

MHC MORTGAGE

MARKET TRENDS

Canada Mortgage and Housing Corporation

Third Quarter, 2004

MORTGAGE LENDING

VIBRANT HOUSING MARKETS BOOST RESIDENTIAL MORTGAGE CREDIT

by Ali Manouchehri, Senior Economist - Capital Markets

Residential mortgage credit grew by 9.2 per cent in the second quarter of 2004 compared to the same period in 2003, surpassing the \$555 billion mark as housing markets remained healthy and mortgage rates low. Mortgage credit is forecast to grow by 8.0-10.0 per cent this year and 6.0-8.0 per cent in 2005.

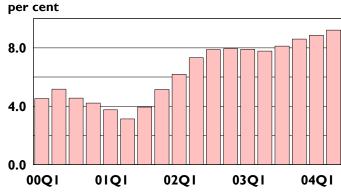
ontinued economic growth and low mortgage rates laid the foundation for strong housing markets and healthy growth in the mortgage market in the first half of 2004.

A vibrant new home market

The market for new homes enjoyed solid growth in the first half of 2004. The New House Price Index rose more than 6.0 per cent in the first six months of the year and actual housing starts were up nearly 10.0 per cent over the same period.

Continued on page 2

Residential mortgage credit growth*



* quarter-over-4 quarter earlier, estimate Sources: CMHC, Bank of Canada, Statistics Canada CMHC-MAC 2004

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home to canadians Canada

A stellar performance in the market for existing homes

The market for existing homes remained quite strong in the first half of 2004. The value of home sales through the MLS¹ increased by about 26.0 per cent in the first six months of 2004 over the comparable period in 2003, while the average house price sold through MLS rose by nearly 11.0 per cent over the same period.

Solid mortgage credit growth

The strength in housing markets led to an increase of 2.0 per cent in mortgage credit outstanding in the second quarter of 2004 over the previous quarter. As a result, residential mortgage credit grew by 9.2 per cent by the second quarter of 2004 relative to the same period in 2003. This was the fastest quarterly mortgage cedit growth rate since 1990. Nevertheless, mortgage debt now accounts for less than 69.0 per cent of household debt, much smaller than its 74.0 per cent share a decade earlier.

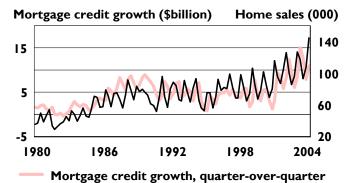
Stable mortgage market structure

Recent trends in market share by institution type continued, with chartered banks accounting for 72.6 per cent of the mortgage loans outstanding as of the second quarter of 2004. Credit unions retained their second place position, accounting for 15.7 per cent of residential mortgage loans outstanding.

Mortgage credit will continue to grow in 2004-05

A combination of continued economic growth and job creation, low mortgage rates, and slightly rising population in the 25-44 year age group, which forms the main home buying group, will sustain demand for home ownership in both new and resale housing markets in 2004-05.

Solid home sales bode well for mortgage credit growth



Home sales via MLS, quarterly, actual

Sources: CMHC, Statistics Canada, Bank of Canada, CREA CMHC-MAC 2004

MARKET SHARE OF RESIDENTIAL MORTGAGE CREDIT (%) *

	2Q03	3Q03	4Q03	1Q04	2Q04e
Banks	72.7	72.8	72.8	72.7	72.6
Trusts	1.3	1.3	1.3	1.4	1.4
Caisse & Cr. Unions	15.0	15.1	15.3	15.5	15.7
Life Ins. Co.	3.5	3.4	3.3	3.3	3.3
Pension Funds	2.1	2.0	2.0	1.9	1.9
Others **	5.4	5.3	5.2	5.2	5.2

^{*} Excludes Special Purpose Vehicles and NHA MBS

Sources: CMHC, Bank of Canada, Statistics Canada CMHC-MAC 2004

As a result, mortgage credit outstanding is expected to grow by 8.0 to 10.0 per cent this year to average \$564 billion and a further 6.0-8.0 per cent in 2005 to average \$604 billion. ■

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

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

INDICATORS OF MORTGAGE LENDING ACTIVITY

MORTGAGE CREDIT OUTSTANDING (\$MILLIONS)*												
	2001	2002	2003	2Q03	3Q03	4Q03	IQ04	2Q04e				
TOTAL	446,075	478,850	517,675	509,034	524,123	536,989	544,901	555,913				
% change (period-over-previous period)	4.0	7.3	8.1	1.7	3.0	2.5	1.5	2.0				
Banks	279,329	306,748	329,679	325,041	334,319	339,724	341,085	345,915				
Trusts	5,204	5,505	5,989	5,970	6,128	6,273	6,415	6,577				
Caisse & Cr. Unions	57,940	62,786	68,434	67,156	69,468	71,414	72,678	74,556				
Life Ins. Co.	17,254	16,755	15,797	15,824	15,626	15,515	15,610	15,620				
Pension Funds	9,257	9,037	9,139	9,213	9,207	9,133	9,032	9,011				
Others **	24,439	23,700	24,226	24,162	24,267	24,422	24,563	24,667				
Special Purpose Vehicles	18,097	15,002	14,560	14,813	14,100	13,811	13,632	13,458				
NHA MBS ***	34,556	39,318	49,850	46,855	51,007	56,696	61,887	66,110				

^{*} Average for the period, unadjusted

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2004

MORTGAGE RATES (%)*

	2001	2002	2003	2Q03	3Q03	4Q03	IQ04	2Q04
l-year	6.14	5.17	4.84	5.08	4.55	4.68	4.30	4.57
3-year	6.88	6.28	5.82	5.68	5.65	5.87	5.23	5.82
5-year	7.40	7.02	6.39	6.20	6.28	6.45	5.85	6.45

^{*} Average of period

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2004

NHA AND CONVENTIONAL MORTGAGE LOANS APPROVED*

		2001	2002	2003	2Q03	3Q03	4Q03	IQ04	2Q04
TOTAL	\$ millions	95,181	120,313	138,015	37,580	39,449	32,826	36,271	50,327
	Units	923,274	1,054,443	1,109,856	306,904	313,792	257,746	279,923	384,366
By Type of Lender									
Banks	\$ millions	77,587	97,527	114,254	31,382	32,923	26,708	29,159	41,584
	Units	713,862	825,115	878,368	246,499	248,784	200,082	213,097	302,535
Trusts	\$ millions	4,091	3,840	4,187	1,017	1,243	1,190	1,210	1,482
	Units	42,506	36,346	37,991	9,164	11,782	9,775	10,197	11,420
Life Ins. & Others	\$ millions	13,503	18,946	19,574	5,181	5,283	4,928	5,902	7,261
	Units	166,906	192,982	193,497	51,241	53,226	47,889	56,629	70,411

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

Source: CMHC NHA loan approval system and Conventional Lending Survey

CMHC-MAC 2004

e: estimate

^{**} Includes non-depository credit intermediaries

^{***} CMHC

CANADA MORTGAGE BONDS (CMB) CONTINUE RECORD BREAKING PERFORMANCE

by Richard Liu, Business Analyst, Securitization Operations and Monitoring

NHA MBS and CMB programs continued to perform well with \$8.7 billion of CMB and \$7.3 billion of NHA MBS securities issued to the market in the first half of 2004 surpassing the records set in the same time period last year.

In June 2004, Canada Mortgage Bonds (CMB) series 8 was successfully issued, with the offering amount of \$4.25 billion. A total of \$43.85 billion of CMB have been issued since the inception of the CMB program in June 2001. Under the CMB program, a special purpose trust called the Canada Housing Trust (CHT) was established in 2001 to purchase newly issued NHA MBS pools and issue CMBs backed by the CMHC guarantee. The monthly NHA MBS cash flows are transformed through swap agreements into a non-prepayable, non-amortizing bond cash flow. Both NHA MBS and CMB programs offer attractive investment opportunities and help ensure Canadians have access to affordable mortgage financing.

