

Calculation Date: Date of Report: 15-Feb-24

This report contains information regarding Bank of Montreal Registered Covered Bond Program's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Mortgage Loans are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Mortgage Loans in the Cover Pool will vary over time.
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an offer to buy or subscribe for, any security. Reliance should not be placed on the information herein when making any decision to buy, hold or sell any security or for any other purpose.
The information set forth below has been obtained and based upon sources believed by Bank of Montreal to be accurate, however, Bank of Montreal makes no representation or warranty, express or implied, in relation to the accuracy, completeness or reliability

of the information contained herein. Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. We assume no liability for any errors THESE COVERED BONDS HAVE NOT BEEN APPROVED BY CANADA MORTGAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCURACY OF ADEQUACY OF THIS REPORT. THE COVERED BONDS ARE NOT INSURED OR

GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF.

OSFI Covered Bond Ratio(2)

<u>Series</u>	<u>lni</u>	tial Principal Amount	Translation Rate	C\$ Equivalent	Final Maturity Date ⁽¹⁾	Coupon Rate	Rate Type	<u>ISIN</u>
CB Series 6	€	135,000,000	1.48704	\$ 200,750,400	September 28, 2035	1.597%	Fixed	XS1299713047
CB Series 21	CHF	160,000,000	1.46500	\$ 234,400,000	April 7, 2026	0.035%	Fixed	CH0536893586
CB Series 24	€	1,250,000,000	1.47110	\$ 1,838,875,000	June 8, 2029	0.050%	Fixed	XS2351089508
CB Series 25	£	1,500,000,000	1.74500	\$ 2,617,500,000	September 15, 2026	SONIA +1%	Floating	XS2386880780
CB Series 26	€	2,750,000,000	1.42000	\$ 3,905,000,000	January 26, 2027	0.125%	Fixed	XS2430951744
CB Series 27	£	600,000,000	1.69150	\$ 1,014,900,000	March 9, 2027	SONIA +1%	Floating	XS2454288122
CB Series 28	€	1,750,000,000	1.39030	\$ 2,433,025,000	April 5, 2026	1.000%	Fixed	XS2465609191
CB Series 29	USD	2,500,000,000	1.29500	\$ 3,237,500,000	July 25, 2025	3.750%	Fixed	US06368D6Y53/USC0623PAT50
CB Series 30	€	1,000,000,000	1.35520	\$ 1,355,200,000	October 13, 2026	2.750%	Fixed	XS2544624112
CB Series 31	AUD	700,000,000	0.86500	\$ 605,500,000	October 31, 2025	3m BBSW + 90bps	Floating	AU3FN0072971
CB Series 32	£	1,000,000,000	1.66500	\$ 1,665,000,000	December 14, 2025	SONIA +0.65%	Floating	XS2566282526
CB Series 33	€	2,000,000,000	1.47670	\$ 2,953,400,000	July 4, 2026	3.375%	Fixed	XS2607350985
CB Series 34	CHF	325,000,000	1.50850	\$ 490,262,500	April 27, 2028	2.0375%	Fixed	CH1261608892
CB Series 35	£	750,000,000	1.67970	\$ 1,259,775,000	September 2, 2027	SONIA +0.65%	Floating	XS2631051682
CB Series 36	USD	250,000,000	1.33500	\$ 333,750,000	January 8, 2026	SOFR +0.68%	Floating	XS2637383147
CB Series 37	USD	1,000,000,000	1.32000	\$ 1,320,000,000	June 28, 2028	4.689%	Fixed	US06368D8Z01/USC0623PAU24
Total Outstanding under the Glo	bal Registered (Covered Bond Progra	m as of the	\$ 25,464,837,900				
Calculation Date				 ., . ,,				

2.11%

Calculation Date

Weighted average maturity of Outstanding Covered Bonds (months) 34.19 Weighted average remaining term of Loans in Cover Pool (months)

Covered Bond Series Ratings	Moody's	<u>Fitch</u>	DBRS
CB Series 6	Aaa	AAA	AAA
CB Series 21	Aaa	AAA	AAA
CB Series 24	Aaa	AAA	AAA
CB Series 25	Aaa	AAA	AAA
CB Series 26	Aaa	AAA	AAA
CB Series 27	Aaa	AAA	AAA
CB Series 28	Aaa	AAA	AAA
CB Series 29	Aaa	AAA	AAA
CB Series 30	Aaa	AAA	AAA
CB Series 31	Aaa	AAA	AAA
CB Series 32	Aaa	AAA	AAA
CB Series 33	Aaa	AAA	AAA
CB Series 34	Aaa	AAA	AAA
CB Series 35	Aaa	AAA	AAA
CB Series 36	Aaa	AAA	AAA
CB Series 37	Aaa	AAA	AAA

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

(2) Per OSF1 is better dated May 23, 2019, the OSF1 Covered Bond Rator refers to total covered bonds issued to the market retained seeds assets. Total on-balance sheet assets as at October 31, 2023.

OSFI Covered Bond Ratio Limit

5.50%

Parties to Bank of Montreal Global Registered Covered Bond Program

Bank of Montreal BMO Covered Bond Guarantor Limited Partnership Guarantor Entity

Servicer and Cash Manager Interest Rate Swap Provider Covered Bond Swap Provider Bank of Montreal Bank of Montreal Bank of Montreal

Computershare Trust Company of Canada KPMG LLP Bond Trustee and Custodian Cover Pool Monitor

Account Bank and GDA Provider Bank of Montreal Standby Bank Account and Standby GDA Provider Royal Bank of Canada

Paying Agent* The Bank of New York Mellon

*The Paying Agent for CB Series 21 and 34 is UBS AG. The Paying Agent for CB Series 31 is Computershare Investor Services. The Bank of New York Mellon

Bank of Montreal Credit Ratings

	<u>ividody s</u>	FILCII	DBRO
Legacy Senior Debt (1)	Aa2	AA	AA
Short-Term Debt	P-1	F1+	R-1(high)
Ratings Outlook	Stable	Stable	Stable
Counterparty Risk Assessment	P-1 (cr)/Aa2 (cr)	N/A	N/A
(1) Excluded from conversion under the hand	k recanitalization "hail in" regime		

Applicable Ratings of Standby Account Bank and Standby GDA Provider

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

Description of Ratings Triggers (1)

A. Party Replacement Triggers

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

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

(1) The discretion of the Guarantor LP to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents.



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B. Summary of Specific Rating Trigger Actions

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

DBRS Moody's Fitch

a) The Servicer will be required to direct amounts received directly into the GDA Account (or Standby GDA Account if applicable) within 2 Canadian business days and the Cash Manager shall immediately remit any funds held at such time for or on behalf of the Guarantor

F1 or A P-1 R-1(low) or BBB

directly into the GDA Account

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

a) The Servicer will be required to direct amounts received to the Cash Manager, or GDA as applicable

Moody's Fitch P-1(cr) F1 or A

DBRS BBB(low)

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

Moody's(3)

P-1 (cr) or A2 (cr) P-1 (cr) or A2 (cr)

Moody's N/A

Baa1

A3

a) Interest Rate Swap Provider b) Covered Bond Swap Provider

Fitch F1 or A

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

a) Mandatory repayment of the Demand Loan

Fitch F2 or BBB+

DBRS N/A

b) Cashflows will be exchanged under the Covered Bond Swap Agreement (to the extent not already taking place)

BBB+

BBB (high)

BBB (low)

DBRS

R-1 (low) or A R-1 (low) or A

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

BBB-

Events of Defaults & Test Compliance

Asset Coverage Test (C\$ Equivalent of Outstanding Covered Bond < Adjusted Aggregate Asset Amount) Issuer Event of Default Guarantor LP Event of Default

Pass

No

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

(4) The transfer of registered title to the Loans to the Guarantor may be deferred if (A) satisfactory assurances are provided to the Guarantor and the Bond Trustee by The Office of the Superintendent of Financial Institutions or such other supervisory authority having jurisdiction over the Seller permitting registered title to the Loans to remain with the Seller until such time as (i) the Loans are to be sold or otherwise disposed of by the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee is required to take actions to enforce or otherwise deal with the Loans, and (B) each of the Rating Agencies has confirmed that it will not withdraw or downgrade its then current ratings of the Covered Bonds as a result of such deferral.

(Applicable to Hard Bullet Covered Bonds) Pre-Maturity Required Ratings

Moody's P-1 F1+ A (high) or A (low)

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

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

Reserve Fund

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

Are the ratings of the Issuer below the Reserve Fund Required Amount Ratings?

