,185,871	\$22,586	\$0	\$28,608	\$149,237,066
	20.01 - 25.00	\$105,684,156	\$18,244	\$0	\$0	\$105,702,400
	25.01 - 30.00	\$141,651,272	\$0	\$0	\$509.138	\$142,160,410
	30.01 - 35.00	\$187,658,554	\$70.976	\$0	\$0	\$187,729,530
	35.01 - 40.00	\$225,512,064	\$0	\$0	\$136,558	\$225,648,621
	40.01 - 45.00	\$279,672,417	\$76,788	\$0	\$245,189	\$279,994,394
	45.01 - 50.00	\$358,759,824	\$38,387	\$17,971	\$0	\$358,816,183
	50.01 - 55.00	\$451,737,906	\$113,918	\$0	\$764,363	\$452,616,187
	55.01 - 60.00	\$534,185,247	\$438,168	\$283,620	\$484,854	\$535,391,889
	60.01 - 65.00	\$655,661,297	\$329,226	\$109,019	\$1,193,098	\$657,292,641
	65.01 - 70.00	\$564,831,434	\$0	\$53,117	\$1,150,267	\$566,034,818
	70.01 - 75.00	\$767,138,857	\$506,900	\$0	\$398,616	\$768,044,373
	75.01 - 80.00	\$767,547,073	\$770,879	\$467,031	\$1,162,676	\$769,947,660
	> 80.00	\$133,080,889	\$320,309	\$0	\$0	\$133,401,198
Total Quebec		\$5,322,306,863	\$2,706,382	\$930,758	\$6,073,367	\$5,332,017,370
				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
Saskatchewan	20.00 and below	\$47,211,806	\$0	\$3,283	\$0	\$47,215,089
	20.01 - 25.00	\$38,073,534	\$0	\$0	\$177,337	\$38,250,872
	25.01 - 30.00	\$61,571,322	\$0	\$0	\$0	\$61,571,322
	30.01 - 35.00	\$70,535,299	\$73,628	\$0	\$20,185	\$70,629,112
	35.01 - 40.00	\$98,020,068	\$0	\$138,900	\$36,302	\$98,195,270
	40.01 - 45.00	\$135,448,698	\$356,093	\$0	\$423,127	\$136,227,918
	45.01 - 50.00	\$192,990,508	\$83,730	\$0	\$563,771	\$193,638,009
	50.01 - 55.00	\$276,792,326	\$565,620	\$315,617	\$1,181,719	\$278,855,282
	55.01 - 60.00	\$303,228,290	\$286,304	\$97,386	\$289,213	\$303,901,192
	60.01 - 65.00	\$275,959,364	\$120,226	\$0	\$885,393	\$276,964,983
	65.01 - 70.00	\$90,338,586	\$0	\$0	\$75,818	\$90,414,404
	70.01 - 75.00	\$16,104,720	\$0	\$0	\$0	\$16,104,720
	75.01 - 80.00	\$4,207,628	\$0	\$0	\$0	\$4,207,628
Total Saskatchev	> 80.00	\$0	\$0	\$0	\$0	\$0
		\$1,610,482,148	\$1,485,601	\$555.186	\$3,652,866	\$1,616,175,801

RBC Covered Bond Programme

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	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			Total
Yukon	20.00 and below			days past due	days past due	Total
TUKON		\$1,411,165	\$0	\$0	\$0	\$1,411,165
	20.01 - 25.00	\$1,267,291	\$0	\$0	\$0	\$1,267,291
	25.01 - 30.00	\$1,963,418	\$0	\$0	\$0	\$1,963,418
	30.01 - 35.00	\$838,059	\$0	\$0	\$0	\$838,059
	35.01 - 40.00	\$2,095,800	\$0	\$0	\$0	\$2,095,800
	40.01 - 45.00	\$1,810,184	\$0	\$0	\$0	\$1,810,184
	45.01 - 50.00	\$6,295,531	\$0	\$0	\$0	\$6,295,531
	50.01 - 55.00	\$7,488,312	\$0	\$0	\$0	\$7,488,312
	55.01 - 60.00	\$4,979,202	\$0	\$0	\$0	\$4,979,202
	60.01 - 65.00	\$1,344,652	\$0	\$0	\$0	\$1,344,652
	65.01 - 70.00	\$1,096,160	\$0	\$0	\$0	\$1,096,160
	70.01 - 75.00	\$350,319	\$0	\$0	\$0	\$350,319
	75.01 - 80.00	\$0	\$0	\$0	\$0	\$0
	> 80.00	\$0	\$0	\$0	\$0	\$0
Total Yukon		\$30,940,092	\$0	\$0	\$0	\$30,940,092
Grand Total		\$52,646,177,980	\$36,348,274	\$18,122,108	\$51,096,118	\$52,751,744,481

