

TD Covered Bond (Legislative) Programme Monthly Investor Report

Calculation Date: Date of Report: 6/30/2023 7/24/2023

This report contains information regarding TD Covered Bond (Legislative) Programme's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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Programme I	Informatio	n									
Series ⁽¹⁾	In	itial Principal	Coupon Rate	Rate Type	Exchange Rate		CAD Equivalent	Final Maturity	Moody's Rating	DBRS Rating	Fitch Rating (3)
CBL17	€	1.250.000.000	0.500%	Fixed	1.4392	s	1.799.000.000	April 3, 2024	Aaa	AAA	AAA
CBL20	€	1,000,000,000	0.625%	Fixed	1.4985	s	1,498,500,000	June 6, 2025	Aaa	AAA	AAA
CBL24	€	1,750,000,000	0.000%	Fixed	1.4975	s	2,620,625,000	February 9, 2024	Aaa	AAA	AAA
CBL28	€	1.250.000.000	0.100%	Fixed	1.4713	s	1.839.125.000	July 19, 2027	Aaa	AAA	AAA
CBL29	€	1,000,000,000	0.250%	Fixed	1.5675	s	1,567,500,000	March 26, 2024	Aaa	AAA	AAA
CBL34	€	2,500,000,000	0.864%	Fixed	1.4028	\$	3,507,000,000	March 24, 2027	Aaa	AAA	AAA
CBL35	US\$	2,000,000,000	3.301%	Fixed	1.2630	\$	2,526,000,000	April 20, 2027	Aaa	AAA	AAA
CBL36	£	1,000,000,000	SONIA +0.43%	Float	1.6450	\$	1,645,000,000	April 22, 2025	Aaa	AAA	AAA
CBL37	US\$	2,000,000,000	3.815%	Fixed	1.2886	\$	2,577,200,000	July 25, 2025	Aaa	AAA	AAA
CBL38	€	2,500,000,000	1.707%	Fixed	1.3189	\$	3,297,250,000	July 28, 2025	Aaa	AAA	AAA
CBL39	AU\$	1,550,000,000	3M BBSW + 0.90 %	Float	0.8901	\$	1,379,723,975	July 28, 2025	Aaa	AAA	AAA
CBL40	AU\$	850,000,000	4.500%	Fixed	0.8904	\$	756,857,255	July 28, 2025	Aaa	AAA	AAA
CBL41	€	1,250,000,000	3.250%	Fixed	1.3492	\$	1,686,500,000	April 27, 2026	Aaa	AAA	AAA
CBL42	€	3,500,000,000	3.879%	Fixed	1.4552	\$	5,093,200,000	March 13, 2026	Aaa	AAA	AAA
CBL43	€	1,500,000,000	3.715%	Fixed	1.4530	\$	2,179,500,000	March 13, 2030	Aaa	AAA	AAA
CBL44	AU\$	950,000,000	4.500%	Fixed	0.9084	\$	862,986,555	March 16, 2026	Aaa	AAA	AAA
CBL45	AU\$	1,550,000,000	3M BBSW +0.70%	Float	0.9080	\$	1,407,390,390	March 16, 2026	Aaa	AAA	AAA
CBL46	US\$	1,600,000,000	4.701%	Fixed	1.3615	\$	2,178,400,000	June 5, 2026	Aaa	AAA	AAA
CBL47	CAD	1,250,000,000	CORRA + 65 bps	Float	1.0000	\$	1,250,000,000	June 8, 2026	Aaa	AAA	AAA
CBL48	GBP	850,000,000	SONIA + 70 bps	Float	1.6632	\$	1,413,720,000	June 12, 2028	Aaa	AAA	AAA
CBL49	AUD	1,500,000,000	3M BBSW + 40 bps	Float	0.8930	\$	1,339,545,000	June 24, 2024	Aaa	AAA	AAA
CBL50	US\$	100,000,000	SOFR + 68 bps	Float	1.3158	\$	131,580,000	January 9, 2026	Aaa	AAA	AAA
Covered Bond	s currently	outstanding (CAD Equ	ivalent):			\$	42,556,603,175				
OSFI Covered I	Bond Ratio ⁽²)					2.33%				
OSFI Covered I	Bond Ratio L	.imit					5.50%				
		of Outstanding Covered					32.39				
Weighted avera	age remainin	g maturity of Loans in th	ne cover pool in months				28.07				
Standby Accourt	GDA Provide wap Provide nt Bank, Sta Custodian, C Loan Balan Guaran	er r, Covered Bond Swap i ndby GDA Provider iorporate Services Provi <u>ice</u> tee Loan				The The Bank Com TD C Erns Citib:	Toronto-Dominion Bank Toronto-Dominion Bank foronto-Dominion Bank : of Montreal putershare Trust Comp: overed Bond (Legislati & Young LLP ank, N.A. and Citibank, 44,821,039,737	e) Guarantor Limited P	artnership		
Events of Defa		d Loan				\$	34,591,798,120 79,412,837,857				
Issuer Event of							No				
Guarantor Ever	nt of Default						No				

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

(2) Per OSFI's letter dated May 23, 2019, the OSFI Covered Bond Ratio refers to total assets pledged for covered bonds relative to total on-balance sheet assets. Total on-balance sheet assets as at April 30, 2023.

(3) Fitch rating added effective June 30, 2023.

Ratings, Triggers and Requirements							
Current Ratings			Moody's	DBRS	Fitch (4)		
The Toronto-Dominion Bank's Ratings (1):							
Legacy Senior Debt ⁽²⁾			Aa2	AA (high)	AA		
Senior Debt (3)			A1	AA	AA-		
Ratings Outlook			Stable	Stable	Stable		
Short-Term			P-1	R-1 (high)	F1+		
Counterparty Risk Assessment (Short-Term/Long-Term)			P-1 (cr)/Aa2 (cr)	N/A	N/A		
Bank of Montreal's Ratings (1):							
Long Term Deposits/Legacy Senior Debt ⁽²⁾			Aa2	AA	AA		
Senior Debt ⁽³⁾			A2	AA (low)	AA-		
Ratings Outlook			Stable	Stable	Stable		
Short-Term			P-1	R-1 (high)	F1+		
		R	atings Triggers				
Ratings Triggers	Counterparty		Moody's	DBRS	Fitch	Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Threshold
Cash Management Deposit Ratings	TD	Short-Term	P-1		F1	(a) Direct Servicer to deposit cashflows directly into the GDAAccount; and	Above
		Long-Term	-	BBB (low)	А	(b) all amounts held by Cash Manager belonging to the Guarantor to be deposited to the GDA Account or Transaction Account, as applicable, within 2 business days	
Cash Manager Required Ratings	TD	Short-Term	P-2 (cr)	-	F2	Obtain a guarantee from a credit support provider or replace	Above
		Long-Term		BBB (low)	BBB+		
Servicer Deposit Threshold Ratings	TD	Short-Term	P-1 (cr)		F1	Deposit cashflows to the Cash Manager within 2 business days or the GDA	Above
		Long-Term	-	BBB (low)	А	Account, as applicable	

1) Credit ratings are not recommendations to purchase, sell, or hold a financial obligation in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

⁽²⁾ Includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regi ⁽³⁾ Subject to conversion under the bank recapitalization "bail-in" regime.

