

HOUSING NOW

Canada



Canada Mortgage and Housing Corporation

Date Released: December 2007

Canadian Market Overview

New Home Market

Housing starts remain stable in November

The seasonally adjusted annual rate¹ of housing starts was 228,500 units in November, a slight increase from 227,600 units in October.

Housing starts remained strong in November and are consistent

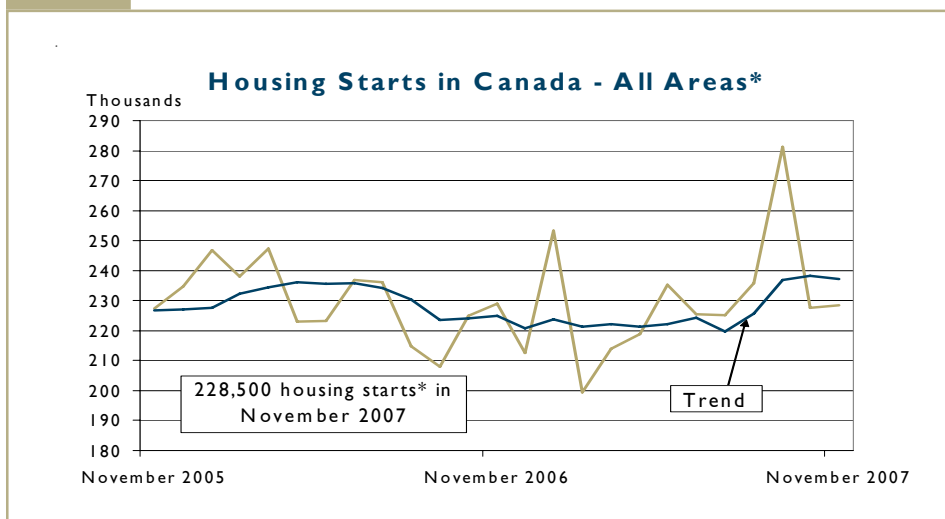
with our new home construction forecast for 2007.

The strength in November is attributable to the good performance of single-detached home starts, which reached their highest level since March 2006.

In this Issue:

Canadian Market Overview	1
Overview: Rental Affordability Indicator	4
Strong Housing Market Continues to Support Residential Mortgage Credit Growth	6
Mortgage Lending Statistics	8
Starts Statistics	9
NHA MBS Statistics	11

Figure 1



Source: CMHC

* Seasonally adjusted at annual rates
Monthly housing starts numbers published in Housing Now Canada are final and may differ from the preliminary numbers in the starts press release

¹ All starts figures, other than actual starts, are seasonally adjusted annual rates (SAAR) that are monthly figures adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels.

Subscribe now!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released.

CMHC's electronic suite of national standardized products is available for free.

Urban singles up in November

The seasonally adjusted annual rate of urban starts increased 0.5 per cent to 192,600 in November, compared to October. Urban singles were up 13.1 per cent to 95,700 units in November, while multiple starts decreased 9.5 per cent to 96,900 units.

Urban starts fall in three out of five regions

In November, the seasonally adjusted annual rate of urban starts increased in two of Canada's five regions. Urban starts registered an increase of 12.7 per cent in Ontario and 18.5 per cent in British Columbia. The Atlantic region, the Prairies and Quebec all recorded an easing of activity in November (-8.0 per cent, -11.6 per cent, and -20.6 per cent respectively). Urban single starts were up in all regions except the Prairies. Only British Columbia saw increases in urban multiple starts.

Rural starts were estimated at a seasonally adjusted annual rate of 35,900 units in November.

Year-to-date actual starts are higher than in the same period last year

Actual starts, in rural and urban areas combined, were up an estimated 1.6 per cent in the

first 11 months of 2007 compared to the same period in 2006. In urban areas, actual total starts grew by an estimated 0.1 per cent year-to-date. Actual urban single starts from January to November 2007 were down 4.2 per cent compared to the same period in 2006, while multiple starts grew by approximately 4.2 per cent over the same period.

Growth in new house prices slows in October

The year-over-year increase in the price of new homes, as measured by the New Housing Price Index (NHPI), dropped from 6.2 per cent in September to 6.1 per cent in October. This was the 11th consecutive month in which the growth in the NHPI has slowed. Windsor was the only centre where the index decreased on a year-over-year basis.

The strongest increases in the NHPI continue to be in the western centres. In October 2007, the year-over-year increase in the NHPI was 47.9 per cent in Saskatoon, 29.5 per cent in Regina, 24.3 per cent in Edmonton, and 15.5 per cent in Winnipeg.

Existing Home Market

MLS[®] sales increase in October

Seasonally adjusted MLS[®]¹ (Multiple Listing Service[®]) sales increased by 1.3 per cent to 41,871 units in October 2007, compared to 41,344 units in September 2007.

For the first ten months of the year, actual MLS[®] sales were up 8.4 per cent to 460,397 units compared to the same period in 2006.

MLS[®] new listings increase in October

Seasonally adjusted MLS[®] new listings in October 2007 increased by 0.4 per cent to 71,567 units, compared to 71,308 units in the previous month.

Actual new listings for the first ten months of 2007 were up 5.7 per cent compared to the same period in 2006.

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

Sellers' market conditions across Canada continue, but the trend seems towards more balanced markets

An indicator of price pressure in the existing home market is the sales-to-new-listings ratio¹. New listings are a gauge of the supply of existing homes, while MLS® sales are a proxy for demand.

The sales-to-new-listings ratio for Canada remained in sellers' market territory at 58.5 per cent for October, down from September's 60.9 per cent. Sellers' market conditions continue to support strong growth in house prices, but

the trend is a slow move toward balanced markets.

The Canada-wide average MLS® price was 11.1 per cent higher in October 2007 when compared to October 2006.

Economic conditions

In November, employment increased by 43,000 jobs. Employment has gone up by 388,000 (2.3 per cent) so far during 2007. November's employment rate reached an all-time high of 63.8 per cent, which is helping to support consumer confidence and the housing market.

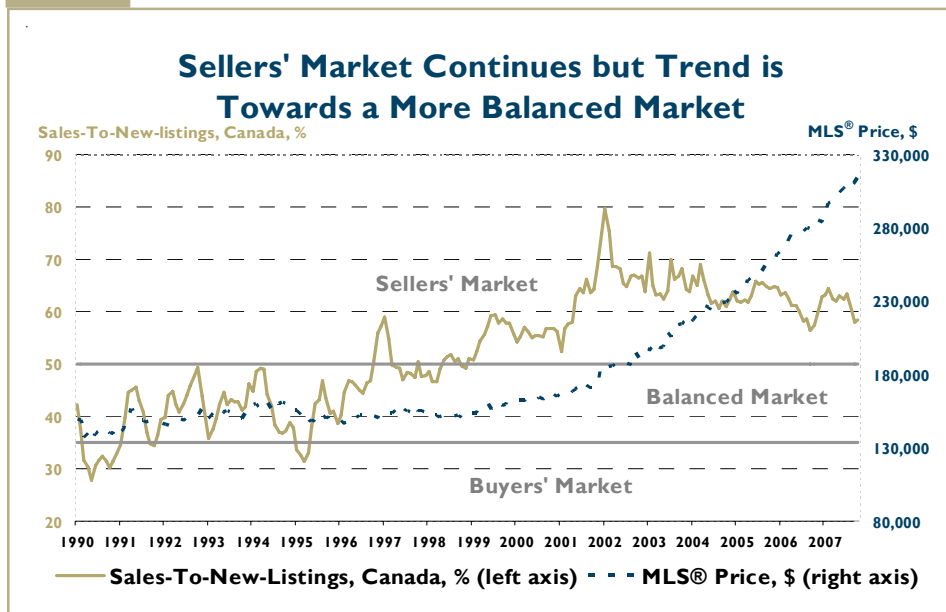
Canada's unemployment rate moved up 0.1 to 5.9 per cent in November.

The strongest labour markets are out west, where Alberta has the lowest unemployment rate in the country at 3.6 per cent and an employment rate of 71.2 per cent.

The Bank of Canada lowered its overnight lending rate by 25 basis points to 4.25 per cent on December 4th after holding steady since the July 10th increase of 25 basis points. According to the Bank, the economy is expected to remain strong, but financial market issues south of the border have worsened since October and may affect the U.S. economy, which could affect Canada. This, in conjunction with an increase in bank funding costs and a strong Canadian dollar, is expected to have a slight drag on Canada's economy. Because of this, it is expected that economic growth will be more moderate and thus inflation will remain near the target of 2 per cent in the near term.

In November, the price of goods and services included in the Consumer Price Index (CPI) basket increased by 2.5 per cent compared to the same month in 2006. November's core inflation rate is 1.6 per cent, the lowest since April 2006. ■

Figure 2



Data are seasonally adjusted and annualized
Sources: CMHC, Canadian Real Estate Association (CREA), MLS®

¹ Taking the Canadian market as a whole, a sales-to-new-listings ratio below 35 per cent has historically accompanied prices that are rising at a rate that is less than inflation, a situation known as a buyers' market. A sales-to-new-listings ratio above 50 per cent is associated with a sellers' market. In a sellers' market, home prices generally rise more rapidly than overall inflation. When the sales-to-new-listings ratio is between these thresholds, the market is said to be balanced.

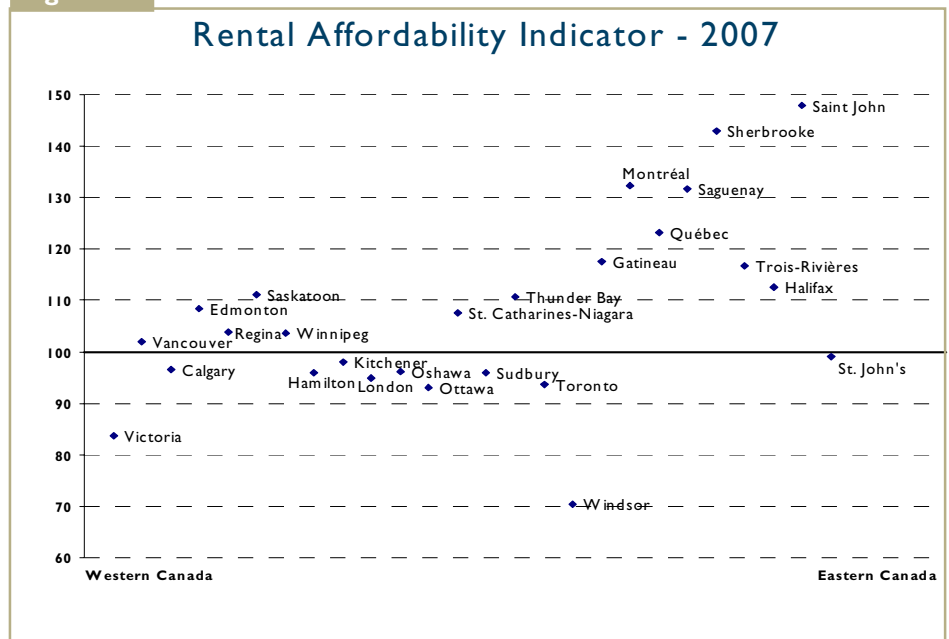
Overview: Rental Affordability Indicators across Canada

Provincial Trends

The new rental affordability indicator¹, released for 26 out of the 34 major centres² in CMHC's Fall Rental Market Reports, is a measure of how affordable a rental market is for those households which rent within a specific market. An indicator value of 100 indicates that 30 per cent of the median income of renter households is necessary to rent a two-bedroom apartment going at the median rental rate. When the affordability indicator is below 100, it indicates that more than 30 per cent of income is necessary to rent a two-bedroom apartment, while a value above 100 indicates that less than 30 per cent of income is necessary to rent a two-bedroom apartment. Accordingly, as the indicator increases, the market becomes more affordable; as the indicator declines, the market becomes less affordable.