Provincial Distribution by Indexed LTV - Drawn and Aging Summary

		Aging Summary (%)						
Province	Indexed LTV (%)	Current and less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	<u>Total</u>		
Alberta	20.00 and below	0.41	0.00	0.00	0.00	0.42		
	20.01 - 25.00	0.29	0.00	0.00	0.00	0.29		
	25.01 - 30.00	0.40	0.00	0.00	0.00	0.40		
	30.01 - 35.00	0.49	0.00	0.00	0.00	0.49		
	35.01 - 40.00	0.63	0.00	0.00	0.00	0.63		
	40.01 - 45.00	0.82	0.00	0.00	0.01	0.83		
	45.01 - 50.00	1.03	0.00	0.00	0.00	1.03		
	50.01 - 55.00	1.36	0.00	0.00	0.01	1.37		
	55.01 - 60.00	1.64	0.00	0.00	0.00	1.64		
	60.01 - 65.00	1.92	0.00	0.00	0.01	1.93		
	65.01 - 70.00	1.87	0.00	0.00	0.00	1.88		
	70.01 - 75.00	1.57	0.00	0.00	0.01	1.58		
	75.01 - 80.00	1.30	0.00	0.00	0.00	1.31		
	> 80.00	0.27	0.00	0.00	0.00	0.27		
Total Alberta		14.00	0.02	0.01	0.04	14.07		

	Aging Summary (%)					
		Current and	00 to 50	C0 to 90	00	
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	<u>days past due</u>	days past due	<u>days past due</u>	Total
British Columbia	20.00 and below	1.88	0.00	0.00	0.00	1.88
	20.01 - 25.00	1.32	0.00	0.00	0.00	1.32
	25.01 - 30.00	1.68	0.00	0.00	0.00	1.69
	30.01 - 35.00	2.21	0.00	0.00	0.00	2.22
	35.01 - 40.00	2.83	0.00	0.00	0.00	2.83
	40.01 - 45.00	3.42	0.00	0.00	0.00	3.42
	45.01 - 50.00	3.50	0.00	0.00	0.00	3.51
	50.01 - 55.00	3.00	0.00	0.00	0.00	3.00
	55.01 - 60.00	1.95	0.00	0.00	0.00	1.96
	60.01 - 65.00	1.14	0.00	0.00	0.00	1.14
	65.01 - 70.00	0.38	0.00	0.00	0.00	0.38
	70.01 - 75.00	0.08	0.00	0.00	0.00	0.08
	75.01 - 80.00	0.03	0.00	0.00	0.00	0.03
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total British Colu	mbia	23.41	0.02	0.01	0.01	23.46

Aging Summary (%)



				Aging Summary (%)		
		Current and		3 3 , (,		
		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	0.09	0.00	0.00	0.00	0.09
	20.01 - 25.00	0.07	0.00	0.00	0.00	0.07
	25.01 - 30.00	0.08	0.00	0.00	0.00	0.08
	30.01 - 35.00	0.11	0.00	0.00	0.00	0.11
	35.01 - 40.00	0.13	0.00	0.00	0.00	0.13
	40.01 - 45.00	0.18	0.00	0.00	0.00	0.18
	45.01 - 50.00	0.23	0.00	0.00	0.00	0.23
	50.01 - 55.00	0.23	0.00	0.00	0.00	0.31
	55.01 - 60.00	0.37	0.00	0.00	0.00	0.37
	60.01 - 65.00	0.42	0.00	0.00	0.00	0.42
	65.01 - 70.00	0.42	0.00	0.00	0.00	0.39
		0.39		0.00	0.00	0.39
	70.01 - 75.00		0.00			
	75.01 - 80.00	0.16	0.00	0.00	0.00	0.16
Table Mandala	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Manitoba		2.98	0.00	0.00	0.00	2.99
				Aning Cummons (9/)		
		Ourseast and		Aging Summary (%)		
		Current and	00 1 - 50	00.1- 00	00	
Burndaria		less than 30	30 to 59	60 to 89	90 or more	T . 1 . 1
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	<u>Total</u>
New Brunswick	20.00 and below	0.04	0.00	0.00	0.00	0.04
	20.01 - 25.00	0.02	0.00	0.00	0.00	0.02
	25.01 - 30.00	0.03	0.00	0.00	0.00	0.03
	30.01 - 35.00	0.05	0.00	0.00	0.00	0.05
	35.01 - 40.00	0.06	0.00	0.00	0.00	0.06
	40.01 - 45.00	0.08	0.00	0.00	0.00	0.08
	45.01 - 50.00	0.12	0.00	0.00	0.00	0.12
	50.01 - 55.00	0.16	0.00	0.00	0.00	0.16
	55.01 - 60.00	0.17	0.00	0.00	0.00	0.17
	60.01 - 65.00	0.19	0.00	0.00	0.00	0.19
	65.01 - 70.00	0.07	0.00	0.00	0.00	0.07
	70.01 - 75.00	0.01	0.00	0.00	0.00	0.01
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total New Bruns	vick	1.01	0.00	0.00	0.00	1.01
				Aging Summary (%)		
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	<u>days past due</u>	days past due	days past due	days past due	Total
	d 20.00 and below	0.03	0.00	0.00	0.00	0.03
Labrador	20.01 - 25.00	0.02	0.00	0.00	0.00	0.02
	25.01 - 30.00	0.03	0.00	0.00	0.00	0.03
	30.01 - 35.00	0.04	0.00	0.00	0.00	0.04
	35.01 - 40.00	0.06	0.00	0.00	0.00	0.06
	40.01 - 45.00	0.07	0.00	0.00	0.00	0.07
	45.01 - 50.00	0.10	0.00	0.00	0.00	0.10
	50.01 - 55.00	0.14	0.00	0.00	0.00	0.14
	55.01 - 60.00	0.17	0.00	0.00	0.00	0.17
	60.01 - 65.00	0.17	0.00	0.00	0.00	0.17
	65.01 - 70.00	0.07	0.00	0.00	0.00	0.07
	70.01 - 75.00	0.01	0.00	0.00	0.00	0.01
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	- 90.00	0.00	0.00	0.00	0.00	0.00