⁽⁴⁾ Fitch rating added effective June 30, 2023



TD Covered Bond (Legislative) Programme Monthly Investor Report

		Ra	tings Triggers ⁽¹⁾				
Ratings Trigger	Counterparty		Moody's	DBRS	Fitch (2)	Specified Rating Related Action when Ratings Triggers are below the Threshold	Ratings Threshol
Servicer Replacement Threshold Ratings	TD	Short-Term	-		F2	Replace within 60 days	Above
		Long-Term	Baa3	BBB (low)	BBB+		
Account Bank and GDA Provider	TD	Short-Term	P-1	R-1 (low)	F1	Replace with Standby Account Bank	Above
Threshold Ratings		Long-Term	-	А	А		
Standby Account Bank & Standby GDA	BMO	Short-Term	P-1	R-1 (low)	F1	Replace	N/A
Provider Threshold Ratings		Long-Term	-	A	А		
Registration of Title Threshold Ratings	TD	Long-Term	Baa1	BBB (low)	BBB-	Transfer the registered title to the Guarantor	Above
Reserve Fund Threshold Ratings	TD	Short-Term	P-1 (cr)	R-1 (low)	F1	Establish the Reserve Fund and fund up to the	Above
		Long-Term	-	A (low)	А	Reserve Fund Required Amount	
Contingent Collateral Threshold Ratings	TD	Long-Term	Baa1	BBB (high)	BBB+	Unless the Guarantor is holding sufficient Contingent Collateral, the Covered Bond Swap will become effective	Above
Interest Rate Swap Provider	TD	_					
nterest Rate Swap Provider nitial Rating Event	ID	Short-Term	P-1(cr)	R-1 (low)	F1	Credit support, obtain guarantee or replace	Above
		Long-Term	A2(cr)	A	A-	oredit support, obtain guarance of replace	7,0010
Subsequent Downgrade Trigger Event		Short-Term	P-2(cr)	R-2 (middle)	F3	Obtain guarantee or replace	
		Long-Term	A3(cr)	BBB	BBB-		
Covered Bond Swap Provider	TD						
nitial Rating Event		Short-Term	P-1(cr)	R-1 (low)	F1	Credit support, obtain guarantee or replace	Above
		Long-Term	A2(cr)	А	A-		
Subsequent Downgrade Trigger Event		Short-Term	P-2(cr)	R-2 (middle)	F3	Obtain guarantee or replace	
		Long-Term	A3(cr)	BBB	BBB-		
¹⁾ Where both a short-term and long-term rating are n ²⁾ Fitch rating added effective June 30, 2023.	oted for a particular rating agency,	both such triggers must be b	reached before the cons	equences apply.			
Pre-Maturity Test							
Applicable to Hard Bullet Covered Bonds)			Moody's	DBRS	Fitch (2)	Pre-Maturity Test	
Pre Maturity Minimum Ratings			P-1	A(low) ⁽¹⁾	F1+	N/A	

Pre Maturity Minimum Ratings A(low)⁽¹⁾ F1+ N/A

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

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

(2) Fitch rating added effective June 30, 2023.

(i) The Bank has been required to assign the Interest Rate Swap Agreement to a third party	No
 (ii) A Notice to Pay has been served on the Guarantor 	No
(iii) The Intercompany Loan has been terminated or the revolving commitment is not renewed	No
Asset Coverage Test (C\$)	

A = lesser of	\$ 75	5,400,763,732	A(i), Aggregated	79,183,861,395	
(i) LTV Adjusted Loan Balance (1) and			A(ii), Aggregated	75,400,763,732	
(ii) Asset Percentage Adjusted Loan Balance (1)			Asset Percentage	95.00%	
B = Principal Receipts			Maximum Asset Percentage	97.00%	
C = the sum of					
(i) Cash Capital Contributions	\$	100	Regulatory OC Minimum	103.00%	
(ii) unapplied proceeds advanced under the Intercompany Loan Agreement			Level of Overcollateralization ⁽²⁾	105.26%	
(iii) unapplied proceeds from sale of Loans					
D = Substitute Assets		-			
E = Reserve Fund		-			
F = Contingent Collateral Amount		-			
G = Negative Carry Factor calculation		-			
Total = A + B + C + D + E - F - G	\$ 75	5,400,763,832			

Pass

Asset Coverage Test Result

(1) LTV Adjusted Loan Balance and Asset Percentage Adjusted Loan Balance are calculated based on quarterly indexation of original or renewal appraised value.

⁽²⁾ Per Section 4.3.8 of the CMHC Guide, the level of overcollateralization is calculated as: (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.

Valuation Calculation (C\$)		
Trading Value of Outstanding Covered Bonds	\$	41,918,650,710
A = LTV Adjusted Loan Present Value (1)	\$	76,595,621,508
B = Principal Receipts		-
C = the sum of		
(i) Cash Capital Contributions	\$	100
(ii) unapplied proceeds advanced under the Intercompany Loan Agreement		-
(iii) unapplied proceeds from sale of Loans		-
D = Trading Value of Substitute Assets		-
E = Reserve Fund		-
F = Trading Value of Swap Collateral Total = A + B + C + D + E + F	-	-
Iotal = A + B + C + D + E + P	->	76,595,621,608
Valuation Calculation Test Result		Pass
Weighted average rate used for discounting:		5.93
⁽¹⁾ LTV Adjusted Loan Present Value is calculated based on quarterly indexation of original or renewal appraised value.		
• • .		
Amortization Test		
Do any of the Covered Bonds remain outstanding?		Yes
Event of Default on the part of the Registered Issuer?		No
Amortization Test Required?		No
Amortization Test		N/A

2



Cover Pool Rate Type Distribution

TD Covered Bond (Legislative) Programme Monthly Investor Report Calculation Date: 6/30/2023 Date of Report: 7/24/2023

Cover Pool - Summary Statistics			
over roor-ourmary oracistics			
Previous Month Ending Balance		\$80,554,642,785	
Current Month Ending Balance		\$79,412,837,857	
Number of Eligible Loans in cover pool		256,002	
Average Loan Size		\$310,204	
Number of Properties		256,002	
Number of Primary Borrowers		247,755	
Weighted Average LTV - Authorized (1)		67.79%	
Weighted Average LTV - Original (1)		67.79%	
Weighted Average LTV - Current (2)		50.64%	
Weighted Average Seasoning (months)		47.06	
Weighted Average Rate		3.82%	
Weighted Average Term of Loans (months)		54.14	
Weighted Average Remaining Term of Loans (months)		28.07	
⁽¹⁾ Weighted Average Original LTV and Weighted Average Authorized LTV are based on original or renewal. ⁽²⁾ Weighted Average Current LTV is based on quarterly indexation of original or renewal appraised value.			
Cover Pool Type of Assets			
Principal Balance	Percentage	Number of Loans	Percentage

	Principal Balance	Percentage	Number of Loans	Percentage
Conventional Amortizing Mortgages	67,574,984,158	85.09%	229,792	89.76%
Conventional Non-Amortizing Mortgage (1)	11,837,853,699	14.91%	26,210	10.24%
Total	79,412,837,857	100.00%	256,002	100.00%

(1) Represents the percentage of TD Variable Interest Rate Mortgages (TD VIRMs) where the customer's contractual payment is no longer sufficient to cover the interest owed. With TD VIRMs, the customer's contractual payment amount will remain the same as the TD Mortgage Prime Rate changes. Any Interest that is not covered by the contractual payment is then added to the customer's principal amount and the customer's amortization period will increase unless the customer takes action to make the mortgage amortizing again (e.g. makes a lump sum principal payment or increases their contractual payment amount).