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

No

Reserve Fund Required Amount:

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Calculation Date: Date of Report: 15-Feb-24 C\$ Equivalent of Outstanding Covered Bonds 25,464,837,900 A $^{(1)}$ = Lesser of (i) Sum of LTV adjusted outstanding principal balance and (ii) Sum of Asset percentage adjusted outstanding principal balance 41.316.147.289 38,630,597,715 A (i) B = Principal receipts not applied 38,630,597,715 A (ii) C = Cash capital contributions 93.5% C - Cash capital collinations
D = Substitution assets
E = (i) Reserve fund balance
(ii) Pre - Maturity liquidity ledger balance Maximum Asset Percentage F = Negative carry factor calculation

Total: A + B + C + D + E - F 38,630,597,715 Asset Coverage Test Pass/Fail **Pass** Regulatory OC Minimum 103% Level of Overcollateralization (2)

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

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

Trading Value of Covered Bonds 25,159,449,268 A = Lesser of i) Present value of outstanding loan balance of Performing Eligible Loans⁽¹⁾ 40,203,087,842 and ii) 80% of Market Value (2) of properties securing Performing Eligible Loans, net of A (i) A (ii) 40,203,087,842 B = Principal receipts up to calculation date not otherwise applied 85.481.328.874 C = Cash capital contributions D = Trading Value of any Substitute Assets E = (i) Reserve Fund Balance, if applicable (ii) Pre - Maturity liquidity ledger balance F = Trading Value of Swap Collateral Total: A + B + C + D + E + F 40,203,087,842

(1) Present value of expected future cash flows of Loans using current market interest rates offered to BMO clients. The effective weighted average rate used for discounting is 6.26%.
(2) Market Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price deve

Write Off Amounts

(4,934,698)

101,107,273

Guarantee Loan 27,273,549,698 Demand Loan Total 13,720,807,739 40,994,357,437

Cover Pool Los Period end

Profit Distribution to Partners

Weighted Average Coupon
Weighted Average Remaining Term
Substitution Assets

Net inflows/(outflows)

January 31, 2024 50 666 0.00% Cover Pool Flow of Funds Current Month Previous Month Cash Inflows 531,376,253 467,773,238 Principal receipts Proceeds for sale of Loans Revenue Receipts Swap Receipts 142,167,781 139,167,682 84,522,654 163 629 410 98,377,123 Cash Capital Contribution Advances of Intercompany Loans 8,860,624 Cash Outflows Swap Payment (164,825,185) (149,641,678) Intercompany Loan interest (531,376,253) ⁽¹⁾ Intercompany Loan principal (609.924.500) Intercompany Loan repayment Mortgage Top-up Settlement Misc Partnership Expenses

(761,250)

73,303,927

53.26 (Months) 26.28 (Months) Nil

Loss Percentage (Annualized)

(1) Includes cash settlement of \$531,376,253 to occur on February 16, 2024.

Cover Foor - Summary Statistics	
Asset Type	Mortgages
Previous Month Ending Balance	\$ 41,896,435,440
Aggregate Outstanding Balance	\$ 41,374,444,667
Number of Loans	129,773
Average Loan Size	\$ 318,822
Number of Primary Borrowers	128,527
Number of Properties	129,773
	Original (1)
Weighted Average Current Loan to Value (LTV)	60.32%
Weighted Average Authorized LTV	69.30%
Weighted Average Original LTV	69.30%
Weighted Average Seasoning	26.98 (Months)
Weighted Average Coupon	4.20%

⁽f) 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).

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Indexed (2) 48.31% 54.54%

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

	Calculation Date:	31-Jan-24			
Cover Pool - Delinquency Distribution	Date of Report:	15-Feb-24			
Aging Summary	Number of Loans	Percentage	Principal Balance	Percentage	
Current and less than 30 days past due	129,220	99.57	\$ 41,199,617,571	99.58	
30 - 59 days past due	251 102	0.19 0.08	\$ 88,411,894 \$ 28,879,070	0.21 0.07	
60 - 89 days past due 90 or more days past due	200	0.06	\$ 57,536,132	0.07	
Grand Total	129,773	100.00	\$ 41,374,444,667	100.00	
					
Cover Pool - Provincial Distribution					
<u>Province</u>	Number of Loans	Percentage	Principal Balance	Percentage	
Alberta	13,997	10.79	\$ 3,514,326,486	8.49	
British Columbia	21,170	16.31	\$ 8,843,598,057	21.37	
Manitoba New Brunswick	1,786 2,291	1.38 1.77	\$ 346,003,640 \$ 339,120,423	0.84 0.82	
Newfoundland	3,406	2.62	\$ 510,721,265	1.23	
Northwest Territories & Nunavut	98	0.08	\$ 20,046,214	0.05	
Nova Scotia	4,018	3.10	\$ 792,195,506	1.91	
Ontario Prince Edward Island	61,256 661	47.20 0.51	\$ 22,232,206,373 \$ 119,474,533	53.73 0.29	
Quebec	18,862	14.53	\$ 4,233,715,038	10.23	
Saskatchewan	2,071	1.60	\$ 379,235,992	0.92	
Yukon Territories	157	0.12	\$ 43,801,140	0.11	
Grand Total	129,773	100.00	\$ 41,374,444,667	100.00	
Cover Pool - Credit Score Distribution					
			B		
Credit Score Score Unavailable	Number of Loans 1,659	Percentage 1.28	Principal Balance \$ 657,540,255	Percentage 1.59	
Less than 600	1,425	1.10	\$ 408,605,554	0.99	
600 - 650	2,876	2.22	\$ 933,376,123	2.26	
651 - 700	7,475	5.76	\$ 2,452,106,722	5.93	
701 - 750 751 - 800	14,183 20,257	10.93 15.61	\$ 4,605,673,244 \$ 6,869,080,352	11.13 16.60	
801 and Above	81,898	63.11	\$ 25,448,062,418	61.51	
Grand Total	129,773	100.00	\$ 41,374,444,667	100.00	
Cover Pool - Rate Type Distribution					
Cover Pool - Rate Type Distribution Rate Type	Number of Loans	Percentage	Principal Balance	Percentage	
	Number of Loans	Percentage 79.42		Percentage	
Rate Type Fixed Variable	103,066 26,707	79.42 20.58	\$ 30,386,151,082 \$ 10,988,293,585	73.44 26.56	
Rate Type Fixed	103,066	79.42	\$ 30,386,151,082	73.44	
Rate Type Fixed Variable Grand Total	103,066 26,707	79.42 20.58	\$ 30,386,151,082 \$ 10,988,293,585	73.44 26.56	
Rate Type Fixed Variable	103,066 26,707	79.42 20.58	\$ 30,386,151,082 \$ 10,988,293,585	73.44 26.56	
Rate Type Fixed Variable Grand Total	103,066 26,707 129,773	79.42 20.58 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667	73.44 26.56 100.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type	103,066 26,707 129,773	79.42 20.58 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance	73.44 26.56 100.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages	103,066 26,707 129,773	79.42 20.58 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667	73.44 26.56 100.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type	103,066 26,707 129,773 Number of Loans 118,102	79.42 20.58 100.00 Percentage 91.01	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957	73.44 26.56 100.00 Percentage 85.21	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages Grand Total	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773	79.42 20.58 100.00 Percentage 91.01 8.99 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710	73.44 26.56 100.00 Percentage 85.21 14.79	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773	79.42 20.58 100.00 Percentage 91.01 8.99 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710	73.44 26.56 100.00 Percentage 85.21 14.79	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773	79.42 20.58 100.00 Percentage 91.01 8.99 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710	73.44 26.56 100.00 Percentage 85.21 14.79	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (") Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages (VRM	Percentage 91.01 8.99 100.00	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type	103.066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ('VRM	Percentage 91.01 8.99 100.00 92°.	\$ 30,386,151,082 \$ 10,988,293,595 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (") Grand Total (") Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ("VRM	Percentage 91.01 8.99 100.00 Percentage 76.03	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type	103.066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ('VRM	Percentage 91.01 8.99 100.00 92°.	\$ 30,386,151,082 \$ 10,988,293,595 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (") Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ('VRM Number of Loans 98,661 31,112	Percentage 91.01 8.99 100.00 Percentage 976.03 23.97	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667 Principal Balance \$ 32,015,888,186 \$ 9,388,586,481	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Ann-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Owner-Occupied	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ('VRM Number of Loans 98,661 31,112	Percentage 91.01 8.99 100.00 Percentage 976.03 23.97	\$ 30,386,151,082 \$ 10,988,293,585 \$ 41,374,444,667 Principal Balance \$ 35,254,522,957 \$ 6,119,921,710 \$ 41,374,444,667 Principal Balance \$ 32,015,888,186 \$ 9,388,586,481	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (") Grand Total (") Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ("VRM Number of Loans 98,661 31,112 129,773	Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00	30,386,151,082 10,988,293,585 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ("VRM Number of Loans 98,661 31,112 129,773 Number of Loans	Percentage	S 30,386,151,082 S 10,988,293,585 S 41,374,444,667 Principal Balance S 35,254,522,957 S 6,119,921,710 S 41,374,444,667 Principal Balance S 32,015,858,186 S 9,358,586,481 S 41,374,444,667 Principal Balance S 311,406	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99	103,066 26,707 129,773 Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages (VRM Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813	Percentage 76.03 23.97 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57	30,386,151,082 10,988,293,585 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49	103,066 26,707 129,773	Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57 0.84	No. No.	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99	103,066 26,707 129,773	Percentage 76.03 23.97 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57	30,386,151,082 10,988,293,585 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.50 - 5.99	Number of Loans Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ("VRM Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813 1,095 4,747 11,883 7,847	Percentage Percentage 76.03 22.97 100.00 Percentage 76.03 23.97 100.00 Percentage 9.101 0.00 9.101 0.00 0.00 0.00 0.00	No. No.	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.39 1.00 - 4.49 1.50 - 4.99 5.50 - 5.99 6.00 - 6.49	Number of Loans 118,102 11,671 129,773 Number of Loans 118,102 11,671 129,773 Variable Rate Mortgages ('VRM Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813 1,095 4,747 11,883 7,847 21,642	Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57 0.84 3.66 9.16 6.05 16.68	No. No.	Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91 20.91	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (1/5) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.50 - 5.99 6.00 - 6.49 6.50 - 6.99	Number of Loans 118,102 11,671 129,773 Number of Loans 98,661 31,112 129,773 Number of Loans 98,661 31,112 129,773	Percentage Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57 0.86 9.16 6.05 16.68 6.52	Principal Balance \$ 32,015,858,186 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91 20.91 7.02	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.39 1.00 - 4.49 1.50 - 4.99 5.50 - 5.99 6.00 - 6.49	Number of Loans 118,102 11,671 129,773 Number of Loans 118,102 11,671 129,773 Variable Rate Mortgages ('VRM Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813 1,095 4,747 11,883 7,847 21,642	Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57 0.84 3.66 9.16 6.05 16.68	No. No.	Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91 20.91	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed paymer Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Grand Total Cover Pool - Mortgage Rate Distribution Mortgage Rate (½) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.00 - 5.49 5.50 - 5.99 6.00 - 6.49 6.50 - 6.99 7.00 - 7.49 7.50 - 7.99 8.00 and Above	Number of Loans Number of Loans 118,102 11,671 129,773 t Variable Rate Mortgages ("VRM Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813 1,095 4,747 11,883 7,847 21,642 8,464 1,697 787	Percentage 91.01 8.99 100.00 Percentage 76.03 23.97 100.00 Percentage 0.00 54.57 0.84 0.86 9.16 6.05 16.68 6.52 1.31 0.61	No. No.	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91 20.91 7.02 1.42 0.47 0.41	
Rate Type Fixed Variable Grand Total Cover Pool - Mortgage Asset Type Distribution Mortgage Asset Type Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages (1) Grand Total (1) Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment Cover Pool - Occupancy Type Distribution Occupancy Type Owner Occupied Non-Owner Occupied Rorn-Owner Occupied Cover Pool - Mortgage Rate Distribution Mortgage Rate (%) Less than 1.00 1.00 - 3.99 4.00 - 4.49 4.50 - 4.99 5.50 - 5.99 6.00 - 6.49 5.50 - 6.99 7.00 - 7.49 7.50 - 7.99	Number of Loans 118,102 11,671 129,773 Number of Loans 118,102 11,671 129,773 Number of Loans 98,661 31,112 129,773 Number of Loans 1 70,813 1,095 4,747 11,784 21,642 8,464 1,697 787	Percentage 91.01 8.99 100.00 Percentage 91.01 8.99 100.00 76.03 23.97 100.00 Percentage 0.00 54.57 0.84 3.66 9.16 6.05 16.68 6.52 1.31 0.61	Principal Balance \$ 35,254,522,957 \$ 61,19,921,710 \$ 41,374,444,667	73.44 26.56 100.00 Percentage 85.21 14.79 100.00 Percentage 77.38 22.62 100.00 Percentage 0.00 48.42 0.60 4.11 9.72 6.91 20.91 7.02 1.42 0.47	

