

MHC MORTGAGE

MARKET TRENDS

Canada Mortgage and Housing Corporation

Third Quarter, 2003

MORTGAGE LENDING

LOW MORTGAGE RATES LEND A HELPING HAND

by Ali Manouchehri, Senior Economist - Capital Markets

Residential mortgage credit grew by 7.6 per cent in the second quarter of this year compared to the same quarter in 2002 to reach \$510 billion as mortgage rates fell and housing markets remained healthy.

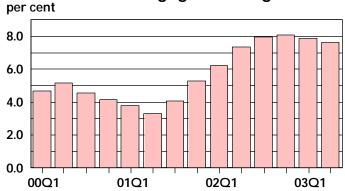
Despite a slowing economy, low mortgage rates and rising disposable income laid the foundation for strong housing markets and healthy growth in the mortgage market last quarter.

Five-year mortgage rate near all time low

In the second quarter of 2003, the benchmark five-year mortgage rate was down by over 1/4 percentage point to bring the decline from its level in the second quarter of 2002 to over a full percentage point. The five-year posted mortgage rate of 5.6 per cent in June 2003 was the lowest since September 1951.

Continued on page 2

Residential mortgage credit growth*



* quarter-over-4 quarter earlier estimate Sources: CMHC, Bank of Canada, Statistics Canada CMHC-MAC 2003

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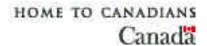
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Vibrant housing markets led to higher mortgage credit

Low mortgage rates anchored the housing markets, leading to an increase of 4.0 per cent in the total value of homes sold through MLS®¹ in the second quarter of 2003 over the previous quarter. Along with rising average price of existing homes sold, the Statistics Canada's New House Prices Index rose by 1.0 per cent in the second quarter, up 4.4 per cent from its level a year ago.

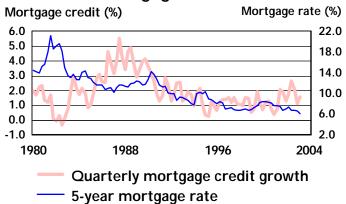
The strength in housing markets led to an increase of 7.6 per cent in mortgage credit outstanding in the second quarter of 2003 compared to the second quarter of 2002. Despite this growth, mortgage debt now accounts for less than 69.0 per cent of household debt, a smaller percentage than its 75.0 per cent level a decade ago.

Chartered banks lead in market share

Recent trends in market share by institution type continued, with chartered banks accounting for 72.6 per cent of the mortgage loans outstanding by the second quarter of 2003. Credit unions retained their second place position, accounting for 15.0 per cent of residential mortgage loans outstanding.

¹Multiple Listing Service (MLS®) is a registered certification mark owned by the Canadian Real Estate Association

Falling mortgage rates lead to higher mortgage credit



Market share of residential mortgage credit (%) *

Sources: CMHC, Bank of Canada, Statistics Canada

	2Q02	3Q02	4Q02	1Q03	2Q03 e
Banks	71.9	72.2	72.3	72.4	72.6
Trusts	1.3	1.3	1.3	1.3	1.3
Caisse & Cr. Unions	14.7	14.7	14.8	14.8	15.0
Life Ins. Co.	4.0	3.9	3.8	3.7	3.6
Pension Funds	2.2	2.1	2.1	2.1	2.0
Others **	5.9	5.7	5.7	5.6	5.5

CMHC-MAC 2003

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2003

^{*} Excludes Special Purpose Vehicles and NHA MBS

^{**} Includes non-depository credit intermediaries e: estimate

INDICATORS OF MORTGAGE LENDING ACTIVITY

Mortgage credit outstanding (\$millions)*

0 0	\mathcal{O}^{-1}								
	2000	2001	2002	2Q02	3Q02	4Q02	1Q03e	2Q03e	
TOTAL	429,469	447,135	480,295	473,635	486,236	496,177	501,770	509,738	
% change (year-over-year)	4.6	4.1	7.4	7.3	8.0	8.1	7.9	7.6	
Banks	262,251	279,329	306,748	302,660	311,781	316,331	319,630	325,041	
Trusts	6,174	5,204	5,565	5,612	5,580	5,654	5,828	5,931	
Caisse & Cr. Unions	55,087	58,021	62,761	61,997	63,626	64,744	65,500	67,011	
Life Ins. Co.	17,773	17,250	16,823	16,739	16,749	16,794	16,419	16,008	
Pension Funds	8,653	9,257	9,302	9,348	9,260	9,181	9,120	9,052	
Others **	26,255	25,422	24,777	24,676	24,656	24,884	24,827	24,502	
Special Purpose Vehicles	22,516	18,097	15,002	14,747	14,651	15,178	15,603	15,337	
NHA MBS ***	30,760	34,556	39,318	37,856	39,933	43,412	44,843	46,855	

^{*} Average for the period, unadjusted

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2003

Mortgagerates (%)*

	2000	2001	2002	2Q02	3Q02	4Q02	1Q03	2Q03
1-year	7.85	6.14	5.17	5.50	5.33	5.03	5.05	5.08
3-year	8.17	6.88	6.28	6.70	6.20	6.07	6.08	5.68
5-year	8.35	7.40	7.02	7.37	6.85	6.80	6.63	6.20

^{*} Average of period

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2003

NHA and Conventional Mortgage Loans Approved*

MIA and C	Mia and Conventional Mortgage Loans approved									
		2001	2002	4Q01	1Q02	2Q02	3Q02	4Q02		
TOTAL	\$ millions	95,181	115,265	26,210	30,243	34,552	25,828	24,642		
	Units	923,274	1,057,502	252,331	290,383	305,471	247,803	213,845		
By Type of Lender										
Banks	\$ millions	77,587	94,730	21,698	24,637	28,496	20,993	20,604		
	Units	713,862	827,535	199,340	226,653	239,529	190,443	170,910		
Trusts	\$ millions	4,091	3,590	882	1,047	996	882	665		
	Units	42,506	36,000	9,576	10,782	9,941	8,737	6,540		
Life Ins. & Others	\$ millions	13,503	16,945	3,630	4,559	5,060	3,953	3,373		
	Units	166,906	193,967	43,415	52,948	56,001	48,623	36,395		

^{*} Mortgage approval data are gross and may not fully capture lending activities of credit unions, caisses populaires, other smaller institutions and privately-insured loans.

Source: CMHC NHA loan approval system and Conventional Lending Survey

CMHC-MAC 2003

e: estimate

^{**} Includes non-depository credit intermediaries

^{***} CMHC

\$4.3 BILLION CMB MARKS THE BIGGEST OFFERING OF FIVE-YEAR BONDS IN CANADA

by Richard Liu, Business Analyst, Securitization Operations and Monitoring

By the second quarter of 2003, a total of \$24.85 billion CMB had been issued since the inception of the CMB program in June 2001.

In June 2003, Canada Mortgage Bonds (CMB) series 5 was successfully issued, with the offering amount of \$4.3 billion, the bond sale marks the biggest single tranche offering of five-year bonds in Canada. A total of \$24.85 billion CMB have been issued since the inception of the CMB program in June 2001. Under the CMB program, a special purpose trust, the Canada Housing Trust (CHT) was established in 2001 to purchase newly issued NHA MBS pools and issue CMBs backed by the CMHC timely payment guarantee, the monthly NHA MBS cash flows are transformed through swap agreements into a non-prepayable, nonamortizing bond cash flow. Both NHA MBS and CMB programs offer attractive investment opportunities and help ensure Canadians have access to affordable mortgage financing.