RBC Covered Bond Programme

> 80.00 Total Newfoundland and Labrador

0.00

0.00 0.91

0.00

0.00

0.00



Aging Summary (%)

cial Distribution by Indexed LTV - Drawn and Aging Summary (continued)

		Current and		, igg Cu	,	
			00 40 50	60 to 90	00	
_ .		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
Northwest	20.00 and below	0.00	0.00	0.00	0.00	0.00
Territories	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
		0.00	0.00		0.00	0.00
	45.01 - 50.00			0.00		
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Northwes		0.01	0.00	0.00	0.00	0.01
Total Northwes	i Territories	0.01	0.00	0.00	0.00	0.01
				Aning Cummons (9/)		
		• • •		Aging Summary (%)	•	
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	<u>days past due</u>	days past due	<u>days past due</u>	<u>days past due</u>	Total
Nova Scotia	20.00 and below	0.06	0.00	0.00	0.00	0.06
	20.01 - 25.00	0.04	0.00	0.00	0.00	0.04
	25.01 - 30.00	0.06	0.00	0.00	0.00	0.06
	30.01 - 35.00	0.07	0.00	0.00	0.00	0.07
	35.01 - 40.00	0.09	0.00	0.00	0.00	0.09
	40.01 - 45.00	0.11	0.00	0.00	0.00	0.11
	45.01 - 50.00	0.16	0.00	0.00	0.00	0.16
	50.01 - 55.00	0.19	0.00	0.00	0.00	0.19
	55.01 - 60.00	0.24	0.00	0.00	0.00	0.25
	60.01 - 65.00	0.24	0.00	0.00	0.00	0.24
	65.01 - 70.00	0.20	0.00	0.00	0.00	0.20
	70.01 - 75.00	0.24	0.00	0.00	0.00	0.24
	75.01 - 80.00	0.18	0.00	0.00	0.00	0.18
	> 80.00	0.03	0.00	0.00	0.00	0.03
Total Nova Sco	tia	1.91	0.00	0.00	0.01	1.92
		. <u> </u>				
				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
Nunavut	20.00 and below	0.00				
Nunavut			0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.00	0.00	0.00	0.00	0.00
	50.01 - 55.00	0.00	0.00	0.00	0.00	0.00
	55.01 - 60.00	0.00	0.00	0.00	0.00	0.00
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Nunavut		0.00	0.00	0.00	0.00	0.00



cial Distribution by Indexed LTV - Drawn and Aging Summary (continued)