BMO Covered Bond Program
Monthly Investor Report - January 31, 2024

4 of 9

Calculation Date: Date of Report:

31-Jan-24 15-Feb-24

	(4)		Date of Report:	15-Feb-24			
Cover Pool - Indexed LTV Distributi	on ¹⁷						
Indexed LTV (%)			Number of Loans	Percentage	Principal Balance	Percentage	
20.00 and Below 20.01 - 25.00			19,836 9,667	15.29 7.45	\$ 2,320,975,664 \$ 2,166,604,527	5.61 5.24	
25.01 - 30.00			10,966	7.45 8.45	\$ 2,641,420,648	6.38	
30.01 - 35.00			10,972	8.45	\$ 2,964,572,364	7.17	
35.01 - 40.00 40.01 - 45.00			10,839 11,046	8.35 8.51	\$ 3,230,395,719 \$ 3,652,905,836	7.81 8.83	
45.01 - 50.00			12,007	9.25	\$ 4,315,477,501	10.43	
50.01 - 55.00			12,357	9.52	\$ 4,685,457,754	11.32	
55.01 - 60.00 60.01 - 65.00			10,491 6,822	8.08 5.26	\$ 4,390,100,040 \$ 3,176,361,718	10.61 7.68	
65.01 - 70.00			5,035	3.88	\$ 2,434,631,484	5.88	
70.01 - 75.00			5,071	3.91	\$ 2,724,685,088	6.59	
75.01 - 80.00 80.01 and Above			4,515 149	3.48 0.11	\$ 2,572,250,361 \$ 98,605,964	6.22 0.24	
Grand Total			129,773	100.00	41,374,444,667	100.00	
(1)							
(1) Value as determined by adjusting, not less	s than quarterly, the Original Mark	et Value utilizing the Indexation N	lethodology (see Appendix for deta	ils) for subsequent price develor	ments.		
Cover Pool - Remaining Term Distr	ibution						
Months to Maturity			Number of Loans	Percentage	Principal Balance	Percentage	
Less than 12.00			19,273	14.85	\$ 5,145,316,765	12.44	
12.00 - 23.99			37,475	28.88	\$ 11,093,248,665	26.81	
24.00 - 35.99 36.00 - 47.99			49,235 15,972	37.94 12.31	\$ 17,660,689,601 \$ 5,109,886,168	42.69 12.35	
48.00 - 59.99			7,426	5.72	\$ 2,258,343,848	5.46	
60.00 - 71.99			288	0.22	\$ 81,716,122	0.20	
72.00 - 83.99 84.00 - 119.99			26 76	0.02 0.06	\$ 4,346,489 \$ 20,508,382	0.01 0.05	
120.00 and above			2	0.00	\$ 388,627	0.00	
Grand Total			129,773	100.00	\$ 41,374,444,667	100.00	
Cover Pool - Remaining Principal B	alance Distribution						
Remaining Principal Balance (C\$)			Number of Loans	Percentage	Principal Balance	Percentage	
99,999 and Below 100,000 - 199,999			18,973 32,060	14.62 24.70	\$ 1,131,091,234 \$ 4,839,993,910	2.73 11.70	
200,000 - 199,999			26,643	24.70	\$ 4,839,993,910 \$ 6,596,199,421	15.94	
300,000 - 399,999			17,739	13.67	\$ 6,156,823,051	14.88	
400,000 - 499,999			11,881	9.16	\$ 5,319,609,634 \$ 4,157,901,117	12.86 10.05	
500,000 - 599,999 600,000 - 699,999			7,597 4,727	5.85 3.64	\$ 4,157,901,117 \$ 3,057,623,277	7.39	
700,000 - 799,999			3,214	2.48	\$ 2,402,809,868	5.81	
800,000 - 899,999 900,000 - 999,999			2,098 1,462	1.62 1.13	\$ 1,779,178,683 \$ 1,387,171,366	4.30 3.35	
1,000,000 - 1,499,999			2,609	2.01	\$ 3,083,784,198	7.45	
1,500,000 - 2,000,000			535	0.41	\$ 913,849,506	2.21	
2,000,000 - 3,000,000			232	0.18	\$ 539,363,359 \$ 9.046.042	1.30	
3,000,000 and Above			129,773	100.00	\$ 9,046,042 \$ 41,374,444,667	0.02 100.00	
Cover Pool - Property Type Distribu	tion						
Cover Pool - Property Type Distribut	ition		Number of Loans	Percentage	Principal Balance	Percentage	
Property Type Condominium	ition		27,029	20.83	\$ 6,861,959,059	16.59	
Property Type Condominium Multi-Residential	tion		27,029 6,279	20.83 4.84	\$ 6,861,959,059 \$ 1,983,653,220	16.59 4.79	
Property Type Condominium	tion		27,029	20.83	\$ 6,861,959,059	16.59	
Property Type Condominium Multi-Residential Single Family	tion		27,029 6,279 85,577	20.83 4.84 65.94	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132	16.59 4.79 69.76	
Property Type Condominium Multi-Residential Single Family Townhouse		roundina.	27,029 6,279 85,577 10,888	20.83 4.84 65.94 8.39	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,586,256	16.59 4.79 69.76 8.86	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to	ibles may not add exactly due to r	•	27,029 6,279 85,577 10,888	20.83 4.84 65.94 8.39	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,586,256	16.59 4.79 69.76 8.86	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total	ibles may not add exactly due to r	•	27,029 6,279 85,577 10,888	20.83 4.84 65.94 8.39 100.00	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,586,256	16.59 4.79 69.76 8.86	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to	ibles may not add exactly due to r	•	27,029 6,279 85,577 10,888	20.83 4.84 65.94 8.39	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,586,256	16.59 4.79 69.76 8.86	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	ables may not add exactly due to n	ovince ⁽¹⁾	27,029 6,279 85,577 10,888 129,773	20.83 4.84 65.94 8.39 100.00	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,596,256 41,374,444,667	16.59 4.79 69.76 8.86	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	tibles may not add exactly due to a squency Distribution by Pro indexed LTV (%)	Current and less than 30 days past due	27,029 6,279 85,577 10,888 129,773	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667	16.59 4.79 69.76 8.86 100.00	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	ables may not add exactly due to n	Current and less than 30 days past due \$ 110,104,537	27,029 6,279 85,577 10,888 129,773	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692	16.59 4.79 69.76 8.86 100.00	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279.954 \$ - \$ -	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,596,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ \$ 606.485	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,596,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ - \$ \$ 606,485 \$ 309,003	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 1,185,648	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 221,015	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 457,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 45.01 - 50 50.01 - 55	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,869 \$ 1,185,648 \$ 334,489	Aging Summary 60 to 89 days past due \$ 279,954 \$ 060,485 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326	\$ 6,861,959,059 \$ 1,983,653,220 \$ 28,864,246,132 \$ 3,664,596,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,868 \$ 753,868 \$ 1,185,648 \$ 334,489 \$ 1,718,292	Aging Summary 60 to 89 days past due \$ 279.954 \$ 3.99.003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 211,565 \$ 220,1015 \$ 229,195	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 648,740 \$ 567,974	16.59 4.79 69.76 8.86 100.00 **Total** \$ 111,288,163 \$ 98.630,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 50 50.01 - 56 55.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 1,718,292 \$ 770,894 \$ 374,894 \$ 334,489 \$ 1,718,292 \$ 370,894	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 229,135 \$ 229,195 \$ 229,195	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272	Total Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,99 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 362,996 \$ 250,800 \$	Aging Summary 60 to 89 days past due \$ 279,954 \$ 2115,565 \$ 2210,15 \$ 229,195 \$ - \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,288,163 9 8,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,155	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 50 50.01 - 56 55.01 - 70 70.01 - 75	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 1,718,292 \$ 770,894 \$ 374,894 \$ 334,489 \$ 1,718,292 \$ 370,894	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 229,135 \$ 229,195 \$ 229,195	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272	Total Total \$ 111,288,163 9 8,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,155	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,553 \$ 664,666	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,99 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 362,996 \$ 250,800 \$	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 222,195 \$ \$ \$ \$ \$ \$ 2,706,694	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ - 5	Total Total 111,228,163 9 3,418,695 139,009,406 \$ 131,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,435,775 \$ 112,805,153 \$ 664,666	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 281,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 362,996 \$ 250,800 \$	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 2229,195 \$ - \$ - \$ - \$ - \$ 27,706,694 Aging Summary	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ 1 9,512,815	Total Total 111,228,163 9 3,418,695 139,009,406 \$ 131,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,435,775 \$ 112,805,153 \$ 664,666	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delif Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and less than 30	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 1,185,648 \$ 344,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 788,912 \$ 779,714	Aging Summary 60 to 89 days past due \$ 279,954 \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 684,666 3,514,326,486	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 368,336,133 \$ 360,637,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and less than 30 days past due	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,869 \$ 1,718,292 \$ 770,894 \$ 768,912 \$ 370,800 \$ 770,894	20.83 4,84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ - \$ \$ 606,485 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 229,195 \$ - \$ \$ - \$ \$ - \$ \$ 2706,694 Aging Summary 60 to 89 days past due	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ 9,512,815	Total Total Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 293,418,695 \$ 340,175,530 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 684,666 3,514,326,486	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delif Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,675 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 3,494,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 634,338,566 \$ 635,855,527	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,869 \$ 1,718,294 \$ 768,912 \$ 362,996 \$ 250,800 \$ 7,797,714 30 to 59 days past due \$ 826,046 \$ 3,924,173	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 309,003 \$ 215,565 \$ 229,195 \$ 229,195 \$ 229,195 \$ 270,6694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,228,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 293,418,695 \$ 389,173,524 \$ 293,418,695 \$ 389,173,524 \$ 121,2805,153 \$ 646,666 \$ 3,514,326,486 Total	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 50.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 684,686 \$ 3,494,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,885,527 \$ 552,619,738	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 7753,869 \$ 1,185,648 \$ 334,499 \$ 17,78,249 \$ 770,894 \$ 776,991 \$ 362,996 \$ 250,800 \$ 250,800 \$ 30 to 59 days past due \$ 30 to 59 days past due \$ 30 to 59 \$ 30,924,173 \$ 32,946 \$ 3,924,173 \$ 36,046 \$ 3,924,173	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 229,195 \$ \$ \$ \$ \$ 1,706,694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,430,728 \$ 1430,728 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ 19,512,815	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,666 3,514,326,486	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 3,494,309,264 Current and less than 30 days past due \$ 634,338,566 \$ 635,885,527 \$ 582,619,738 \$ 575,881,929	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 370,894 \$ 789,714 30 to 59 days past due \$ 8,25,046 \$ 3,924,173 \$ 8,29,648 \$ 3,924,173 \$ 476,639 \$ 227,736	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 299,326 \$ 191,141 \$ 37,010 \$ 229,195 \$ 270,6694 Aging Summary 60 to 89 days past due	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ \$ 9,512,815 90 or more days past due \$ 1,799,654 \$ 3,520,937 \$ \$ 1,637,567	Total Total 111,228,163 9,30,409 139,009,406 181,451,209 243,110,324 293,418,695 389,173,524 542,155,518 542,155,518 511,751,753 408,155,308 263,075,494 219,436,775 112,805,153 664,666 3,514,326,486 Total S 637,153,368 644,300,136 583,460,116 5 577,747,232	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 50.