Record issuances

NHA MBS and CMB programs continued to perform well into the first half of 2004 after a record year in 2003. A total of \$16 billion (\$8.7 billion of CMB and \$7.3 billion of NHA MBS) of securities were issued to the market in the first half of 2004 surpassing the records set in the same time period last year, indicating that both programs are on track for another record breaking year.

Low mortgage rates and the strong 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.

NHA MBS highlights - First half of 2004

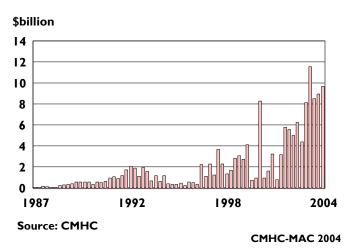
New issues:

- $\sqrt{248}$ pools for \$18.6 billion
- $\sqrt{210}$ single family pools totalling \$15.9 billion
- √ 21 MBS pools with multiple loans (multiple and mixed pool types) for \$454 million
- $\sqrt{3}$ social housing pools for \$67 million

Outstanding volume:

 \checkmark \$69.1 billion outstanding, up from \$49.3 billion the same time last year

Quarterly NHA MBS issues



Single-family indemnity pools continue to lead issuance

The single-family mortgage pool types led the way through the first half of 2004, with 210 new pools accounting for over 85.0 per cent in issuance. The single-family indemnity pool 975 remains the most popular, accounting for 62.4 per cent of all MBS issued in the period.

Continued on page 5

Medium-term issues remain most common

Over 88.6 per cent of the dollar amount of MBS issued in first half of 2004 was for 4-5 year terms. Longer term issues accounted for 1.4 per cent, while shorter terms accounted for approximately 10.0 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.

Chartered banks and trust Companies lead issuers

In the first half of 2004 chartered banks accounted for 88.3 per cent of the dollar amount of new NHA MBS issues, followed by trust companies at 9.7 per cent.

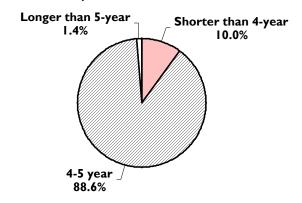
NHA MBS outstanding

Total MBS outstanding reached \$69.1billion by June 30, 2004. NHA MBS accounted for 12.3 per cent of the total residential credit outstanding in Canada as of June 2004 up from 9.6 per cent in June 2003.

MBS spreads

NHA MBS Government of Canada bond yield spreads are approximately 35-45 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 25-30 basis points.

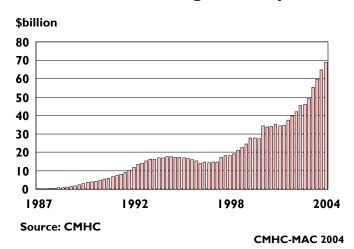
Dollar amount of NHA MBS issued by term, first half of 2004



Source: CMHC

CMHC-MAC 2004

NHA MBS outstanding, end of quarter



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 Witherspoon, Manager, Business Development, Securitization Centre, CMHC, Toronto, Tel.: (416) 218-3334.

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OVER 123,000 INDIVIDUALS TOOK ADVANTAGE OF THE HOME BUYERS' PLAN TO PURCHASE HOMES IN 2002

by Ali Manouchehri, Senior Economist - Capital Markets

According to the most recent data available, the federal government's Home Buyers' Plan helped more than 123,000 individuals to realize their homeownership dream in 2002 by enabling them to withdraw over \$1.3 billion in RRSP funds to purchase homes. Since its inception in 1992, some 1.3 million individuals have participated in the program channeling \$13.2 billion from their RRSPs to the housing market.

What is the Home Buyers' Plan (HBP)?

The Home Buyers' Plan (HBP) was introduced by the federal government in 1992 to help individuals purchase homes. It allows Canadians, who meet certain eligibility conditions, to withdraw up to \$20,000 tax-free from their Registered Retirement Saving Plans (RRSPs) for this purpose. The amounts withdrawn remain tax-exempt if they are repaid within 15 years.

HBP contributes to individual wealth and consumption

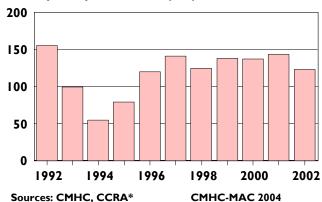
The HBP provides participants with a net financial gain by allowing them to make a tax-free withdrawal of an amount that gave them a tax credit when it was contributed. The extent of financial gain for a HBP participant depends on factors such as interest rate, tax rate, inflation rate, the initial withdrawal amount, whether or not the participant borrows to contribute to the RRSP, and whether she/he makes the repayments as planned.

A study released in 2003 suggests, a participant who has a marginal tax rate of 40 per cent and makes the maximum withdrawal of \$20,000 can benefit from a wealth gain with a present value of at least \$8,000.1

HBP participants can use the gain in their wealth to increase their consumption of housing and other goods immediately and over time.

Home Buyers' Plan has helped over 1.3 million individuals buy homes

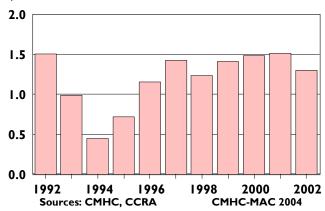
No. of participants in HBP (000)



* CCRA stands for Canada Customs and Revenue Agency

Home Buyers' Plan has channeled over \$13 billion to housing markets since 1992

\$billion



Continued on page 7

HOME BUYERS' PLAN CONTINUED FROM PAGE 6

HBP contributes to the residential real estate markets

According to the latest data available, there were 123,110 participants in HBP in 2002. To put this in perspective, the total number of participants in HBP in 2002 was roughly 30 per cent of the pace of existing home sales for the year, which emphasizes the supporting role this program plays in the housing markets.

The ratio of HBP participants to MLS units sold ranged from a low of 16.8 per cent in British Columbia to a high of 57.8 percent in Quebec.

The average withdrawal of \$10,568 under HBP in 2002 amounted to 5.6 per cent of the price of an average house sold via the MLS, ranging from a low of 4.5 per cent in British Columbia to a high of 8.7 per cent in Quebec.

HBP offers a significant avenue to first-time homebuyers

A recent survey shows HBP was used by 48.0 per cent of first-time buyers who have purchased a home since 2000.² The survey shows that HBP was the primary source of downpayment for about 35.0 per cent of first-time buyers.

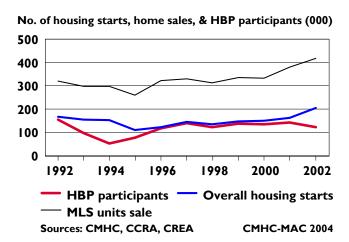
HBP take-up is heavily concentrated in urban centres

Toronto accounted for 25.0 per cent of funds withdrawn and 22.8 per cent of HBP participants across the nation in 2002, much higher than its share of population (about 16.0 per cent). Montreal came in second with 19.4 per cent of the funds withdrawn and 17.0 per cent of participants, with its population base of about 11.3 per cent of the Canadian population.

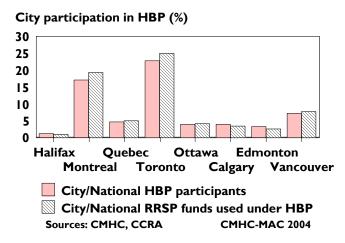
Vancouver was a distant third with 7.2 per cent of the funds withdrawn and 7.7 per cent of participants.

Continued on page 8

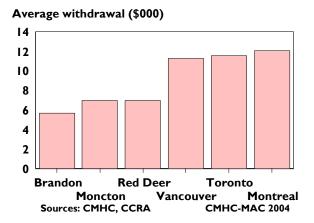
HBP participants compared to housing starts and MLS sales



Toronto and Montreal accounted for the lion's share of HBP take-up in 2002



Montreal had the highest average withdrawal under HBP in 2002 and Brandon the lowest



HOME BUYERS' PLAN CONTINUED FROM PAGE 7

Ontario and Quebec residents account for the bulk of subscribers to HBP

Participation in the program has varied from province to province and over time.