The rental affordability indicator can be used to examine changes in affordability in a rental market over time and compare how renters in different cities fare³. However,

Figure 3



it cannot be used to estimate the proportion of renters that can or cannot afford the median rent in their centre since the indicator does not take into account the distribution of median income and rent levels in the analysis, and does not examine the cost impact of renting larger or smaller units.

Looking at the indicator historically, affordability has varied across all 26 centres.

Rental affordability was the highest in Saint John with an indicator of 148 in 2007.

Indeed, Saint John has had the highest rental affordability indicator across all centres since 1999, reaching a high of 155 in 2004. Saguenay, Sherbrooke and Montréal also had high rental affordability indicators. In fact, all CMAs in Quebec were among the top 10 centres that registered a high rental affordability indicator in 2007. Lower median rent levels and steady income gains have helped support the high levels of affordability in Saint John and across Quebec.

¹ For an in-depth explanation of the rental affordability indicator refer to Housing Now – Canada, October 2007 edition.

² A rental affordability indicator was not produced for Moncton, Barrie, Guelph, Brantford, Peterborough, Kelowna, Abbotsford, and Kingston due to a lack of required data for each centre.

³ Median two-bedroom rents used in the calculation of the rental affordability indicator are based on actual amounts tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, hot water, and appliances. When comparing affordability across centres, it is important to note that in some centres the inclusion of utilities and appliances in the rent is more common than in others.

On the other hand, rental affordability was the lowest in Windsor with an indicator of 70 in 2007. Windsor has held the last spot five out of the last 11 years and has remained in the bottom 10 since 1997. Median rent of a two-bedroom apartment has grown at an annual average rate of 1.1 per cent since 1997 while the median income has declined on average over the same period. A high unemployment rate, a slowing manufacturing sector and a shrinking gap between homeownership and rental have contributed to the decline in the median income in Windsor. Victoria, Ottawa and Toronto were among the next centres with low rental affordability indicators in 2007. Moreover, 8 out of 10 centres across Ontario were among the bottom 10 and registered rental affordability indicators below 100 in 2007.

For the majority of centres, the rental affordability indicator has fluctuated over the past 11 years. However, Vancouver and St. Catharines-Niagara have seen an improvement in their corresponding rental affordability indicator over the past decade. Since reaching its lowest point of 86 in 2001, Vancouver's rental affordability indicator has been on the rise and has reached 102 as of 2007. As for St. Catharines-Niagara,

Table I

Rental Affordability Indicator

	2004	2005	2006E*	2007E
Windsor	74	70	70	70
Victoria	86	86	87	84
Ottawa	95	94	92	93
Toronto	94	91	91	94
London	86	91	86	95
Hamilton	85	92	96	96
Oshawa	97	96	98	96
Sudbury	73	80	90	96
Calgary	112	116	109	97
Kitchener	122	107	101	98
St. John's	95	94	93	99
Vancouver	101	103	101	102
Regina	114	105	106	104
Winnipeg	108	106	105	104
St. Catharines-Niagara	103	106	103	108
Edmonton	120	128	123	109
Saskatoon	125	119	119	111
Thunder Bay	96	99	109	111
Halifax	106	113	112	113
Gatineau	117	117	118	117
Trois Rivières	127	116	112	117
Quebec	132	123	125	123
Montreal	143	138	133	132
Saguenay	130	130	130	132
Sherbrooke	148	148	146	143
Saint John	155	150	147	148

* E: Estimate

the rental affordability has been on the rise since 1997 when the indicator was at 81 and has reached 108 in 2007. Both centres have benefited from healthy income gains and modest rent increases over the past decade.

Another noticeable trend can be seen in Regina and Saskatoon where declines in the rental affordability indicator have occurred since 2002. In fact, Regina's rental affordability indicator has declined from 125 in 2002 to 104 in 2007, while Saskatoon's indicator has declined from 126 in 2003 to

111 in 2007. Both centres have experienced stronger average annual growth in the median rent compared to the average annual gains in renter household incomes, which have impacted the affordability indicator in each centre.

CMHC's fall Rental Market Reports provide a more detailed analysis of rental trends in the respective centres. Each report includes further analysis of the rental affordability indicator for the corresponding centre. These reports can be found on CMHC's website. ■

Strong Housing Market Continues to Support Residential Mortgage Credit Growth

Residential mortgage credit grew by 12.0 per cent in the third quarter of 2007 compared to the same quarter in 2006 to surpass \$794.8 billion. The strong mortgage credit growth reflected low mortgage rates and healthy housing markets.

Solid employment growth and income gains coupled with the current low mortgage rate environment have helped support the strong housing market and foster growth in the mortgage market in the third quarter of 2007.

Vibrant housing markets continue to support higher mortgage credit

Short and medium term mortgage rates have increased by 20 to 30 basis points during the third quarter of 2007 after having increased by 65 to 80 basis points in the second quarter. Despite the increases, mortgage rates remained low by historical standards.

MLS® sales were up 8.8 per cent in the third quarter of 2007, compared to a year ago, while the average MLS® price increased by 11.7 per cent over this period. As a result,

Figure 4

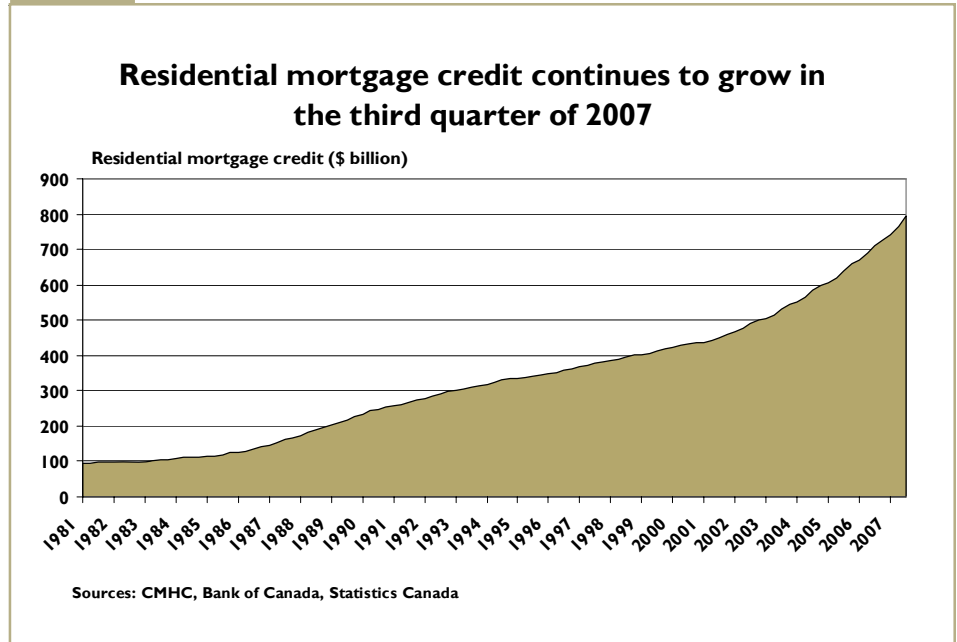
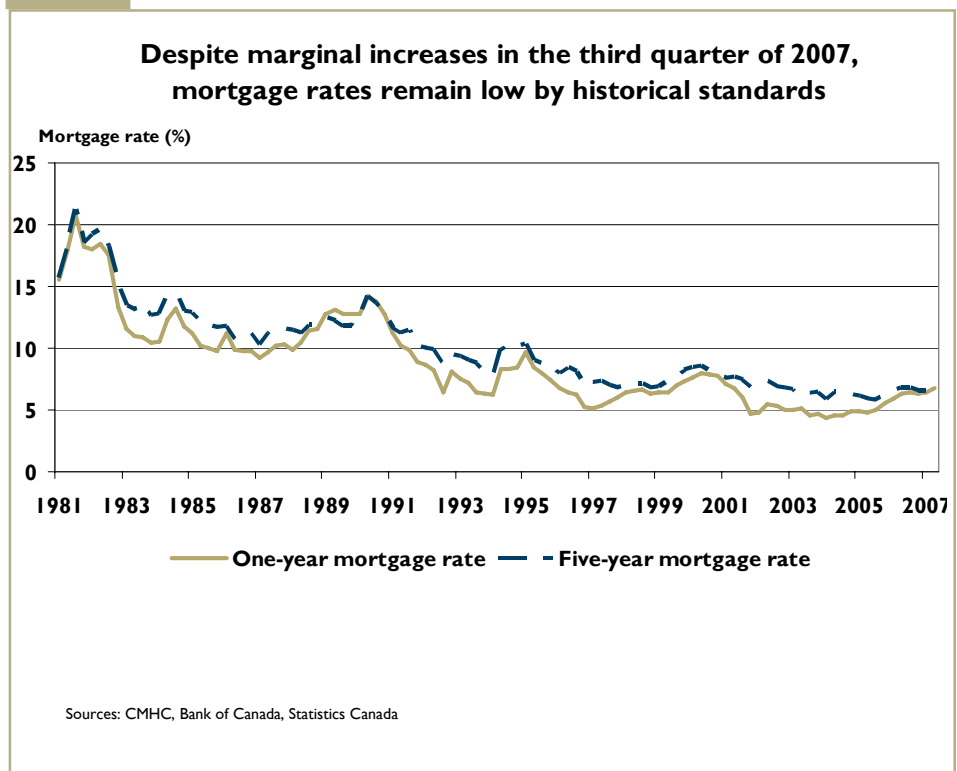


Figure 5



the dollar volume of home sales increased by 21.5 per cent in the third quarter of 2007 compared to the same period last year.