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 684,686 \$ 3,494,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,885,527 \$ 552,619,738	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 7753,869 \$ 1,185,648 \$ 334,499 \$ 17,78,249 \$ 770,894 \$ 776,991 \$ 362,996 \$ 250,800 \$ 250,800 \$ 30 to 59 days past due \$ 30 to 59 days past due \$ 30 to 59 \$ 30,924,173 \$ 32,946 \$ 3,924,173 \$ 36,046 \$ 3,924,173	Aging Summary 60 to 89 days past due \$ 279,954 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 229,195 \$ \$ \$ \$ \$ 1,706,694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,430,728 \$ 1430,728 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ 19,512,815	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,666 3,514,326,486	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,475 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,683 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,855,527 \$ 562,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 925,819,955	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 5,753,869 \$ 1,718,294 \$ 768,912 \$ 362,996 \$ 250,800 \$ 7,797,714 30 to 59 days past due \$ 826,046 \$ 3,924,173 \$ 476,639 \$ 227,736 \$ 227,736 \$ 227,736 \$ 2517,346 \$ 614,682 \$ 2,419,724	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ \$ 606,485 \$ 309,003 \$ 215,565 \$ 229,195 \$ 229,195 \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 374,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,228,163 \$ 98,30,499 \$ 139,009,406 \$ 181,451,209 \$ 293,418,695 \$ 389,173,524 \$ 293,418,695 \$ 389,173,524 \$ 112,285,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,866 3,514,326,486 Total \$ 637,153,368 \$ 644,806 \$ 357,747,232 \$ 651,304,351 \$ 729,786,163 \$ 983,460,116	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 40 40.01 - 65 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,2806,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and less than 30 days past due Current and less than 30 days past due \$ 634,338,566 \$ 635,855,527 \$ 582,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 448,975,500	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 569,386 \$ 753,8648 \$ 334,489 \$ 1,185,648 \$ 370,894 \$ 770,894 \$ 322,996 \$ 250,800 \$ 2	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279.954 \$ - \$ 606.485 \$ 309.003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 337,010 \$ 229,195 \$ - \$ - \$ - \$ - \$ - \$ - \$ \$ - \$ \$ 606.485 \$ 367,010 \$ 299,500 \$ 363,739 \$ 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739 \$ - \$ 299,383 \$ 845,996 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ \$ - \$ \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 457,692 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ 9,512,815 90 or more days past due \$ 1,799,654 \$ 1,799,654 \$ 3,520,937 \$ 1,026,643 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047 \$ 563,047	Total Total Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 646,666 3,514,326,486	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,475 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,683 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,855,527 \$ 562,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 925,819,955	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 5,753,869 \$ 1,718,294 \$ 768,912 \$ 362,996 \$ 250,800 \$ 7,797,714 30 to 59 days past due \$ 826,046 \$ 3,924,173 \$ 476,639 \$ 227,736 \$ 227,736 \$ 227,736 \$ 2517,346 \$ 614,682 \$ 2,419,724	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ \$ 606,485 \$ 309,003 \$ 215,565 \$ 229,195 \$ 229,195 \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 374,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,228,163 \$ 98,30,499 \$ 139,009,406 \$ 181,451,209 \$ 293,418,695 \$ 389,173,524 \$ 293,418,695 \$ 389,173,524 \$ 112,285,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,866 3,514,326,486 Total \$ 637,153,368 \$ 644,806 \$ 357,747,232 \$ 651,304,351 \$ 729,786,163 \$ 983,460,116	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 55 50.01 - 60 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 55 55.01 - 60 80.01 - 65 85.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 Current and less than 30 days past due \$ 634,343,345,666 \$ 635,855,527 \$ 562,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 948,957,500 \$ 1,014,282,718 \$ 697,392,550 \$ 528,665,589	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,886 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 768,912 \$ 350,800 \$ 7,797,714 30 to 59 days past due \$ 32,949 \$ 250,800 \$ 27,797,714	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ \$ 606,485 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 337,010 \$ 229,195 \$	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,586,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$	Total Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 542,155,518 \$ 541,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,666 3,514,326,486 Total \$ 637,153,368 \$ 644,300,136 \$ 583,460,116 \$ 577,747,232 \$ 651,304,351 \$ 729,786,163 \$ 928,802,726 \$ 953,414,128 \$ 1,016,678,367 \$ 697,741,072 \$ 532,667,696	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,686 \$ 34,344,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,885,527 \$ 582,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 948,957,500 \$ 1,014,282,718 \$ 897,392,350 \$ 528,665,999 \$ 565,266,072	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 1,185,648 \$ 334,4292 \$ 770,894 \$ 788,912 \$ 362,996 \$ 250,800 \$ 7,797,714 30 to 59 days past due \$ 826,046 \$ 3,924,173 \$ 476,639 \$ 227,736 \$ 1,251,7346 \$ 614,682 \$ 2,419,724 \$ 1,306,098 \$ 1,709,072 \$ 968,878 \$ 445,436	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ - \$ 606.485 \$ 309,003 \$ 215.565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 337,010 \$ 229,195 \$ \$ 2,706.694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739 \$ \$ 189,102 \$ 999,500 \$ 363,739 \$ \$ 289,383 \$ 445,996 \$ \$ 289,383 \$ 845,996 \$ \$ 289,383 \$ 3,032,829 \$ 779,759	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,566,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ - \$ - \$ - 9,512,815 90 or more days past due \$ 1,799,654 \$ 3,520,937 \$ 1,026,643 \$ - \$ 1,026,643 \$ - \$ 563,047 \$ 3,150,530 \$ 716,634 \$ - \$ 5	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 398,173,524 \$ 542,155,518 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,666 3,514,326,486 Total \$ 637,153,368 \$ 644,300,136 \$ 583,401,116 \$ 577,747,232 \$ 651,304,351 \$ 729,786,163 \$ 593,3414,128 \$ 1,016,678,367 \$ 697,741,072 \$ 532,667,696 \$ 588,521,267	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 75 75.01 - 80 Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 366,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,666 \$ 3,494,309,264 Current and less than 30 days past due \$ 634,338,566 \$ 635,855,527 \$ 552,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,252,5485 \$ 948,987,500 \$ 1,014,262,718 \$ 697,392,350 \$ 1,014,262,718 \$ 697,392,350 \$ 528,665,889 \$ 555,280,072 \$ 310,764,050	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 1,185,648 \$ 334,489 \$ 1,718,292 \$ 770,894 \$ 788,912 \$ 778,916 \$ 789,12 \$ 30 to 59 days past due \$ 250,800 \$ 250,800 \$ 27,797,714	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ - \$ 60.6,485 \$ 309,003 \$ 215,565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 357,010 \$ 229,195 \$ - \$ 2706,694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739 \$ 999,500 \$ 363,739 \$ 289,383 \$ 845,986 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,556,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 163,272 \$	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98,830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 293,418,695 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 684,565 3,514,326,486 Total \$ 637,153,368 \$ 644,300,136 \$ 583,460,116 \$ 577,747,232 \$ 651,304,351 \$ 729,786,163 \$ 928,802,726 \$ 953,414,128 \$ 1,016,678,367 \$ 997,741,072 \$ 532,667,696 \$ 568,521,267 \$ 310,956,663	
Property Type Condominium Multi-Residential Single Family Townhouse Grand Total Note: Percentages and totals in the above to Cover Pool - Indexed LTV and Delin Province Alberta Province	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 45 45.01 - 50 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due \$ 110,104,537 \$ 98,671,248 \$ 137,303,340 \$ 178,947,875 \$ 240,812,483 \$ 292,286,293 \$ 386,336,133 \$ 540,677,090 \$ 509,142,663 \$ 406,378,664 \$ 261,509,412 \$ 218,920,507 \$ 112,554,353 \$ 664,686 \$ 34,344,309,264 \$ Current and less than 30 days past due \$ 634,338,566 \$ 635,885,527 \$ 582,619,738 \$ 575,881,929 \$ 647,470,978 \$ 728,325,485 \$ 925,819,955 \$ 948,957,500 \$ 1,014,282,718 \$ 897,392,350 \$ 528,665,999 \$ 565,266,072	27,029 6,279 85,577 10,888 129,773 30 to 59 days past due \$ 405,980 \$ 114,199 \$ 201,352 \$ 370,896 \$ 753,869 \$ 1,185,648 \$ 334,4292 \$ 770,894 \$ 788,912 \$ 362,996 \$ 250,800 \$ 7,797,714 30 to 59 days past due \$ 826,046 \$ 3,924,173 \$ 476,639 \$ 227,736 \$ 1,251,7346 \$ 614,682 \$ 2,419,724 \$ 1,306,098 \$ 1,709,072 \$ 968,878 \$ 445,436	20.83 4.84 65.94 8.39 100.00 Aging Summary 60 to 89 days past due \$ 279,954 \$ - \$ 606.485 \$ 309,003 \$ 215.565 \$ 221,015 \$ 269,326 \$ 219,141 \$ 337,010 \$ 229,195 \$ \$ 2,706.694 Aging Summary 60 to 89 days past due \$ 189,102 \$ 999,500 \$ 363,739 \$ \$ 189,102 \$ 999,500 \$ 363,739 \$ \$ 289,383 \$ 445,996 \$ \$ 289,383 \$ 845,996 \$ \$ 289,383 \$ 3,032,829 \$ 779,759	\$ 6,861,959,059 \$ 1,933,653,220 \$ 28,864,246,132 \$ 3,664,566,256 41,374,444,667 90 or more days past due \$ 497,692 \$ 45,052 \$ 1,504,714 \$ 1,525,952 \$ 1,419,451 \$ 162,969 \$ 1,430,728 \$ 874,614 \$ 671,657 \$ 648,740 \$ 567,974 \$ 163,272 \$ - \$ - \$ - 9,512,815 90 or more days past due \$ 1,799,654 \$ 3,520,937 \$ 1,026,643 \$ - \$ 1,026,643 \$ - \$ 563,047 \$ 3,150,530 \$ 716,634 \$ - \$ 5	16.59 4.79 69.76 8.86 100.00 Total \$ 111,288,163 \$ 98.830,499 \$ 139,009,406 \$ 181,451,209 \$ 243,110,324 \$ 398,173,524 \$ 542,155,518 \$ 389,173,524 \$ 542,155,518 \$ 511,751,753 \$ 408,155,308 \$ 263,075,494 \$ 219,436,775 \$ 112,805,153 \$ 664,666 3,514,326,486 Total \$ 637,153,368 \$ 644,300,136 \$ 583,401,116 \$ 577,747,232 \$ 651,304,351 \$ 729,786,163 \$ 593,3414,128 \$ 1,016,678,367 \$ 697,741,072 \$ 532,667,696 \$ 588,521,267	