Ontario home buyers accounted for nearly 42 per cent of both participants and amounts withdrawn under the HBP in 2002. Quebec accounted for 31.5 per cent of participants and 34.1 per cent of the amounts withdrawn, followed by British Columbia at about 11.3 per cent of both participants and funds withdrawn. Average withdrawals ranged from a low of \$7,309 in Saskatchewan to a high of \$11,433 in Quebec, reflecting the diversity of housing markets, purchasing preferences of home buyers, and financial habits in the provinces.

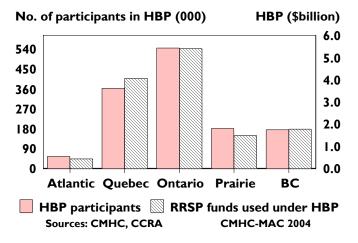
Participants typically withdrew funds from more than one RRSP account to buy a home. The average number of withdrawals per participant has been hovering around 1.3 annually since the inception of the program.

Repayments under HBP

Those utilizing the HBP have the option of repaying to their RRSP the amount withdrawn under the HBP or declaring it as a taxable income.

The relatively high cost of declaring the withdrawal under the HBP as a taxable income has generally encouraged the home buyers to repay the funds.

Ontario and Quebec have gained most from Home Buyers' Plan since 1992



Provincial participation in HBP in 2002

Province /	No. of	Average
Territory	participants	withdrawal (\$)
NF	810	7,973
PE	230	7,866
NS	1,930	8,677
NB	1,220	7,563
QC	38,840	11,669
ON	50,810	10,610
MN	2,510	7,835
SA	1,590	7,539
AL	11,030	8,637
ВС	13,900	10,552
NWT	130	11,037
YK & NU	110	10,842
Canada	123,110	10,524

Sources: CMHC, Canada Customs and Revenue Agency (CCRA)
CMHC-MAC 2004

^{&#}x27;CMHC, Socio-economic series 03-009, R63239, August 2003, Impact of the Home Buyers' Plan on housing demand.

² Financial Industry Research Monitor (FIRM) survey, March 2004.

APRIL TO JUI	NE 2004 ISSUES					
POOL NO.	ISSUER	VALUE (\$)	COUPON Rate (%)	DUE Date	WEIGHTED AVE Interest(%) Amor	
Month of Issue:	: April 2004					
NHA-Insured N	Market Residential Pools (Single Units)					
96-414-479	Vancouver City Savings CU	27,165,496.69	3.90	2009-02-01	4.85	22.55
96-414-487	Vancouver City Savings CU	16,193,155.48	3.90	2009-02-01	4.84	23.46
96-414-495	ResMor Trust Company	20,056,228.61	3.40	2009-04-01	5.38	23.38
96-414-503	ResMor Trust Company	31,948,745.12	3.50	2009-04-01	5.06	23.45
	Market Residential Pools (Mixed)					
96-502-281	Equitable Trust Company (The)	29,536,757.90	3.55	2009-04-01	4.46	23.50
96-502-299	Equitable Trust Company (The)	28,716,293.49	4.40	2014-04-01	5.14	26.68
96-502-307	Peoples Trust Company	24,517,328.08	3.60	2009-04-01	4.37	21.72
	Market Residential Pools (Multiple Units)					
96-602-370	Peoples Trust Company	15,149,808.54	4.95	2024-04-01	5.90	20.00
NHA-Insured I	Market Residential Pools (NO PIP WITH 3	YEAR INDEMNITY)				
97-005-102	Toronto-Dominion Bank	117,601,279.15	3.85	2009-03-01	4.86	22.97
97-005-110	Toronto-Dominion Bank	18,846,822.03	3.05	2006-12-01	4.54	23.02
NHA-Insured N	Market Residential Pools (NO PIP WITH !	YEAR INDEMNITY)				
97-503-296	Home Trust Company	15,387,289.92	3.00	2007-05-01	6.68	23.96
97-503-304	Home Trust Company	23,145,655.52	3.50	2009-04-01	6.06	23.55
97-503-320	Royal Bank of Canada	56,817,695.73	3.25	2007-03-01	4.37	22.51
97-503-338	Toronto-Dominion Bank	107,932,972.38	3.80	2009-03-01	5.27	18.80
97-503-346	Toronto-Dominion Bank	110,335,106.32	3.65	2009-03-01	5.01	11.31
97-503-353	Toronto-Dominion Bank	25,192,183.92	3.40	2008-02-01	4.99	10.30
97-503-361	Toronto-Dominion Bank	24,852,655.61	3.15	2007-03-01	5.20	10.31
97-503-379	Toronto-Dominion Bank	24,171,851.46	3.25	2007-03-01	5.56	19.21
97-503-387	Toronto-Dominion Bank	349,062,298.19	3.80	2009-03-01	5.02	22.75
97-503-395	Toronto-Dominion Bank	41,045,148.44	3.55	2008-09-01	5.20	11.26
97-503-403	Toronto-Dominion Bank	26,865,302.08	3.65	2008-09-01	5.10	20.53
97-503-411	Canada Trustco Mortgage Co.	63,438,730.23	3.80	2009-03-01	5.24	17.76
97-503-429 97-503-437	Canada Trustoo Mortgage Co.	91,282,150.46	3.65	2009-03-01 2008-09-01	5.15 5.09	11.12 10.95
97-503-437 97-503-445	Canada Trustoo Mortgage Co.	36,122,268.77	3.55 3.65	2008-09-01	5.09 5.20	18.03
97-503-452	Canada Trustco Mortgage Co. Canada Trustco Mortgage Co.	29,049,365.44 35,594,879.81	3.30	2007-08-01	5.14	11.07
97-503-460	Canada Trustco Mortgage Co.	32,460,259.15	3.35	2007-08-01	5.16	17.67
97-503-478	Cnd.Imperial Bank of Commerce	14,840,288.20	2.97	2007-04-01	5.25	21.78
97-503-486	Cnd.Imperial Bank of Commerce	57,225,179.62	3.41	2008-08-01	5.01	20.91
97-503-494	Cnd.Imperial Bank of Commerce	36,553,168.01	3.38	2008-08-01	6.64	19.71
Social Housing	Pools					
99-008-732	Toronto-Dominion Bank	2,761,373.55	3.25	2009-04-01	3.77	17.96
Month of Issue:	May 2004					
Profitti of issue.	. Play 2004					
NHA-Insured N 96-414-511	Market Residential Pools (Single Units) ResMor Trust Company	20,226,017.92	3.80	2009-05-01	4.98	23.39
96-414-529	ResMor Trust Company	25,906,871.85	3.75	2009-05-01	4.97	23.56
96-414-537	ResMor Trust Company	22,283,713.21	3.95	2009-05-01	5.03	23.77
NHA-Insured I	Market Residential Pools (Mixed)					
96-502-315	Equitable Trust Company (The)	44,854,542.41	3.65	2009-05-01	4.68	27.64
NHA-Insured N	Market Residential Pools (Multiple Units)					
96-602-396	Peoples Trust Company	17,350,757.62	4.90	2014-05-01	5.53	30.19
96-602-404	Peoples Trust Company	24,834,929.42	3.70	2009-05-01	4.43	23.53
	Market Residential Pools (NO PIP WITH 3	•				
97-005-128	Bank of Nova Scotia	52,470,152.61	3.87	2008-12-01	4.46	21.54
97-005-136	Bank of Nova Scotia	29,772,778.03	3.50	2008-09-01	4.24	21.20
07 AAF 144	Bank of Nova Scotia Bank of Nova Scotia	24,621,741.65 56,008,725.87	3.50 3.50	2008-03-01 2007-09-01	4.63 4.69	21.61 21.38
97-005-144 97-005-151	Dank of 1407a Scoula	18,583,196.55	3.30	2007-03-01	4.46	21.17
97-005-151	Bank of Nova Scotia	. 0,000, 1 /0.00	2.55	2006-04-01	4.04	21.20
	Bank of Nova Scotia Bank of Nova Scotia	6,709,596.52	2.33			
97-005-151 97-005-169		6,709,596.52 11,578,688.71	3.50	2005-12-01	4.60	19.88
97-005-151 97-005-169 97-005-177	Bank of Nova Scotia			2005-12-01 2005-12-01	4.60 4.53	
97-005-151 97-005-169 97-005-177 97-005-193 97-005-201	Bank of Nova Scotia National Bank of Canada	11,578,688.71	3.50 3.50 4.00		4.53 5.13	10.73 20.28
97-005-151 97-005-169 97-005-177 97-005-193 97-005-201 97-005-219 97-005-227	Bank of Nova Scotia National Bank of Canada National Bank of Canada National Bank of Canada National Bank of Canada	11,578,688.71 11,177,582.13 18,120,997.75 20,834,713.06	3.50 3.50 4.00 3.50	2005-12-01 2006-02-01 2007-03-01	4.53 5.13 4.93	10.73 20.28 21.44
97-005-151 97-005-169 97-005-177 97-005-193 97-005-201 97-005-219 97-005-227 97-005-235	Bank of Nova Scotia National Bank of Canada National Bank of Canada National Bank of Canada National Bank of Canada National Bank of Canada	11,578,688.71 11,177,582.13 18,120,997.75 20,834,713.06 9,369,268.40	3.50 3.50 4.00 3.50 3.60	2005-12-01 2006-02-01 2007-03-01 2007-03-01	4.53 5.13 4.93 4.96	10.73 20.28 21.44 10.87
97-005-151 97-005-169 97-005-177 97-005-193 97-005-201 97-005-219 97-005-227 97-005-235 97-005-243	Bank of Nova Scotia National Bank of Canada National Bank of Canada	11,578,688.71 11,177,582.13 18,120,997.75 20,834,713.06 9,369,268.40 28,743,625.26	3.50 3.50 4.00 3.50 3.60 3.65	2005-12-01 2006-02-01 2007-03-01 2007-03-01 2008-03-01	4.53 5.13 4.93 4.96 5.12	19.88 10.73 20.28 21.44 10.87
97-005-151 97-005-169 97-005-177 97-005-193 97-005-201 97-005-219 97-005-227 97-005-235	Bank of Nova Scotia National Bank of Canada National Bank of Canada National Bank of Canada National Bank of Canada National Bank of Canada	11,578,688.71 11,177,582.13 18,120,997.75 20,834,713.06 9,369,268.40	3.50 3.50 4.00 3.50 3.60	2005-12-01 2006-02-01 2007-03-01 2007-03-01	4.53 5.13 4.93 4.96	10.73 20.23 21.4 10.83