Home building activity remained strong as housing starts grew by 12.7 per cent in the third quarter of 2007 compared to the same quarter in 2006. The year-over-year increase in the New House Price Index was 6.8 per cent in the third quarter of 2007.

The strength in both resale and new home markets helped mortgage credit outstanding expand by 12.0 per cent in the third quarter of 2007 compared to a year ago.

Fairly stable market shares

Chartered banks accounted for 72.6 per cent of the residential mortgage loans outstanding in the third quarter of 2007 followed by credit unions at 16.6 per cent as shown in the

table below. These shares remained relatively unchanged compared to the same period a year earlier. ■

Share of the stock of residential mortgage credit by institution type (%) *

	Q3:06	Q4:06	Q1:07	Q2:07	Q3:07e
Banks	72.1	72.0	72.0	72.4	72.6
Trusts	1.3	1.3	1.4	1.4	1.4
Caisse & Cr. Unions	16.6	16.7	16.7	16.5	16.6
Life Ins. Co.	2.6	2.5	2.5	2.5	2.5
Pension Funds	2.1	2.1	2.2	2.2	2.2
Others **	5.3	5.3	5.2	5.0	4.8

* Excludes Special Purpose Vehicles and NHA MBS

** Includes non-depository credit intermediaries

e: estimate

Sources: CMHC, Bank of Canada, Statistics Canada

INDICATORS OF MORTGAGE LENDING ACTIVITY

Mortgage credit outstanding (\$millions)*

	2005	2006	Q3:06	Q4:06	Q1:07	Q2:07	Q3:07e
TOTAL	626,321	693,714	709,768	728,026	741,831	764,044	794,835
% change (year-over-year)	9.9	10.8	10.7	10.5	10.6	10.9	12.0
Banks	378,270	405,984	415,305	421,926	425,716	442,073	454,360
Trusts	7,877	7,901	7,763	7,903	8,014	8,293	8,645
Caisse & Cr. Unions	84,562	93,731	95,428	97,787	99,039	100,992	103,833
Life Ins. Co.	14,720	14,574	14,687	14,879	14,961	15,145	15,358
Pension Funds	10,604	11,728	11,867	12,344	12,907	13,488	13,637
Others **	26,486	28,440	30,606	30,844	31,001	30,606	30,343
Special Purpose Vehicles	16,824	21,767	22,861	23,791	24,795	25,969	27,417
NHA MBS ***	86,979	109,590	111,252	118,553	125,397	127,480	141,241

* Average for the period, unadjusted

e: estimate

** Includes non-depository credit intermediaries

*** CMHC

Sources: CMHC, Bank of Canada, Statistics Canada

NHA and Conventional Mortgage Loans Approved*

		2005	2006	Q1:06	Q2:06	Q3:06	Q4:06	Q1:07
By Type of Lender								
Banks	\$ millions	145,837	152,479	35,235	45,456	38,634	33,154	38,562
	Units	970,015	938,567	218,839	278,696	237,910	203,122	232,509
Trusts	\$ millions	7,726	6,665	1,666	2,129	1,617	1,253	1,738
	Units	54,824	45,097	11,668	15,321	10,465	7,643	10,950
Life Ins. & Others	\$ millions	28,594	30,225	7,211	8,570	7,786	6,658	8,744
	Units	234,844	237,018	57,063	67,949	60,219	51,787	63,049
TOTAL	\$ millions	182,157	189,369	44,112	56,155	48,037	41,065	49,044
	Units	1,259,683	1,220,682	287,570	361,966	308,594	262,552	306,508

* 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

This Month's Housing Data (SAAR)

	2006	Q1:07	Q2:07	Q3:07	M09:07	M10:07	M11:07
Housing starts, units, 000s							
Canada. Total. All areas	227.4	222.1	226.3	247.4	281.3	227.6	228.5
Per cent change from previous period	0.8	-0.1	1.9	9.3	19.3	-19.1	0.4
Canada. Total. Rural areas	32.4	36.1	32.6	36.9	36.9	35.9	35.9
Per cent change from previous period	1.1	16.1	-9.7	13.2	0.0	-2.7	0.0
Canada. Total. Urban areas	195.0	186.0	193.7	210.5	244.4	191.7	192.6
Per cent change from previous period	0.8	-2.8	4.1	8.7	22.9	-21.6	0.5
Canada. Single. Urban areas	94.1	85.7	90.3	92.6	90.3	84.6	95.7
Per cent change from previous period	0.1	-4.5	5.4	2.5	-4.3	-6.3	13.1
Canada. Multiple. Urban areas	100.9	100.3	103.4	117.9	154.1	107.1	96.9
Per cent change from previous period	1.4	-1.3	3.1	14.0	47.5	-30.5	-9.5
Newfoundland. Total. All areas	2.2	2.3	2.2	2.5	2.6	2.7	3.0
Per cent change from previous period	-10.6	4.5	-4.3	13.6	8.3	3.8	11.1
Prince Edward Island. Total. All areas	0.7	0.5	0.8	0.7	0.8	0.5	1.0
Per cent change from previous period	-14.4	-16.7	60.0	-12.5	14.3	-37.5	100.0
Nova Scotia. Total. All areas	4.9	5.0	4.0	5.1	5.6	5.6	4.2
Per cent change from previous period	2.5	6.4	-20.0	27.5	-1.8	0.0	-25.0
New Brunswick. Total. All areas	4.1	3.6	4.1	4.7	4.8	3.9	3.8
Per cent change from previous period	3.2	2.9	13.9	14.6	2.1	-18.8	-2.6
Quebec. Total. All areas	47.9	47.0	50.9	57.3	70.1	47.7	39.6
Per cent change from previous period	-6.0	-8.2	8.3	12.6	38.3	-32.0	-17.0
Ontario. Total. All areas	73.4	65.4	66.9	73.5	84.2	68.4	76.3
Per cent change from previous period	-6.8	-3.7	2.3	9.9	21.5	-18.8	11.5
Manitoba. Total. All areas	5.0	5.9	5.5	5.9	5.6	6.6	5.0
Per cent change from previous period	6.3	11.3	-6.8	7.3	-18.8	17.9	-24.2
Saskatchewan. Total. All areas	3.7	4.9	6.4	6.8	6.4	5.3	5.1
Per cent change from previous period	8.1	19.5	30.6	6.3	0.0	-17.2	-3.8
Alberta. Total. All areas	49.0	50.1	48.6	51.3	57.3	45.9	42.6
Per cent change from previous period	19.9	6.1	-3.0	5.6	13.5	-19.9	-7.2
British Columbia. Total. All areas	36.4	37.4	36.9	39.6	43.9	40.9	47.8
Per cent change from previous period	5.1	4.8	-1.3	7.3	14.0	-6.8	16.9

SOURCE: CMHC, Starts and Completions Survey. All data are seasonally adjusted and annualized. This seasonally adjusted data goes through stages of revision at different times through the yearly cycle resulting in finalization of preliminary data. These revisions take place at the end of each month, quarter and year.

Annual rate of housing starts, urban areas*

	2006	Q1:07	Q2:07	Q3:07	M09:07	M10:07	M11:07
Canada	195.0	186.0	193.7	210.5	244.4	191.7	192.6
Newfoundland	1.5	1.6	1.4	1.9	2.0	1.7	2.0
Prince Edward Island	0.5	0.3	0.5	0.4	0.5	0.4	0.9
Nova Scotia	3.3	3.8	2.7	3.5	4.0	3.9	2.5
New Brunswick	2.9	2.4	2.7	3.6	3.7	2.7	2.6
Quebec	39.5	38.8	42.7	48.8	61.6	39.4	31.3
Ontario	67.8	60.4	61.4	67.4	78.1	62.3	70.2
Manitoba	3.2	3.6	3.9	4.2	3.9	4.6	3.0
Saskatchewan	2.9	3.7	5.3	5.2	4.8	4.0	3.8
Alberta	40.9	40.0	40.1	40.3	46.3	35.4	32.1
British Columbia	32.6	31.4	33.0	35.2	39.5	37.3	44.2

* Thousands of units, quarterly and monthly data are seasonally adjusted and annualized.

This Month's Major Housing Indicators

	2006	Q1:07	Q2:07	Q3:07	M09:07	M10:07	M11:07
New Housing							
New & unoccupied singles & semis, units 000s	5.2	6.2	6.1	5.5	5.6	6.0	6.2
Per cent change from same period previous year	-2.5	25.9	21.6	10.1	11.2	8.3	7.5
New & unoccupied row & apartments, units 000s	8.4	8.6	7.9	8.7	8.8	9.2	8.9
Per cent change from same period previous year	-6.9	4.5	-3.2	9.5	11.3	10.3	-2.2
New House Price Index, 1997=100	142.0	148.7	151.9	155.0	155.5	155.7	n.a.
Per cent change from same period previous year	9.7	9.8	8.4	6.8	6.2	6.1	n.a.

Existing Housing

MLS[®] resales*, units 000s	483.8	517.5	535.0	517.8	496.1	502.5	n.a.
Per cent change from same period previous year	0.0	4.7	10.4	9.4	5.7	6.2	n.a.
MLS[®] average resale price**, \$C 000s	277.0	295.0	304.6	310.5	310.4	314.2	n.a.
Per cent change from same period previous year	11.1	10.3	9.9	11.3	11.3	10.5	n.a.

Mortgage Market

Posted 1-Year Mortgage Rate, % (period average)	6.28	6.47	6.83	7.05	7.05	7.25	7.20
Posted 5-Year Mortgage Rate, % (period average)	6.66	6.60	7.01	7.22	7.19	7.44	7.39

SOURCES: CMHC, Statistics Canada, Bank of Canada, The Canadian Real Estate Association.
 n.a. Figures not available
 * Quarterly and monthly data are seasonally adjusted and annualized (SAAR).
 ** Annual data is actual. Monthly and quarterly data is seasonally adjusted.