Cover Pool Rate Type Distribution									
Rate Type		Principal Balance	Percentage	Number of Loans	Percentage				
Fixed		56,800,124,070	71.53%	195,476	76.36%				
Variable	_	22,612,713,787	28.47%	60,526	23.64%				
Total	-	79,412,837,857	100.00%	256,002	100.00%				
Cover Pool Rate Distribution									
Cover Pool Rate Distribution									
Loan Rate (%)		Principal Balance	Percentage	Number of Loans	Percentage				
1.4999 and Below		715,623,140	0.90%	1,151	0.45%				
1.5000 - 1.9999		13,780,984,806	17.35%	43,890	17.14%				
2.0000 - 2.4999		8,927,074,010	11.24%	30,925	12.08%				
2.5000 - 2.9999		16,375,863,926	20.62%	56,015	21.88%				
3.0000 - 3.4999 3.5000 - 3.9999		4,215,305,811	5.31%	15,884	6.20%				
4.0000 and above		2,919,916,352 32,478,069,814	3.68% 40.90%	12,213 95,924	4.77% 37.47%				
Total	-	79,412,837,857	100.00%	256,002	100.00%				
	-								
Cover Pool Occupancy Type Distribution									
			- .		. .				
Occupancy Code Not Owner Occupied		Principal Balance 13,405,892,550	Percentage 16.88%	Number of Loans 42.334	Percentage 16.54%				
Owner Occupied		66,006,945,307	83.12%	213,668	83.46%				
Total	-	79,412,837,857	100.00%	256,002	100.00%				
	-	., ,,							
Cover Pool Remaining Term Distribution									
		- · · · · ·			_				
Remaining Term (Months)		Principal Balance	Percentage	Number of Loans	Percentage				
5.99 and Below 6.00 - 11.99		4,880,377,261 4,519,182,538	6.15% 5.69%	19,813 18,076	7.74% 7.06%				
12.00 - 23.99		4,519,182,538 23,165,595,942	29.17%	79,590	31.09%				
24.00 - 35.99		21,593,464,281	29.17%	65,877	25.73%				
36.00 - 41.99		9,062,498,705	11.41%	25,823	10.09%				
42.00 - 47.99		7,994,753,509	10.07%	22,366	8.74%				
48.00 - 53.99		6,224,753,234	7.84%	17,477	6.83%				
54.00 - 59.99 60.00 - 65.99		1,580,010,022 215,596,108	1.99% 0.27%	5,306 914	2.07% 0.36%				
66.00 - 71.99		25,975,606	0.03%	127	0.05%				
72.00 - 119.99		150,493,948	0.19%	632	0.25%				
120.00 +	_	136,702	0.00%	1	0.00%				
Total	_	79,412,837,857	100.00%	256,002	100.00%				
Cover Deal Remaining Principal Relance	Distribution								
Cover Pool Remaining Principal Balance	Distribution								
Cover Pool Remaining Principal Balance I	Distribution	Principal Balance	Percentage	Number of Loans	Percentage				
Remaining Principal Balance \$99.999 and below	Distribution	Principal Balance 1,615,306,475	Percentage 2.03%	Number of Loans 27.091	Percentage 10.58%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999	Distribution	1,615,306,475 9,577,698,172	2.03% 12.06%	27,091 62,592	10.58% 24.45%				
Remaining Principal Balance \$99.999 and below	Distribution	1,615,306,475 9,577,698,172 15,423,836,868 14,149,828,699	2.03% 12.06% 19.42% 17.82%	27.091 62,592 62,165 40,873	10.58% 24.45% 24.28% 15.97%				
Romaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999	Distribution	1,615,306,475 9,577,698,172 15,423,836,868 14,149,828,699 11,189,478,720	2.03% 12.06% 19.42% 17.82% 14.09%	27.091 62.592 62,165 40,873 25,054	10.58% 24.45% 24.28% 15.97% 9.79%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$599.999	Distribution	1.615.306.475 9.577.698.172 15,423,836,868 14,149.828.699 11,189,478,720 8,175.571,577	2.03% 12.06% 19.42% 17.82% 14.09% 10.30%	27.091 62.592 62,165 40,873 25,054 14,961	10.58% 24.45% 24.28% 15.97% 9.79% 5.84%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999	Distribution	1,615,306,475 9,577,698,172 15,423,836,868 14,149,828,699 11,189,478,720 8,175,571,577 5,604,694,653	2.03% 12.06% 19.42% 17.82% 14.09% 10.30% 7.06%	27.091 62.592 62.165 40.873 25.054 14.961 8,676	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$700.000 - \$799.999 \$800.000 - \$899.999	Jistribution	1.615.306.475 9.577.698.172 15.423,836.868 14.149.828.699 11.189.478.720 8.175.571.577 5.604.694.653 3.771.668.175 2.811.061,362	2.03% 12.06% 19.42% 17.82% 14.09% 10.30% 7.06% 4.75% 3.54%	27.091 62,592 62,165 40,873 25,054 14,961 8,676 5,052 3,316	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39% 1.97% 1.30%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$700.000 - \$799.999 \$800.000 - \$899.999 \$800.000 - \$899.999 \$800.000 - \$899.999 \$800.000 - \$899.999	Distribution	1.615.306.475 9.577.698.172 15,423,836,868 14,149,228,699 11,189,478,720 8.175.571.577 5.604.694.653 3.771.668,175 2.811,061.362 2.236.502.225	2.03% 12.06% 19.42% 14.09% 10.30% 7.06% 4.75% 3.54% 2.82%	27.091 62.592 62,165 40.873 25,054 14.961 8.676 5.052 3.316 2.361	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39% 1.97% 1.30% 0.92%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$700.000 - \$799.999 \$800.000 - \$899.999 \$700.000 - \$799.999 \$900.000 - \$899.999 \$900.000 - \$899.999 \$1,000.000 and above		1.615.306.475 9.677.698.172 15,423,838,868 14,149,828.699 11,189,478,720 8.175.571.577 5,604,694,653 3.771.668.175 2.811.061,362 2.236.602.225 4.857.190.931	2.03% 12.06% 19.42% 17.82% 14.09% 10.30% 7.06% 4.75% 3.54% 2.82% 6.12%	27,091 62,592 62,165 40,873 25,054 14,961 8,676 5,052 3,316 2,361 3,861	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39% 1.37% 0.92% 1.51%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$700.000 - \$799.999 \$800.000 - \$899.999 \$800.000 - \$899.999 \$800.000 - \$899.999 \$800.000 - \$899.999	Jistribution	1.615.306.475 9.577.698.172 15,423,836,868 14,149,228,699 11,189,478,720 8.175.571.577 5.604.694.653 3.771.668,175 2.811,061.362 2.236.502.225	2.03% 12.06% 19.42% 14.09% 10.30% 7.06% 4.75% 3.54% 2.82%	27.091 62.592 62,165 40.873 25,054 14.961 8.676 5.052 3.316 2.361	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39% 1.97% 1.30% 0.92%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.989 \$200.000 - \$299.989 \$300.000 - \$399.989 \$400.000 - \$499.989 \$500.000 - \$599.989 \$		1.615.306.475 9.677.698.172 15,423,838,868 14,149,828.699 11,189,478,720 8.175.571.577 5,604,694,653 3.771.668.175 2.811.061,362 2.236.602.225 4.857.190.931	2.03% 12.06% 19.42% 17.82% 14.09% 10.30% 7.06% 4.75% 3.54% 2.82% 6.12%	27,091 62,592 62,165 40,873 25,054 14,961 8,676 5,052 3,316 2,361 3,861	10.58% 24.45% 24.28% 15.97% 9.79% 5.84% 3.39% 1.37% 0.92% 1.51%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$100.000 and above Total Cover Pool Property Type Distribution	- - -	1,615,306,475 9,577,698,172 15,423,836,868 14,149,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,168,175 2,216,681,75 2,216,162,225 4,857,190,931 79,412,837,857	2.03% 12.06% 19.42% 10.32% 14.09% 7.06% 4.75% 3.54% 6.12% 100.00%	27.091 62.592 62.165 40.873 25.054 14.961 8.676 5.052 3.316 2.361 3.861 256,002	10.58% 24.45% 24.28% 5.57% 5.54% 3.39% 1.30% 0.92% 1.51% 100.00%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$500.000 - \$599.999 \$	Jistribution - - -	1,615,306,475 9,677,698,172 15,423,836,868 14,148,826,699 11,189,478,720 8,176,571,577 5,604,694,653 3,771,686,175 2,281,1061,362 2,236,502,225 4,4857,190,931 79,412,837,857	2.03% 12.06% 19.42% 17.82% 10.30% 4.70% 3.54% 6.12% 100.00%	27,091 62,592 62,165 40,873 25,054 14,961 8,676 5,052 3,316 2,361 3,361 3,3651 256,002	10.58% 24.45% 24.28% 5.57% 5.64% 3.39% 1.30% 0.92% 1.51% 100.00%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$51.000.000 and above Total Property Type Detached (Single Family)	Jistribution 	1.615.306.475 9.677.698.172 15.423.836.808 14.148.282.699 11.189.478.720 8.175.571.577 5.604.694.653 3.771.668.175 2.236.502.225 4.857.190.393 79,412.837.857 Principal Balance 53.367.491.289	2 03% 12 06% 19 42% 17 82% 14 09% 7 06% 4 75% 3.54% 6.12% 100.00% Percentage 67.45%	27.091 62.592 62.165 40.873 25.054 14.961 8.876 2.3316 2.361 2.361 2.361 2.86,002	10.58% 24.45% 24.28% 9.79% 5.54% 3.39% 1.30% 0.92% 1.51% 100.00%				