*PIP stands for Penalty Interest Payments Source: CMHC

CMHC - MAC 2004

9.7503-10 Cnd.Imperial Bank of Commerce							
Month of Issue May 2004							
North of Issue: May 2004 Nith A-Insured Market Residential Pools (NO PIP WITH'S YEAR INDERMITT) 97-503-202 Royal Bank of Canada 97-503-203 Royal Bank of Canada 97-503-203 Royal Bank of Commerce 17-503-213 Cond.Imperial Bank of Commerce 17-503-214 Cond.Imperial Bank of Commerce 18-117-52-61 3.74 2008-03-01 6.78 2 97-503-234 Cond.Imperial Bank of Commerce 18-117-52-61 3.75 2008-03-01 5.75 2009-03-01 5.75 2009-03-0	AFIL TO JUN	TE 2004 1330E3		COUPON	DUE	WEIGHTED AVE	RAGE
NHA-insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97:503-20 Royal Bank of Canada 97:503-210 Royal Bank of Canada 97:503-210 Royal Bank of Canada 97:503-210 Rodinperial Bank of Commerce 98:500-127 Rodinperial Bank of Commerce 98:500-127 Rodinperial Bank of Commerce 98:500-120 Rodinperial Bank of Commerce 98:500-121 Rodinperial Bank of Commerce 98:500-121 Rodinperial Bank of Commerce 98:500-122 Rodinperial Bank of Commerce 98:500-123 Rodinperial Bank of Commerce 98:	POOL NO.	ISSUER	VALUE (\$)		DATE		
9.7503-502 Royal Bank of Canada	Month of Issue	:: May 2004					
97-509-10 Cnd.Imperial Bank of Commerce 6,778,503.37 3.40 2007-05-01 5.58 1 79-503-28 Cnd.Imperial Bank of Commerce 8,317,526.91 3.74 2008-03-01 6.78 2 97-503-536 Cnd.Imperial Bank of Commerce 8,317,526.91 3.74 2008-03-01 5.55 2 2 79-503-536 Cnd.Imperial Bank of Commerce 6,471,482.55 3.67 2008-03-01 5.55 2 2 79-503-531 Cnd.Imperial Bank of Commerce 6,471,482.55 3.67 2008-03-01 5.55 2 2 79-503-531 Cnd.Imperial Bank of Commerce 6,471,482.55 3.67 2008-03-01 5.55 2 2 79-503-531 Cnd.Imperial Bank of Commerce 6,471,482.55 3.67 2008-03-01 5.44 35 2 79-503-539 Toronto-Dominion Bank 13,757,978.03 4 3 3 2008-04-01 4.43 1 2 79-503-539 Toronto-Dominion Bank 13,757,978.03 4 3 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	NHA-Insured	Market Residential Pools (NO PIP WITH 5	YEAR INDEMNITY)				
97-503-282 CndImperial Bank of Commerce 21,841,456.81 3.45 2007-05-01 6.78 2 2 97-503-536 CndImperial Bank of Commerce 8,171,756.81 3.75 2006-03-01 6.78 2 2 97-503-536 CndImperial Bank of Commerce 14,451,966.50 3.75 2006-03-01 5.55 2 97-503-536 CndImperial Bank of Commerce 4,671,462.55 3.47 2006-03-01 5.55 2 97-503-531 CndImperial Bank of Commerce 4,671,462.55 3.47 2006-03-01 5.55 2 97-503-531 CndImperial Bank of Commerce 4,671,462.55 3.47 2006-03-01 5.55 2 97-503-531 CndImperial Bank of Commerce 4,671,463.55 3.47 2006-03-01 4.48 2 97-503-535 2	97-503-502	Royal Bank of Canada	49,920,500.43		2008-03-01		21.93
7-503-34 Cnd.Imperial Bank of Commerce 21,451,752.6-91 3.75 2008-03-01 5.55 2 2 7-503-544 (2.006-03-01 5.45 2 2 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0							11.79
97-503-514 Cnd.Imperial Bank of Commerce 6.071.482.55 .3.75 2008-03-01 5.55 2 2 97-503-551 Cnd.Imperial Bank of Commerce 6.071.482.55 .3.75 2009-04-01 4.85 2 2 97-503-599 Toronto-Dominion Bank 283,776,700.29 3.75 2009-04-01 4.85 2 2 97-503-579 Toronto-Dominion Bank 124,750,700.29 3.75 2009-04-01 4.87 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		•					22.02
97-503-551 Cnd.Imperial Bank of Commerce		•					20.46
97-503-597 Toronto-Dominion Bank							21.29 22.07
97-503-77 Toronto-Dominion Bank							21.06
97-503-991 Toronto-Dominion Bank 20,303,885.25 2,90 2004-06-01 5.30 1 7-7503-06-07-7503-06-07-7503-06-07-7503-06-07-7503-06-07-06-07-07-7503-06-07-06-07-07-07-07-07-07-07-07-07-07-07-07-07-		Toronto-Dominion Bank		3.75	2009-04-01	4.87	11.37
97-503-610 Canada Trustco Mortgage Co. 29.48,717.46 3.90 2009-04-01 4.97 1 77-503-619 Canada Trustco Mortgage Co. 29.48,717.46 3.90 2007-05-01 4.47 2 2 77-503-627 Cnd.Imperial Bank of Commerce 15,573,524.94 3.50 2007-05-01 4.47 2 2 2 2 2 2 2 2 2	97-503-585	Toronto-Dominion Bank	39,754,440.84	3.05	2006-09-01	4.39	21.49
97-503-417 Canada Trustco Mortgage Co. 29,488,717.46 3.90 2009-04-01 4.97 1 2 7 7 7 5 3 1 2 7 7 5 3 1							10.30
97-503-427 Cnd.Imperial Bank of Commerce 15,573,524-94 3.50 2007-01-01 4.77 2 2 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7							11.04
97-503-453 Maple Trust Company 17,123,595.47 3.25 2007-01-01 4.99 2 NHAL-Insured Variable Rate Pools (VRMBS) 98-500-127 Toronto-Dominion Bank 101,784,749,30 2.04 2008-03-01 3.16 2 98-500-135 Toronto-Dominion Bank 101,784,749,30 2.04 2007-09-01 3.06 2 Whorthof Issue: June 2004 WHAL-Insured Market Residential Pools (Single Units) 96-414-352 Alberta Motor Assoc.Insur. Comp 19,704,505,32 3.60 2007-06-01 5.72 2 2 96-414-420 Alberta Motor Assoc.Insur. Comp 14,985,769.41 4.05 2009-06-01 5.72 2 2 96-414-452 Nather Motor Assoc.Insur. Comp 14,985,769.41 4.05 2009-06-01 5.72 2 2 96-414-552 Vancouver City Savings CU 14,703,758.79 3.70 2009-06-01 5.75 2 2 96-414-552 Vancouver City Savings CU 10,981,894.29 3.80 2009-06-01 5.35 2 2 96-414-558 Residor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 2 96-414-589 Residor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 2 96-414-580 Residor Trust Company 14,241,668.94 3.38 2007-06-01 4.76 2 NHAL-Insured Market Residential Pools (Mixed) 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 5.45 2 2 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 5.41 2 2 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 5.41 2 2 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 5.41 2 2 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 5.41 2 2 96-502-323 MCAP Inc. 100,887,047,64 0.00 2009-06-01 5.41 2 2 96-502-323 MCAP Inc. 100,877,047,047,047,047,047,047,047,047,047,0							17.72