A record NHA MBS issuance

June 2003 is also a record month in NHA MBS history. A total of \$6.3 billion of NHA MBS were issued in this month.

NHA MBS highlights - First half of 2003

\$6.3 billion of NHA MBS were issued in June 2003 making it a record month in NHA MBS history

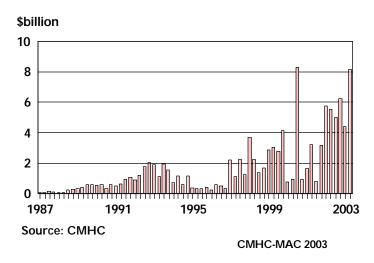
New issues:

- $\sqrt{}$ 129 pools for \$12.5 billion
- √ 103 single family pools totalling \$11.8 billion
- 23 MBS pools with multiple loans (multiple and mixed pool types) for \$526 million
- $\sqrt{}$ 3 social housing pools for \$112 million

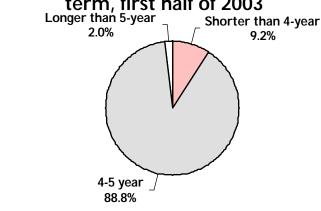
Outstanding volume:

√ \$49.3 billion outstanding, up from \$46.2 billion from the previous quarter

Quarterly NHA MBS issues



Dollar amount of NHA MBS issued by term, first half of 2003



Source: CMHC

CMHC-MAC 2003

Continued on page 5

The declining mortgage rates and the booming housing markets have been providing strong supply of underlying mortgages for mortgage lenders who in turn need to fund their lending activities by securitizing these mortgage assets. NHA MBS and CMB provide a competitive source of funding for mortgage lenders and help lower mortgage financing costs.

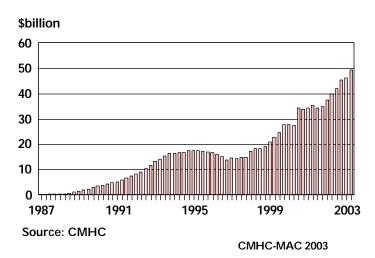
Single-family indemnity pools continue to lead issuance

The single-family mortgage pool types continue to lead the way during the first half of 2003, with 103 new pools accounting for \$11.8 billion in issuance. The single-family indemnity pool 975 remains the most popular, accounting for 77.2 per cent of all MBS issued in the period.

Medium-term issues remain most common

About 88.8 per cent of the dollar amount of MBS issued in the first quarter was for 4-5 year terms. Longer term issues accounted for 2.0 per cent, while shorter terms accounted for approximately 9.2 per cent of issuance. The five year term structure remains popular for issuers because of the attractive funding levels that can be achieved around this term.

NHA MBS outstanding, end of quarter



Chartered Banks and Trust Companies lead issuers

In the first half of 2003 chartered banks accounted for 79.9 per cent of the dollar amount of new NHA MBS issues, followed by trust companies at 18.8 per cent.

NHA MBS outstanding

Total MBS outstanding reached \$49.3 billion by the end of June 2003. NHA MBS accounted for 9.1 per cent of the total residential credit outstanding in Canada in first half of 2003, up from 7.9 per cent in the first half of 2002.

MBS spreads

NHA MBS Government of Canada bond yield spreads are approximately 30-40 basis points for prepayable pools with terms between 3 and 5 years. The spreads for non prepayable pools with terms of 3 to 5 years are approximately 20-25 basis points.

NOTE

If there is a specific trend or development you would like to see analyzed in a future issue please let us know. Suggestions and requests for additional information may be sent to Ali Manouchehri, Senior Economist, Capital Markets, Market Analysis Centre, Canada Mortgage and Housing Corporation (CMHC), 700 Montreal Road, Ottawa, Ontario, K1A 0P7, Tel.: (613) 748-2506, Internet: amanouch@cmhc-schl.gc.ca

For information regarding MBS please call Ian Witherspon, Manager, Business Development, Securitization Centre, CMHC, Toronto, Tel.: (416) 218-3334.

Mortgage Market Trends is a quarterly publication. To order, in Canada call 1-800-668-2642; outside Canada, call 1-613-748-2003. To receive your subscription over the Internet, visit http://www.cmhc-schl.gc.ca/Mktlnfo/Store \$25.00 per issue. Annual subscription (4 issues) \$85 + GST - Order No. MMTSE.

Cette publication est aussi disponible en français sous le titre SCHL – Tendances du marché hypothécaire – No de commande : MMTSF.

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LONGER TERM MORTGAGES BECOMING MORE ATTRACTIVE

by Ali Manouchehri, Senior Economist - Capital Markets

Medium and long term Canadian mortgage rates have been on a downward trend since mid-2000, making them increasingly attractive relative to variable and short-term mortgages. By June 2003 the posted five-year closed mortgage rate had fallen to its lowest level since September 1951 making it more appealing to borrowers.

Mortgage term selection

Choosing the best mortgage term, whether renewing an existing mortgage or getting a mortgage for the first time, has been a riddle for Canadian mortgage borrowers since the widespread introduction of short-term mortgage instruments in the early 1980s. Should they lock into a longer term mortgage or should they go short and roll their mortgage over period after period?

Canadians face a multitude of mortgage terms ranging from variable rate to 25-year closed mortgages. However the five-year closed mortgage term remains the most popular according to the latest Financial Industry Research Monitor Survey².

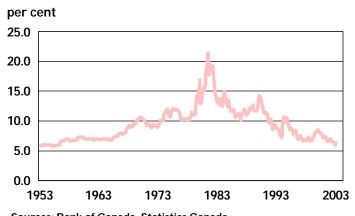
Optimal mortgage term

The optimal term is defined here as the one which, over the term of the mortgage, results in the lowest mortgage interest cost paid by the borrower.

Variable rate mortgage: a cost effective option

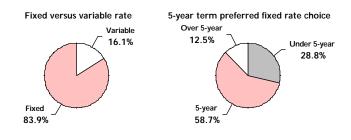
We used monthly variable and fixed five-year closed mortgage rates to compare interest costs over five year periods. Monthly payments for the variable rate mortgage were kept at the same level as that of a five-year closed mortgage originated at the same time, allowing for different proportions of the monthly payment to be applied against the principal. The interest paid over five years on a \$100,000 mortgage taken out during the 1993-2003 period³, shows that the variable rate has been associated with a

5-year mortgage rate near all time low



Sources: Bank of Canada, Statistics Canada
CMHC-MAC 2003

5-year mortgage term most popular



Sources: CMHC, Clayton Research and Ipsos-Reid, The FIRM Residential Mortgage Survey, March 2003 CMHC-MAC 2003

Continued on page 7

MORTGAGE TERM SELECTION continued from page 6

smaller interest cost but the cost advantage has shrunk in recent years.

Mortgage rate discounts make the five-year term more attractive

However, the variable rate mortgage may not always prove to be the least costly if mortgage rates rise substantially over the five year horizon or if the five-year negotiated rate incorporates a large discount from the posted rate.