Calculation Date: Date of Report: 31-Jan-24 15-Feb-24

			Date of Reports		55 2.1				
		Current and			Aging Summary				
		less than 30	30 to 59		60 to 89	9	0 or more		
Province	Indexed LTV (%)	days past due	days past du	e	days past due	da	ys past due		Total
Manitoba	20.00 and Below	\$ 9,099,502	\$	- \$	-	\$	65,769	\$	9,165,271
	20.01 - 25 25.01 - 30	\$ 8,523,091 \$ 10,835,491	\$ \$	- \$ - \$		\$ \$		\$ \$	8,523,091 10,835,491
	30.01 - 35	\$ 14,714,150	\$	- \$	-	\$	-	\$	14,714,150
	35.01 - 40	\$ 21,584,053	\$	- \$	-	\$	-	\$	21,584,053
	40.01 - 45 45.01 - 50	\$ 28,174,959 \$ 32,630,503		3,561 \$ 7,240 \$	-	\$ \$		\$ \$	28,318,520 32,767,742
	50.01 - 55	\$ 43,683,266	\$	- \$	-	\$	443,496	\$	44,126,762
	55.01 - 60	\$ 47,848,962	\$ 11	9,353 \$	100,044	\$	-	\$	48,068,359
	60.01 - 65	\$ 52,736,828	\$	- \$	157,453	\$ \$	208,965	\$	53,103,246
	65.01 - 70 70.01 - 75	\$ 24,069,103 \$ 26,862,899	\$ \$	- \$ - \$	173,974	\$		\$ \$	24,243,077 26,862,899
	75.01 - 80	\$ 23,130,123	\$	- \$	-	\$	-	\$	23,130,123
	80.01 and Above	\$ 560,857	\$	- \$	-	\$		\$	560,857
		344,453,786	40	0,154	431,470		718,230		346,003,640
					Aging Summary				
		Current and less than 30	30 to 59		60 to 89	9	90 or more		
Province	Indexed LTV (%)	days past due	days past du	e	days past due	da	ys past due		Total
New Brunswick	20.00 and Below	\$ 12,099,532	\$	- \$		\$	11,356	\$	12,110,888
	20.01 - 25	\$ 12,662,444		0,582 \$	-	\$		\$	12,723,026
	25.01 - 30	\$ 19,612,679		4,072 \$	-	\$ \$	602,055	\$	20,268,807
	30.01 - 35 35.01 - 40	\$ 27,548,893 \$ 31,775,896	\$ \$ 18	- \$ 3,468 \$	193,286	\$	30,220	\$ \$	27,579,113 32,157,650
	40.01 - 45	\$ 36,298,420	\$	- \$	193,200	\$		\$	36,298,420
	45.01 - 50	\$ 35,101,015	\$	- \$	-	\$	-	\$	35,101,015
	50.01 - 55	\$ 41,560,294		9,747 \$	-	\$	-	\$	41,720,041
	55.01 - 60	\$ 36,874,018	\$	- \$	-	\$	-	\$	36,874,018
	60.01 - 65 65.01 - 70	\$ 25,440,818 \$ 22,988,296	\$ \$	- \$ - \$	-	\$ \$	-	\$ \$	25,440,818 22,988,296
	70.01 - 75	\$ 19,910,653	\$	- \$		\$		\$	19,910,653
	75.01 - 80	\$ 15,947,678	\$	- \$	-	\$	-	\$	15,947,678
	80.01 and Above	\$ -	\$	- \$		\$		\$	
		337,820,637	46	2,869	193,286		643,632	_	339,120,423
		Current and			Aging Summary				
Province		less than 30	30 to 59		60 to 89	9	00 or more		
Province	Indexed LTV (%)	days past due	days past du		days past due		ys past due		Total
Newfoundland	20.00 and Below 20.01 - 25	\$ 16,603,966 \$ 17,215,384	\$ 22 ⁱ	6,174 \$ - \$	61,417	\$ \$	134,959 56,362	\$ \$	16,965,099 17,333,163
	25.01 - 30	\$ 33,065,775		- \$ 0,145 \$	189,208	\$	24,410	\$	33,439,538
	30.01 - 35	\$ 29,813,285		7,625 \$	-	\$	372,527	\$	30,283,437
	35.01 - 40	\$ 32,416,623	\$	- \$	41,315	\$	111,661	\$	32,569,599
	40.01 - 45	\$ 49,372,829		0,818 \$	- 007.500	\$	169,396	\$	50,263,043
	45.01 - 50 50.01 - 55	\$ 51,948,466 \$ 89,079,493	\$ 61! \$	9,912 \$ - \$	237,569	\$ \$	220,439 148,547	\$ \$	53,026,386 89,228,041
	55.01 - 60	\$ 72,524,152		1,847 \$	252,363	\$	-	\$	72,908,362
	60.01 - 65	\$ 34,623,504	\$	- \$	-	\$	-	\$	34,623,504
	65.01 - 70	\$ 33,818,153		1,791 \$	-	\$	-	\$	33,909,944
	70.01 - 75 75.01 - 80	\$ 24,582,403 \$ 21,181,637	\$ \$	- \$ - \$	-	\$ \$	-	\$ \$	24,582,403 21,181,637
	80.01 and Above	\$ 21,181,637 \$ 407,110	\$	- ş	-	\$ \$		\$ \$	407,110
		506,652,781	2,04	3,311	781,873		1,238,301		510,721,265
					Aging Summary				
		Current and less than 30	30 to 59		60 to 89		90 or more		
Province	Indexed LTV (%)								Total
Northwest Territories and Nunavut	20.00 and Below	\$ 1,064,370	days past du	- \$	days past due	\$	ys past due	\$	1,064,370
	20.01 - 25	\$ 2,126,544	\$	- \$	-	\$	-	\$	2,126,544
	25.01 - 30	\$ 900,662	\$	- \$	-	\$	-	\$	900,662
	30.01 - 35	\$ 1,947,685	\$	- \$	-	\$	-	\$	1,947,685
	35.01 - 40 40.01 - 45	\$ 642,189 \$ 863,566	\$ \$	- \$ - \$	-	\$ \$		\$ \$	642,189 863,566
	45.01 - 50	\$ 2,061,960	\$	- š	-	\$	-	\$	2,061,960
	50.01 - 55	\$ 2,250,078	\$	- \$	-	\$	-	\$	2,250,078
	55.01 - 60	\$ 3,454,668	\$	- \$	-	\$	-	\$	3,454,668
	60.01 - 65 65.01 - 70	\$ 504,477 \$ 1,044,505	\$ \$	- \$ - \$		\$ \$		\$ \$	504,477 1,044,505
	70.01 - 75	\$ 1,750,028	\$	- š		\$	_	\$	1,750,028
	75.01 - 80	\$ 1,176,111	\$	- \$	-	\$	-	\$	1,176,111
	80.01 and Above	\$ 259,369	\$	- \$		\$		\$	259,369
		\$ 20,046,214	\$	- \$	 _	\$		_	20,046,214
		Current and			Aging Summary				
Province		less than 30	30 to 59		60 to 89		90 or more		
	Indexed LTV (%)	days past due	days past du		days past due		ys past due	_	Total
Nova Scotia	20.00 and Below 20.01 - 25	\$ 41,231,888 \$ 35,241,561	\$ \$ 36	- \$ 2,691 \$	-	\$ \$	-	\$ \$	41,231,888 35,604,252
	25.01 - 30	\$ 68,228,057		2,091 \$ 5,500 \$		\$	322,201	\$	68,695,758
	30.01 - 35	\$ 61,219,502	\$ 32	2,146 \$	-	\$	243,438	\$	61,785,086
	35.01 - 40	\$ 74,339,867		2,056 \$	205,665	\$	-	\$	74,677,587
	40.01 - 45 45.01 - 50	\$ 75,497,129	\$ e	- \$	-	\$	-	\$	75,497,129 90,292,207
	50.01 - 55	\$ 90,292,207 \$ 74,923,674	\$ \$ 22	- \$ 9,811 \$		\$ \$		\$ \$	75,153,485
	55.01 - 60	\$ 75,063,726		5,793 \$	-	\$	-	\$	75,709,518
	60.01 - 65	\$ 79,026,108	\$	- \$	-	\$	101,793	\$	79,127,901
	65.01 - 70	\$ 41,119,951	\$	- \$	-	\$	-	\$	41,119,951
	70.01 - 75 75.01 - 80	\$ 39,082,907 \$ 34,217,836	\$ \$	- \$ - \$	-	\$ \$	-	\$ \$	39,082,907 34,217,836
	80.01 and Above	\$ 54,217,656	\$	- \$		\$	-	\$	
		789,484,412	1,83	7,997	205,665		667,432		792,195,506

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Calculation Date: Date of Report: 31-Jan-24 15-Feb-24