				Aging Summary (%)		
		Current and				
		less than 30	30 to 59	60 to 89	90 or more	
Province Optomic	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Ontario	20.00 and below	2.48	0.00	0.00	0.00	2.48
	20.01 - 25.00 25.01 - 30.00	1.74 2.35	0.00	0.00 0.00	0.00 0.00	1.74 2.35
	30.01 - 35.00	2.35	0.00 0.00	0.00	0.00	2.35
	35.01 - 40.00	4.16	0.00	0.00	0.00	4.16
	40.01 - 45.00	4.96	0.00	0.00	0.00	4.96
	45.01 - 50.00	5.38	0.00	0.00	0.00	5.38
	50.01 - 55.00	5.97	0.00	0.00	0.00	5.98
	55.01 - 60.00	5.13	0.00	0.00	0.00	5.13
	60.01 - 65.00	3.90	0.00	0.00	0.00	3.91
	65.01 - 70.00	1.80	0.00	0.00	0.00	1.80
	70.01 - 75.00	0.81	0.00	0.00	0.00	0.81
	75.01 - 80.00	0.42	0.00	0.00	0.00	0.42
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Ontario		42.16	0.02	0.01	0.01	42.19
				Aging Summary (%)		
		Current and		Aging Summary (76)		
		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
Prince Edward	20.00 and below	0.01	0.00	0.00	0.00	0.01
Island	20.01 - 25.00	0.01	0.00	0.00	0.00	0.01
	25.01 - 30.00	0.01	0.00	0.00	0.00	0.01
	30.01 - 35.00	0.01	0.00	0.00	0.00	0.01
	35.01 - 40.00	0.02	0.00	0.00	0.00	0.02
	40.01 - 45.00	0.02	0.00	0.00	0.00	0.02
	45.01 - 50.00	0.02	0.00	0.00	0.00	0.02
	50.01 - 55.00	0.04	0.00	0.00	0.00	0.04
	55.01 - 60.00	0.04	0.00	0.00	0.00	0.04
	60.01 - 65.00	0.03	0.00	0.00	0.00	0.03
	65.01 - 70.00	0.01	0.00	0.00	0.00	0.01
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
Total Prince Edv	> 80.00 vard Island	0.00 0.21	0.00	0.00	0.00	0.00
		0.21	0.00	0.00	0.00	0.21
				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
Quebec	20.00 and below	0.28	0.00	0.00	0.00	0.28
440000	20.01 - 25.00	0.20	0.00	0.00	0.00	0.20
	25.01 - 30.00	0.27	0.00	0.00	0.00	0.27
	30.01 - 35.00	0.36	0.00	0.00	0.00	0.36
	35.01 - 40.00	0.43	0.00	0.00	0.00	0.43
	40.01 - 45.00	0.53	0.00	0.00	0.00	0.53
	45.01 - 50.00	0.68	0.00	0.00	0.00	0.68
	50.01 - 55.00	0.86	0.00	0.00	0.00	0.86
	55.01 - 60.00	1.01	0.00	0.00	0.00	1.01
	60.01 - 65.00	1.24	0.00	0.00	0.00	1.25
	65.01 - 70.00	1.07	0.00	0.00	0.00	1.07
	70.01 - 75.00	1.45	0.00	0.00	0.00	1.46
	75.01 - 80.00	1.46	0.00	0.00	0.00	1.46
	> 80.00	0.25	0.00	0.00	0.00	0.25
Total Quebec		10.09	0.01	0.00	0.01	10.11



11/30/2016

cial Distribution by Indexed LTV - Drawn and Aging Summary (continued)

		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	
Saskatchewan	20.00 and below	0.09	0.00	0.00	0.00	0.09	
	20.01 - 25.00	0.07	0.00	0.00	0.00	0.07	
	25.01 - 30.00	0.12	0.00	0.00	0.00	0.12	
	30.01 - 35.00	0.13	0.00	0.00	0.00	0.13	
	35.01 - 40.00	0.19	0.00	0.00	0.00	0.19	
	40.01 - 45.00	0.26	0.00	0.00	0.00	0.26	
	45.01 - 50.00	0.37	0.00	0.00	0.00	0.37	
	50.01 - 55.00	0.52	0.00	0.00	0.00	0.53	
	55.01 - 60.00	0.57	0.00	0.00	0.00	0.58	
	60.01 - 65.00	0.52	0.00	0.00	0.00	0.53	
	65.01 - 70.00	0.17	0.00	0.00	0.00	0.17	
	70.01 - 75.00	0.03	0.00	0.00	0.00	0.03	
	75.01 - 80.00	0.01	0.00	0.00	0.00	0.01	
	> 80.00	0.00	0.00	0.00	0.00	0.00	
Total Saskatchewan		3.05	0.00	0.00	0.01	3.06	

				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
Yukon	20.00 and below	0.00	0.00	0.00	0.00	0.00
	20.01 - 25.00	0.00	0.00	0.00	0.00	0.00
	25.01 - 30.00	0.00	0.00	0.00	0.00	0.00
	30.01 - 35.00	0.00	0.00	0.00	0.00	0.00
	35.01 - 40.00	0.00	0.00	0.00	0.00	0.00
	40.01 - 45.00	0.00	0.00	0.00	0.00	0.00
	45.01 - 50.00	0.01	0.00	0.00	0.00	0.01
	50.01 - 55.00	0.01	0.00	0.00	0.00	0.01
	55.01 - 60.00	0.01	0.00	0.00	0.00	0.01
	60.01 - 65.00	0.00	0.00	0.00	0.00	0.00
	65.01 - 70.00	0.00	0.00	0.00	0.00	0.00
	70.01 - 75.00	0.00	0.00	0.00	0.00	0.00
	75.01 - 80.00	0.00	0.00	0.00	0.00	0.00
	> 80.00	0.00	0.00	0.00	0.00	0.00
Total Yukon		0.06	0.00	0.00	0.00	0.06
Grand Total		99.80	0.07	0.03	0.10	100.00