Mortgage rate discounting was not common prior to the mid 1990s and it is difficult to obtain data on the size of discounts. As a proxy for discounts on the five-year mortgage rate, we used the difference between the rate posted by chartered banks and the lowest five-year mortgage rate offered by lenders, as captured in a weekly survey3. The same approach was used for the variable rate.

This shows interest costs on discounted closed five-year mortgages have been close to, and often lower, than those of variable rate mortgages since late 1996.

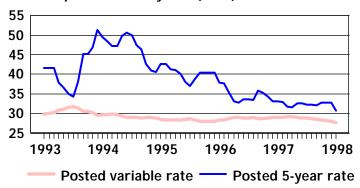
In summary

Historical data shows that variable and short term closed mortgages have generally been cheaper than locking in a medium or long term mortgage since the 1980s. However, low mortgage rates along with the increasingly educated mortgage borrowers and a highly competitive mortgage market have helped narrow, and in some cases reverse, the cost advantage of short and variable terms relative to longer term mortgages. The falling cost disadvantage of medium and long term mortgage terms combined with the security of the payment and the peace of mind they offer to borrowers will continue to bode well for such mortgage terms in the immediate future.

²Financial Industry Research Monitor

Cost advantage of variable rate mortgages shrinking

Interest paid over five years (\$000)*

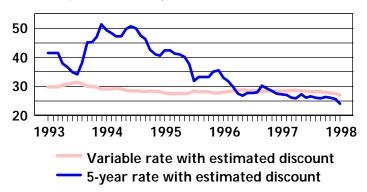


* Interest paid over five years for a \$100,000 mortgage amortized over 25 years Sources: CMHC, CANNEX

CMHC-MAC 2003

Discounting makes 5-year closed mortgage more attractive

Interest paid over five years (\$000)*



^{*} Note: Based on \$100,000 mortgage amortized over 25 years

Sources: CMHC, CANNEX CMHC-MAC 2003

⁽FIRM) survey, March 2003, ClaytonResearch/Ipsos-NPD

³Cannex Financial Exchanges Limited, weekly survey of mortgage lenders, data was available for 1993-2003 period

NHA MORTGAGE-BACKED SECURITIES

(Average of period except when indicated)		2001	2002	2Q02	3Q02	4Q02	1Q03	2Q03
OUTSTANDING AMOUNT (End of period)								
TOTAL	\$million	34,684	45,420	39,924	42,061	45,420	46,214	49,332
	Units	969	987	982	991	987	987	1,024
Residential, single (with PIP *)	\$million	1,669	1,425	1,495	1,491	1,425	1,315	1,129
Desidential single (see DID)	Units	222	157	197	185	157	144	135
Residential, single (no PIP)	\$million Units	593	258	389	318	258	220 92	166
Decidential single (no DID with indomnity)	\$million	136 22,653	100	121	112	100 21,519	92 19,720	86 17,910
Residential, single (no PIP with indemnity)	Units	22,053	21,519 264	22,423 257	22,083 261	21,519	256	272
Residential, single (no PIP with indemnity, 5-year)	\$million	2,329	13,594	7,618	9,785	13,594	16,159	21,273
Residential, single (no FIF with indentifity, 5-year)	Units	2,327	90	7,018 52	66	13,574	10,134	150
Residential, multiple	\$million	1,434	1,910	1,610	1,774	1,910	2,031	2,134
Residential, multiple	Units	1,434	1,910	1,010	1,774	1,910	135	140
Social Housing	\$million	4,284	4,729	4,503	4,692	4,729	4,696	4,605
Social Flousing	Units	113	102	110	105	102	98	93
Mixed	\$million	1,723	1,984	1,887	1,920	1,984	2,073	2,114
IVINCE	Units	124	146	132	139	146	148	148
ISSUES (Total of period)								
TOTAL	\$million	8,906	22,644	5,583	5,025	6,254	4,392	8,154
	Units	139	239	56	70	60	57	72
Residential, single (with PIP)	\$million	245	307	74	123	57	53	26
	Units	20	20	5	9	2	5	2
Residential, single (no PIP)	\$million	11	0	0	0	0	0	0
	Units	1	0	0	0	0	0	0
Residential, single (no PIP with indemnity)	\$million	4,669	7,675	1,988	1,797	1,394	749	1,393
	Units	44	73	21	20	15	13	23
Residential, single (no PIP with indemnity, 5-year)	\$million	2,544	12,555	2,993	2,488	4,301	3,215	6,471
	Units	22	68	12	14	24	24	36
Residential, multiple	\$million	188	670	264	185	178	137	119
	Units	12	33	8	12	8	8	5
Social Housing	\$million	832	1,031	144	361	230	74	39
	Units	17	15	2	6	3	2	1
Mixed	\$million Units	418 23	406 30	121 8	72 9	94 8	163 5	106 5
YIELDS (5-year maturity,%)								
MBS Prepayable (with PIP)		5.31	4.89	5.18	4.63	4.58	4.62	4.13
MBS Non-prepayable		5.26	4.81	5.08	4.55	4.51	4.55	4.05
Mortgage rates		7.40	7.02	7.37	6.85	6.80	6.63	6.20
GOCs		4.99	4.58	4.87	4.33	4.26	4.31	3.82
SPREADS OVER GOC (5-year maturity,%)								
Prepayable (with PIP)		0.32	0.31	0.30	0.30	0.31	0.31	0.31
Non-prepayable		0.27	0.23	0.21	0.22	0.25	0.25	0.24
Mortgage rates		2.42	2.44	2.49	2.52	2.54	2.33	2.38

^{*} PIP stands for Penalty Interest Payments.