NHA MBS STATISTICS

NHA MORTGAGE-BACKED SECURITIES

(Average of period except when indicated)

		2005	2006	Q3:06	Q4:06	Q1:07	Q2:07	Q3:07
OUTSTANDING AMOUNT (End of period)								
TOTAL	\$million	100,250	124,155	114,846	124,155	128,068	132,312	153,219
	Units	2,181	2,558	2,437	2,558	2,602	2,725	2,992
Residential, single (with PIP *)	\$million	1,456	1,288	1,360	1,288	1,273	1,115	992
	Units	148	132	138	132	130	123	109
Residential, single (no PIP)	\$million	10	5	6	5	4	3	2
	Units	30	16	19	16	12	8	6
Residential, single (no PIP with indemnity)	\$million	16,422	15,275	15,595	15,275	14,841	13,890	12,845
	Units	409	413	417	413	402	398	389
Residential, single (no PIP with indemnity, 5-year)	\$million	58,517	80,103	72,375	80,103	84,007	89,416	110,483
	Units	980	1,201	1,128	1,201	1,226	1,317	1,509
Residential, multiple	\$million	2,062	1,752	1,831	1,752	1,500	1,394	1,287
	Units	137	118	123	118	111	104	96
Social Housing	\$million	4,033	3,994	4,068	3,994	4,065	4,113	4,164
	Units	81	93	91	93	96	100	101
Mixed	\$million	2,737	2,893	2,863	2,893	2,884	3,093	3,301
	Units	198	205	209	205	206	213	223
Variable rate	\$million	13,555	16,729	14,843	16,729	17,178	16,769	16,390
	Units	158	272	223	272	299	320	332
Adjustable rate	\$million	211	379	252	379	501	650	1,213
	Units	17	35	28	35	41	51	95
Spread to weighted average coupon	\$million	1,245	1,738	1,653	1,738	1,814	1,871	2,542
	Units	23	73	61	73	79	91	132
ISSUES (Total of period)								
TOTAL	\$million	46,002	58,447	15,112	17,852	12,255	16,194	33,314
	Units	710	740	202	222	183	220	432
Residential, single (with PIP)	\$million	193	267	56	43	73	0	0
	Units	12	8	2	2	4	0	0
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	5,272	4,855	1,219	1,170	727	604	459
	Units	109	101	26	23	22	17	16
Residential, single (no PIP with indemnity, 5-year)	\$million	27,531	41,080	10,811	12,915	9,104	12,953	28,925
	Units	399	388	108	115	100	134	288
Residential, multiple	\$million	0	0	0	0	0	0	12
	Units	0	0	0	0	0	0	1
Social Housing	\$million	282	735	136	147	199	260	253
	Units	9	24	5	5	7	7	7
Mixed	\$million	442	572	102	104	130	318	299
	Units	34	30	6	6	7	13	16
Variable rate	\$million	10,634	9,600	2,291	3,137	1,708	1,644	1,900
	Units	107	121	34	52	31	27	19
Adjustable rate	\$million	266	291	22	143	140	191	612
	Units	17	18	2	7	6	10	44
Spread to weighted average coupon	\$million	1,382	1,048	475	193	175	224	855
	Units	23	50	19	12	6	12	41
YIELDS (5-year maturity,%)								
MBS Prepayable		4.01	4.55	4.50	4.40	4.43	4.82	n.a.
MBS Non-prepayable		3.82	4.39	4.37	4.24	4.25	4.67	n.a.
Mortgage rates		5.99	6.66	6.83	6.60	6.60	7.01	7.22
GOCs		3.59	4.12	4.05	3.96	4.01	4.42	4.41
SPREADS OVER GOC (5-year maturity,%)								
Prepayable		0.42	0.43	0.45	0.44	0.42	0.40	n.a.
Non-prepayable		0.23	0.28	0.32	0.28	0.25	0.25	n.a.
Mortgage rates		2.40	2.55	2.78	2.64	2.59	2.59	2.82

* PIP stands for Penalty Interest Payments

Sources: CMHC, Bank of Canada, Statistics Canada

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: July 2007						
NHA-Insured Market Residential Pools (Mixed)						
965-03339	Toronto-Dominion Bank	11,575,148.00	4.25	2014-07-01	5.10	35.00
965-03370	Equitable Trust Company (The)	20,668,143.94	4.40	2017-07-01	5.18	25.91
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-15209	Toronto-Dominion Bank	90,270,422.86	4.50	2010-03-01	5.24	22.55
975-15225	Toronto-Dominion Bank	75,580,460.39	3.80	2009-09-01	5.06	22.33
975-16504	Alberta Motor Assoc.Insur.Comp	23,766,666.45	4.60	2012-07-01	5.47	29.25
975-16512	Alberta Motor Assoc.Insur.Comp	21,992,626.38	4.70	2012-07-01	5.59	33.19
975-16520	Alberta Motor Assoc.Insur.Comp	8,303,196.23	4.70	2012-07-01	5.77	29.66
975-16538	ResMor Trust Company	21,443,004.00	4.59	2012-07-01	5.32	29.85
975-16546	ResMor Trust Company	25,845,752.58	4.59	2012-07-01	5.28	30.99
975-16553	Cdn.Imperial Bank of Commerce	465,272,548.61	4.25	2012-05-01	5.06	28.82
975-16561	Cdn.Imperial Bank of Commerce	89,236,311.28	4.50	2012-01-01	5.54	11.11
975-16579	Cdn.Imperial Bank of Commerce	16,733,399.28	4.00	2012-01-01	4.83	23.30
975-16587	Cdn.Imperial Bank of Commerce	74,228,413.63	4.50	2012-01-01	5.40	22.23
975-16595	Cdn.Imperial Bank of Commerce	32,224,050.31	4.30	2012-01-01	5.30	22.71
975-16603	Cdn.Imperial Bank of Commerce	24,928,109.50	4.45	2011-07-01	5.87	10.85
975-16611	Cdn.Imperial Bank of Commerce	64,984,529.40	4.48	2011-07-01	5.87	21.01
975-16629	Cdn.Imperial Bank of Commerce	21,781,572.05	4.10	2011-02-01	5.25	21.76
975-16637	Cdn.Imperial Bank of Commerce	24,510,558.92	4.85	2010-07-01	5.75	24.14
975-16645	Cdn.Imperial Bank of Commerce	28,451,815.50	4.33	2009-07-01	5.48	24.78
975-16652	Cdn.Imperial Bank of Commerce	20,303,600.70	4.10	2009-07-01	5.71	20.86
975-16660	Cdn.Imperial Bank of Commerce	19,413,678.33	4.09	2008-07-01	5.50	23.98
975-16678	Cdn.Imperial Bank of Commerce	164,391,321.75	4.79	2012-07-01	5.80	27.93
975-16686	Cdn.Imperial Bank of Commerce	447,990,141.35	4.26	2012-07-01	5.09	27.58
975-16694	Cdn.Imperial Bank of Commerce	101,558,102.06	4.28	2012-06-01	5.18	26.48
975-16702	Cdn.Imperial Bank of Commerce	102,839,790.07	4.50	2012-07-01	5.36	11.48
975-16710	Cdn.Imperial Bank of Commerce	11,311,524.29	4.14	2012-07-01	4.89	12.05
975-16728	Cdn.Imperial Bank of Commerce	38,413,478.76	4.54	2012-07-01	5.52	26.53
975-16736	Cdn.Imperial Bank of Commerce	18,326,755.13	4.10	2010-07-01	5.05	24.78

*PIP stands for Penalty Interest Payments

Source: CMHC

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
- 965 - Mixed Pools, these pools can be comprised of any of the above types of mortgages
- 966 - Comprised exclusively multi-family rental mortgages, pools mortgages are closed to prepayment options
- 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 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)
- 980 - Comprised of adjustable rate mortgages with a one month interest rate reset
- 985 - Comprised exclusively of equal monthly payment variable rate homeowner mortgages
- 990 - Comprised exclusively social housing mortgages, pools and mortgages are closed to prepayment options

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST (%)	AMORTIZATION (YRS)
Month of Issue: July 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-16744	Cdn.Imperial Bank of Commerce	46,461,103.22	4.45	2011-07-01	5.60	25.40
975-16751	Toronto-Dominion Bank	40,646,741.82	4.50	2009-03-01	5.28	21.74
975-16769	Bank of Nova Scotia	100,668,042.28	4.80	2012-07-01	5.85	24.95
975-16777	Bank of Nova Scotia	57,081,396.57	4.80	2012-07-01	5.75	27.19
975-16785	Alberta Motor Assoc.Insur.Comp	11,655,828.28	4.60	2012-07-01	5.66	32.13
975-16793	Alberta Motor Assoc.Insur.Comp	12,129,566.27	4.60	2012-07-01	5.50	33.11
975-16801	MCAN Mortgage Corporation	6,062,339.32	4.54	2012-06-01	5.10	30.55
975-16819	Royal Bank of Canada	67,402,763.17	3.78	2008-09-01	5.11	21.87
975-16827	Royal Bank of Canada	93,481,497.18	3.64	2011-01-01	5.04	24.22
975-16835	RBC Dominion Securities	4,358,681.84	4.65	2010-07-01	5.31	28.98
975-16843	RBC Dominion Securities	125,747,546.50	4.50	2012-07-01	5.22	33.35
975-16850	Home Trust Company	26,120,042.98	4.50	2010-07-01	7.00	25.19
975-16868	Home Trust Company	34,035,829.29	4.75	2012-07-01	6.47	26.64
975-16876	ResMor Trust Company	10,726,981.75	4.59	2012-07-01	5.21	29.32
975-16884	ResMor Trust Company	14,549,831.90	4.94	2012-07-01	5.95	32.61
975-16892	ResMor Trust Company	13,685,828.34	4.89	2012-07-01	5.69	32.15
975-16900	ResMor Trust Company	18,422,805.84	4.59	2012-07-01	5.21	31.81
975-16918	RBC Dominion Securities	3,571,991.10	4.59	2012-07-01	5.20	31.57
975-16926	RBC Dominion Securities	16,474,603.99	4.50	2012-07-01	5.24	31.55
975-16934	ING Bank of Canada	185,321,646.86	3.80	2011-02-01	4.65	21.05
975-16942	ING Bank of Canada	55,467,416.64	3.95	2011-07-01	5.03	21.05
Adjustable Rate						
980-00573	RBC Dominion Securities	12,042,452.72	4.39	2012-07-01	5.13	27.93
980-00581	RBC Dominion Securities	11,736,867.67	4.39	2012-07-01	5.15	30.38
NHA-Insured Variable Rate Pools (VRMBS)						
985-03451	Toronto-Dominion Bank	192,344,431.77	4.51	2012-06-01	5.24	22.61
985-03469	Toronto-Dominion Bank	42,978,099.61	4.51	2012-01-01	5.23	23.32
985-03477	Toronto-Dominion Bank	69,396,130.83	4.51	2011-09-01	5.23	24.15
985-03485	Toronto-Dominion Bank	30,064,083.33	4.51	2011-03-01	5.25	27.22
985-03493	Toronto-Dominion Bank	69,501,075.45	4.51	2012-06-01	5.26	10.95
Weighted Average Coupon						
987-00800	RBC Dominion Securities	16,863,821.63	4.58	2012-01-01	5.39	24.27
987-00933	National Bank of Canada	7,105,582.46	4.41	2008-11-01	5.61	18.57
987-00941	RBC Dominion Securities	6,138,727.97	4.57	2012-03-01	5.37	26.58
987-00958	RBC Dominion Securities	14,321,568.74	4.44	2012-01-01	5.24	27.53
987-00966	RBC Dominion Securities	6,311,866.37	4.42	2012-03-01	5.22	31.50
987-00974	RBC Dominion Securities	33,793,151.94	4.34	2012-07-01	5.14	31.58
Social Housing Pools						
990-09300	Toronto-Dominion Bank	24,170,930.97	4.25	2014-07-01	5.03	30.00
990-09318	Royal Bank of Canada	23,613,236.72	4.55	2012-07-01	5.07	14.56