Cover Pool Indexed LTV - Drawn by Credit Bureau Score

Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
20.00 and below	Score Unavailable	\$6,700,592	0.01
	499 and below	\$8,501,403	0.02
	500 - 539	\$1,919,668	0.00
	540 - 559	\$2,355,041	0.00
	560 - 579	\$2,571,688	0.00
	580 - 599	\$5,642,665	0.01
	600 - 619	\$7,406,635	0.01
	620 - 639	\$10,246,378	0.02
	640 - 659	\$20,056,723	0.04
	660 - 679	\$30,875,244	0.06
	680 - 699	\$50,746,693	0.10
	700 - 719	\$63,602,279	0.12
	720 - 739	\$79,415,182	0.15
	740 - 759	\$105,420,470	0.20
	760 - 779	\$144,950,461	0.27
	780 - 799	\$187,787,092	0.36
	800 and above	\$2,105,272,115	3.99
Total		\$2,833,470,327	5.37

Cover Pool Indexe	d LTV - Drawn by Credit Bureau Score (continued)	
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
20.01 - 25.00	Score Unavailable	\$3,751,242	0.01
20.01 20.00	499 and below	\$3,539,628	0.01
	500 - 539	\$1,912,657	0.00
	540 - 559	\$1,771,977	0.00
	560 - 579	\$987,734	0.00
	580 - 599	\$3,698,987	0.01
	600 - 619	\$5,483,925	0.01
	620 - 639	\$9,966,943	0.02
	640 - 659	\$14,823,617	0.03
	660 - 679	\$32,661,483	0.06
	680 - 699	\$41,781,412	0.08
	700 - 719	\$59,610,917	0.11
	700 - 739	\$68,656,944	0.13
	740 - 759	\$85,446,273	0.16
	740 - 759 760 - 779		0.18
	780 - 799	\$115,383,761	0.22
		\$143,131,752	2.66
Tatal	800 and above	\$1,403,174,712	
Total		\$1,995,783,965	3.78
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
25.01 - 30.00	Score Unavailable	\$1,958,853	0.00
	499 and below	\$7,213,048	0.01
	500 - 539	\$2,572,671	0.00
	540 - 559	\$2,284,106	0.00
	560 - 579	\$2,827,199	0.01
	580 - 599	\$5,975,939	0.01
	600 - 619	\$14,346,563	0.03
	620 - 639	\$14,895,003	0.03
	640 - 659	\$23,641,481	0.04
	660 - 679	\$40,948,080	0.08
	680 - 699	\$60,991,938	0.12
	700 - 719	\$86,851,135	0.16
	720 - 739	\$100,213,355	0.19
	740 - 759	\$129,511,584	0.25
	760 - 779	\$160,053,641	0.30
	780 - 799	\$226,103,349	0.43
	800 and above	\$1,779,626,403	3.37
Total		\$2,660,014,348	5.04
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Indexed LTV (%) 30.01 - 35.00	Credit Bureau Score Score Unavailable	Principal Balance	Percentage
30.01 - 35.00		\$1,659,586	0.00
	499 and below	\$8,427,883	0.02
	500 - 539	\$5,160,527	0.01
	540 - 559	\$2,922,460	0.01
	560 - 579	\$5,876,693	0.01
	580 - 599	\$7,665,524	0.01
	600 - 619	\$11,847,428	0.02
	620 - 639	\$27,422,506	0.05
	640 - 659	\$38,251,883	0.07
	660 - 679	\$64,464,344	0.12
	680 - 699	\$97,248,325	0.18
	700 - 719	\$131,241,134	0.25
	720 - 739	\$172,880,582	0.33
	740 - 759	\$171,085,755	0.32
	760 - 779	\$206,602,515	0.39
	780 - 799	\$279,161,210	0.53
	800 and above	\$2,225,450,097	4.22
Total		\$3,457,368,452	6.55