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC - MAC 2003

Month of Issue: April 2003 Michain and Market Residential Pools (Mixed) 96-502-26 Equitable Trust Company (The) 22,256,956.57 4.55 2008-09-01 5.48 19.69 96-502-34 Equitable Trust Company (The) 36,011.836.05 5.10 2013-04-01 5.00 24.06 NHA-insured Market Residential Pools (Multiple Units) 96-602-156 Toronto-Dominion Bank 24,497.668.75 5.00 2013-04-01 5.70 25.00 NHA-insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-703-197 National Bank of Canada 29,195,91.04 4.20 2006-08-01 6.40 18-49 97-703-197 National Bank of Canada 28,337,91.31 4.20 2006-08-01 6.40 18-49 97-703-198 National Bank of Canada 42,337,91.31 4.20 2006-08-01 6.40 18-49 97-703-199 National Bank of Canada 42,337,91.31 4.20 2006-08-01 6.50 18-49 97-703-199 National Bank of Canada 42,337,91.31 4.20 2006-08-01 6.50 18-49 97-703-199 National Bank of Canada 42,337,91.31 4.20 2006-08-01 6.50 18-49 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-08-01 5.50 18-49 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-08-01 5.50 18-49 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-08-01 5.50 18-49 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-09-10 5.60 18-49 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-09-10 5.60 18-59 97-703-199 National Bank of Canada 42,238,237,31 4.20 2006-09-10 5.40 2007-09-1							
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94-592-26 Equitable Trust Company (The) 22.256,965.67 4.55 2008.09.01 5.48 19.69 94.502-24 Equitable Trust Company (The) 36.011,836.05 5.10 2013-04-01 5.90 24.06 24.06 5.00 2013-04-01 5.90 24.06 24.06 5.00 2013-04-01 5.70 25.00 25.0	Month of Issue	: April 2003					
94-592-26 Equitable Trust Company (The) 22.256,965.67 4.55 2008.09.01 5.48 19.69 94.502-24 Equitable Trust Company (The) 36.011,836.05 5.10 2013-04-01 5.90 24.06 24.06 5.00 2013-04-01 5.90 24.06 24.06 5.00 2013-04-01 5.70 25.00 25.0	NHA-Insured	Market Residential Pools (Mixed)					
NHA-Insured Market Residential Pools (Multiple Units) 9-662-156 Toronto-Dominion Bank 24,497,668.75 5.00 2013-04-01 5.70 25.00 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 9-7003-974 National Bank of Canada 26,337,915.37 4.20 2006-08-01 6.40 18.48 9-7003-982 National Bank of Canada 26,337,915.37 4.20 2006-08-01 5.73 20.26 9-7004-096 National Bank of Canada 14,218,345.51 4.20 2006-01-01 5.73 20.26 9-7004-096 National Bank of Commerce 75,757,233.25 4.50 2006-04-01 5.75 22.48 9-7004-096 National Bank of Commerce 2,326,251.56 4.76 2007-09-01 6.09 22.58 9-7004-092 Cnd.Imperial Bank of Commerce 2,326,251.56 4.76 2007-09-01 6.09 22.58 9-7004-092 Cnd.Imperial Bank of Commerce 4,5724,338.84 4.60 2008-04-01 5.76 20.62 9-7004-08 La Capitale MFC Insurance Inc. 45,724,338.84 4.60 2008-04-01 5.42 22.39 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 9-7501-191 Royal Bank of Canada 649-977,737.82 4.25 2007-09-01 5.78 21.24 9-7501-209 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 9-7501-209 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 9-7501-221 Toronto-Dominion Bank 104,79,833.24 4.00 2005-05-01 5.07 9.00 9-7501-223 Toronto-Dominion Bank 104,79,833.24 4.00 2005-05-01 5.07 9.00 9-7501-224 Cnd.Imperial Bank of Commerce 12,704,202.20 5.20 9-7501-227 Annote-Dominion Bank 104,79,833.24 4.00 2005-05-01 5.07 9.00 9-7501-224 Cnd.Imperial Bank of Commerce 5.406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHA-Insured Market Residential Pools (Mixed) 9-6920-242 Equitable Trust Company 22,788,802.53 4.00 2008-05-01 5.05 22.72 9-6414-099 Vancouver City Swings Cu 16,980,343.51 4.55 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Mixed) 9-6920-242 Equitable Trust Company 22,788,802.53 4.00 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Mixed) 9-6920-190 Pools Trust Company 22,788,802.53 4.00 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Mixed) 9-6920-190 Pools Trust Company 23,818,113,33 4.25 2008-05-01 5.40 22.4	96-502-26	• •	22,256,956.57	4.55	2008-09-01	5.48	19.69
NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 7700.974 National Eark of Canada 7700.982 National Eark of Canada 7700.9962 National Eark of Canada 7700.997 National Eark of Canada 7700.997 National Eark of Canada 7700.9982 National Eark of Canada 7700.9982 National Eark of Canada 7700.9990 National Eark of Commerce 75.757.253.25	96-502-34	Equitable Trust Company (The)	36,011,836.05	5.10	2013-04-01	5.90	24.06
NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97.003-974 National Bank of Canada 26,337,915.37 4.20 2006-08-01 6.40 18.48 97.003-982 National Bank of Canada 26,337,915.37 4.20 2006-08-01 6.43 10.23 97.003-990 National Bank of Canada 26,337,915.37 4.20 2006-01-01 5.73 20.26 97.004-090 National Bank of Canada 14,128,34.51 4.20 2006-01-01 5.76 10.77 97.004-014 Cnd.Imperial Bank of Commerce 57,572,633.25 4.50 2006-04-01 5.75 22.48 97.004-020 Cnd.Imperial Bank of Commerce 2.326,251.56 4.76 2007-09-01 6.09 22.58 97.004-020 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.26 97.004-020 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.26 97.004-030 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.26 97.004-091 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.26 97.004-092 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.26 97.004-093 Cnd.Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.26 20.38 NH-A.Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97.501-191 Royal Bank of Canada 89.590,971.99 4.50 2007-09-01 5.78 21.24 97.501-217 National Bank 0f Canada 89.590,921.99 4.50 2007-09-01 5.78 21.24 97.501-217 National Bank 0f Canada 32.862,931.88 4.35 2007-02-01 5.94 20.77 97.501-228 Toronto-Dominion Bank 10.41,491.59 4.00 2005-05-01 5.97 20.99 97.501-223 Toronto-Dominion Bank 130,141,491.59 4.00 2005-05-01 5.07 20.99 97.501-224 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97.501-266 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.23 22.30 Month of Issue: May 2003 NH-A.Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company (The) 7,580.684.39 4.35 2008-05-01 5.70 22.25 NH-A.Insured Market Residential Pools (Mixed) 96-602-108 Pools Frust Company 23,748,802.53 4.50 2008-05-01 5.00 22.41 96-602-108 Pools Frust Company 23,748,802.53 4.50 2008-05-01 5.70 22.11 97.004-017 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.70 21.	NHA-Insured	Market Residential Pools (Multiple Units)					
97.003-974 National Bank of Canada 29,196,961.04 4.20 2006-09-01 6.40 18.48 97.003-982 National Bank of Canada 26,337,915.37 4.20 2006-09-01 5.73 20.26 97.003-990 National Bank of Canada 20,704,178.53 4.20 2006-01-01 5.73 20.26 97.004-090 National Bank of Canada 14,218,361.51 4.20 2006-01-01 5.69 10.77 97.004-014 Cnd. Imperial Bank of Commerce 23,26,251.56 4.50 2006-01-01 5.75 22.48 97.004-022 Cnd. Imperial Bank of Commerce 2,226,251.56 4.76 2007-09-01 5.76 20.42 97.004-030 Cnd. Imperial Bank of Commerce 5,250,976.59 4.70 2007-09-01 5.76 20.42 97.004-030 Cnd. Imperial Bank of Commerce 5,250,976.59 4.70 2007-09-01 5.76 20.42 97.004-08 La Capitale MFCI Insurance Inc. 45,724,338.84 4.60 2008-04-01 5.42 22.39 97.004-030 Cnd. Imperial Bank of Canada 46,977,737.82 4.25 2007-09-01 5.26 20.36 97.501.20 Royal Bank of Canada 64,977,737.82 4.25 2007-09-01 5.78 21.24 97.501.21 91 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 97.501.21 91 Royal Bank of Canada 32,829,318 4.35 2007-09-01 5.78 21.24 97.501.22 51 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.06 97.501.22 51 Toronto-Dominion Bank 103,414,91.59 4.00 2005-05-01 5.07 9.00 97.501.22 10 Cnd. Imperial Bank of Commerce 12,704,202.00 4.52 2007-09-01 6.23 22.30 Month of Issue: May 2003 8.001.201.201.201.201.201.201.201.201.201	96-602-156	Toronto-Dominion Bank	24,497,668.75	5.00	2013-04-01	5.70	25.00