Remaining Principal Balance \$99.999 and below \$10.000 - \$199.999 \$30.000 - \$299.999 \$30.000 - \$299.999 \$30.000 - \$299.999 \$500.	- - -	1.615.306.475 9.677.698,172 15.423.836.868 14.149.828.699 11.189.478.720 8.175.571.577 5.604.694.653 3.771.688.175 2.281.1061.382 2.236.502.225 4.857.190.931 79.412.837.857	2.03% 12.06% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 5,052 3,316 3,361 3,361 3,361 3,361 3,361 3,661 3,661 3,461 4,65,039 165,639 14,450	10.58% 24.45% 24.28% 5.57% 5.54% 5.64% 3.39% 1.30% 1.30% 1.30% 1.30% 0.92% 1.51% 1.00.00% Percentage 64.70% 5.80%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$	- -	1.515.306.475 9.677.698.172 15,423.836.868 14,418.828.669 11,189.478.720 8.175.571.577 5.604.694.653 3.777.168.175 2.215.02.225 4.857.190.931 79.412.837.857 Principal Balance 53.567.491.289 4.846.995.711 2.137.097.560	2 03% 12 06% 19 42% 17 82% 14 09% 7 06% 4 75% 3 34% 6 12% 100.00% Percentage 67 45% 6 .10% 2 .69%	27.091 62.592 62.165 40.873 25.054 14.961 8.676 2.361 2.361 2.361 2.361 2.56,002 <u>Number of Loans</u> 165,639 14,850 7.321	10.58% 24.45% 24.28% 9.79% 5.54% 3.39% 1.30% 0.92% 1.51% 100.0% Percentace 64.70% 5.80% 2.86%				
Remaining Principal Balance \$99.999 and below \$10.000 - \$199.999 \$30.000 - \$299.999 \$30.000 - \$299.999 \$30.000 - \$299.999 \$500.	- - -	1,615,306,475 9,677,698,172 15,423,836,868 14,149,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,168,175 2,281,1061,362 2,236,502,225 4,857,190,931 79,412,837,857 Principal Balance 53,567,491,289 4,846,995,711 2,137,097,580	2.03% 12.06% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10%	27,091 62,592 62,165 40,073 25,054 8,676 5,052 3,316 2,361 2,361 2,361 2,361 2,361 2,361 4,650 7,321 1,593	10.58% 24.45% 24.28% 5.57% 5.54% 5.64% 3.39% 1.30% 1.30% 1.30% 1.30% 0.92% 1.51% 1.00.00% Percentage 64.70% 5.80%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$1,000,000 - \$599.999 \$1,000,000 - \$399.999 \$1,000,000 - \$399.999 \$1,000,000 - and above Total Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other	- -	1,615,306,475 9,677,698,172 15,423,836,868 14,149,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,688,175 2,236,502,225 4,857,190,931 79,412,837,857 Principal Balance 53,667,491,289 4,846,995,711 2,137,087,560 3,3730,434,057 15,101,859,962 28,959,279	2.03% 12.05% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 19.02% 0.04%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 5,052 3,316 2,381 256,002 Number of Loans 165,639 165,639 14,850 7,321 11,993 56,415 184	10.58% 24.45% 24.28% 15.57% 3.39% 5.54% 3.39% 0.92% 1.30% 1.00% 0.92% 1.51% 100.00% Percentage 64.70% 5.80% 4.53% 2.86% 4.53% 2.2.04%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$51.000.000 and above Total Cover Pool Property Type Distribution Poperty Type Detached (\$Ingle Family) Semi-Detached Multi-Family Townhouse Condos	- - -	1.515.306.475 9.577.698.172 15,423.836.868 14,418.282.699 11,189.478.720 8.175.571.577 5.604.694.653 3.771.688.175 2.235.602.225 4.857,190.931 79,412.837.857 79,412.837.857 79,412.837.857 5.3,667.491.289 4.346.945.711 2.370.97.560 3.370.434.057 15,101.859.962	2 03% 12 06% 13 42% 14 09% 10.30% 7 06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.69% 4.70% 19.02%	27,091 62,592 62,165 40,873 25,054 14,961 8,676 5,052 3,316 2,361 256,002 Number of Loans 165,639 14,850 7,321 11,593 56,415	10.58% 24.45% 24.28% 15.57% 3.39% 3.39% 1.30% 0.92% 1.51% 100.00% Percentase 64.70% 5.60% 2.66% 4.53% 22.04%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$1000.000 and above Total Property Type Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other	-	1,515,306,475 9,577,698,172 15,423,836,868 14,148,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,668,175 2,236,502,225 4,857,190,391 79,412,837,857 Principal Balance 53,567,491,289 4,846,995,711 2,137,097,560 3,730,444,057 15,101,859,962 22,856,279 79,412,837,857	2.03% 12.05% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 19.02% 0.04%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 5,052 3,316 2,381 256,002 Number of Loans 165,639 165,639 14,850 7,321 11,993 56,415 184	10.58% 24.45% 24.28% 15.57% 3.39% 5.54% 3.39% 0.92% 1.30% 1.00% 0.92% 1.51% 100.00% Percentage 64.70% 5.80% 4.53% 2.86% 4.53% 2.2.04%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$1,000,000 - \$599.999 \$1,000,000 - \$399.999 \$1,000,000 - \$399.999 \$1,000,000 - and above Total Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other	-	1,515,306,475 9,577,698,172 15,423,836,868 14,148,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,668,175 2,236,502,225 4,857,190,391 79,412,837,857 Principal Balance 53,567,491,289 4,846,995,711 2,137,097,560 3,730,444,057 15,101,859,962 22,856,279 79,412,837,857	2.03% 12.05% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 19.02% 0.04%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 5,052 3,316 2,381 256,002 Number of Loans 165,639 165,639 14,850 7,321 11,993 56,415 184	10.58% 24.45% 24.28% 15.57% 3.39% 5.54% 3.39% 0.92% 1.30% 1.00% 0.92% 1.51% 100.00% Percentage 64.70% 5.80% 4.53% 2.86% 4.53% 2.2.04%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$399.999 \$400.000 - \$499.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$1000.000 and above Total Property Type Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other	-	1,515,306,475 9,577,698,172 15,423,836,868 14,148,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,668,175 2,236,502,225 4,857,190,391 79,412,837,857 Principal Balance 53,567,491,289 4,846,995,711 2,137,097,560 3,730,444,057 15,101,859,962 22,856,279 79,412,837,857	2.03% 12.05% 19.42% 10.30% 7.06% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 19.02% 0.04%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 5,052 3,316 2,381 256,002 Number of Loans 165,639 165,639 14,850 7,321 11,993 56,415 184	10.58% 24.45% 24.28% 15.57% 3.39% 5.54% 3.39% 0.92% 1.30% 1.00% 0.92% 1.51% 100.00% Percentage 64.70% 5.80% 4.53% 2.86% 4.53% 2.2.04%				
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$700.000 - \$799.999 \$700.000 - \$799.999 \$1,000,000 - \$899.999 \$1,000,000 - \$899.999 \$1,000,000 - \$899.999 \$1,000,000 - and above Total Cover Pool Property Type Distribution Property Type Detached (Single Family) Semi-Detached Multi-Family Contos Other Total	- - - - - - - - - - - - - - - - - - -	1,615,306,475 9,677,698,172 15,423,836,868 14,149,828,699 11,189,478,720 8,175,571,577 5,604,694,653 3,771,688,175 2,236,502,225 4,857,190,931 79,412,837,857 Principal Balance 53,667,491,289 4,846,995,711 2,137,097,560 3,370,454,057 15,101,859,962 2,8,959,279 79,412,837,857 Credit Scores	2.03% 12.06% 19.42% 17.82% 14.09% 4.05% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.69% 4.70% 19.02% 0.04%	27,091 62,592 62,165 40,073 25,054 14,061 8,676 2,3316 2,361	10.58% 24.45% 24.28% 15.57% 3.39% 5.54% 3.39% 0.92% 1.30% 1.00% 0.92% 1.51% 100.00% Percentage 64.70% 5.80% 4.53% 2.86% 4.53% 2.2.04%	>800	Score Unavailable	Total	