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Cover Pool Indexe	d LTV - Drawn by Credit Bureau Score (continue	d)	
Indexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
35.01 - 40.00	Score Unavailable	\$4.210.912	0.01
00.01 40.00	499 and below	\$9,086,527	0.02
	500 - 539	\$8,810,452	0.02
	540 - 559	\$5,228,483	0.01
	560 - 579	\$11,951,547	0.02
	580 - 599	\$14,281,837	0.02
	600 - 619	\$20,809,527	0.03
	620 - 639		0.04
		\$36,396,610	
	640 - 659	\$70,356,976	0.13
	660 - 679	\$106,300,039	0.20
	680 - 699	\$153,134,583	0.29
	700 - 719	\$185,677,415	0.35
	720 - 739	\$245,199,400	0.46
	740 - 759	\$256,855,443	0.49
	760 - 779	\$338,545,426	0.64
	780 - 799	\$382,304,035	0.72
	800 and above	\$2,690,819,778	5.10
Total		\$4,539,968,988	8.61
dexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
0.01 - 45.00	Score Unavailable	\$6,105,342	0.01
0.01 - 45.00	499 and below		
		\$19,669,646	0.04
	500 - 539	\$11,126,192	0.02
	540 - 559	\$10,358,375	0.02
	560 - 579	\$14,290,694	0.03
	580 - 599	\$17,291,364	0.03
	600 - 619	\$39,730,415	0.08
	620 - 639	\$61,348,409	0.12
	640 - 659	\$92,899,458	0.18
	660 - 679	\$136,947,664	0.26
	680 - 699	\$209,568,482	0.40
	700 - 719	\$265,510,831	0.50
	720 - 739	\$320,029,887	0.61
	740 - 759	\$334,795,545	0.63
	760 - 779	\$417,021,696	0.79
	780 - 799	\$512,095,155	0.97
	800 and above	\$3,051,938,516	5.79
Total		\$5,520,727,670	10.47
ndexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
5.01 - 50.00	Score Unavailable	\$2,484,454	0.00
	499 and below	\$19,292,037	0.04
	500 - 539	\$18,723,805	0.04
	540 - 559	\$9,553,569	0.02
	560 - 579	\$20,190,697	0.04
	580 - 599	\$26,233,745	0.05
	600 - 619	\$47,034,806	0.09
			0.15
	600 - 619	\$47,034,806	
	600 - 619 620 - 639	\$47,034,806 \$80,448,891	0.15
	600 - 619 620 - 639 640 - 659	\$47,034,806 \$80,448,891 \$122,085,809	0.15 0.23
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356	0.15 0.23 0.36 0.50
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854	0.15 0.23 0.36 0.50 0.63
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854 \$376,103,477	0.15 0.23 0.36 0.50 0.63 0.71
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854 \$376,103,477 \$423,968,790	0.15 0.23 0.36 0.50 0.63 0.71 0.80
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854 \$376,103,477 \$423,968,790 \$472,520,354	0.15 0.23 0.36 0.50 0.63 0.71 0.80 0.90
	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779 780 - 799	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854 \$376,103,477 \$423,968,790 \$472,520,354 \$588,464,969	0.15 0.23 0.36 0.50 0.63 0.71 0.80 0.90 1.12
Total	600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779	\$47,034,806 \$80,448,891 \$122,085,809 \$192,288,741 \$262,752,356 \$331,218,854 \$376,103,477 \$423,968,790 \$472,520,354	0.15 0.23 0.36 0.50 0.63 0.71 0.80 0.90

ndexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
0.01 - 55.00	Score Unavailable	\$3,579,776	0.01
	499 and below	\$18,652,181	0.01
	500 - 539	\$25,108,312	0.05
	540 - 559	\$13,948,430	0.03
	560 - 579	\$24,979,706	0.05
	580 - 599	\$30,864,794	0.06
	600 - 619	\$65,884,340	0.12
	620 - 639	\$101,916,015	0.19
	640 - 659	\$143,388,038	0.27
	660 - 679	\$215,366,384	0.41
	680 - 699	\$327,895,503	0.62
	700 - 719	\$401,689,554	0.76
	720 - 739	\$456,702,552	0.87
	740 - 759	\$481,479,907	0.91
	760 - 779	\$531,665,266	1.01
	780 - 799	\$640,753,809	1.01
	800 and above	\$3,155,597,800	5.98
Total		\$6,639,472,365	12.59
		Principal Palance	D
lexed LTV (%) .01 - 60.00	Credit Bureau Score Score Unavailable	Principal Balance \$2,336,608	Percentage 0.00
.01 - 00.00	499 and below	\$16,341,556	0.00
	500 - 539	\$16,341,356 \$14,031,735	0.03
	540 - 559	\$14,031,733 \$20,221,529	0.03
	560 - 579	\$21,603,677	0.04
	580 - 599	\$21,603,677 \$34,004,769	0.04
		. , , ,	
	600 - 619	\$57,598,469 \$07,774,187	0.11 0.19
	620 - 639	\$97,774,187	
	640 - 659	\$156,086,529	0.30
	660 - 679	\$241,142,594	0.46
	680 - 699	\$297,797,728	0.56
	700 - 719	\$392,288,955	0.74
	720 - 739	\$432,064,084	0.82
	740 - 759	\$461,618,377	0.88
	760 - 779	\$489,618,497	0.93
	780 - 799	\$555,074,345	1.05
	800 and above	\$2,679,863,575	5.08
Total		\$5,969,467,210	11.32
dexed LTV (%) .01 - 65.00	Credit Bureau Score Score Unavailable	Principal Balance \$1,623,855	Percentage 0.00
	499 and below	\$13,649,191	0.03
	500 - 539	\$19,194,340	0.04
	540 - 559	\$16,403,132	0.03
	560 - 579	\$19,769,281	0.04
	580 - 599	\$32,318,367	0.06
	600 - 619	\$51,935,657	0.10
	620 - 639	\$90,504,605	0.17
	640 - 659	\$158,586,343	0.30
	660 - 679	\$239,005,851	0.00
	680 - 699	\$319,389,225	0.61
	700 - 719	\$372,639,322	0.01
	700 - 719 720 - 739	\$372,639,322 \$430,585,002	0.71
	120-100	\$430,585,002 \$433,351,165	0.82
	740 - 759		
	740 - 759 760 - 779		
	760 - 779	\$432,748,428	0.82
	760 - 779 780 - 799	\$432,748,428 \$475,644,172	0.82 0.90
Total	760 - 779	\$432,748,428	0.82