97-003-92 National Bank of Canada 26,337,915.37 4.20 2006-09-01 6.43 10.23 97-003-99 National Bank of Canada 20,041,78.53 4.20 2006-01-01 5.73 20.26 97-004-006 National Bank of Canada 14,218,361.51 4.20 2006-01-01 5.69 10.77 97-004-012 Cnd.Imperial Bank of Commerce 57,572,633.25 4.50 2006-04-01 5.69 22.58 97-004-030 Cnd.Imperial Bank of Commerce 52,509,76.59 4.70 2007-03-01 5.76 20.26 97-004-030 Cnd.Imperial Bank of Commerce 52,509,76.59 4.70 2007-03-01 5.76 20.26 97-004-030 Cnd.Imperial Bank of Commerce 52,509,76.59 4.70 2007-03-01 5.76 20.26 97-004-030 Cnd.Imperial Bank of Commerce 52,509,76.59 4.70 2007-03-01 5.76 20.26 97-004-030 Cnd.Imperial Bank of Commerce 70,509,710,710,710,710,710,710,710,710,710,710	NHA-Insured	•	YEAR INDEMNITY)				
97.001-990 National Bank of Canada 20,704,178.53 4.20 2006-01-01 5.73 20.26 97.004-009 National Bank of Canada 14,218,361.51 4.20 2006-01-01 5.69 10.77 97.004-012 Cnd. Imperial Bank of Commerce 2,326,251.56 4.50 2006-01-01 5.75 22.48 97.004-022 Cnd. Imperial Bank of Commerce 3,226,251.56 4.76 2007-09-01 6.09 22.58 97.004-030 Cnd. Imperial Bank of Commerce 5,250,976.59 4.70 2007-09-01 5.76 20.62 97.004-040 La Capitale MTCI Insurance Inc. 45,724,338.84 4.60 2006-04-01 5.42 22.39 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	97-003-974						18.48
97.004-006 National Bank of Canada 14.218.361.51 4.20 2006-04-01 5.69 10.77 9700-04-014 Cnd. Imperial Bank of Commerce 57.5726.33.25 4.50 2006-04-01 5.75 22.48 97.004-022 Cnd. Imperial Bank of Commerce 2.326.251.56 4.76 2007-09-01 6.09 22.58 97.004-020 Cnd. Imperial Bank of Commerce 5.525.0776.59 4.70 2007-03-01 5.76 20.62 97.004-080 Cnd. Imperial Bank of Commerce 5.525.0776.59 4.70 2007-03-01 5.76 20.62 97.004-081 Cnd. Imperial Bank of Commerce 5.525.0776.59 4.70 2007-03-01 5.42 22.39 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97.501-191 Royal Bank of Canada 649.977.737.82 4.25 2007-03-01 5.26 20.36 20.36 20.36 20.37 20.07 20.				4.20	2006-08-01	6.43	10.23
97-004-014 Cnd. Imperial Bank of Commerce 57-572-633-25 4.50 2006-04-01 5.75 22.48 97-004-020 Cnd. Imperial Bank of Commerce 2.326-251-56 4.76 2007-09-01 5.76 20.59 97-004-030 Cnd. Imperial Bank of Commerce 5.250,976.59 4.70 2007-03-01 5.76 20.62 97-004-08 La Capitale MPC Insurance Inc. 45,724,338.84 4.60 2008-04-01 5.42 22.39 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-191 Royal Bank of Canada 649,977,737.82 4.25 2007-03-01 5.26 20.36 97-501-299 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 20.79-501-192 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 20.79-501-192 Royal Bank of Canada 32,862,931.88 4.35 2007-02-01 5.94 20.77 97-501-225 To-ronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-226 To-ronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-226 To-ronto-Dominion Bank 150,440.816.14 4.00 2005-05-01 5.05 20.72 97-501-240 Cnd. Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.24 22.02 97-501-274 Cnd. Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHA-Insured Market Residential Pools (Mixed) 96-602-01 5.07 9.09 96-61-02 97-501-274 Pools of Commerce 12,704,202.20 4.52 2007-09-01 5.25 21.75 97-14-14 Pools (Mixed) 96-602-18 Pools First Company 25,707,755.94 4.50 2018-05-01 5.25 21.75 97-14-14 Pools (Mixed) 96-602-18 Pools First Company 25,707,755.94 4.50 2018-05-01 5.40 22.41 96-602-18 Pools First Company 20,708-05-01 5.00 208-05-01 5.00 22.41 97-004-01 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.00 24-57 97-004-01 5.00 24-57 97-004-01 5.00 2008-05-01 5.00 24-57 97-004-01 97-004-01 Pools (Mixed) 96-602-18 Pools First Company 20,708-01 5.70 2008-05-01 5.70 21-10 5.70 20-10 5.70 2			20,704,178.53		2006-01-01		20.26
97-004-022 Cnd.Imperial Bank of Commerce 2,326,251.56 4,76 2007-09-01 6,09 22.58 97-004-030 Cnd.Imperial Bank of Commerce 5,250,976.59 4,70 2007-03-01 5,76 20.62 97-004-030 Cnd.Imperial Bank of Commerce 5,250,976.59 4,70 2007-03-01 5,76 20.62 97-004-030 La Capitale MFC Insurance Inc. 45,724,338.84 4.60 2008-04-01 5,42 22.39 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-191 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5,78 21,24 97-501-217 National Bank of Canada 32,862,931.88 4.35 2007-02-01 5,74 20,77 97-501-227 Toronto-Dominion Bank 104,79,833.24 4.00 2005-05-01 5,07 9.09 97-501-233 Toronto-Dominion Bank 104,794,832.4 4.00 2005-05-01 5,07 9.09 97-501-233 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 4.99 20.14 97-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5,05 20.72 97-501-226 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97-501-227 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 Month of Issue: May 2004 Month of Issue: Company 20,72,007.11 4.50 2008-05-01 5,73 22.86 96-414-081 Alberta Motor Assoc.Insur. Comp 9,072,007.11 4.50 2008-05-01 5,73 22.86 96-414-099 Vancouver City Savings (Mixed) 99-90-90-90-90-90-90-90-90-90-90-90-90-9	97-004-006	National Bank of Canada	14,218,361.51	4.20	2006-01-01	5.69	10.71
97-004-030 Cnd. Imperial Bank of Commerce 5 250,976.59 4.70 2007-03-01 5.76 20.25 22.39 NHA-Insured Market Residential Pools (Ningerial Bank of Commerce 45,724,338.84 4.60 2008-04-01 5.42 22.39 NHA-Insured Market Residential Pools (No PIP WITH 5 YEAR INDEMNITY) 97-501-191 Royal Bank of Canada 649,977,737.82 4.25 2007-03-01 5.26 20.36 27-501-191 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 20.77 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.00 97-501-237 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 5.07 9.00 97-501-237 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 5.07 9.00 97-501-232 Toronto-Dominion Bank 150,404,881.61 4.00 2005-05-01 5.05 20.72 97-501-241 Toronto-Dominion Bank 150,404,881.61 4.00 2005-05-01 5.05 20.72 97-501-242 Cnd. Imperial Bank of Commerce 5.406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 Month of Issue: May 2003 MIHA-Insured Market Residential Pools (Single Units) 94-614-081 Alberta Motor Assoc. Insur. Comp 9,072,007.11 4.50 2008-05-01 5.25 21.75 94-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-05-01 5.25 21.75 NIHA-Insured Market Residential Pools (Mixed) 94-602-180 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 6.18 23.01 94-602-180 Peoples Trust Company 22,764,802.53 4.00 2008-05-01 5.37 24.17 94-602-180 Peoples Trust Company 22,764,802.53 4.00 2008-05-01 5.37 24.17 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.37 24.17 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-091 Cnd. Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.36 21.14 97-004-01 5.17 20.57 11.19 22.79 11.19 11.19 11.19 11.19 11.19 11.19 1	97-004-014	Cnd.Imperial Bank of Commerce	57,572,633.25	4.50	2006-04-01	5.75	22.48
97-004-048 La Capitale MFQ Insurance Inc. 45,724,338.84 4.60 2008-04-01 5.42 22.39 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-191 Royal Bank of Canada 64,977,737.82 4.25 2007-03-01 5.78 21.24 97-501-217 National Bank of Canada 32,862,91.99 4.50 2007-09-01 5.78 21.24 97-501-217 National Bank of Canada 32,862,91.88 4.35 2007-02-01 5.94 20.77 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-233 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 5.05 20.72 97-501-225 Toronto-Dominion Bank 150,440,881.61 4.00 2005-05-01 5.05 20.72 97-501-226 Cnd. Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97-501-227 Cnd. Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHAI-Insured Market Residential Pools (Single Units) 96-414-081 Alberta Motor Assoc. Insur. Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vanocuver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 NHAI-Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company 25,070,755.94 4.50 2013-05-01 5.40 22.41 NHAI-Insured Market Residential Pools (Mixed) 96-602-180 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 5.40 22.41 NHAI-Insured Market Residential Pools (Multiple Units) 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.70 22.41 NHAI-Insured Market Residential Pools (Multiple Units) 97-004-071 Cnd. Imperial Bank of Commerce 9,021,40.92 4.35 2008-05-01 5.70 6.22 21.41 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.18 2.30 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.18 2.30 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.18 2.30 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.11 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.11 NHAI-Insured Market Residential Pools (MULTIPLE VITE) 4.50 2008-05-01 5.70 6.11 NHAI-Insured Market Resi	97-004-022	Cnd.Imperial Bank of Commerce	2,326,251.56	4.76	2007-09-01	6.09	22.58
NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97:501-191 Royal Bank of Canada 649,977,737.82 4.25 2007-03-01 5.26 20.36 97:501-209 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 97:501-217 National Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 97:501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97:501-225 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 5.07 9.09 97:501-236 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 5.05 20.72 97:501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97:501-266 Cnd. Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97:501-274 Cnd. Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHA-Insured Market Residential Pools (Single Units) 96-414-081 Alberta Motor Assoc. Insur. Comp 9,072,007.11 4.50 2008-05-01 5.25 21.75 NHA-Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Multiple Units) 96-602-180 Peoples Trust Company 2,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-199 Peoples Trust Company 2,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-199 Peoples Trust Company 2,784,802.53 4.00 2008-05-01 5.37 24.17 97-004-071 Cnd. Imperial Bank of Commerce 9,002,140.92 4.35 2008-05-01 5.30 24.57 NHA-Insured Market Residential Pools (MO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd. Imperial Bank of Commerce 9,002,140.92 4.35 2008-05-01 5.36 11.79 97-004-071 Cnd. Imperial Bank of Commerce 9,002,140.92 4.35 2008-05-01 5.36 11.79 97-004-105 Home Trust Company 2,384,802.59 4.35 2008-05-01 5.36 11.79 97-004-107 Home Trust Company 2,384,802.81 4.25 2008-05-01 5.50 2.14 97-9004-109 Home Trust Company 2,384,802.81 4.55 2008-05-01 5.50 2.14 97-9004-109 Home Trust Company 2,384,802.81 4.55 2008-05-01 5.50 2.14 97-9004-109 Home Trust Company 2,384,802.81 4.55 2008-05-01 5.50 2.14 97-9004-109 Home Trust Company 2,384,802.81 4.25 2008-05-01 5.50	97-004-030	Cnd.Imperial Bank of Commerce	5,250,976.59	4.70	2007-03-01	5.76	20.62
97-501-191 Royal Bank of Canada 649,977,737.82 4.25 2007-09-01 5.26 20.36 97-501-209 Royal Bank of Canada 89,950,921.99 4.50 2007-09-01 5.78 21.24 97-501-227 National Bank of Canada 32,862,931.88 4.35 2007-02-01 5.94 20.77 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-237 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 4.99 20.14 197-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501-264 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501-264 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHA-Insured Market Residential Pools (Single Units) 9-6-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.25 21.75 9-6414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.55 2008-05-01 5.25 21.75 NHA-Insured Market Residential Pools (Mixed) 9-6-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Multiple Units) 9-6-602-172 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 9-6-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 9-6-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 9-7-004-071 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (MORPHE PROMERE) 4.35 2006-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 4.00 2006-05-01 5.69 21.86 9.79-004-10 5.10 4.00 2006-05-01 5.69 21.86 9.79-004-10 5.10 4.00 2006-05-01 5.00 2006-05-01 5.00 21.41 9.79-004-10 5.10 4.00 200	97-004-048	La Capitale MFQ Insurance Inc.	45,724,338.84	4.60	2008-04-01	5.42	22.39
97-501-209 Royal Bank of Canada 89,950,921,99 4,50 2007-09-01 5,78 21,24 97-501-217 National Bank of Canada 32,862,931.88 4,35 2007-02-01 5,94 20.77 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5,07 9,09 97-501-223 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 97-501-217 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5,05 20.72 97-501-266 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.23 22.30 Month of Issue: May 2003	NHA-Insured	Market Residential Pools (NO PIP WITH 5	YEAR INDEMNITY)				
97-501-227 National Bank of Canada 32,862,931.88 4.35 2007-02-01 5.94 20.77 9.09 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-223 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 97-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501.261 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-09-01 6.04 22.20 97-501-274 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHAI-Insured Market Residential Pools (Single Units) 9-072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 1.75 1.75 1.75 1.75 1.75 1.75 1.75	97-501-191	Royal Bank of Canada	649,977,737.82	4.25	2007-03-01	5.26	20.36
97-501-227 National Bank of Canada 32,862,931.88 4.35 2007-02-01 5.94 20.77 97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-223 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 97-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501-261 Cnd. Imperial Bank of Commerce 12,704,020.20 4.52 2007-03-01 6.04 22.20 97-501-274 Cnd. Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHAI-Insured Market Residential Pools (Single Units) 9-04-14-081 Alberta Motor Assoc. Insur. Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 1.75 1.75 1.75 1.75 1.75 1.75 1.75	97-501-209	Royal Bank of Canada	89,950,921.99	4.50	2007-09-01	5.78	21.24
97-501-225 Toronto-Dominion Bank 100,479,833.24 4.00 2005-05-01 5.07 9.09 97-501-233 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 97-501-231 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 97-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501-266 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97-501-274 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 Month of Issue: May 2003 Month of Issue: May 2003 MAHA-Insured Market Residential Pools (Single Units) 96-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 21.25 21.75 21.	97-501-217	•				5.94	20.77
97-501-233 Toronto-Dominion Bank 103,141,491.59 4.00 2005-05-01 4.99 20.14 979-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 50-12-141 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 50-12-14 Cnd.Imperial Bank of Commerce 12,704,020.20 4.52 2007-09-01 6.23 22.30 2							
97-501-241 Toronto-Dominion Bank 150,404,081.61 4.00 2005-05-01 5.05 20.72 97-501-266 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 75-501-276 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 Month of Issue: May 2003 MIHA-Insured Market Residential Pools (Single Units) 96-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 NHA-Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Multiple Units) 96-602-172 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 5.37 24.17 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-180 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-11-01 6.32 21.41 97-004-099 Cnd.Imperial Bank of Commerce 9,002,140,92 4.35 2006-05-01 5.76 11.79 97-004-015 Home Trust Company 23,081,113.93 4.25 2006-05-01 5.50 21.14 1.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 1.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 1.98 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 1.98 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 1.98 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 1.98 97-004-113 HSBC Bank Canada 3,803,281.48 4.25 2007-03-01 5.10 20.27 97-501-1282 Royal Bank of Camada 83,603,281.48 4.25 2007-03-01 5.10 20.27 97-501-1282 Royal Bank of Camada 99,836,503,99 4.25 2006-04-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 5.49 12.27 Social Housing Pools							