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: August 2007						
NHA-Insured Market Residential Pools (Mixed)						
965-03412	Peoples Trust Company	27,004,898.01	4.35	2017-08-01	5.03	25.08
965-03420	Peoples Trust Company	14,632,803.44	4.20	2012-08-01	5.17	21.52
NHA-Insured Market Residential Pools (NO PIP WITH 3 YEAR INDEMNITY)						
970-08544	National Bank of Canada	12,327,097.11	4.25	2010-01-01	5.43	20.40
970-08551	National Bank of Canada	9512655.35	4.55	2010-01-01	5.39	10.69
970-08569	National Bank of Canada	10,134,504.04	4.30	2010-07-01	5.30	23.17
970-08577	National Bank of Canada	18794319.46	4.50	2008-07-01	5.44	19.95
970-08585	National Bank of Canada	11,470,785.85	4.50	2008-07-01	5.53	10.52
NHA-Insured Market Residential Pools (NO PIP WITH 5 YEAR INDEMNITY)						
975-16439	Merrill Lynch Canada Inc.	42,183,330.79	4.10	2012-08-01	5.42	33.39
975-16959	Bank of Montreal	260839131.84	3.50	2011-09-01	5.02	11.21
975-16967	Bank of Montreal	578318194.32	4.50	2012-03-01	5.31	22.74
975-16975	Bank of Montreal	588942309.29	3.04	2011-09-01	4.60	21.74
975-16983	Bank of Montreal	817078805.46	4.50	2011-09-01	5.30	22.05
975-16991	Alberta Motor Assoc.Insur.Comp	19521152.88	4.65	2012-08-01	5.69	31.46
975-17007	Alberta Motor Assoc.Insur.Comp	17,001,640.84	4.65	2012-08-01	5.55	33.62
975-17015	Alberta Motor Assoc.Insur.Comp	8,603,684.00	4.75	2012-08-01	6.18	32.94
975-17023	ResMor Trust Company	25,029,398.56	4.75	2012-08-01	5.85	29.23
975-17031	ResMor Trust Company	25,248,605.16	4.75	2012-08-01	5.78	31.96
975-17049	Alberta Motor Assoc.Insur.Comp	13,090,528.94	4.60	2012-08-01	5.86	30.56
975-17056	Alberta Motor Assoc.Insur.Comp	13,851,629.03	4.50	2012-08-01	5.56	32.49
975-17064	Alberta Motor Assoc.Insur.Comp	2,487,229.75	4.60	2010-08-01	6.53	27.52
975-17072	Cdn.Imperial Bank of Commerce	21,455,477.20	4.16	2008-08-01	5.50	24.08
975-17080	Cdn.Imperial Bank of Commerce	23,368,527.06	4.45	2009-08-01	5.71	27.23
975-17098	Cdn.Imperial Bank of Commerce	19,837,993.45	4.85	2010-08-01	5.86	25.11
975-17106	Cdn.Imperial Bank of Commerce	12,352,126.01	3.86	2010-08-01	5.00	26.88
975-17114	Cdn.Imperial Bank of Commerce	31,403,478.69	4.00	2011-08-01	5.93	21.06
975-17122	Cdn.Imperial Bank of Commerce	36,655,305.69	4.20	2011-08-01	5.32	26.07
975-17130	Cdn.Imperial Bank of Commerce	7,139,560.93	4.55	2012-02-01	5.53	22.61
975-17148	Cdn.Imperial Bank of Commerce	619,733,102.73	4.28	2012-07-01	5.19	30.56
975-17155	Alberta Motor Assoc.Insur.Comp	2,229,329.29	4.50	2010-08-01	5.92	34.81
975-17163	Alberta Motor Assoc.Insur.Comp	3,651,044.88	4.50	2010-08-01	5.30	34.54
975-17171	Royal Bank of Canada	53,778,726.56	4.01	2008-12-01	5.16	21.60
975-17189	Royal Bank of Canada	71,392,550.58	3.83	2010-09-01	5.03	23.26
975-17197	Royal Bank of Canada	116,426,638.87	4.25	2011-07-01	5.20	23.65
975-17205	Royal Bank of Canada	50,587,736.42	3.60	2009-09-01	4.51	20.76
975-17213	Royal Bank of Canada	48,362,414.69	3.75	2010-03-01	4.79	21.00
975-17221	Royal Bank of Canada	62,011,465.24	3.80	2010-09-01	5.11	23.70
975-17239	Toronto-Dominion Bank	605,893,239.12	4.80	2012-07-01	5.58	21.79
975-17247	Toronto-Dominion Bank	13,627,989.11	4.60	2008-12-01	5.42	21.87
975-17254	Toronto-Dominion Bank	46,644,236.48	4.60	2009-09-01	5.50	22.40
975-17262	Toronto-Dominion Bank	18,611,000.21	4.60	2010-03-01	5.41	9.97
975-17270	Toronto-Dominion Bank	37,578,041.05	4.60	2010-09-01	5.42	22.78
975-17320	RBC Dominion Securities	113,438,694.34	4.52	2012-08-01	5.25	33.30
975-17338	Royal Bank of Canada	43,366,652.09	3.75	2011-03-01	4.61	21.18
975-17346	Bank of Nova Scotia	112,259,622.12	4.80	2012-08-01	5.87	27.24
975-17353	RBC Dominion Securities	29,086,398.22	4.50	2012-08-01	5.28	31.71
975-17361	RBC Dominion Securities	5,215,364.12	4.59	2012-08-01	5.29	31.55
975-17379	Deutsche Bank AG	25,568,677.47	4.74	2012-08-01	5.76	33.66
975-17387	Home Trust Company	29,002,156.23	4.50	2010-08-01	7.11	27.20
975-17395	Home Trust Company	35,070,260.09	4.75	2012-08-01	6.90	27.45

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: August 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-17429	Cdn.Imperial Bank of Commerce	17,054,678.80	4.99	2012-08-01	5.82	27.91
975-17437	Cdn.Imperial Bank of Commerce	23,021,638.51	4.54	2012-08-01	5.23	29.72
975-17445	Cdn.Imperial Bank of Commerce	247,762,302.28	4.51	2012-08-01	5.28	29.87
975-17452	Cdn.Imperial Bank of Commerce	212,241,940.94	4.99	2012-08-01	6.05	28.11
975-17460	Cdn.Imperial Bank of Commerce	27,038,209.48	4.99	2012-08-01	5.90	11.73
975-17478	Cdn.Imperial Bank of Commerce	233,596,132.37	4.30	2012-08-01	5.19	30.18
975-17486	Cdn.Imperial Bank of Commerce	102,158,602.52	4.92	2012-08-01	5.87	31.43
975-17494	Cdn.Imperial Bank of Commerce	671,509,672.06	4.30	2012-08-01	5.20	31.13
975-17502	Cdn.Imperial Bank of Commerce	39,832,629.86	4.53	2012-08-01	5.29	11.66
975-17510	Cdn.Imperial Bank of Commerce	7,449,933.66	4.54	2012-08-01	5.25	13.00
975-17528	Cdn.Imperial Bank of Commerce	54,950,635.37	4.50	2011-08-01	5.36	25.71
975-17536	Cdn.Imperial Bank of Commerce	18,403,449.13	4.50	2011-08-01	5.27	26.94
975-17544	Cdn.Imperial Bank of Commerce	606,960,451.58	4.50	2012-02-01	5.37	24.93
975-17551	Cdn.Imperial Bank of Commerce	29,530,517.49	4.54	2012-02-01	5.31	11.68
975-17569	Cdn.Imperial Bank of Commerce	305,759,177.65	4.53	2012-02-01	5.34	28.53
975-17577	Cdn.Imperial Bank of Commerce	29,985,671.80	4.25	2010-08-01	5.26	26.57
975-17585	Cdn.Imperial Bank of Commerce	18,800,669.13	4.01	2010-12-01	4.86	21.88
975-17593	Cdn.Imperial Bank of Commerce	9,696,160.56	4.01	2010-08-01	5.22	28.77
975-17601	Cdn.Imperial Bank of Commerce	10,047,109.33	4.26	2009-08-01	5.26	27.59
975-17619	Cdn.Imperial Bank of Commerce	7,202,639.40	4.53	2009-12-01	5.31	21.93
975-17627	ING Bank of Canada	196,677,277.25	4.50	2012-08-01	5.16	31.17
975-17635	ING Bank of Canada	201,999,074.77	4.50	2012-08-01	5.16	31.06
975-17643	Bank of Montreal	182,643,538.31	3.34	2009-08-01	5.09	22.06
975-17650	Bank of Montreal	450,779,839.25	3.27	2011-03-01	4.51	10.81
975-17668	Bank of Montreal	243,078,124.35	3.75	2012-06-01	4.83	21.38
975-17676	Bank of Montreal	1,083,309,031.72	3.20	2011-03-01	4.29	21.15
975-17684	Bank of Montreal	389,873,097.40	3.04	2010-10-01	4.34	20.75
975-17858	Merrill Lynch Canada Inc.	128,774,194.59	4.00	2012-08-01	5.40	31.79
975-17866	Merrill Lynch Canada Inc.	60,444,583.91	4.10	2012-08-01	5.53	34.02
975-17874	ResMor Trust Company	12,820,001.64	4.59	2012-08-01	5.97	23.26
975-17882	ResMor Trust Company	10,783,864.13	4.70	2012-08-01	7.59	23.60
Adjustable Rate						
980-00599	RBC Dominion Securities	19,509,343.73	4.74	2012-08-01	5.39	25.98
980-00607	RBC Dominion Securities	6,193,147.75	4.74	2012-08-01	5.36	31.21
980-00615	RBC Dominion Securities	2,725,064.00	4.74	2012-08-01	5.37	11.35
980-00623	RBC Dominion Securities	15,970,833.70	4.74	2012-08-01	5.45	24.01
NHA-Insured Variable Rate Pools (VRMBS)						
985-03501	Toronto-Dominion Bank	17,647,968.57	4.61	2012-06-01	5.45	22.97
985-03519	Toronto-Dominion Bank	15,849,159.27	4.61	2011-12-01	5.44	22.07
985-03527	Royal Bank of Canada	288,380,821.79	4.65	2012-07-01	5.65	23.47
985-03535	Bank of Montreal	66,699,057.33	4.64	2010-07-01	5.63	20.15
985-03543	Bank of Montreal	59,269,603.29	4.64	2009-10-01	5.58	10.18
985-03550	Bank of Montreal	376,703,282.83	4.64	2009-10-01	5.54	23.40
985-03568	Cdn.Imperial Bank of Commerce	22,366,058.80	4.60	2012-08-01	5.60	25.58
985-03576	Cdn.Imperial Bank of Commerce	227,962,597.65	4.40	2012-08-01	5.66	26.17
985-03584	Cdn.Imperial Bank of Commerce	60,759,134.40	4.60	2012-08-01	5.87	11.47
985-03592	Cdn.Imperial Bank of Commerce	39,720,267.32	4.59	2012-08-01	5.87	25.92
Weighted Average Coupon						
98,700,982	RBC Dominion Securities	18,087,835.96	4.53	2012-08-01	5.33	32.51
98,700,990	Deutsche Bank AG	21,532,139.41	4.32	2012-08-01	5.32	33.16
Social Housing Pool						
99,009,326	Bank of Nova Scotia	24,136,731.29	4.50	2012-08-01	5.04	14.34