RBC Covered Bond Programme

RBC	®

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Cover Pool Indexe	d LTV - Drawn by Credit Bureau Score (continue	d)	
Indexed TV/ (9/)	Credit Rursou Saara	Dringing Palance	Doroontoro
Indexed LTV (%) 65.01 - 70.00	Credit Bureau Score Score Unavailable	Principal Balance \$777,894	Percentage 0.00
65.01 - 70.00	499 and below		0.00
	500 - 539	\$9,485,255	0.02
	500 - 539 540 - 559	\$11,365,638	0.02
		\$8,619,873	
	560 - 579	\$10,840,909	0.02
	580 - 599	\$17,274,375	0.03
	600 - 619	\$30,580,432	0.06
	620 - 639	\$59,677,083	0.11
	640 - 659	\$103,707,085	0.20
	660 - 679	\$133,195,636	0.25
	680 - 699	\$191,573,698	0.36
	700 - 719	\$240,911,501	0.46
	720 - 739	\$273,039,774	0.52
	740 - 759	\$253,351,514	0.48
	760 - 779	\$249,464,593	0.47
	780 - 799	\$289,048,364	0.55
	800 and above	\$1,307,448,081	2.48
Total		\$3,190,361,706	6.05
- dawad T \/ (0/)	Over dit Duve ou Colore	Dringing Delense	Deveentere
ndexed LTV (%) 0.01 - 75.00	Credit Bureau Score	Principal Balance	Percentage
0.01 - 75.00	Score Unavailable	\$857,825	0.00
	499 and below	\$7,124,906	0.01
	500 - 539	\$8,228,292	0.02
	540 - 559	\$6,674,177	0.01
	560 - 579	\$8,338,923	0.02
	580 - 599	\$12,207,111	0.02
	600 - 619	\$28,601,825	0.05
	620 - 639	\$45,439,960	0.09
	640 - 659	\$73,670,768	0.14
	660 - 679	\$121,219,053	0.23
	680 - 699	\$149,216,551	0.28
	700 - 719	\$178,438,761	0.34
	720 - 739	\$183,902,884	0.35
	740 - 759	\$194,218,869	0.37
	760 - 779	\$209,935,805	0.40
	780 - 799	\$242,645,429	0.46
	800 and above	\$993,245,297	1.88
Total		\$2,463,966,435	4.67
			- .
ndexed LTV (%) 5.01 - 80.00	Credit Bureau Score Score Unavailable	Principal Balance \$185,360	Percentage 0.00
5.01 - 00.00			
			0.01
	499 and below	\$4,969,550	0.01
	499 and below 500 - 539	\$4,969,550 \$6,041,579	0.01
	499 and below 500 - 539 540 - 559	\$4,969,550 \$6,041,579 \$7,472,378	0.01 0.01
	499 and below 500 - 539 540 - 559 560 - 579	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424	0.01 0.01 0.02
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704	0.01 0.01 0.02 0.02
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137	0.01 0.01 0.02 0.02 0.04
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924	0.01 0.01 0.02 0.02 0.04 0.07
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851	0.01 0.02 0.02 0.04 0.07 0.11
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468	0.01 0.02 0.02 0.04 0.07 0.11 0.19
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468	0.01 0.02 0.02 0.04 0.07 0.11 0.19
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399 \$159,730,553	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27 0.30
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399 \$159,730,553 \$198,334,053	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27 0.30 0.38
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399 \$159,730,553 \$198,334,053 \$183,140,446 \$183,456,073	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27 0.30 0.38 0.35
	499 and below 500 - 539 540 - 559 560 - 579 580 - 599 600 - 619 620 - 639 640 - 659 660 - 679 680 - 699 700 - 719 720 - 739 740 - 759 760 - 779	\$4,969,550 \$6,041,579 \$7,472,378 \$9,304,424 \$12,457,704 \$23,014,137 \$39,087,924 \$57,797,851 \$99,418,468 \$144,951,399 \$159,730,553 \$198,334,053 \$183,140,446	0.01 0.02 0.02 0.04 0.07 0.11 0.19 0.27 0.30 0.38 0.35 0.35