97-501-266 Cnd.Imperial Bank of Commerce 12,704,202.20 4.52 2007-03-01 6.04 22.02 97-501-274 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30							
97-501-274 Cnd.Imperial Bank of Commerce 5,406,435.57 4.62 2007-09-01 6.23 22.30 Month of Issue: May 2003 NHAI-Insured Market Residential Pools (Single Units) 96-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 NHAI-Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHAI-Insured Market Residential Pools (Mittiple Units) 96-602-122 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 6.18 23.01 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-180 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHAI-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-05-01 5.76 11.79 97-004-089 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.76 11.79 97-004-09 Cnd.Imperial Bank of Commerce 27,590,075.20 4.25 2006-05-01 5.76 11.79 97-004-105 Home Trust Company 23,081,113.93 4.25 2008-05-01 5.69 21.80 97-004-113 HSBC Bank Canada 2,7751,799.44 4.40 2006-05-01 5.50 21.40 97-004-114 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.41 97-004-139 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.41 97-004-139 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.41 97-004-139 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.45 97-004-139 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.45 97-004-139 HSBC Bank Canada 3,394,353.12 4.00 2006-05-01 5.17 20.57 NHAI-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 9,836,500.99 4.25 2006-00-01 5.10 20.27 97-501-380 Home Trust Company 13,151,331.87 4.00 2006-07-01 5.19 22.79 97-501-384 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.49 12.27 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 5.49 12.27							
NHA-Insured Market Residential Pools (Single Units) 96-414-081	97-501-266	•					22.02
96-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 21.75 208-041-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 21.75 21.75 208-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 2	Month of Issue	: May 2003					
96-414-081 Alberta Motor Assoc.Insur.Comp 9,072,007.11 4.50 2008-05-01 5.73 22.86 96-414-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 21.75 208-041-099 Vancouver City Savings CU 16,980,343.51 4.55 2008-04-01 5.25 21.75 21.75 21.75 208-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 2	NHA-Insured	Market Residential Pools (Single Units)					
NHA-Insured Market Residential Pools (Mixed) 96-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Multiple Units) 96-602-172 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 6.18 23.01 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-198 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-11-01 6.32 21.41 97-004-089 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.76 11.79 97-004-097 Cnd.Imperial Bank of Commerce 27,590,075.20 4.25 2006-05-01 5.69 21.80 97-004-105 Home Trust Company 23,081,113.93 4.25 2008-05-01 6.40 23.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 97-004-139 HSBC Bank Canada 2,75415,848.97 4.00 2006-05-01 5.17 20.57 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 83,603,281.48 4.25 2007-03-01 5.24 20.67 97-501-292 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.21 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27		, ,	9,072,007.11	4.50	2008-05-01	5.73	22.86
96-502-042 Equitable Trust Company (The) 7,580,684.39 4.35 2008-05-01 5.40 22.41 NHA-Insured Market Residential Pools (Multiple Units) 96-602-172 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 5.37 24.17 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-198 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.76 11.79 97-004-099 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.69 21.80 97-004-105 Home Trust Company 23,081,113.93 4.25 2006-05-01 5.69 21.80 97-004-113 HSBC Bank Canada 7,394,537.12 4.00 2006-05-01 5.50 21.14 97-004-121 HSBC Bank Canada 7,394,537.12 4.00 2006-05-01 5.17 20.57 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.27 97-501-290 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.27 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49	96-414-099	•		4.55	2008-04-01	5.25	21.75
NHA-Insured Market Residential Pools (Multiple Units) 96-602-172	NHA-Insured	Market Residential Pools (Mixed)					
96-602-172 Peoples Trust Company 25,070,755.94 4.50 2013-05-01 6.18 23.01 96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-198 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-11-01 6.32 21.41 97-004-089 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.76 11.79 97-004-097 Cnd.Imperial Bank of Commerce 27,590,075.20 4.25 2006-05-01 5.69 21.80 97-004-105 Home Trust Company 23,081,113.93 4.25 2008-05-01 6.40 23.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 97-004-121 HSBC Bank Canada 7,394,537.12 4.00 2006-05-01 5.50 21.14 97-004-139 HSBC Bank Canada 25,415,848.97 4.00 2006-05-01 5.17 20.57 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 99,836,500.99 4.25 2006-00-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 5.40 20.27 97-501-324 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools	96-502-042	Equitable Trust Company (The)	7,580,684.39	4.35	2008-05-01	5.40	22.41
96-602-180 Peoples Trust Company 23,784,802.53 4.00 2008-05-01 5.37 24.17 96-602-198 Peoples Trust Company 20,066,153.93 4.30 2008-05-01 5.00 24.57 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-004-071 Cnd.Imperial Bank of Commerce 9,264,998.58 4.35 2006-01-01 6.32 21.41 97-004-089 Cnd.Imperial Bank of Commerce 9,002,140.92 4.35 2006-05-01 5.76 11.79 97-004-097 Cnd.Imperial Bank of Commerce 27,590,075.20 4.25 2006-05-01 5.69 21.80 97-004-105 Home Trust Company 23,081,113.93 4.25 2008-05-01 6.40 23.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 97-004-121 HSBC Bank Canada 7,394,537.12 4.00 2006-05-01 5.17 20.57 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.49 12.27 Social Housing Pools			05 070 755 04	4.50	2010 05 01		00.04
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97-004-097 Cnd.Imperial Bank of Commerce 27,590,075.20 4.25 2006-05-01 5.69 21.80 97-004-105 Home Trust Company 23,081,113.93 4.25 2008-05-01 6.40 23.97 97-004-113 HSBC Bank Canada 2,751,799.44 4.40 2006-05-01 5.50 21.14 97-004-121 HSBC Bank Canada 7,394,537.12 4.00 2006-05-01 4.63 21.75 97-004-139 HSBC Bank Canada 25,415,848.97 4.00 2007-04-01 5.17 20.57 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-501-282 Royal Bank of Canada 83,603,281.48 4.25 2007-03-01 5.24 20.67 97-501-290 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools		•					
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97-501-290 Royal Bank of Canada 99,836,500.99 4.25 2006-04-01 5.10 20.21 97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools		Market Residential Pools (NO PIP WITH 5	YEAR INDEMNITY)				
97-501-308 Home Trust Company 13,151,331.87 4.00 2006-07-01 7.19 22.79 97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools	97-501-282	Royal Bank of Canada	83,603,281.48	4.25	2007-03-01	5.24	20.67
97-501-316 Cnd.Imperial Bank of Commerce 6,286,552.98 4.40 2007-05-01 5.64 21.37 97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools	97-501-290	Royal Bank of Canada	99,836,500.99	4.25	2006-04-01		20.21
97-501-324 Cnd.Imperial Bank of Commerce 3,320,681.56 4.30 2007-05-01 5.49 12.27 Social Housing Pools	97-501-308	Home Trust Company	13,151,331.87	4.00	2006-07-01	7.19	22.79
Social Housing Pools	97-501-316		6,286,552.98		2007-05-01		21.37
•	97-501-324	Cnd.Imperial Bank of Commerce	3,320,681.56	4.30	2007-05-01	5.49	12.27
99-008-674 Foronto-Dominion Bank 38,516,195.06 4.13 2008-05-01 4.91 26.35							
	99-008-674	I oronto-Dominion Bank	38,516,195.06	4.13	2008-05-01	4.91	26.35