Province Province Prince Edward Island	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	Current and less than 30 days past due 5 1,272,454,314 \$ 1,150,923,898 \$ 1,446,813,285 \$ 1,622,327,006 \$ 1,712,777,062 \$ 1,973,301,036 \$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,845,365 \$ 1,530,585,546 \$ 1,582,686,235 \$ 1,852,686,235 \$ 80,494,498 22,147,793,064	30 to 59 days past due \$ 1,427,926 \$ 462,944 \$ 2,584,743 \$ 2,264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357 45,722,554	Aging Summary 60 to 89 days past due \$ 765,656 \$ 558,084 \$ 406,051 \$ 563,889 \$ 1,009,465 \$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$	90 or more days past due \$ 1.951.351 \$ 1.956.726 \$ 840.358 \$ 1.995.445 \$ 1.401.825 \$ 1.401.825 \$ 1.609.236 \$ 6.123.358 \$ 2.485.217 \$ 4.244.703 \$ 1.452.848 \$ 934.937 \$ -	Total \$ 1,276,599,246 \$ 1,153,001,652 \$ 1,450,644,437 \$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,393,352,071 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422 \$ 82,895,855
Ontario Province	20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 65 66.01 - 66 65.01 - 70 70.01 - 75 75.01 - 80	less than 30 days past due 5.1,272,454,314 \$.1,150,923,898 \$.1,468,813,285 \$.1,622,327,006 \$.1,712,777,062 \$.1,973,301,036 \$.2,260,093,254 \$.2,381,344,580 \$.2,103,167,597 \$.1,561,957,389 \$.1,198,945,365 \$.1,580,585,546 \$.1,852,608,235 \$.0,844,498 22,147,793,064	days past due \$ 1,427,926 \$ 462,944 \$ 2,584,743 \$ 2,264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,7193 \$ 5,871,193 \$ 2,401,357	days past due	days past due 1,951,351 \$ 1,951,351 \$ 1,951,351 \$ 4,01,825 \$ 4,01,825 \$ 1,401,825 \$ 1,417,693 \$ 6,123,358 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ 1,452,438 \$ 934,937 \$ -1,452,438 \$ 934,937 \$ -1,556,4351 \$ -1,556,4351 \$ -1,566,4351 \$ 1,452,438 \$ 934,937 \$ -1,566,4351 \$	\$ 1,276,599,246 \$ 1,153,001,652 \$ 1,450,644,437 \$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
Ontario Province	20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 55.01 - 65 66.01 - 66 65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,272,454,314 \$ 1,150,923,898 \$ 1,446,813,285 \$ 1,622,327,006 \$ 1,712,777,062 \$ 1,973,301,036 \$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,552,608,235 \$ 1,552,608,235 \$ 80,494,498 22,147,793,064	\$ 1,427,926 \$ 462,944 \$ 2,584,743 \$ 2,264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 765,656 \$ 558,084 \$ 406,051 \$ 563,889 \$ 1,009,465 \$ 1,684,926 \$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058	\$ 1,951,351 \$ 1,056,726 \$ 840,358 \$ 1,095,445 \$ 1,401,825 \$ 1,417,693 \$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ 1,452,438 \$ 934,937 \$ -	\$ 1,276,599,246 \$ 1,153,001,652 \$ 1,450,644,437 \$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
<u>Province</u>	2001-25 25.01-30 30.01-35 35.01-40 40.01-45 45.01-50 50.01-55 55.01-60 66.01-70 70.01-75 75.01-80	\$ 1,150,923,898 \$ 1,446,813,285 \$ 1,622,327,006 \$ 1,772,777,062 \$ 1,973,301,036 \$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,582,608,235 \$ 1,852,608,235 \$ 0,494,498 22,147,793,064	\$ 462,944 \$ 2,584,743 \$ 2,264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 558,084 \$ 406,051 \$ 563,889 \$ 1,009,465 \$ 1,884,926 \$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058	\$ 1,056,726 \$ 840,358 \$ 1,095,445 \$ 1,401,825 \$ 1,417,693 \$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ -1,452,438 \$ 934,937 \$ -	\$ 1,153,001,652 \$ 1,450,644,437 \$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,198,352,701 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,589,993,422 \$ 1,589,993,422
· · · · · · · · · · · · · · · · · · ·	25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,446,813,285 \$ 1,622,327,006 \$ 1,712,777,062 \$ 1,973,301,036 \$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,552,608,235 \$ 80,494,498 22,147,793,064	\$ 2.584,743 \$ 2.264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 406,051 \$ 563,889 \$ 1,009,465 \$ 1,884,926 \$ 2,522,881 \$ 2,115,478 \$ 1,03,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058	\$ 840,358 \$ 1,095,445 \$ 1,401,825 \$ 1,417,693 \$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ 1,452,438 \$ 934,937 \$ -	\$ 1,450,644,437 \$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,393,352,071 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,666,031 \$ 1,539,372,610 \$ 1,859,993,422
·	30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,622,327,006 \$ 1,712,777,062 \$ 1,973,301,036 \$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,530,585,546 \$ 1,852,608,235 \$ 80,494,498 22,147,793,064	\$ 2,264,168 \$ 3,980,050 \$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 563,889 \$ 1,009,465 \$ 1,684,926 \$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ 1,095,445 \$ 1,401,825 \$ 1,417,693 \$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ - \$ 1,452,438 \$ 934,937 \$ -	\$ 1,626,250,508 \$ 1,719,168,402 \$ 1,978,433,358 \$ 2,267,911,237 \$ 2,393,352,071 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,973,301,036 \$ 2,260,093,254 \$ 2,281,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,552,608,235 \$ 80,494,498 22,147,793,064	\$ 2,029,704 \$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 1,884,926 \$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ 1,417,693 \$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ 1,452,438 \$ 934,937 \$ -	\$ 1,978,433,358 \$ 2,267,911,237 \$ 2,393,352,071 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 2,260,093,254 \$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,530,585,546 \$ 1,852,608,235 \$ 80,494,498 22,147,793,064	\$ 3,685,866 \$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 2,522,881 \$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ 1,609,236 \$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ - \$ 1,452,438 \$ 934,937 \$ -	\$ 2,267,911,237 \$ 2,393,352,071 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 2,381,344,580 \$ 2,103,167,597 \$ 1,561,957,389 \$ 1,198,945,365 \$ 1,530,585,546 \$ 1,852,608,235 \$ 80,494,498 22,147,793,064	\$ 3,768,655 \$ 1,808,756 \$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 2,115,478 \$ 1,403,544 \$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ 6,123,358 \$ 2,485,217 \$ 4,244,703 \$ - \$ 1,452,438 \$ 934,937 \$ -	\$ 2,393,352,071 \$ 2,108,865,115 \$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,561,957,389 \$ 1,198,945,365 \$ 1,530,595,546 \$ 1,852,608,235 \$ 80,494,498 22,147,793,064 Current and	\$ 5,857,648 \$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 1,022,689 \$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ 4,244,703 \$ - \$ 1,452,438 \$ 934,937 \$ -	\$ 1,573,082,429 \$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	65.01 - 70 70.01 - 75 75.01 - 80	\$ 1,198,945,365 \$ 1,530,585,546 \$ 1,852,608,235 \$ 80,494,498 22,147,793,064 Current and	\$ 3,277,350 \$ 6,302,193 \$ 5,871,193 \$ 2,401,357	\$ 413,317 \$ 1,032,433 \$ 579,058 \$ -	\$ - \$ 1,452,438 \$ 934,937 \$ -	\$ 1,202,636,031 \$ 1,539,372,610 \$ 1,859,993,422
·	75.01 - 80	\$ 1,852,608,235 \$ 80,494,498 22,147,793,064 Current and	\$ 5,871,193 \$ 2,401,357	\$ 579,058 \$ -	\$ 934,937 \$ -	\$ 1,539,372,610 \$ 1,859,993,422
·		\$ 80,494,498 22,147,793,064 Current and	\$ 2,401,357	\$ -	\$ -	
·	O.O. Talka Above	22,147,793,064 Current and				
·					24,010,204	22,232,206,373
·				Asina Cummon		
·				Aging Summary		