RBC

dexed LTV (%)	Credit Bureau Score	Principal Balance	Percentage
	Score Unavailable	\$0	0.00
30.00	499 and below	\$267,437	0.00
	500 - 539	\$660,472	0.00
	540 - 559	\$405,776	0.00
	560 - 579	\$1,368,609	0.00
	580 - 599	\$2,022,992	0.00
	600 - 619	\$6,377,183	0.01
	620 - 639	\$6,683,767	0.01
	640 - 659	\$14,744,000	0.03
	660 - 679	\$24,774,352	0.05
	680 - 699	\$33,184,452	0.06
	700 - 719	\$38,312,864	0.07
	720 - 739	\$39,433,541	0.07
	740 - 759	\$27,748,411	0.05
	760 - 779	\$25,194,867	0.05
	780 - 799	\$26,420,680	0.05
	800 and above	\$48,499,217	0.09
Total		\$296,098,619	0.56
Grand Total		\$52,751,744,481	100.00

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



RBC Covered Bond Programme Monthly Investor Report

Appendix

Housing Price Index Methodology

Indexation Methodology

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

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

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

A three-step process is used to determine the Market Value for each Property subject to the Related Security in respect of a Loan. First, a code (the Forward Sortation Area (FSA)) which identifies the location of the Property is compared to corresponding codes maintained by Teranet Inc. to confirm whether the property is located within any of the 11 Canadian metropolitan areas covered by the Index. Second, to the extent an FSA match is not found, the name of the city in which such Property is located is used to confirm whether such areas of the Canadian metropolitan areas covered by the Index. Second, to the extent an FSA match is not found, the name of the city in which such Property is located is used to confirm whether such city matches any of the Canadian metropolitan area, active areas of change indicated in the Index. The Market Value is then determined by adjusting the Latest Valuation for such Property, at least quarterly, by the rate of change for the corresponding Canadian metropolitan area, the rate of change indicated in the Index, from the date of the Latest Valuation to the date on which the Latest Valuation is being adjusted for purposes of determining the Market Value for such Property. Where the Latest Valuation in respect of such Property re-dates the first available date for the relevant rate of change in the Index, the first available date for such Property. Where the Latest Valuation is being adjusted for such Property. Such adjusted for such area of change is used to determine the rate of change to apply to adjust the Latest Valuation for purposes of determining the Market Value is the adjusted Original Market Value referred to in footnote 2 on page 4 of the Investor Report.

The Issuer and the Guarantor LP may from time to time determine to use a different index or indices or a different indexation methodology to adjust the Latest Valuation for subsequent price developments to determine Market Value for example, to obtain rates of changes in home prices for metropolitan or geographic areas not covered by the Index, to use an index or indices that the Issuer and Guarantor LP believe will produce better or more reliable results or that is more cost effective. Any such change in the Index or Index Methodology in the Master Definition and determine Market Value will be disclosed to Covered Bondholders and made in accordance with the definition of "Market Value" and "Index Methodology" in the Master Definition and Construction Agreement and be required to meet the requirements in the Guide, which include the requirement that any such change may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such change constitutes a material change, subject to Rating Agency Confirmation, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. In addition, the Issuer is required, pursuant to the Guide, to provide CMHC notice upon becoming aware of any change or proposed change in the method used to calculate the Index.

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

Risk Factors relating to the Indexation Methodology

The Issuer and the Guarantor LP believe that the following factors, although not exhaustive, could be material for the purpose of assessing risks associated with the use of the Index.

No recourse for errors in the data in the Index

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

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

The Index does not include a representation of changes in average home prices outside of the Canadian metropolitan areas that it covers and was developed as a representation of monthly average home price changes in the Canadian metropolitan areas that it does cover. While the Index uses data from single family properties, including detached, semi-detached, townhouse/row homes and condominium properties, it is being used to determine the Market Value of all Properties included as Related Security for Loans in the Covered Bond Portfolio, which may not correspond in every case to the categories included in the Index. The actual value of a Property subject to the Related Security in respect of each Loan may change at a rate that is greater than or less than the rate of change used to determine the Market Value for such Property. This discrepancy may be magnified when the Index is used to determine the Market Value for such Property. This discrepancy may be magnified when the Index is used to determine the Market Value for a Property outside of the Canadian metropolitan areas covered by the Index given factors that affect housing prices may vary significantly regionally from a national average or where the Index is used to determine Market Value for a Property in a category not covered by the Index and whose value is affected by factors that are different from those that affect the value of properties in the categories used by the Index. In addition, the methodology applied to produce the Index makes certain fundamental assumptions that impose difficulties in selecting or filtering the properties that are used to produce the Index. and whose value is affected by factors that are different from those that affect the value of properties that are used to produce the Index due to a lack of information about the properties, which may result in such properties being excluded and may impact the accuracy of the representation of the rate of change in the Index.

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