Remaining Principal Balance \$99.999 and below \$90.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$50		1.515.306.475 9.677.698.172 15.423.836.868 14.148.282.699 11.189.478.720 8.775.571.577 5.604.694.653 3.771.688.175 2.236.622.225 4.857.190.931 79.412.837.857 Principal Balance 53.567.491.289 4.846.995.711 2.1370.7560 3.730.434.057 15.101.859.962 2.2.36.962.79 79.412.837.857 Credit Scores	2.03% 12.06% 19.42% 17.82% 14.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.69% 4.70% 19.02% 0.04% 100.00% 551-700 103.420.724	27.091 62.592 62.165 40.873 25.054 8.676 2.3.316 2.562 3.316 2.56,002 <u>Number of Loans</u> 1.65,639 1.4,850 7.321 11.593 56,415 184 2.56,002 Credit Score <u>701-760</u> 250,219,341	10.58% 24.45% 24.28% 15.57% 3.97% 3.39% 1.30% 0.02% 1.51% 100.00% 2.04% 0.07% 4.53% 2.04% 0.07% 100.00%	> <u>800</u> 1.718.717.658	<u>Score Unavailable</u> 6.771.656	<u>Total</u> 2.958.391.827	
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$51.000.000 and above Total Cover Pool Property Type Distribution Multi-Family Townhouse Condos Other Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) \$ 20.0 \$ 20.0 \$ 20.0		1.515.306.475 9.677.688.172 15,423.836.868 14,418.828.699 11,189.478.720 8.775.571.577 5.604.694.653 3.771.688.175 2.236.502.225 4.857.190.931 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 Credit Scores	2.03% 12.05% 13.42% 14.09% 4.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.09% 4.70% 0.04% 100.00% 100.00%	27,091 62,592 62,165 40,873 25,054 14,961 8,676 2,3316 2,361 256,002 <u>Number of Loans</u> 165,639 14,850 7,321 11,593 56,415 184 256,002 Credit Score <u>701-750</u> 250,219,341 755,433,933	10.58% 24.45% 24.28% 15.57% 3.39% 3.39% 1.30% 0.92% 1.30% 0.92% 1.51% 100.00% Percentace 64.70% 5.80% 5.80% 2.2.04% 0.07% 100.00% 2.65% 4.53% 2.2.04% 0.07% 100.00%	1,718,717,658 3,689,031,907	6,771,656 24,478,329	2,958,391,827 7,098,126,532	
Remaining Principal Balance \$99.999 and below \$90.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$799.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$1.000.000 and above Total Property Type Detached (Single Family) Semi-Detached Multi-Family Total Cover Pool Multi-Dimensional Distribution Current LTV (5) < 20.0		1.515.306.475 9.677.698.172 15.423.836.868 11.4149.828.699 11.189.478.720 8.775.571.577 5.604.694.653 3.777.168.175 2.236.502.225 4.857.190.391 79.412.837.857 79.412.837.857 79.412.837.857 79.412.837.857 79.412.837.857 79.412.837.857 Credit Scores	2.03% 12.06% 19.42% 17.82% 14.09% 4.75% 3.34% 6.12% 100.00% Percentage 67.45% 6.10% 2.26% 4.70% 10.02% 100.00% 57.45% 6.10% 2.69% 4.70% 10.02% 10.02% 100.00%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 2,3316 2,3316 2,361 2,36	10.58% 24.45% 24.28% 9.79% 5.54% 3.39% 1.30% 0.92% 1.00.00% Percentage 64.70% 5.50% 2.66% 4.53% 2.2.04% 0.07% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036	6,771,656 24,478,329 28,271,658	2,958,391,827 7,098,126,532 12,281,092,564	
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$300.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$509.999 \$500.000 - \$500 Cover Pool Property Type Distribution Perserty Type Detached (\$ingle Family) Semi-Detached Multi-Family Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) \$20.01 \$20.01 <td>L by Current LTV⁽¹⁾ and 1 29,203,452 87,221,079 142,339,140 140,671,290</td> <td>1.515.306.475 9.677.688.172 15.423.836.868 14.148.282.699 11.189.478.720 8.175.571.577 5.604.694.653 3.771.688.175 2.236.502.225 4.857.190.931 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.857 28.959.279 79.442.837.857 Credit Scores</td> <td>2.03% 12.06% 13.42% 14.09% 4.40% 4.75% 3.64% 2.82% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 100.00% 100.00% 551-700 103.420,724 331,200.995 630,785,606 718,831,339</td> <td>27.091 62.592 62,165 40.873 25,054 14,961 8,676 2,3316 2,3316 2,361 2,362 2,36</td> <td>10.58% 24.45% 24.28% 15.57% 3.79% 5.84% 3.39% 1.30% 0.92% 1.30% 0.92% 1.51% 1.00.00% 2.86% 4.53% 4.53% 4.53% 2.204% 0.07% 100.00% 751-800 824.404.381 2.434.09.127 3.868.861.452 5.005.204.878</td> <td>1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562</td> <td>6,771,656 24,478,329 28,271,658 25,444,063</td> <td>2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209</td> <td></td>	L by Current LTV ⁽¹⁾ and 1 29,203,452 87,221,079 142,339,140 140,671,290	1.515.306.475 9.677.688.172 15.423.836.868 14.148.282.699 11.189.478.720 8.175.571.577 5.604.694.653 3.771.688.175 2.236.502.225 4.857.190.931 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.887 79.442.837.857 28.959.279 79.442.837.857 Credit Scores	2.03% 12.06% 13.42% 14.09% 4.40% 4.75% 3.64% 2.82% 6.12% 100.00% Percentage 67.45% 6.10% 2.89% 4.70% 100.00% 100.00% 551-700 103.420,724 331,200.995 630,785,606 718,831,339	27.091 62.592 62,165 40.873 25,054 14,961 8,676 2,3316 2,3316 2,361 2,362 2,36	10.58% 24.45% 24.28% 15.57% 3.79% 5.84% 3.39% 1.30% 0.92% 1.30% 0.92% 1.51% 1.00.00% 2.86% 4.53% 4.53% 4.53% 2.204% 0.07% 100.00% 751-800 824.404.381 2.434.09.127 3.868.861.452 5.005.204.878	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562	6,771,656 24,478,329 28,271,658 25,444,063	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209	
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$500 Property Type Detached (Single Family) Semi-Detached Multi-Family Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) \$20.01 \$20.01 \$20.01 \$20.01 \$20.01	by Current LTV ⁽¹⁾ and <u>\$599</u> 29,203,452 87,221,079 142,389,140 140,671,290 78,660,008	1.515.306.475 9.677.698.172 15,423.836.868 11,4149.828.699 11,1489.478.720 8.715.571.577 5.604.694.653 3.771.688.175 2.215.02.225 4.857.190.931 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857	2 03% 12 06% 19 42% 17 72% 14 09% 4,75% 3.34% 6,12% 100.00% Percentage 67 45% 6,10% 2,26% 4,70% 100,00% 100,00% 100,00% 100,00%	27,091 62,592 62,165 40,873 25,054 14,961 8,876 2,3316 2,3316 2,361 2,362 2,361 2,361 2,361 2,361 2,361 2,362 2,36	10.58% 24.45% 24.28% 9.79% 5.54% 3.39% 1.30% 0.92% 1.51% 100.00% Percentace 64.70% 5.80% 2.26% 4.53% 2.204% 0.07% 100.00% 2.86% 4.43% 2.204% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126	
Remaining Principal Balance \$99.999 and below \$99.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$500 + \$500 \$500.000 - \$500 + \$500 \$501 - \$60.00		1.515.306.475 9.677.088.172 15.423.836.808 11.4189.826.809 11.189.478.720 8.775.5604.694.653 3.777.1686.175 2.236.502.225 4.857.190.931 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 28.959.279 79.442.837.857 Credit Scores 600.450 25.654.615 87.531.160 201.341.208 119.3,11.422 1118.351.862	2.03% 12.06% 13.42% 14.09% 10.30% 7.06% 4.75% 3.34% 6.12% 100.00% Percentage 67.45% 4.70% 100.00% 2.69% 0.04% 100.20% 103.420,724 331,020,995 630,785,606 718,831,339 471,491,571 465,151,953	27.091 62.592 62,165 40.673 25,054 14,961 8,676 2,3316 2,3316 2,361 2,362 2,36	10.58% 24.45% 24.28% 1.597% 3.39% 3.39% 1.30% 0.92% 1.30% 0.92% 1.51% 100.00% Percentage 64.70% 5.60% 2.86% 4.53% 2.20% 0.07% 100.00% 2.86% 64.70% 100.00% 2.86% 64.70% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314	