Prince Edward Island	Indexed LTV (%)	less than 30 days past due	30 to 59 days past due	60 to 89 days past due	90 or more days past due	Total
	20.00 and Below	\$ 4,086,358	\$ -	\$ -	\$ -	\$ 4,086,358
	20.01 - 25	\$ 4,322,996	\$ -	\$ -	\$ -	\$ 4,322,996
	25.01 - 30 30.01 - 35	\$ 6,853,471 \$ 4,142,206	\$ 150,876 \$ -	\$ - \$ -	\$ - \$ -	\$ 7,004,347 \$ 4,142,206
	35.01 - 40	\$ 8,179,126	\$ -	\$ -	\$ -	\$ 8,179,126
	40.01 - 45	\$ 10,664,595	\$ -	\$ -	\$ -	\$ 10,664,595
	45.01 - 50 50.01 - 55	\$ 17,156,945 \$ 18,353,110	\$ - \$ 117,589	\$ - \$ -	\$ - \$ -	\$ 17,156,945 \$ 18,470,700
	55.01 - 60	\$ 17,223,019	\$ -	\$ -	\$ -	\$ 17,223,019
	60.01 - 65	\$ 7,879,208	\$ -	\$ -	\$ -	\$ 7,879,208
	65.01 - 70 70.01 - 75	\$ 9,818,096 \$ 7,417,318	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ 9,818,096 \$ 7,417,318
	75.01 - 80	\$ 2,744,142	\$ -	\$ -	\$ -	\$ 2,744,142
	80.01 and Above	\$ 365,477	\$ - 268.465	\$ -	\$ -	\$ 365,477
		119,206,068	268,465			119,474,533
		Current and		Aging Summary		
Province	Indoord I TM (00)	less than 30	30 to 59	60 to 89	90 or more	T-4-1
Quebec	20.00 and Below	\$ 184,475,435	\$ 544,021	days past due	\$ 77,226	Total \$ 185,096,681
	20.01 - 25	\$ 166,714,064	\$ 1,009,182	\$ 145,600	\$ 477,662	\$ 168,346,509
	25.01 - 30	\$ 287,507,985	\$ 616,978	\$ -	\$ 611,979	\$ 288,736,942
	30.01 - 35 35.01 - 40	\$ 397,605,067 \$ 411,697,298	\$ 2,246,405 \$ 633,195	\$ 233,516 \$ 547,440	\$ 666,937 \$ 615,224	\$ 400,751,925 \$ 413,493,156
	40.01 - 45	\$ 410,913,176	\$ 732,928	\$ 1,494,094	\$ 1,114,770	\$ 414,254,968
	45.01 - 50	\$ 453,733,877	\$ -	\$ 406,311	\$ 2,056,682	\$ 456,196,870
	50.01 - 55 55.01 - 60	\$ 473,927,407 \$ 451,903,132	\$ 1,072,660 \$ 1,863,616	\$ - \$ -	\$ 190,726 \$ -	\$ 475,190,794 \$ 453,766,748
	60.01 - 65	\$ 272,793,125	\$ -	\$ 573,180	\$ 144,569	\$ 273,510,874
	65.01 - 70	\$ 274,964,284	\$ 973,830	\$ 226,613	\$ -	\$ 276,164,727
	70.01 - 75 75.01 - 80	\$ 259,843,203 \$ 166,667,668	\$ 104,442 \$ 240,676	\$ - \$ -	\$ 132,143 \$ -	\$ 260,079,788 \$ 166,908,344
	80.01 and Above	\$ 686,741	\$ -	\$ -	\$ 529,972	\$ 1,216,713
		4,213,432,462	10,037,932	3,626,754	6,617,890	4,233,715,038
		Current and		Aging Summary		
Province		less than 30	30 to 59	60 to 89	90 or more	
Saskatchewan	20.00 and Below	\$ 23,832,942	\$ 50,564	\$ -	\$ days past due	Total \$ 23,883,506
	20.01 - 25	\$ 19,878,442	\$ -	\$ -	\$ -	\$ 19,878,442
	25.01 - 30	\$ 36,399,650	\$ 239,855	\$ -	\$ 129,020	\$ 36,768,524
	30.01 - 35 35.01 - 40	\$ 35,043,588 \$ 30,865,159	\$ - \$ -	\$ 179,966 \$ 175,583	\$ 716,417 \$ 16,337	\$ 35,939,971 \$ 31,057,079
	40.01 - 45	\$ 32,827,144	\$ -	\$ -	\$ -	\$ 32,827,144
	45.01 - 50	\$ 39,271,199	\$ 574,533 \$ 563,931	\$ -	\$ -	\$ 39,845,732
	50.01 - 55	\$ 41,982,468 \$ 40,286,143	\$ 563,931 \$ -	\$ - \$ -	\$ 247,763 \$	\$ 42,794,161 \$ 40,286,143
			\$ -	\$ -	\$ -	\$ 19,451,486
	55.01 - 60 60.01 - 65	\$ 19,451,486				
	60.01 - 65 65.01 - 70	\$ 23,577,736	\$ 148,955	\$ -	\$ -	\$ 23,726,692
	60.01 - 65 65.01 - 70 70.01 - 75	\$ 23,577,736 \$ 13,054,554	\$ 148,955 \$ -	\$ - \$ -	\$ -	\$ 23,726,692 \$ 13,054,554
	60.01 - 65 65.01 - 70	\$ 23,577,736	\$ 148,955	\$ -	\$ - \$ - \$	\$ 23,726,692
	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889	\$ 148,955 \$ - \$ -	\$ - \$ - \$ -	\$ - \$ -	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889
	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069	\$ 148,955 \$ - \$ - \$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670
Province	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30	\$ 148,955 \$ - \$ - \$ 1,577,838	\$ - \$ - \$ - \$ - \$ 355,548 Aging Summary	\$ - \$ - \$ - 1,109,537	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 379,235,992
<u>Province</u> Yukon Territories	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due	\$ 148,955 \$ - \$ - \$ - 1,577,838	\$ - \$ - \$ - \$ - \$ - Aging Summary	\$ - \$ - \$ - 1,109,537	\$ 23,726,692 \$ 13,054,554 \$ 19,977,889 \$ 344,670 379,235,992
<u>Province</u> Yukon Territories	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due	\$ 148,955 \$ - \$ - \$ 1,577,838	\$ - \$ - \$ - \$ - 355,548 Aging Summary 60 to 89 days past due	\$ - \$ - \$ - 1,109,537	\$ 23,726,692 \$ 13,054,554 \$ 19,977,889 \$ 344,670 379,235,992
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620	\$ 148,955 \$ - \$ - \$ - 1,577,838 30 to 59 days past due \$ - \$ -	\$ - \$ - \$ - \$ - \$ - 355,548 Aging Summary 60 to 89 days past due \$ - \$ -	\$ - \ \$ 1,109,537 90 or more days past due \$ - \ \$ - \ \$ - \ \$ - \	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 379,235,992 Total \$ 2,330,826 \$ 1,614,218 \$ 1,656,620
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,656,620 \$ 1,979,842	\$ 148,955 \$ - \$ - \$ 1,577,838 30 to 59 <u>days past due</u> \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	90 or more days past due \$ -	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 379,235,992 Total \$ 2,330,826 \$ 1,614,218 \$ 1,656,25 \$ 1,979,842
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203	\$ 148,955 \$ - \$ - \$ - 1,577,838 30 to 59 days past due \$ - \$ -	\$ - \$ - \$ - \$ - \$ - 355,548 Aging Summary 60 to 89 days past due \$ - \$ -	\$ - \ \$ 1,109,537 90 or more days past due \$ - \ \$ - \ \$ - \ \$ - \	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 \$ 379,235,992 \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157	\$ 148,955 \$ - \$ - \$ - 1,577,838 30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	90 or more days past due \$ -	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,321,022	30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 379,235,992
·	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,2452,203 \$ 2,2452,203 \$ 3,141,157 \$ 7,321,022 \$ 4,513,970	30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	90 or more days past due \$ -	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 \$ 2,330,826 \$ 1,614,218 \$ 2,452,203 \$ 2,452,203 \$ 3,141,157 \$ 7,601,975 \$ 4,513,970
·	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,321,022	30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$	\$ 23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 379,235,992 \$ 2,330,826 \$ 1,614,218 \$ 1,956,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,601,975
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45 45.01 - 50 50.01 - 55 55.01 - 60 60.01 - 65 65.01 - 70 70.01 - 75	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,321,022 \$ 4,513,970 \$ 3,741,395 \$ 3,236,975 \$ 4,613,885	30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	90 or more days past due \$ -	**23,726,692 \$ 13,054,554 \$ 19,377,889 \$ 344,670 \$ 379,235,992 **Total \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,601,975 \$ 4,513,870 \$ 3,741,395 \$ 3,239,975 \$ 4,613,885 \$ 4,613,885 \$ 4,613,885 \$ 3,439,975 \$ 4,613,885 \$ 3,439,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$ 4,613,885 \$ 3,230,975 \$
· 	60.01 - 65 65.01 - 70 70.01 - 75 75.01 - 80 80.01 and Above Indexed LTV (%)	\$ 23,577,736 \$ 13,054,554 \$ 19,377,889 \$ 344,670 376,193,069 Current and less than 30 days past due \$ 2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,979,842 \$ 2,452,203 \$ 2,262,235 \$ 3,141,157 \$ 7,321,022 \$ 4,513,970 \$ 3,741,395 \$ 3,236,975	30 to 59 days past due \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	90 or more days past due \$ -	**23,726,692 \$ 13,054,554 \$ 19,377,898 \$ 344,670 **379,235,992 **Total** **2,330,826 \$ 1,614,218 \$ 1,656,620 \$ 1,978,842 \$ 2,452,203 \$ 2,280,235 \$ 3,141,157 \$ 7,601,975 \$ 4,513,970 \$ 3,741,395 \$ 3,236,975 \$ 3,236,975 \$ 3,236,975