NHA-Insured Variable Rate Pools (YRMBS) 98-500-127 Toronto-Dominion Bank 101,784,749,30 2,04 2008-03-01 3.12 2 98-500-135 Toronto-Dominion Bank 131,108,208.30 2.04 2007-09-01 3.16 2 Month of Issue: June 2004 NHA-Insured Market Residential Pools (Single Units) 94-14-1420 Alberta Motor Assoc.Insur. Comp 19,704,505.32 3.60 2007-06-01 4.72 2 94-14-1422 Alberta Motor Assoc.Insur. Comp 14,985,769.41 4.05 2009-06-01 5.22 2 94-14-1452 Alberta Motor Assoc.Insur. Comp 14,985,769.41 4.05 2009-06-01 5.25 2 94-14-1452 Alberta Motor Assoc.Insur. Comp 14,985,769.41 4.05 2009-06-01 5.25 2 94-14-1458 Residen Trust Company 2,405,200.73 3,95 2009-06-01 5.25 2 94-14-1459 Vancouver City Savings CU 14,703,758.79 3,70 2009-06-01 5.25 2 94-14-1459 Residen Trust Company 1,848,910.85 3,95 2009-06-01 5.25 2 94-14-1459 Residen Trust Company 1,848,910.85 3,95 2009-06-01 5.25 2 94-14-1459 Residen Trust Company 1,848,910.85 3,95 2009-06-01 5.25 2 94-14-1459 Residen Trust Company 1,24,900,429.88 3,95 2009-06-01 5.25 2 94-14-1459 Residen Trust Company 1,24,106.89 4 3,38 2007-06-01 5.25 2 94-14-1459 Residential Pools (Mixed) 94-502-331 Equitable Trust Company 1,24,106.89 4 3,38 2007-06-01 5.25 2 95-602-335 Equitable Trust Company 7,24,107,107,107,107,107,107,107,107,107,107		•					22.12 22.68
98-500-127 Toronto-Dominion Bank 101,784,749,30 2.04 2008-03-01 3.12 2 2 98-500-135 Toronto-Dominion Bank 131,108,208.30 2.04 2007-09-01 3.06 2 2 Month of Issue: June 2004 NHA-Insured Market Residential Pools (Single Units) 94-14-1362 Alberta Motor Assoc-Insur. Comp 19,704,505.32 3.60 2007-06-01 4.72 2 2 94-14-1462 Alberta Motor Assoc-Insur. Comp 19,704,505.32 3.60 2007-06-01 5.22 2 94-14-1458 ResMor Trust Company 22,405,200.73 3.95 2009-06-01 5.25 2 2 94-14-1459 Vancouver City Savings CU 14,703,758.79 3.70 2009-05-01 4.45 2 94-14-1450 Vancouver City Savings CU 10,891,984.29 3.80 2009-06-01 5.25 2 2 94-14-1450 Vancouver City Savings CU 14,703,758.79 3.70 2009-05-01 4.57 2 94-14-1450 Vancouver City Savings CU 14,703,758.79 3.70 2009-06-01 5.25 2 94-14-1450 ResMor Trust Company 14,901,828 3.95 2009-06-01 5.25 2 2 94-14-1450 ResMor Trust Company 14,201,868.94 3.95 2009-06-01 5.25 2 2 94-14-1450 ResMor Trust Company 14,201,868.94 3.95 2009-06-01 5.25 2 2 94-14-150 ResMor Trust Company 14,201,868.94 3.85 2009-06-01 5.25 2 2 94-14-150 ResMor Trust Company 14,201,868.94 3.85 2009-06-01 5.25 2 2 94-14-150 ResMortal Pools (Mixed) 2 2 2 2 2 2 2 2 2	97-303-033	maple I rust Company	17,123,395.47	3.23	2007-01-01	4.77	22.00
Month of Issue: June 2004			101 784 749 30	2 04	2008-03-01	3 12	20.21
NHA-Insured Market Residential Pools (Single Units) 96-414-362 Alberta Motor Assoc.Insur.Comp 19,704,505.32 3.60 2007.06-01 4.72 2 2 96-414-420 Alberta Motor Assoc.Insur.Comp 14,985,769-11 4.05 2009-06-01 5.22 2 2 96-414-421 Alberta Motor Assoc.Insur.Comp 14,985,769-11 4.05 2009-06-01 5.22 2 2 96-414-552 Vancouver City Savings CU 14,703,785.79 3.70 2009-06-01 5.25 2 2 96-414-552 Vancouver City Savings CU 18,981,984.29 3.80 2009-05-01 4.57 2 2 96-414-578 ResMor Trust Company 17,848,19.85 3.95 2009-06-01 5.25 2 2 96-414-594 ResMor Trust Company 17,848,19.85 3.95 2009-06-01 5.25 2 2 96-414-594 ResMor Trust Company 14,241,868.94 3.38 2007-06-01 4.76 2 2 96-414-594 ResMor Trust Company 14,241,868.94 3.38 2007-06-01 5.25 2 2 96-414-594 ResMor Trust Company 14,241,868.94 3.38 2007-06-01 4.76 2 2 96-502-323 MCAP Inc. 99,888,149.41 3.85 2009-06-01 5.25 2 2 96-502-323 Equitable Trust Company (The) 17,087,171.00 4.80 2014-06-01 5.61 2 2 96-502-325 Equitable Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.89 2 2 97-905-204 National Bank of Canada 48,758,561.76 4.00 2009-06-01 5.59 2 2 97-005-284 National Bank of Canada 48,758,561.76 4.00 2009-06-01 5.29 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							20.76
NHA-Insured Market Residential Pools (Single Units) 9.4-414-362 Alberta Motor Assoc. Insur. Comp 9.704,505.32 9.4-414-204 Alberta Motor Assoc. Insur. Comp 14,985,769.41 4.05 2009-06-01 5.22 2 96-414-545 ResMor Trust Company 23,405,200.73 3.95 2009-06-01 5.25 2 96-414-552 Vancouver City Savings CU 14,703,758.79 3.70 2009-05-01 4.45 2 9-414-552 Vancouver City Savings CU 10,891,894.29 3.00 2009-05-01 4.57 2 9-414-578 ResMor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 9-414-594 ResMor Trust Company 14,241,968.94 3.38 2007-06-01 4.76 2 NHA-Insured Market Residential Pools (Mixed) 9-502-323 MCAP Inc. 9-502-331 Equitable Trust Company (The) 9-502-331 Equitable Trust Company (The) 17,087,171.00 4.00 2009-06-01 4.45 2 NHA-Insured Market Residential Pools (Multiple Units) 9-6-02-388 Peoples Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.80 2 NHA-Insured Market Residential Pools (Multiple Units) 9-6-02-388 Peoples Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.81 2 NHA-Insured Market Residential Pools (Multiple Units) 9-6-02-388 Peoples Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.81 2 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 9-7-005-284 National Bank of Canada 40,724,855.03 4.00 2009-06-01 5.22 1 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 9-7-005-295 National Bank of Canada 40,724,855.03 4.00 2009-06-01 5.22 1 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 9-7-005-316 Bank of Nova Scotia 17,880,856.20 4.10 2009-06-01 5.22 1 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 9-7-005-329 Bank of Nova Scotia 305,006,976.05 4.50 2009-06-01 5.71 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 9-7-005-329 Bank of Nova Scotia 305,006,976.05 4.50 2009-06-01 4.75 2009-06-01 5.77 7.79-05-30-48 8.80 2009-06-01 8.77 8.79-005-318 8.80 2009-06-01 8.77 8.79-005-329 8.79-005-300 8.79-005-300 8.79-005-300 8			,,				