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$10000.000 and above Total Cover Pool Property Type Distribution Property Type Detached (Single Family) Semi-Detached Multi-Family Townouse Condos Quter Quter Total Cource Pool Multi-Dimensional Distribution Current LTV (\$) <20.0	by Current LTV ⁽¹⁾ and <u>< 599</u> 29,203,452 87 221,079 142,389,140 140,671,290 76,649,161 50,406,648	1.515.306.475 9.677.698.172 15,423.836.868 14,143.828.699 11,1489.478.720 8.175.571.577 5.604.694.653 3.771.688.175 2.215.052.225 4.857.190.931 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 Credit Scores	2.03% 12.03% 13.42% 14.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.10% 2.28% 6.12% 100.00% 2.69% 4.70% 10.02% 0.04% 100.00% 551-700 103.420.724 103.420.724 103.420.995 630.785.606 718,931.339 471.481.571 455,151.953 400.648.562	27.091 62.592 62.165 40.873 25.054 14.961 8.676 2.3316 2.56,002 Number of Loans 165,639 14,650 7.321 11,593 56,415 184 256,002 Credit Score 701-750 250,219,341 775,433,933 1,402,503,463 1,774,933,8655 1,124,372,020 1,188,094,402	10.58% 24.45% 24.28% 1.57% 3.79% 3.39% 0.92% 1.30% 0.92% 1.51% 1.00.00% 0.580% 2.2.04% 0.07% 2.86% 4.53% 2.2.04% 0.07% 100.00% 100.00% 2.86% 4.4.53% 2.2.04% 0.07% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932 3,477,248,821	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986 5,031,248	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314 8,039,258,395	
Remaining Principal Balance \$99.999 and below \$99.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$500 + \$500 \$500.000 - \$500 + \$500 \$501 - \$60.00		1.515.306.475 9.677.088.172 15.423.836.808 11.4189.826.809 11.189.478.720 8.775.5604.694.653 3.777.1686.175 2.236.502.225 4.857.190.931 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 79.442.837.857 28.959.279 79.442.837.857 Credit Scores 600.450 25.654.615 87.531.160 201.341.208 119.3,11.422 1118.351.862	2.03% 12.06% 13.42% 14.09% 10.30% 7.06% 4.75% 3.34% 6.12% 100.00% Percentage 67.45% 4.70% 100.00% 2.69% 0.04% 100.20% 103.420,724 331,020,995 630,785,606 718,831,339 471,491,571 465,151,953	27.091 62.592 62,165 40.673 25,054 14,961 8,676 2,3316 2,3316 2,361 2,362 2,36	10.58% 24.45% 24.28% 1.597% 3.39% 3.39% 1.30% 0.92% 1.30% 0.92% 1.51% 100.00% Percentage 64.70% 5.60% 2.86% 4.53% 2.20% 0.07% 100.00% 2.86% 64.70% 100.00% 2.86% 64.70% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314	
Remaining Principal Balance \$99.999 and below \$90.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$500.000 - \$499.999 \$500.000 - \$499.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$1.000.000 and above Total Property Type Distribution Property Type Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) < 20.0	599 29.203.452 87.221.079 142.389.140 140.671.290 76.60.008 76.849.161 50.406.648 22.069.089 11.135.904 12.769.169	1,515,306,475 9,577,698,172 15,423,836,868 14,148,828,699 11,148,478,720 8,175,571,577 5,604,694,653 3,771,668,175 2,236,502,225 4,857,190,391 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 Credit Scores 600-550 22,5654,615 87,531,160 201,341,208 193,111,422 118,851,882 115,357,300 9,1437,380 9,1437,380 9,1437,380	2.03% 12.06% 19.42% 17.82% 14.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.745% 6.10% 2.69% 4.70% 19.02% 0.04% 100.00% 5630,755.606 718.931.339 471.491.571 465.151.953 400.648,562 259.89.0288 191.888,030 155.062.388	27.091 62.592 62.165 40.873 25.054 14.961 8.676 2.3.316 2.562 3.316 2.56,002 2.56,00	10.58% 24.45% 24.28% 15.57% 3.79% 5.54% 3.39% 0.02% 1.30% 0.02% 1.51% 100.00% Percentage 64.70% 6.5.00% 2.2.66% 4.53% 22.04% 0.07% 100.00% 751-800 824.404,381 2.143.409,127 3.868.61.452 5.005,204.878 3.270.547.313 3.354.047.841 3.1017.40,828 3.270.547.313	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932 3,477,248,821 2,073,162,823 1,613,830,255 1,339,073,252	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986 5,031,248 1,229,787 1,237,327 0	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314 8,039,258,395 4,867,596,985 3,850,991,621 3,401,375,408	
Remaining Principal Balance \$99.999 and below \$100.000 - \$199.999 \$200.000 - \$299.999 \$200.000 - \$299.999 \$400.000 - \$499.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$500.000 - \$599.999 \$1000.000 and above Total Cover Pool Property Type Distribution Property Type Detached (Single Family) Semi-Detached Multi-Family Townouse Condos Other Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) < 20.0		1.515.306.475 9.677.698.172 15,423.836.868 14,148.282.699 11,189.478.720 8.775.571.577 5.604.694.653 3.771.688.175 2.215.052.225 4.857,190.931 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 79,412.837.857 28.959.279 79,412.837.857 Credit Scores 6.00-650 25.654.615 27.537.1160 201.341.208 118,357.300 9.147.380 6.0382.294 4.837.3857.857	2.03% 12.03% 13.42% 14.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.12% 100.00% 00% 00% 00% 00% 00% 00% 00	27.091 62.592 62.165 40.873 25.054 14.961 8.676 2.3316 2.5052 3.316 2.56,002 Number of Loans 165.639 14.850 7.321 11.593 56.415 184 256.002 Credit Score 701.750 250.219.341 7754.33.933 1.1724.33.655 1.124.372.020 1.188.094.142 1.003.64.945 25.559.667 497.43.592 417.202.496	10.58% 24.45% 24.28% 1.57% 3.79% 3.39% 1.30% 0.92% 1.00.00% 0.02% 2.06% 4.53% 2.2.04% 0.07% 100.00% 0.07% 100.00% 0.07% 100.00% 0.07% 100.00%	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932 3,477,248,821 2,073,162,823 1,613,830,255 1,339,073,252 1,350,370,035	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986 5,031,248 1,229,787 1,237,327 0 246,262	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314 8,039,258,395 4,867,596,985 3,850,991,621 3,401,375,408 3,607,236,875	
Remaining Principal Balance \$99.999 and below \$90.999 and below \$200.000 - \$299.999 \$200.000 - \$299.999 \$500.000 - \$499.999 \$500.000 - \$499.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$500.000 - \$899.999 \$1.000.000 and above Total Property Type Distribution Property Type Detached (Single Family) Semi-Detached Multi-Family Townhouse Condos Other Total Cover Pool Multi-Dimensional Distribution Current LTV (\$) < 20.0	599 29.203.452 87.221.079 142.389.140 140.671.290 76.60.008 76.849.161 50.406.648 22.069.089 11.135.904 12.769.169	1,515,306,475 9,577,698,172 15,423,836,868 14,148,828,699 11,148,478,720 8,175,571,577 5,604,694,653 3,771,668,175 2,236,502,225 4,857,190,391 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 79,412,837,857 Credit Scores 600-550 22,5654,615 87,531,160 201,341,208 193,111,422 118,851,882 115,357,300 9,1437,380 9,1437,380 9,1437,380	2.03% 12.06% 19.42% 17.82% 14.09% 4.75% 3.54% 6.12% 100.00% Percentage 67.45% 6.745% 6.10% 2.69% 4.70% 19.02% 0.04% 100.00% 5630,755.606 718.931.339 471.491.571 465.151.953 400.648,562 259.89.0288 191.888,030 155.062.388	27.091 62.592 62.165 40.873 25.054 14.961 8.676 2.3.316 2.562 3.316 2.56,002 2.56,00	10.58% 24.45% 24.28% 15.57% 3.97% 3.39% 1.30% 0.92% 1.51% 100.00% Percentage 64.70% 6.5.00% 2.26% 4.53% 22.04% 0.07% 100.00% 751-800 824.404,381 2.143.409,127 3.868.61.452 5.005,204.878 3.270.547.313 3.354.047.841 3.1017.40,828 3.267.563.006 1.486.487.565 1.388.12.278	1,718,717,658 3,689,031,907 6,006,940,036 6,908,801,562 4,188,177,598 4,065,797,932 3,477,248,821 2,073,162,823 1,613,830,255 1,339,073,252	6,771,656 24,478,329 28,271,658 25,444,063 16,479,753 7,690,986 5,031,248 1,229,787 1,237,327 0	2,958,391,827 7,098,126,532 12,281,092,564 14,767,098,209 9,268,680,126 9,272,989,314 8,039,258,395 4,867,596,985 3,850,991,621 3,401,375,408	