^{*}PIP stands for Penalty Interest Payments Source: CMHC

NHA Mor	tgage-Backed Securities					
	NE 2003 ISSUES					
			Coupon	Due	Weighted Averag	e
Pool No.	Issuer	Val ue (\$)	Rate (%)	Dat e	Interest(%) Amortiza	tion (Yrs)
Month of Issue	e: June 2003					
NHA-Insured	Market Residential Pools (Mixed)					
96-502-059	Equitable Trust Company (The)	26,656,730.12	3.80	2008-06-01	5.26	26.49
96-502-067	Equitable Trust Company (The)	13,399,238.42	4.65	2013-06-01	5.97	31.73
	Market Residential Pools (Multiple Units)					
96-602-214	Peoples Trust Company	25,843,069.34	3.38	2008-06-01	5.04	24.52
	Market Residential Pools (NO PIP WITH 3 Y	•				
97-004-170	National Bank of Canada	257,972,792.63	3.75	2008-05-01	5.75	20.59
97-004-188	National Bank of Canada	106,606,684.19	3.75	2008-05-01	5.77	11.47
97-004-196	National Bank of Canada	28,041,907.46	3.75	2007-11-01	5.68	20.61
97-004-204	National Bank of Canada	12,209,733.47	3.75	2007-11-01	5.80	11.98
97-004-212	Bank of Nova Scotia	284,407,588.55	3.75	2008-05-01	5.53	21.56
97-004-220	Bank of Nova Scotia	315,270,006.17	3.75	2008-05-01	5.81	21.16
97-004-238	HSBC Bank Canada	2,950,511.29	3.75	2008-06-01	5.88	19.64
97-004-246	Maple Trust Company	80,092,501.78	3.75	2008-06-01	5.37	22.41
	Market Residential Pools (NO PIP WITH 5 Y	•				
97-501-332	Royal Bank of Canada	499,959,618.52	3.80	2007-05-01	5.13	20.65
97-501-340	Royal Bank of Canada	149,931,331.10	3.50	2006-01-01	5.45	19.56
97-501-357	Royal Bank of Canada	344,979,054.63	3.60	2008-04-01	5.41	21.67
97-501-365	Cnd.Imperial Bank of Commerce	76,862,492.97	4.30	2008-06-01	5.81	22.36
97-501-373	Cnd.Imperial Bank of Commerce	6,942,766.88	4.30	2008-06-01	5.72	11.89
97-501-381	Cnd.Imperial Bank of Commerce	314,607,177.85	4.30	2008-06-01	5.92	22.25
97-501-399	Cnd.Imperial Bank of Commerce	56,023,609.76	4.30	2008-06-01	5.92	11.57
97-501-407	Canada Trustco Mortgage Co.	172,898,756.42	3.65	2008-05-01	5.63	17.81
97-501-415	Canada Trustco Mortgage Co.	204,418,501.20	3.50	2008-05-01	5.50	10.64
97-501-423	Canada Trustco Mortgage Co.	136,846,671.29	3.60	2008-05-01	5.53	17.89
97-501-431	Toronto-Dominion Bank	222,557,597.29	3.65	2008-05-01	5.48	22.40
97-501-449	Toronto-Dominion Bank	816,287,419.56	3.65	2008-05-01	5.51	20.93
97-501-456	Toronto-Dominion Bank	524,130,697.51	3.65	2008-05-01	5.42	21.02
97-501-464	Toronto-Dominion Bank	250,277,938.00	3.65	2008-05-01	5.55	11.78
97-501-472	Toronto-Dominion Bank	266,057,222.02	3.55	2008-05-01	5.46	10.79
97-501-480	Toronto-Dominion Bank	155,284,528.59	3.55	2007-11-01	5.53	21.33
97-501-498	Toronto-Dominion Bank	110,410,350.88	3.35	2006-06-01	4.90	22.53
97-501-506	Canada Trustco Mortgage Co.	171,609,987.63	3.65	2008-05-01	5.58	11.59
97-501-514	Cnd.Imperial Bank of Commerce	42,612,831.34	4.30	2008-06-01	5.38	11.84
97-501-522	Cnd.Imperial Bank of Commerce	301,538,974.39	4.30	2008-06-01	5.39	22.03
97-501-530	HSBC Bank Canada	83,262,601.48	3.75	2008-06-01	5.17	21.74
97-501-548	Maple Trust Company	172,745,912.38	3.75	2008-06-01	5.52	22.87
97-501-555	La Capitale MFQ Insurance Inc.	39,712,026.44	3.65	2008-06-01	5.23	22.61

^{*}PIP stands for Penalty Interest Payments

Source: CMHC CMHC CMHC - MAC 2003

Definition of NHA MBS pool types

- 964 Comprised exclusively of Homeowner Mortgages, any Penalty Interest Payments (PIP) from early prepayment are passed through to the investor
- 967 Comprised exclusively of Homeowner Mortgages, all Penalty Interest Payments (PIP) from early prepayment are retained by the issuer
- 970 Comprised exclusively of Homeowner Mortgages, Investors are paid an indemnity in the event of any prepayments made outside the core prepayments provisions
- 975 Comprised exclusively of Homeowner Mortgages, Investors are paid an indemnity in the event of any prepayments made outside the core prepayments provisions (5-year term)
- 966 Comprised exclusively multi-family rental mortgages, pools mortgages are closed to prepayment options
- 990 Comprised exclusively Social Housing Mortgages, pools and mortgages are closed to prepayment options
- 965 Mixed Pools, these pools can be comprised of any of the above types of mortgages