9.4-114-362 Alberta Motor Assoc.Insur.Comp 19,704,505.32 3.60 2007-06-01 4.72 2 2 94-114-362 Alberta Motor Assoc.Insur.Comp 14,985,769.41 4.05 2009-06-01 5.22 2 2 94-114-365 Re.Mor Trust Company 23,405,200.73 3.95 2009-06-01 5.25 2 2 94-114-562 Vancouver City Savings CU 14,703,758.79 3.70 2009-05-01 4.45 2 94-114-562 Vancouver City Savings CU 10,891,894.29 3.80 2009-05-01 4.45 2 94-114-578 Re.Mor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 94-114-578 Re.Mor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 94-114-594 Re.Mor Trust Company 24,900,429.88 3.95 2009-06-01 5.25 2 2 94-114-594 Re.Mor Trust Company 14,241,868.94 3.38 2007-06-01 4.76 2 2 NHA-Insured Market Residential Pools (Mixed)	Month of Issue	:: June 2004					
9.4-14-20 Alberta Motor Assoc.Insur.Comp							
96-414-545		-					23.97
9.4-114-552 Vancouver City Saving's CU 14,703,758.79 3,70 2009-05-01 4.45 2 9.4-14-560 Vancouver City Saving's CU 10,891,894.29 3.80 2009-05-01 4.57 2 9.4-14-578 ResMor Trust Company 17,848,919.85 3.95 2009-06-01 5.33 2 9.4-14-586 ResMor Trust Company 14,241,868,94 3.95 2009-06-01 5.25 2 9.4-14-586 ResMor Trust Company 14,241,868,94 3.95 2009-06-01 5.25 2 NHA-Insured Market Residential Pools (Mixed) 9.4-14-594 ResMor Trust Company 14,241,868,94 3.98 2007-06-01 4.76 2 NHA-Insured Market Residential Pools (Mixed) 9.4-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 4.85 2 9.4-502-331 Equitable Trust Company (The) 17,087,171.00 4.80 2014-06-01 5.61 2 9.4-502-331 Equitable Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.89 2 NHA-Insured Market Residential Pools (Multiple Units) 9.4-602-388 Peoples Trust Company 39,590,563.91 5.15 2014-06-01 6.30 2 NHA-Insured Market Residential Pools (Mol PIP WITH 3 YEAR INDEMNITY) 97-005-284 National Bank of Canada 48,588,561.76 4.00 2009-04-01 5.59 2 97-005-300 National Bank of Canada 40,724,855.03 4.00 2009-04-01 5.59 2 97-005-316 Bank of Nova Scotia 305,096,976.05 4.50 2009-05-01 5.82 2 197-005-316 Bank of Nova Scotia 114,885,65.20 4.10 2009-05-01 5.82 2 97-005-316 Bank of Nova Scotia 11,869,378.13 4.00 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-543 Royal Bank of Canada 11,869,378.13 4.00 2009-06-01 5.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-643 Royal Bank of Canada 57,261,768.21 4.75 2009-05-01 5.87 2 97-005-316 Bank of Nova Scotia 305,096,976.05 4.50 2009-05-01 5.87 2 97-005-317 HSBC Bank Canada 57,261,768.21 3.75 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-643 Royal Bank of Canada 99,935,646.60 2.75 2006-05-01 3.57 2 97-503-648 Cnd.Imperial Bank of Commerce 55,638,323.41 3.75 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Cnd.Imperial Bank of Commerce 97,473,809.51 3.70 2009-06		-					23.61
96-414-578 ResMor Trust Company 17,848,919.85 3,95 2009-06-01 5.25 2 96-414-578 ResMor Trust Company 17,848,919.85 3,95 2009-06-01 5.25 2 96-414-586 ResMor Trust Company 24,900,429.88 3,95 2009-06-01 5.25 2 96-414-586 ResMor Trust Company 14,241,868.94 3,38 2007-06-01 4.76 2 NHA-Insured Market Residential Pools (Mixed) 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 4.45 2 96-502-323 Equitable Trust Company (The) 17,087,171.00 4.80 2014-06-01 5.61 2 96-502-331 Equitable Trust Company (The) 17,087,171.00 4.80 2014-06-01 5.61 2 96-602-388 Peoples Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.89 2 NHA-Insured Market Residential Pools (Multiple Units) 96-602-388 Peoples Trust Company 39,590,563.91 5.15 2014-06-01 6.30 2 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-005-284 National Bank of Canada 73,806,026.98 4.50 2009-04-01 4.81 2 97-005-320 National Bank of Canada 40,748,855.03 4.00 2009-04-01 5.59 2 97-005-300 National Bank of Canada 40,748,855.03 4.00 2009-04-01 5.22 1 97-005-316 Bank of Nova Scotia 305,096,976.05 4.50 2009-05-01 5.82 2 97-005-318 Bank of Nova Scotia 142,825,149.79 4.75 2009-05-01 5.87 2 97-005-314 Bank of Nova Scotia 142,825,149.79 4.75 2009-05-01 5.87 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Royal Bank of Canada 11,869,378.13 4.00 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Royal Bank of Commerce 56,638,233.41 3.75 2009-06-01 3.57 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Cnd.Imperial Bank of Commerce 97,643,809.51 3.70 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-649 Cnd.Imperial Bank of Commerce 97,643,809.51 3.70 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Cnd.Imperial Bank of Commerce 91,609,409.95 3.74 2009-06-01 4.77 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-648 Cnd.Imperial Bank of Commerc							23.35 23.05
96-414-578 ResMor Trust Company 17,848,919.85 3,95 2009-06-01 5.23 2 2 96-414-586 ResMor Trust Company 14,490,429.88 3.95 2009-06-01 5.25 2 2 96-414-586 ResMor Trust Company 14,241,868.94 3.98 2007-06-01 4.76 2 2 NHA-Insured Market Residential Pools (Mixed) 96-502-323 MCAP Inc. 9,888,149.41 3.85 2009-06-01 4.45 2 2 96-502-315 Equitable Trust Company (The) 17,087,171.00 4.80 2014-06-01 5.61 2 96-502-315 Equitable Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.89 2 2 NHA-Insured Market Residential Pools (Multiple Units) 96-502-316 Equitable Trust Company (The) 10,968,704.76 4.00 2009-06-01 4.89 2 2 NHA-Insured Market Residential Pools (Multiple Units) 96-602-388 Peoples Trust Company 39,590,563.91 5.15 2014-06-01 6.30 2 2 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-005-292 National Bank of Canada 48,958,561.76 4.00 2009-04-01 5.59 2 2 9 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR) NO SOCIA 4.00 2009-04-01 5.59 2 2 9 NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR) NO SOCIA 4.00 2009-04-01 5.59 2 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9							23.05