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	WEIGHTED AVERAGE AMORTIZATION (YRS)
Month of Issue: September 2007						
NHA-Insured Market Residential Pools (Mixed)						
965-03388	Equitable Trust Company (The)	9,230,055.68	4.65	2014-08-01	5.27	24.92
965-03396	Equitable Trust Company (The)	9,482,153.73	4.45	2009-12-01	7.25	22.67
965-03438	National Bank of Canada	34,492,682.23	4.55	2012-08-01	5.47	26.51
965-03446	National Bank of Canada	18,332,183.16	4.00	2011-02-01	4.80	22.92
965-03453	Caisse Centrale Desj.du Québec	2,750,189.11	4.90	2012-06-01	5.48	25.00
965-03461	Caisse Centrale Desj.du Québec	2,916,839.46	4.74	2011-12-01	5.24	22.42
965-03479	RBC Dominion Securities	7,675,374.27	4.60	2012-03-01	5.20	25.00
965-03487	RBC Dominion Securities	34,320,223.84	4.18	2012-09-01	5.20	25.67
965-03495	Equitable Trust Company (The)	33,627,383.42	4.50	2017-09-01	5.33	26.31
965-03503	Equitable Trust Company (The)	51,170,159.19	4.55	2012-07-01	6.86	20.20
965-03511	Peoples Trust Company	8,411,887.50	4.40	2013-08-01	5.62	20.92
965-03529	Peoples Trust Company	12,331,005.52	4.50	2014-05-01	5.80	31.68
NHA-Insured Market Residential Pools (Multiple Units)						
966-02446	Cdn.Imperial Bank of Commerce	11,777,183.69	4.26	2011-09-01	5.07	20.67
NHA-Insured Market Residential Pools (NO PIP* WITH 3 YEAR INDEMNITY)						
970-08593	National Bank of Canada	56,769,881.23	4.25	2012-08-01	5.18	22.69
970-08601	National Bank of Canada	54,430,226.97	4.75	2012-08-01	6.06	23.18
970-08619	National Bank of Canada	20,920,631.65	4.50	2012-08-01	5.54	11.45
970-08627	National Bank of Canada	115,977,455.64	4.50	2012-02-01	5.37	22.34
970-08635	National Bank of Canada	38,833,247.32	4.55	2012-02-01	5.48	11.16
970-08643	National Bank of Canada	17,744,658.43	4.00	2012-09-01	5.14	19.84
970-08650	National Bank of Canada	11,099,166.80	4.35	2012-09-01	5.16	10.68
970-08668	HSBC Bank Canada	30,328,300.37	4.40	2012-09-01	5.16	22.05
970-08676	HSBC Bank Canada	9,932,151.52	4.44	2012-08-01	5.37	11.35
970-08684	La Capitale Civil Service Ins	2,360,312.06	4.59	2012-09-01	5.83	12.36
970-08692	La Capitale Civil Service Ins	38,075,495.13	4.54	2012-09-01	5.63	26.76
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-17692	Bridgewater Bank	34,020,975.29	4.35	2012-09-01	5.63	29.91
975-17700	Bridgewater Bank	31,612,917.83	4.37	2012-09-01	5.53	27.12
975-17718	Bridgewater Bank	4,398,905.32	4.50	2012-09-01	7.05	32.30
975-17726	Bridgewater Bank	3,025,715.23	4.50	2012-09-01	5.43	12.18
975-17734	Bridgewater Bank	13,708,762.90	4.45	2012-09-01	6.74	32.32
975-17742	Bridgewater Bank	5,522,834.63	4.38	2012-09-01	5.19	12.01
975-17767	Bridgewater Bank	3,533,331.76	4.50	2012-09-01	5.74	36.66
975-17783	Alberta Motor Assoc.Insur.Comp	21,243,706.32	4.50	2012-09-01	6.02	33.23
975-17791	Alberta Motor Assoc.Insur.Comp	11,791,011.11	4.63	2012-09-01	5.79	34.39
975-17809	Laurentian Bank of Canada	170,037,336.43	4.50	2011-09-01	5.89	21.60
975-17817	Laurentian Bank of Canada	169,347,355.81	4.50	2012-09-01	5.68	22.51
975-17825	Laurentian Bank of Canada	65,983,421.85	4.50	2012-03-01	6.06	22.16
975-17833	National Bank of Canada	71,232,769.65	4.30	2012-08-01	5.39	24.82
975-17841	National Bank of Canada	32,818,912.38	4.55	2012-02-01	5.40	23.35
975-17890	RBC Dominion Securities	34,623,382.39	4.59	2012-09-01	5.87	31.17
975-17908	RBC Dominion Securities	34,695,875.89	4.59	2012-09-01	5.76	30.65
975-17916	Cdn.Imperial Bank of Commerce	335,033,762.38	4.35	2012-09-01	5.55	31.01
975-17924	Cdn.Imperial Bank of Commerce	136,529,081.88	4.40	2012-09-01	5.53	31.85
975-17932	Cdn.Imperial Bank of Commerce	130,845,255.97	4.70	2012-09-01	6.03	28.26
975-17940	Cdn.Imperial Bank of Commerce	109,468,942.45	4.00	2012-09-01	5.01	29.41
975-17957	Cdn.Imperial Bank of Commerce	16,106,023.18	4.70	2012-09-01	5.93	11.19
975-17965	Cdn.Imperial Bank of Commerce	13,579,408.03	4.14	2012-09-01	5.22	11.92
975-17973	Cdn.Imperial Bank of Commerce	13,900,972.06	4.70	2012-09-01	5.93	28.02
975-17981	Cdn.Imperial Bank of Commerce	15,230,663.01	4.10	2012-09-01	5.03	29.33
975-17999	RBC Dominion Securities	7,447,266.82	4.59	2010-09-01	7.70	23.27
975-18005	RBC Dominion Securities	4,594,231.28	4.59	2010-09-01	6.20	26.81

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: September 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-18013	RBC Dominion Securities	2,393,780.21	4.59	2012-08-01	8.31	23.18
975-18021	RBC Dominion Securities	2,546,844.54	4.59	2010-09-01	5.70	31.68
975-18039	MCAN Mortgage Corporation	10,187,621.55	4.50	2012-09-01	5.74	29.84
975-18047	MCAN Mortgage Corporation	22,362,970.70	4.59	2012-09-01	5.55	31.60
975-18054	MCAN Mortgage Corporation	6,420,130.20	4.05	2009-09-01	5.48	32.99
975-18062	MCAN Mortgage Corporation	6,214,781.89	4.25	2012-09-01	5.00	31.21
975-18070	MCAN Mortgage Corporation	5,983,404.88	4.12	2012-09-01	4.98	28.45
975-18088	MCAN Mortgage Corporation	8,591,483.77	4.20	2010-09-01	5.73	31.21
975-18096	MCAN Mortgage Corporation	40,189,061.23	4.76	2012-09-01	5.89	32.29
975-18104	MCAN Mortgage Corporation	38,862,643.72	4.59	2012-09-01	5.21	31.74
975-18112	MCAN Mortgage Corporation	44,213,101.27	4.76	2012-09-01	5.73	34.07
975-18120	MCAN Mortgage Corporation	72,377,859.60	4.59	2012-09-01	5.15	31.53
975-18138	RBC Dominion Securities	2,057,087.01	4.59	2012-08-01	5.64	22.89
975-18146	RBC Dominion Securities	2,918,074.52	4.59	2012-08-01	5.46	23.79
975-18153	Merrill Lynch Canada Inc.	121,875,183.51	4.30	2012-09-01	5.34	30.48
975-18161	Merrill Lynch Canada Inc.	8,707,910.17	4.45	2012-09-01	5.39	31.98
975-18179	HSBC Bank Canada	60,812,549.55	4.40	2012-09-01	5.13	22.70
975-18187	HSBC Bank Canada	4,141,988.58	4.44	2012-09-01	5.31	10.80
975-18195	HSBC Bank Canada	28,140,642.99	4.39	2012-09-01	5.23	11.14
975-18203	HSBC Bank Canada	145,169,141.36	4.31	2012-09-01	5.22	22.34
975-18211	HSBC Bank Canada	19,626,765.92	4.10	2010-09-01	5.58	22.00
975-18229	HSBC Bank Canada	8,389,441.62	4.05	2010-09-01	5.50	10.71
975-18237	HSBC Bank Canada	178,047,671.94	4.22	2012-09-01	5.18	22.38
975-18245	HSBC Bank Canada	28,863,326.68	4.21	2012-09-01	5.22	10.46
975-18252	TD Securities Inc.	3,569,596.78	4.45	2012-08-01	5.04	28.12
975-18260	TD Securities Inc.	7,427,217.69	4.74	2012-09-01	5.53	30.92
975-18278	TD Securities Inc.	18,110,416.77	4.64	2012-09-01	5.23	28.67
975-18286	TD Securities Inc.	27,851,615.05	4.74	2012-09-01	5.78	30.74
975-18294	TD Securities Inc.	2,686,920.73	4.40	2012-09-01	5.05	11.67
975-18302	TD Securities Inc.	3,069,002.71	4.64	2012-09-01	5.15	11.95
975-18310	TD Securities Inc.	3,492,364.55	4.78	2012-09-01	5.78	12.03
975-18328	TD Securities Inc.	5,540,893.93	4.74	2012-09-01	5.33	11.22
975-18336	TD Securities Inc.	21,301,359.24	4.28	2012-09-01	5.06	28.01
975-18344	TD Securities Inc.	28,019,600.92	4.74	2012-09-01	5.53	27.46
975-18351	TD Securities Inc.	121,896,513.17	4.64	2012-09-01	5.21	28.76
975-18369	TD Securities Inc.	133,003,255.60	4.73	2012-09-01	5.78	30.53
975-18377	TD Securities Inc.	2,574,460.99	4.24	2012-09-01	5.00	25.24
975-18385	TD Securities Inc.	2,854,824.37	4.60	2012-08-01	5.17	24.39
975-18393	TD Securities Inc.	2,159,270.98	4.74	2012-09-01	5.43	25.00
975-18401	TD Securities Inc.	4,142,732.26	4.74	2012-09-01	5.70	24.61
975-18419	TD Securities Inc.	2,315,927.44	4.42	2012-08-01	5.13	12.50
975-18427	TD Securities Inc.	12,448,814.51	4.24	2012-03-01	4.92	27.69
975-18435	TD Securities Inc.	4,516,054.18	4.49	2012-03-01	5.02	29.06
975-18443	TD Securities Inc.	4,775,138.71	4.60	2012-03-01	5.13	30.03
975-18450	TD Securities Inc.	12,406,218.52	4.39	2012-09-01	4.97	25.32
975-18468	TD Securities Inc.	11,076,559.29	4.50	2012-09-01	5.06	27.10
975-18476	TD Securities Inc.	15,411,619.05	4.60	2012-09-01	5.14	28.38
975-18484	TD Securities Inc.	4,902,185.02	4.74	2012-09-01	5.29	24.77
975-18492	TD Securities Inc.	3,500,244.41	4.74	2012-09-01	5.54	26.26
975-18500	TD Securities Inc.	5,427,220.37	4.74	2012-09-01	5.64	23.95
975-18518	TD Securities Inc.	4,017,069.64	4.74	2012-09-01	5.79	25.74