(1) Current LTV is based on the quarterly indexation of the original or renewal appraised value.

Calculation Date Date of Report: over Pool Multi-Dimensional Distribution by Current LTV⁽¹⁾ and Credit Scores (continued)

				Credit Score				
Current LTV (%)	<599	600-650	651-700	701-750	751-800	>800	Score Unavailable	Total
< 20.0	0.04%	0.03%	0.13%	0.32%	1.04%	2.16%	0.01%	3.73%
20.01 - 30.00	0.11%	0.11%	0.42%	0.93%	2.70%	4.65%	0.03%	8.94%
30.01 - 40.00	0.18%	0.25%	0.79%	1.77%	4.87%	7.56%	0.04%	15.46%
40.01 - 50.00	0.18%	0.24%	0.91%	2.24%	6.30%	8.70%	0.03%	18.60%
50.01 - 55.00	0.10%	0.15%	0.59%	1.42%	4.12%	5.27%	0.02%	11.67%
55.01 - 60.00	0.10%	0.15%	0.59%	1.50%	4.22%	5.12%	0.01%	11.68%
60.01 - 65.00	0.06%	0.12%	0.50%	1.26%	3.79%	4.38%	0.01%	10.12%
65.01 - 70.00	0.03%	0.08%	0.33%	0.79%	2.30%	2.61%	0.00%	6.13%
70.01 - 75.00	0.01%	0.06%	0.24%	0.63%	1.87%	2.03%	0.00%	4.85%
75.01 - 80.00	0.02%	0.04%	0.20%	0.59%	1.75%	1.69%	0.00%	4.28%
> 80.00	0.02%	0.05%	0.23%	0.66%	1.89%	1.70%	0.00%	4.54%
Total	0.84%	1.28%	4.92%	12.09%	34.85%	45.88%	0.15%	100.00%