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NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY) 97-005-284 National Bank of Canada 48,958,561.76 4.00 2009-04-01 5.59 2 97-005-292 National Bank of Canada 73,806,026.98 4.50 2009-04-01 5.59 2 97-005-300 National Bank of Canada 40,724,855.03 4.00 2009-04-01 5.22 1 97-005-318 Bank of Nova Scotia 147,858,056.20 4.10 2009-05-01 4.76 2 97-005-326 Bank of Nova Scotia 305,096,976.05 4.50 2009-05-01 5.82 2 97-005-334 Bank of Nova Scotia 142,825,149.79 4.75 2009-05-01 5.87 2 97-005-375 HSBC Bank Canada 11,869,378.13 4.00 2009-06-01 4.72 2 NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-643 Royal Bank of Canada 99,935,646.60 2.75 2006-05-01 3.57 2 97-503-650 Laurentian Bank of Canada 57,261,768.21 4.50 2009-03-01 5.74 2 97-503-668 Cnd.Imperial Bank of Commerce 55,253,890.61 3.75 2009-06-01 4.80 2 97-503-664 Cnd.Imperial Bank of Commerce 56,638,223.41 3.75 2009-06-01 4.93 2 97-503-692 Cnd.Imperial Bank of Commerce 97,473,809.51 3.70 2009-06-01 4.93 2 97-503-692 Cnd.Imperial Bank of Commerce 97,473,809.51 3.70 2009-06-01 5.17 197-503-700 Cnd.Imperial Bank of Commerce 376,094,070.56 4.00 2009-06-01 5.11 197-503-718 Cnd.Imperial Bank of Commerce 38,012,526.64 3.75 2009-06-01 5.03 2 97-503-726 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-724 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-742 Laurentian Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-742 Laurentian Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-742 Laurentian Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-742 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 5.84 197-503-742 Cnd.Imperial Bank of Commerce 164,174,677.81 3.80 2009-06-01 5.54 297-503-755 Cnd.Imperial Bank of Commerce 17,233,03.046 3.22 2006-06-01 5.54 297-503-775 Cnd.Imperial Bank of Commerce 17,233,03.046 3.22 2006-06-01 5.54 297-503-775 Cnd.Imperial Bank of Commerce 17,233,03.046 3.22 2006-06-01 5.54			30 500 543 01	5 15	2014.06.01	430	20.00
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NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY) 97-503-643 Royal Bank of Canada 99,935,646.60 2.75 2006-05-01 3.57 2 97-503-650 Laurentian Bank of Canada 57,261,768.21 4.50 2009-03-01 5.74 2 97-503-668 Cnd.Imperial Bank of Commerce 55,253,890.61 3.75 2009-06-01 4.80 2 97-503-676 Cnd.Imperial Bank of Commerce 56,638,223.41 3.75 2009-06-01 4.93 2 97-503-684 Cnd.Imperial Bank of Commerce 97,473,809.51 3.70 2009-06-01 4.37 2 97-503-692 Cnd.Imperial Bank of Commerce 9,360,849.95 3.94 2009-06-01 5.17 1 97-503-700 Cnd.Imperial Bank of Commerce 61,613,022.91 4.00 2009-06-01 5.11 1 97-503-718 Cnd.Imperial Bank of Commerce 376,094,070.56 4.00 2009-06-01 5.03 2 97-503-726 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 4.84 1 97-503-734 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 4.83 2 97-503-742 Laurentian Bank of Canada 40,279,689.35 4.50 2009-06-01 5.84 2 97-503-750 Cnd.Imperial Bank of Commerce 10,443,480.86 3.22 2006-06-01 5.54 2 97-503-775 Cnd.Imperial Bank of Commerce 17,233,030.46 3.22 2006-06-01 5.54 2	97-005-334	Bank of Nova Scotia			2009-05-01	5.87	20.75
97-503-643 Royal Bank of Canada 99,935,646.60 2.75 2006-05-01 3.57 2 97-503-650 Laurentian Bank of Canada 57,261,768.21 4.50 2009-03-01 5.74 2 97-503-668 Cnd.Imperial Bank of Commerce 55,253,890.61 3.75 2009-06-01 4.80 2 97-503-676 Cnd.Imperial Bank of Commerce 56,638,223.41 3.75 2009-06-01 4.93 2 97-503-684 Cnd.Imperial Bank of Commerce 97,473,809.51 3.70 2009-06-01 4.37 2 97-503-692 Cnd.Imperial Bank of Commerce 9,360,849.95 3.94 2009-06-01 5.17 1 97-503-700 Cnd.Imperial Bank of Commerce 61,613,022.91 4.00 2009-06-01 5.11 1 97-503-718 Cnd.Imperial Bank of Commerce 376,094,070.56 4.00 2009-06-01 5.03 2 97-503-726 Cnd.Imperial Bank of Commerce 154,111,345.66 3.75 2009-06-01 4.84 1 97-503-742 Laurentian Bank of Canada 40,279,689.35 4.50 2009-06-01 5.84 2 97-503-759 La Capitale MFQ Insurance Inc. 46,274,677.81 3.80 2009-06-01 5.54 2 97-503-775 Cnd.Imperial Bank of Commerce 10,443,480.86 3.22 2006-06-01 5.54 2 97-503-775 Cnd.Imperial Bank of Commerce 10,443,480.86 3.22 2006-06-01 5.24	97-005-375	HSBC Bank Canada	11,869,378.13	4.00	2009-06-01	4.72	21.77
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97-503-759 La Capitale MFQ Insurance Inc. 46,274,677.81 3.80 2009-06-01 4.65 2 97-503-767 Cnd.Imperial Bank of Commerce 10,443,480.86 3.22 2006-06-01 5.54 2 97-503-775 Cnd.Imperial Bank of Commerce 17,233,030.46 3.22 2006-06-01 5.24 2		•					22.11
97-503-767 Cnd.Imperial Bank of Commerce 10,443,480.86 3.22 2006-06-01 5.54 2 97-503-775 Cnd.Imperial Bank of Commerce 17,233,030.46 3.22 2006-06-01 5.24 2							21.91
97-503-775 Cnd.Imperial Bank of Commerce 17,233,030.46 3.22 2006-06-01 5.24 2							22.62
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97-503-783 Ung.imperial Bank of Commerce 11.072.090.55 3.77 7006-06-01 4.51 7	97-503-775 97-503-783	Cnd.Imperial Bank of Commerce Cnd.Imperial Bank of Commerce	17,233,030.46	3.22 3.22	2006-06-01	5.24 4.51	21.00 22.11
							20.22