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: September 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-18534	Bank of Montreal	416,577,416.37	4.25	2012-08-01	5.44	21.68
975-18542	Bank of Montreal	129,641,659.62	4.29	2012-08-01	5.52	10.95
975-18559	Bank of Montreal	291,368,682.95	4.25	2012-08-01	5.36	22.61
975-18567	Bank of Montreal	137,702,044.53	3.75	2012-03-01	4.65	22.30
975-18575	Bank of Montreal	484,754,530.77	4.07	2011-03-01	4.84	21.07
975-18583	Bank of Nova Scotia	190,902,311.95	4.55	2012-09-01	5.10	27.96
975-18591	Bank of Nova Scotia	468,356,669.68	4.55	2012-09-01	5.18	29.89
975-18609	Bank of Nova Scotia	186,534,056.25	4.55	2012-09-01	5.82	29.94
975-18617	Caisse Centrale Desj.du Québec	5,599,995.62	4.10	2012-03-01	5.20	10.93
975-18625	Caisse Centrale Desj.du Québec	10,909,258.28	4.85	2012-03-01	5.88	11.57
975-18633	Caisse Centrale Desj.du Québec	27,741,776.77	4.44	2012-08-01	5.62	11.57
975-18641	Caisse Centrale Desj.du Québec	85,727,313.51	4.13	2012-03-01	5.38	23.80
975-18658	Caisse Centrale Desj.du Québec	32,901,569.46	4.80	2012-03-01	6.20	23.23
975-18666	Caisse Centrale Desj.du Québec	21,949,163.63	4.80	2012-09-01	6.60	25.87
975-18674	Caisse Centrale Desj.du Québec	326,428,822.97	3.94	2012-09-01	5.41	26.09
975-18682	Bank of Nova Scotia	844,563,139.51	4.55	2012-09-01	5.30	31.32
975-18690	Bank of Nova Scotia	174,362,207.30	4.55	2012-09-01	5.34	31.21
975-18708	Bank of Montreal	327,665,802.59	3.25	2009-04-01	4.55	21.25
975-18716	Bank of Montreal	446,909,928.17	3.25	2009-01-01	4.11	20.69
975-18724	RBC Dominion Securities	10,228,877.43	4.45	2012-09-01	5.49	32.21
975-18732	RBC Dominion Securities	2,034,452.36	4.59	2010-09-01	5.50	28.71
975-18757	RBC Dominion Securities	9,525,718.95	4.64	2017-09-01	5.63	34.91
975-18765	RBC Dominion Securities	4,159,020.69	5.10	2017-03-01	5.67	29.86
975-18773	RBC Dominion Securities	2,276,310.72	4.60	2008-05-01	5.31	35.73
975-18781	RBC Dominion Securities	3,921,238.70	4.60	2008-07-01	5.50	35.59
975-18799	RBC Dominion Securities	2,768,122.22	4.59	2009-06-01	5.22	34.52
975-18807	RBC Dominion Securities	79,142,375.40	4.59	2012-09-01	5.38	32.74
975-18815	Toronto-Dominion Bank	30,886,628.68	4.60	2011-12-01	5.53	22.71
975-18823	Toronto-Dominion Bank	23,961,947.51	4.60	2011-09-01	5.49	21.61
975-18831	Toronto-Dominion Bank	19,369,656.50	4.60	2011-03-01	5.51	21.74
975-18849	Toronto-Dominion Bank	73,104,966.69	4.60	2010-09-01	5.55	22.02
975-18856	Toronto-Dominion Bank	54,385,314.56	4.60	2010-01-01	5.32	22.78
975-18864	Toronto-Dominion Bank	819,363,111.96	4.60	2012-08-01	5.39	22.74
975-18872	Toronto-Dominion Bank	407,635,927.94	4.60	2012-08-01	5.54	11.13
975-18880	Toronto-Dominion Bank	99,724,045.71	4.60	2012-02-01	5.38	10.89
975-18898	Toronto-Dominion Bank	256,866,876.54	4.60	2012-08-01	5.56	22.49
975-18906	Toronto-Dominion Bank	71,407,180.05	4.60	2012-08-01	5.53	10.99
975-18914	Toronto-Dominion Bank	42,589,979.49	4.60	2012-02-01	5.42	10.80
975-18922	RBC Dominion Securities	39,782,355.11	4.25	2012-09-01	5.46	30.86
975-18930	Royal Bank of Canada	34,332,545.55	3.79	2009-10-01	5.05	22.69
975-18948	Royal Bank of Canada	42,839,915.44	3.50	2009-11-01	4.93	21.65
975-18955	Royal Bank of Canada	427,766,510.96	4.50	2012-05-01	5.17	25.11
975-18963	Royal Bank of Canada	1,042,035,318.65	4.28	2012-09-01	5.32	25.09
975-18971	Royal Bank of Canada	794,544,661.21	4.26	2012-09-01	5.24	25.80

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST (%)	AMORTIZATION (YRS)
Month of Issue: September 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-18989	Merrill Lynch Canada Inc.	128,924,146.38	4.49	2012-09-01	5.37	33.75
975-18997	Merrill Lynch Canada Inc.	2,682,779.73	4.59	2012-01-01	5.31	25.14
975-19003	Merrill Lynch Canada Inc.	273,119,076.03	4.34	2012-09-01	5.38	31.27
975-19011	Merrill Lynch Canada Inc.	3,303,062.17	4.59	2012-01-01	5.27	26.18
975-19029	Deutsche Bank AG	66,251,951.23	4.50	2012-09-01	5.81	34.53
975-19037	Merrill Lynch Canada Inc.	274,472,325.03	4.23	2012-09-01	5.55	31.01
975-19045	Merrill Lynch Canada Inc.	6,524,553.14	4.55	2012-09-01	5.51	11.74
975-19052	Merrill Lynch Canada Inc.	42,537,150.71	4.59	2012-09-01	5.69	33.87
975-19060	Merrill Lynch Canada Inc.	65,341,113.18	4.50	2012-09-01	5.72	33.37
975-19086	Royal Bank of Canada	109,186,323.42	3.68	2011-02-01	4.92	23.08
975-19094	Home Trust Company	28,036,527.89	4.55	2012-09-01	7.05	27.10
975-19102	Home Trust Company	56,105,173.42	4.15	2010-09-01	7.48	27.58
975-19110	Merrill Lynch Canada Inc.	3,794,212.61	4.59	2012-03-01	5.17	31.86
975-19128	CU Central of B.C.	24,278,690.96	3.94	2011-08-01	5.21	21.96
975-19136	CU Central of B.C.	9,958,533.14	3.85	2010-06-01	5.17	20.20
975-19144	CU Central of B.C.	24,843,076.42	3.95	2010-10-01	5.16	20.84
975-19151	CU Central of B.C.	9,309,412.81	3.80	2011-02-01	5.17	20.45
975-19169	CU Central of B.C.	13,823,440.50	4.45	2012-08-01	5.49	21.42
975-19177	CU Central of B.C.	13,483,670.04	3.95	2010-02-01	5.16	21.50
975-19185	CU Central of B.C.	15,318,453.34	3.91	2011-07-01	5.19	23.73
975-19193	CU Central of B.C.	20,760,701.66	4.34	2011-08-01	5.29	10.28
975-19201	CU Central of B.C.	9,745,333.25	3.95	2012-02-01	5.21	21.29
975-19219	CU Central of B.C.	45,185,354.21	4.01	2011-08-01	5.32	21.11
975-19227	CU Central of B.C.	119,354,906.39	4.50	2012-08-01	5.27	22.81
975-19235	CU Central of B.C.	27,973,132.56	4.41	2012-09-01	5.35	25.29
975-19243	CU Central of B.C.	10,243,557.90	3.95	2011-02-01	4.54	19.81
975-19250	CU Central of B.C.	4,008,954.48	4.06	2010-09-01	5.13	24.69
975-19268	CU Central of B.C.	2,966,636.38	3.94	2011-02-01	4.92	27.76
975-19276	CU Central of B.C.	2,776,287.39	4.53	2012-09-01	5.37	10.78
975-19284	ING Bank of Canada	261,514,406.47	4.50	2012-09-01	5.21	29.74
975-19292	ING Bank of Canada	193,469,696.66	4.50	2012-09-01	5.24	30.03
975-19300	ING Bank of Canada	294,982,759.04	4.50	2012-09-01	5.23	30.57
975-19318	Concentra Financial Services	37,857,915.65	4.37	2012-09-01	5.10	31.28
975-19326	Concentra Financial Services	55,141,760.15	4.55	2012-09-01	5.58	32.09
975-19334	Concentra Financial Services	41,743,620.21	3.93	2012-09-01	5.08	29.83
975-19342	Concentra Financial Services	77,869,159.87	4.55	2012-09-01	5.87	29.36
975-19359	Bank of Montreal	128,610,815.60	3.25	2008-12-01	4.08	10.62
975-19367	Bank of Montreal	125,328,615.00	3.75	2012-07-01	5.07	22.16
975-19375	ResMor Trust Company	22,786,705.72	4.40	2012-09-01	5.82	32.37
975-19383	ResMor Trust Company	24,930,011.72	4.40	2012-09-01	6.03	30.39
975-19391	Bank of Montreal	111,652,309.93	3.24	2009-03-01	4.39	10.55
975-19409	Bank of Montreal	110,819,937.06	4.29	2012-07-01	5.37	10.85
975-19417	Bank of Montreal	726,543,445.96	3.75	2012-07-01	5.21	22.62