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



Calculation Date: 31-Jan-24 Date of Report: 15-Feb-24

Cover Pool - Current LTV Distribution by Credit Score Credit Scores Indexed LTV (%)
20.00 and Below
20.01 - 25
25.01 - 30
30.01 - 35
35.01 - 40
40.01 - 45
45.01 - 50
50.01 - 55
55.01 - 60
60.01 - 65
65.01 - 70
70.01 - 75
75.01 - 80 \$ 16,963,665 \$ 15,497,331 \$ 7,107,100 \$ 13,134,332 **<600**17,341,679
17,249,236
26,588,089 30,620,022 40,498,816 50,968,197 651 - 700 80,476,589 99,098,239 143,932,845 701 - 750 213,563,091 224,355,676 274,574,856 **751 - 800**274,406,059
299,600,322
363,278,673 Total 2,320,975,664 2,166,604,527 2,641,420,648 1,687,604,558 1,470,304,908 1,774,970,888 152,763,174 179,464,945 220,703,789 249,001,146 26,798,265 57.036.389 285.453.202 444.456.407 1.984.930.595 2.964.572.364 24,639,944 31,644,724 58,193,682 33,342,970 33,813,933 42,069,678 64,851,491 90,697,605 92,532,844 327,224,574 405,787,322 496,139,439 524,579,197 604,222,469 693,283,999 2,076,292,598 2,266,035,993 2,684,256,713 2,964,372,364 3,230,395,719 3,652,905,836 4,315,477,501 4,685,457,754 92,532,844 112,384,151 103,413,644 68,798,055 62,658,959 90,446,331 42,069,678 54,652,737 50,408,346 30,520,250 25,849,332 24,441,543 312,119,644 538.389.537 62.530.129 800.467.508 2.804.914.050 4,685,457,754 4,390,100,040 3,176,361,718 2,434,631,484 2,724,685,088 2,572,250,361 275,917,516 206,990,981 160,917,522 186,511,884 93,692,501 523,945,702 759,425,719 2,583,296,612 84,373,279 72,607,091 93,474,343 364,912,512 285,190,123 321,495,282 580,349,153 428,415,026 516,435,589 1,840,417,489 1,398,993,431 1,491,880,116 63,204,540 75.01 - 80 69,290,589 24,415,530 181.008.574 327,482,748 564,791,227 1,342,057,154 14,391,545 **657,540,255** 1,113,966 408,605,554 5,265,080 933,376,123 3,199,875 **2,452,106,722** 17,159,181 4,605,673,244 \$ 15,369,005 \$ 6,869,080,352 42,107,313 **25,448,062,418** 98,605,964 **41,374,444,667** 80.01 and Above

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



Calculation Date: 31-Jan-24 Date of Report: 15-Feb-24

Indexation Methodology

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

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

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

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

MO Covered Bond Program

Morthly Investor Report - January 31, 2024