*PIP stands for Penalty Interest Payments Source: CMHC

CMHC - MAC 2004

APIL TO JUN	NE 2004 ISSUES					
POOL NO.	ISSUER	VALUE (\$)	COUPON Rate (%)	DUE Date	WEIGHTED AVE Interest(%) amort	
Month of Issue	e: June 2004					
NHA-Insured	Market Residential Pools (NO PIP WITH	5 YEAR INDEMNITY)				
97-503-809	Toronto-Dominion Bank	86,366,300.89	4.00	2007-12-01	5.56	20.29
97-503-817	Toronto-Dominion Bank	61,800,111.00	3.50	2007-05-01	4.67	20.76
97-503-825	Toronto-Dominion Bank	45,287,925.40	3.50	2007-01-01	4.38	23.11
97-503-833	Toronto-Dominion Bank	165,879,699.00	3.75	2009-05-01	4.74	22.81
97-503-841	Toronto-Dominion Bank	32,786,995.28	3.50	2008-11-01	4.69	21.72
97-503-858	Canada Trustco Mortgage Co.	31,585,744.49	4.00	2009-05-01	5.02	17.43
97-503-866	Canada Trustco Mortgage Co.	60,098,143.58	3.75	2009-05-01	4.89	11.41
97-503-874	Toronto-Dominion Bank	536,685,649.52	3.75	2009-05-01	4.81	21.88
97-503-882	Toronto-Dominion Bank	142,359,280.27	3.75	2009-05-01	4.91	11.33
97-503-890	Toronto-Dominion Bank	315,884,390.70	3.50	2008-11-01	4.78	22.08
97-503-908	Toronto-Dominion Bank	38,969,602.62	3.50	2008-11-01	4.87	11.22
97-503-916	Bank of Montreal	128,709,455.70	3.85	2009-04-01	4.94	22.49
97-503-924	Bank of Montreal	156,840,145.43	3.70	2009-04-01	4.88	22.87
97-503-932	Royal Bank of Canada	169,112,063.27	3.85	2009-05-01	4.86	11.90
97-503-940	Royal Bank of Canada	464,880,067.30	3.85	2009-05-01	4.66	21.80
97-503-957	Royal Bank of Canada	185,569,801.51	3.85	2009-01-01	4.87	21.50
97-503-965	Canada Trustco Mortgage Co.	12,017,536.90	3.40	2006-06-01	5.22	18.34
97-503-973	Canada Trustco Mortgage Co.	12,782,903.00	3.35	2006-06-01	5.27	11.49
97-503-981	Canada Trustco Mortgage Co.	20,474,440.74	3.65	2007-03-01	5.17	9.29
97-503-999	Canada Trustco Mortgage Co.	9,330,132.72	3.70	2007-03-01	5.27	18.06
97-504-005	Canada Trustco Mortgage Co. HSBC Bank Canada	22,563,490.37	3.50 3.50	2006-11-01	5.07 4.55	10.04 20.86
97-504-021	HSBC Bank Canada HSBC Bank Canada	44,888,047.51	3.50 3.50	2006-05-01	4.55 4.60	20.86
97-504-039 97-504-047	HSBC Bank Canada	7,330,522.29 25,162,240.31	4.00	2006-06-01 2009-05-01	4.85	21.04
97-504-054	HSBC Bank Canada	6,918,923.68	4.00	2009-05-01	4.82	21.54
97-504-062	HSBC Bank Canada	7,361,801.96	4.00	2009-05-01	4.66	22.28
97-504-070	Maple Bank GmbH	105,646,060.85	4.00	2009-06-01	4.93	22.10
97-504-088	Maple Bank GmbH	39,196,646.74	4.00	2009-06-01	5.00	20.81
97-504-096	Maple Bank GmbH	16,486,256.61	3.85	2009-06-01	4.37	22.76
97-504-104	Maple Bank GmbH	89,009,647.48	3.85	2009-06-01	4.37	22.75
97-504-112	Home Trust Company	43,499,197.43	4.25	2009-06-01	5.98	23.50
NHA-Insured	Variable Rate Pools (VRMBS)					
98-500-143	Cnd.Imperial Bank of Commerce	253,389,059.23	2.23	2009-06-01	2.76	11.68
98-500-150	Cnd.Imperial Bank of Commerce	592,287,705.78	2.23	2009-06-01	2.77	19.55
98-500-168	Cnd.Imperial Bank of Commerce	33,389,574.87	2.23	2009-06-01	2.76	12.14
98-500-176	Cnd.Imperial Bank of Commerce	63,593,382.00	2.23	2009-06-01	2.76	19.41
98-500-184	Bank of Montreal	123,629,092.01	2.13	2009-06-01	3.38	19.04
98-500-192	Bank of Montreal	80,155,857.58	2.13	2008-12-01	3.38	19.15
98-500-200	Toronto-Dominion Bank	30,732,777.01	2.05	2009-05-01	3.09	11.43
98-500-218	Toronto-Dominion Bank	141,176,571.72	2.05	2009-05-01	3.08	21.34
98-500-226	Toronto-Dominion Bank	65,347,941.46	2.05	2008-12-01	3.13	20.45
Social Housing	9					
99-008-740	Toronto-Dominion Bank	41,920,856.65	4.75	2014-06-01	5.27	21.03

*PIP stands for Penalty Interest Payments

Source: CMHC - MAC 2004

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
- 985 Comprised exclusively of equal monthly payment variable rate homeowner mortgages

NHA MBS STATISTICS

NHA MORTGAGE-BACKED SECURITIES

(Average	of	period	except	when	indicated)
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(Average of period except when indicated)		2002	2003	2Q03	3Q03	4Q03	IQ04	2Q04
OUTSTANDING AMOUNT (End of period)								
TOTAL	\$million	45,420	59,757	49,332	55,239	59,757	64,880	69,167
	Units	987	1,163	1,024	1,098	1,163	1,227	1,334
Residential, single (with PIP *)	\$million	1,425	1,165	1,129	1,119	1,165	1,245	1,428
	Units	157	132	135	134	132	133	140
Residential, single (no PIP)	\$million	258	91	166	119	91	72	46
	Units	100	75	86	80	75	68	60
Residential, single (no PIP with indemnity)	\$million	21,519	16,813	17,910	16,472	16,813	17,598	16,440
	Units	264	287	272	278	287	294	309
Residential, single (no PIP with indemnity, 5-year)	\$million	13,594	31,029	21,273	27,605	31,029	34,702	38,430
	Units	90	268	150	212	268	323	404
Residential, multiple	\$million	1,910	2,253	2,134	2,257	2,253	2,265	2,267
	Units	128	144	140	147	144	146	148
Social Housing	\$million	4,729	4,591	4,605	4,584	4,591	4,549	4,551
	Units	102	93	93	92	93	91	90
Mixed	\$million	1,984	2,299	2,114	2,245	2,299	2,386	2,476
Variable rate	Units \$million Units	146	157 1,516 7	148	152 837 3	157 1,516 7	162 2,063 10	162 3,529 21
ISSUES (Total of period)								
TOTAL	\$million	22,644	32,702	8,154	11,603	8,553	8,954	9,681
	Units	239	348	72	112	107	105	143
Residential, single (with PIP)	\$million	307	532	26	226	226	206	304
	Units	20	33	2	13	13	9	15
Residential, single (no PIP)	\$million	0	0	0	0	0	0	0
	Units	0	0	0	0	0	0	0
Residential, single (no PIP with indemnity)	\$million	7,675	5,922	1,393	1,489	2,291	2,480	1,267
	Units	73	75	23	17	22	27	23
Residential, single (no PIP with indemnity, 5-year)	\$million	12,555	23,471	6,471	8,685	5,100	5,447	6,186
	Units	68	178	36	62	56	55	81
Residential, multiple	\$million	670	48 I	119	151	73	43	97
	Units	33	25	5	8	4	3	4
Social Housing	\$million	1,031	194	39	52	29	23	45
	Units	15	7	!	. 2	2		2
Mixed	\$million Units	406 30	545 23	106 5	156 7	120 6	148 7	166 7
Variable rate	\$million		1,557	_	843	713	607	1,617
	Units		7		3	4	3	11
YIELDS (5-year maturity,%)								
MBS Prepayable (with PIP)		4.89	4.32	4.13	4.19	4.36	3.87	4.33
MBS Non-prepayable		4.81	4.26	4.05	4.12	4.30	3.78	4.22
Mortgage rates		7.02	6.39	6.20	6.28	6.45	5.85	6.45
GOCs		4.58	4.00	3.82	3.86	4.02	3.51	3.95
SPREADS OVER GOC (5-year maturity,%)								
Prepayable (with PIP)		0.31	0.32	0.31	0.33	0.34	0.36	0.38
Non-prepayable		0.23	0.26	0.24	0.26	0.28	0.27	0.27
Mortgage rates		2.44	2.39	2.38	2.42	2.43	2.34	2.50

^{*} PIP stands for Penalty Interest Payments.

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC - MAC 2004