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: September 2007						
Adjustable Rates						
980-00631	MCAN Mortgage Corporation	4,228,958.23	4.69	2012-09-01	5.29	25.25
980-00649	MCAN Mortgage Corporation	2,973,847.17	4.69	2012-09-01	5.29	34.33
980-00656	MCAN Mortgage Corporation	2,066,237.80	4.69	2012-09-01	5.29	10.23
980-00664	MCAN Mortgage Corporation	2,467,123.06	4.69	2012-04-01	5.32	10.35
980-00672	MCAN Mortgage Corporation	2,444,491.17	4.64	2012-04-01	5.29	24.35
980-00680	MCAN Mortgage Corporation	35,927,780.04	4.64	2012-09-01	5.29	34.29
980-00698	TD Securities Inc.	16,577,322.50	4.64	2012-09-01	5.29	29.20
980-00706	TD Securities Inc.	5,563,010.55	4.69	2012-09-01	5.29	11.39
980-00714	TD Securities Inc.	124,072,565.08	4.64	2012-09-01	5.29	28.93
980-00730	TD Securities Inc.	3,521,301.67	4.54	2012-09-01	5.23	23.18
980-00748	TD Securities Inc.	6,420,543.14	4.64	2012-04-01	5.25	28.10
980-00755	TD Securities Inc.	24,222,374.02	4.54	2012-09-01	5.24	27.05
980-00763	RBC Dominion Securities	30,102,825.07	4.70	2012-09-01	5.38	30.36
980-00771	RBC Dominion Securities	5,828,890.82	4.75	2012-09-01	5.37	28.64
980-00789	Merrill Lynch Canada Inc.	3,721,673.21	4.58	2012-09-01	5.35	33.48
980-00797	Merrill Lynch Canada Inc.	7,917,269.35	4.58	2012-09-01	5.35	34.73
980-00805	Merrill Lynch Canada Inc.	44,142,057.18	4.58	2012-09-01	5.35	31.72
980-00813	Merrill Lynch Canada Inc.	2,831,232.61	4.58	2012-08-01	5.35	11.99
980-00821	RBC Dominion Securities	8,253,031.64	4.70	2011-07-01	5.62	20.25
980-00839	RBC Dominion Securities	7,369,293.98	4.70	2011-02-01	5.60	19.56
980-00847	RBC Dominion Securities	10,514,333.48	4.70	2010-09-01	5.65	21.25
980-00854	RBC Dominion Securities	12,819,825.55	4.70	2010-05-01	5.51	20.48
980-00862	RBC Dominion Securities	37,510,259.59	4.70	2010-01-01	5.54	20.39
980-00870	RBC Dominion Securities	2,729,179.37	4.70	2010-01-01	5.57	12.17
980-00888	RBC Dominion Securities	47,278,715.64	4.70	2009-09-01	5.57	20.09
980-00896	RBC Dominion Securities	3,484,034.39	4.70	2009-09-01	5.60	12.77
980-00904	RBC Dominion Securities	20,393,352.72	4.70	2009-06-01	5.71	19.90
980-00912	RBC Dominion Securities	7,633,585.68	4.70	2011-12-01	5.57	20.52
980-00920	RBC Dominion Securities	8,721,760.36	4.70	2008-12-01	5.71	19.35
980-00938	RBC Dominion Securities	12,543,354.44	4.70	2009-03-01	5.69	19.76
980-00946	RBC Dominion Securities	10,525,428.46	4.70	2009-09-01	5.86	20.25
980-00953	RBC Dominion Securities	2,050,016.77	4.70	2010-05-01	5.92	20.45
980-00961	RBC Dominion Securities	4,886,027.49	4.70	2011-07-01	6.06	23.28
980-00979	RBC Dominion Securities	5,288,196.22	4.70	2011-02-01	6.11	21.33
9800-0987	RBC Dominion Securities	2,145,191.08	4.70	2010-09-01	6.25	21.86
9800-0995	RBC Dominion Securities	3,514,100.16	4.70	2009-03-01	6.08	19.26
9800-1001	RBC Dominion Securities	3,321,783.65	4.70	2009-06-01	6.05	20.46
9800-1019	RBC Dominion Securities	7,545,381.24	4.70	2010-01-01	5.79	20.65
NHA-Insured Variable Rate Pools (VRMBS)						
985-03600	Cdn.Imperial Bank of Commerce	67,008,271.37	4.53	2012-09-01	5.62	26.94
985-03618	Cdn.Imperial Bank of Commerce	13,439,965.61	4.69	2012-09-01	5.80	12.18
985-03634	Royal Bank of Canada	219,823,456.68	4.65	2012-01-01	5.66	22.87
985-03642	Toronto-Dominion Bank	20,157,668.35	4.95	2012-08-01	5.79	20.88

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

JULY TO SEPTEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: September 2007						
Weighted Average Coupon						
987-01006	National Bank of Canada	19,674,662.44	4.57	2012-08-01	5.47	27.14
987-01014	National Bank of Canada	20,713,613.71	4.53	2012-02-01	5.58	22.12
987-01022	National Bank of Canada	32,497,918.33	4.55	2011-08-01	5.60	21.12
987-01030	National Bank of Canada	22,290,403.94	4.56	2011-03-01	5.61	20.58
987-01048	National Bank of Canada	73,645,446.10	4.54	2010-10-01	5.64	20.26
987-01055	National Bank of Canada	12,490,911.23	4.54	2010-10-01	5.59	11.28
987-01063	National Bank of Canada	18,908,819.17	4.55	2012-08-01	5.45	24.98
987-01071	National Bank of Canada	23,861,817.85	4.55	2012-02-01	5.55	21.50
987-01089	National Bank of Canada	26,154,778.69	4.57	2011-08-01	5.57	21.16
987-01097	National Bank of Canada	24,653,017.97	4.56	2011-03-01	5.56	20.23
987-01105	National Bank of Canada	40,074,333.25	4.56	2010-10-01	5.61	20.07
987-01113	National Bank of Canada	23,387,106.77	4.55	2010-05-01	5.60	20.42
987-01121	National Bank of Canada	18,983,274.10	4.55	2010-01-01	5.65	20.10
987-01139	National Bank of Canada	15,354,843.33	4.58	2009-09-01	5.68	20.05
987-01147	National Bank of Canada	9,672,219.09	4.57	2009-06-01	5.67	19.44
987-01154	National Bank of Canada	24,279,899.31	4.55	2010-05-01	5.55	20.10
987-01162	National Bank of Canada	23,275,637.34	4.56	2010-01-01	5.56	19.92
987-01170	National Bank of Canada	16,993,066.63	4.54	2009-09-01	5.59	19.61
987-01188	National Bank of Canada	11,667,615.37	4.54	2009-06-01	5.54	19.18
987-01196	National Bank of Canada	9,919,874.57	4.55	2009-03-01	5.55	19.06
987-01204	RBC Dominion Securities	8,133,481.70	4.86	2012-08-01	5.66	29.11
987-01212	RBC Dominion Securities	7,685,734.41	4.67	2012-08-01	5.47	31.09
987-01220	Caisse Centrale Desj.du Québec	2,548,225.47	3.76	2012-03-01	5.41	10.01
987-01238	Caisse Centrale Desj.du Québec	3,589,302.95	3.96	2012-08-01	5.61	11.04
987-01246	Caisse Centrale Desj.du Québec	6,426,284.81	3.27	2012-03-01	4.92	22.75
987-01253	Caisse Centrale Desj.du Québec	7,971,055.17	3.20	2012-08-01	4.85	24.11
987-01261	Caisse Centrale Desj.du Québec	3,635,446.75	4.35	2012-07-01	6.00	22.05
987-01279	RBC Dominion Securities	9,394,396.25	4.59	2012-09-01	5.39	34.48
987-01287	Merrill Lynch Canada Inc.	42,262,482.46	4.68	2012-09-01	5.35	34.31
987-01295	Merrill Lynch Canada Inc.	42,551,777.72	4.69	2012-01-01	5.45	25.97
987-01303	Merrill Lynch Canada Inc.	79,699,118.97	4.68	2012-09-01	5.35	31.97
987-01311	Deutsche Bank AG	40,721,185.97	4.38	2012-09-01	5.38	33.55
987-01329	Merrill Lynch Canada Inc.	7,529,283.76	4.69	2011-12-01	5.45	23.12
Social Housing Pools						
990-09334	Royal Bank of Canada	22,042,968.06	4.45	2014-09-01	5.00	14.48
990-09342	Bank of Nova Scotia	2,790,337.92	4.50	2012-09-01	5.27	21.82
990-09359	Bank of Nova Scotia	48,764,508.81	4.20	2012-09-01	4.75	21.05
990-09367	Bank of Nova Scotia	107,290,990.42	4.40	2017-09-01	4.95	18.59

*PIP stands for Penalty Interest Payments

Source: CMHC

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is now available for free on CMHC's website. You can now view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1 800 668-2642.

©2007 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at <mailto:chic@cmhc.gc.ca>; (613) 748-2367 or 1 800 668-2642.

For permission, please provide CHIC with the following information:
Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.



NEW MARKET ANALYSIS REPORTS

Subscribe Now!

December 2007

- Enhanced coverage of the secondary rental market
 - Rental Market Reports – Major Centres

Subscribe

June 2007

- Spring Rental Market Survey Results
 - Rental Market Report – Canada and Provincial Highlights
 - Rental Market Statistics
- Renovation and Home Purchase Report

Subscribe

Subscribe

Subscribe

May 2007

- Housing Market Outlook – Canada and Regional Highlights Reports
- Northern Housing Outlook Report

Subscribe

Subscribe

Throughout 2007

- Coverage of additional centres:
 - Abbotsford
 - Kingston
 - Peterborough
 - Barrie
 - Guelph
 - Brantford

More

Find out More!

CMHC has enhanced its suite of surveys and analytical reports to better serve you. Visit www.cmhc.ca/housingmarketinformation regularly to find out more about our product updates and to subscribe to our FREE electronic reports.