6/30/2023 7/24/2023

$^{(1)}\,$ Current LTV is based on the quarterly indexation of the original or renewal appraised value.

Cover Pool Multi-E	Dimensional Distribution	on by Region, Current LTV	(1) and Arrears							
Region	Current LTV	Current and less than	Percentage	30 to 59	Percentage	60 to 89	Percentage	90 or more	Percentage	Total
British Columbia		30 days past due		days past due		days past due		days past due		<u></u>
British Columbia	< 20.0	658,739,775	4.02%		0.00%		0.00%	414,803	0.00%	659,154,578
	20.01 - 30.00	1,428,301,171	8.71%	239,471	0.00%		0.00%	2,646,630	0.02%	1,431,187,272
	30.01 - 40.00	2,462,500,500	15.02%	995,782	0.01%	508,291	0.00%	528,912	0.00%	2,464,533,486
	40.01 - 50.00	2,902,681,350	17.71%	3,205,157	0.02%	632,260	0.00%	843,003	0.01%	2,907,361,769
	50.01 - 55.00	1,678,484,431	10.24%	1,877,689	0.01%	1,162,626	0.01%	2,377,915	0.01%	1,683,902,661
	55.01 - 60.00	2,032,019,098	12.40%	-	0.00%	769,216	0.00%	1,453,648	0.01%	2,034,241,962
	60.01 - 65.00 65.01 - 70.00	2,019,358,115 1,073,130,365	12.32% 6.55%	469,678	0.00%		0.00%	299,750	0.00%	2,020,127,542 1,073,130,365
	70.01 - 75.00	800,662,445	4.88%		0.00%		0.00%		0.00%	800,662,445
	75.01 - 80.00	718,169,811	4.38%		0.00%		0.00%		0.00%	718,169,811
	> 80.00	601,024,571	3.67%		0.00%		0.00%		0.00%	601,024,571
Total British Columb	bia	16,375,071,632	99.89%	6,787,777	0.04%	3,072,394	0.02%	8,564,660	0.05%	16,393,496,463
Ontario										
	< 20.0	1,941,752,176	4.23%	1,069,521	0.00%	502,678	0.00%	1,058,283	0.00%	1,944,382,657
	20.01 - 30.00	4,679,150,887	10.19%	3,239,653	0.01%	304,694	0.00%	2,658,637	0.01%	4,685,353,871
	30.01 - 40.00 40.01 - 50.00	7,538,550,238 8,874,354,893	16.42% 19.33%	6,424,519 6,112,301	0.01% 0.01%	1,121,488 3,486,602	0.00% 0.01%	4,404,243 5,530,399	0.01% 0.01%	7,550,500,489 8,889,484,194
	50.01 - 55.00	5,444,547,604	11.86%	3,104,029	0.01%	1,697,859	0.00%	2,281,668	0.00%	5,451,631,160
	55.01 - 60.00	4,827,804,101	10.52%	2,213,244	0.00%	767,563	0.00%	1,644,223	0.00%	4,832,429,131
	60.01 - 65.00	3,836,315,289	8.36%	3,430,192	0.01%	719,126	0.00%	863,389	0.00%	3,841,327,996
	65.01 - 70.00	2,523,386,816	5.50%	1,040,225	0.00%	-	0.00%		0.00%	2,524,427,041
	70.01 - 75.00	2,041,305,813	4.45%	307,660	0.00%	-	0.00%	676,764	0.00%	2,042,290,237
	75.01 - 80.00	1,939,701,966	4.22%	-	0.00%	698,515	0.00%	-	0.00%	1,940,400,481
Total Ontario	> 80.00	2,208,834,398 45,855,704,181	4.81% 99.88%	26,941,345	0.00%	9,298,525	0.00%	- 19,117,604	0.00%	2,208,834,398 45,911,061,655
Prairies		45,655,704,181	99.00%	26,941,345	0.06%	9,290,525	0.02%	19,117,604	0.04%	45,911,061,655
1 railes	< 20.0	168,967,463	1.89%	44,191	0.00%	25,001	0.00%	210,834	0.00%	169,247,488
	20.01 - 30.00	431,233,384	4.84%	1,271,500	0.01%	553,896	0.01%	138,942	0.00%	433,197,722
	30.01 - 40.00	963,750,463	10.81%	2,771,794	0.03%	284,118	0.00%	3,723,211	0.04%	970,529,586
	40.01 - 50.00	1,410,995,877	15.82%	1,054,369	0.01%	479,519	0.01%	3,546,059	0.04%	1,416,075,825
	50.01 - 55.00	1,169,772,726	13.12%	540,275	0.01%	977,370	0.01%	1,175,526	0.01%	1,172,465,898
	55.01 - 60.00	1,535,353,283	17.22%	1,987,780	0.02%	99,285	0.00%	1,880,926	0.02%	1,539,321,274
	60.01 - 65.00 65.01 - 70.00	1,416,893,126 754,502,674	15.89% 8.46%	1,906,303	0.02%	177,871	0.00% 0.00%	2,263,452 800,900	0.03% 0.01%	1,421,240,753 755,303,573
	70.01 - 75.00	456,928,999	5.12%	307,974	0.00%		0.00%	-	0.00%	457,236,973
	75.01 - 80.00	291,396,869	3.27%	-	0.00%		0.00%		0.00%	291,396,869
	> 80.00	291,702,835	3.27%		0.00%		0.00%		0.00%	291,702,835
Total Prairies		8,891,497,699	99.71%	9,884,186	0.11%	2,597,060	0.03%	13,739,851	0.15%	8,917,718,795
Quebec										
	< 20.0	143,325,392	2.25%	0	0.00%	28,430	0.00%	-	0.00%	143,353,822
	20.01 - 30.00 30.01 - 40.00	394,460,697 953,252,305	6.21% 15.00%	83,801 1,141,141	0.00%	166,121 415.502	0.00% 0.01%	122,609 226,390	0.00%	394,833,229 955.035.337
	40.01 - 50.00	1,215,264,106	15.00%	1,141,141	0.02%	415,502 246,856	0.01%	226,390	0.00%	1,216,923,738
	50.01 - 55.00	756,795,378	11.91%	366,419	0.01%	240,000	0.00%	130,026	0.00%	757,291,823
	55.01 - 60.00	694,628,163	10.93%	482,820	0.01%		0.00%	116,072	0.00%	695,227,054
	60.01 - 65.00	617,048,171	9.71%	278,884	0.00%		0.00%	471,035	0.01%	617,798,090
	65.01 - 70.00	394,571,813	6.21%	-	0.00%	-	0.00%	-	0.00%	394,571,813
	70.01 - 75.00	444,968,260	7.00%	-	0.00%	393,802	0.01%	-	0.00%	445,362,062
	75.01 - 80.00 > 80.00	351,496,099	5.53% 6.05%	360,343	0.01%		0.00%	-	0.00%	351,856,442 384,397,475
Total Quebec	~ 00.00	<u>384,397,475</u> 6,350,207,859	99.90%	3,989,547	0.00%	- 1,250,711	0.00%	1,202,769	0.00%	6,356,650,886
Atlantic		0,000,201,000	00.0070	0,000,011	0.0070	1,200,111	0.0270	1,202,100	0.0270	0,000,000,000
	< 20.0	42,183,915	2.30%	43,691	0.00%	25,676	0.00%	-	0.00%	42,253,282
	20.01 - 30.00	153,184,068	8.35%	185,233	0.01%	117,811	0.01%	67,326	0.00%	153,554,438
	30.01 - 40.00	339,457,696	18.51%	672,933	0.04%	203,300	0.01%	159,738	0.01%	340,493,666
	40.01 - 50.00	336,731,151	18.36%	271,954	0.01%	121,794	0.01%	127,783	0.01%	337,252,683
	50.01 - 55.00	202,904,681	11.06%	-	0.00%	346,783	0.02%	137,119	0.01%	203,388,584
	55.01 - 60.00 60.01 - 65.00	170,975,811 138,619,087	9.32% 7.56%	298,055 144,927	0.02%	-	0.00%	496,026	0.03%	171,769,893 138,764,014
	65.01 - 70.00	138,619,087	6.55%	144,927	0.01%	-	0.00%	-	0.00%	138,764,014 120,164,192
	70.01 - 75.00	105,439,904	5.75%		0.00%		0.00%	-	0.00%	105,439,904
	75.01 - 80.00	99,551,805	5.43%		0.00%		0.00%		0.00%	99,551,805
	> 80.00	121,277,597	6.61%		0.00%	-	0.00%	-	0.00%	121,277,597
Total Atlantic		1,830,489,907	99.81%	1,616,794	0.09%	815,364	0.04%	987,992	0.05%	1,833,910,057
Grand Total		79,302,971,278	99.86%	49,219,650	0.06%	17,034,054	0.02%	43,612,876	0.05%	79,412,837,857
⁽¹⁾ Current LTV is based	on the quarterly indexation of	f the original or renewal appraised v	value.							

Indexation Methodology

As of the date of this Investor Report, the Guarantor uses the following methodology to determine indexed valuations for Properties in the Covered Bond Portfolio for reporting as of a date on or after January 1, 2018 (the "Indexation Methodology") for purposes of the following: (a) the Asset Coverage Test, (b) the Amortization Test, (c) the Valuation Calculation and (d) for other purposes required by the CMHC Guide. Changes to the Indexation Methodology may only be made (t) upon notice to CMHC and astistation of any other conditions specified by CMHC in relation thereto, (iii) if such change constitutes a materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

To determine the current market value of a Property, the Guarantor uses The Teranet-National Bank House Price Index¹ (the "HPI Index") and The Teranet – National Bank City House Price Indices¹ (the "CHPI Index", and together with the HPI Index, the "Indices"). At this time, the Property value is calculated using the CHPI Index available for the following eleven Canadian metropolitan areas: Alberta-Calgary, Alberta-Edmonton, British Columbia-Vancouver, British Columbia-Victoria, Manitoba-Winnogen, Nova Social-Halfary, Ontario-Hamilton, Ontario-Toronto, Ottawa-Gatineau, Quebec-Quebece: City and the "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas. The "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas. The "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas. The "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas. The "Composite 11" HPI Index for all other cities outside of the above listed metropolitan areas.

Further details on the Indices including a description of the method used to calculate the Indices is available by subscription at https://housepriceindex.ca/

Putter betails of the indices including a description of the mentod used to calculate the indices is available by subscription at integrain/dusepreentex.cal A three step process is used to determine the current market value for each Property subject to the Related Security in respect of the Loan. First, a code (the Forward Sorting Area) which identifies the location of the Property is compared to corresponding codes published by Canada Post that groups properties into the areas covered by the Indices. Second, the rate of change for the applicable area is used to calculate a house price index factor (the "HPI Factor"). In order to calculate the applicable HPI Factor, if the Property is located within an area covered by the CHPI Index, the applicable CHPI Index will be used based on the city mapping assigned in parenthesis above and if the Property is located outside of the metryoolitan areas covered by the Indices. Is used. Finally, the current market value is then determined by activity in the date of the original valuation to the date on which the latest valuation is being adjusted for purposes of determining the current market value for such Property. Just publicity the original valuation respect of such property pre-dates the first available date for the released trans the Indices. The nearest available date within two months for such rate of change is used for purposes of determining the current market value for such rate of change is such Property. The process is repeated at least quarterly.

Material risks associated with using the Indexation Methodology include, but are not limited to, the accuracy and completeness of the Indices being used, the continued availability of the Indices, the risk that the Indices do not account for differences in property value changes based on property type, and, in the case of Properties located outside of the areas covered by the CHPI Index, the risk that the "Composite 11" HPI Index may not accurately capture unique factors affecting local housing markets.

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