

MHC MORTGAGE

MARKET TRENDS

Canada Mortgage and Housing Corporation

First Quarter, 2004

MORTGAGE LENDING

2003 MORTGAGE CREDIT GROWTH FASTEST SINCE 1992

By David Weingarden, Senior Economist, Capital Markets

Due primarily to the strong housing market nationwide, residential mortgage credit grew 8.5 per cent in the fourth quarter of 2003 compared to the same quarter in 2002. In 2003, total mortgage credit grew by 8.1 per cent, the fastest rate of growth since 1992.

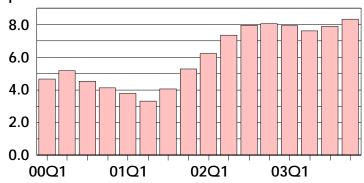
The housing market remained vibrant in 2003 and continued to provide a healthy environment for growth in mortgage credit in the fourth quarter of 2003. A combination of factors, including low mortgage rates, high consumer confidence, and a rebound in employment were the underpinnings for this healthy environment.

Another good year for the housing market

The market for new homes continued to exhibit solid growth in 2003, with housing starts up 6.5 per cent last year to reach 218,426 units, the

Continued on page 2

Residential mortgage credit growth*



* quarter-over-4 quarters earlier (03Q4 - CMHC estimate) Sources: CMHC, Bank of Canada, Statistics Canada CMHC-MAC 2004

In this Issue:

Mortgage lending ----- 1
NHA MBS----- 4



home to canadians Canada highest level since 1988. The New House Prices Index was up 4.8 per cent for 2003, the fastest growth rate since 1989.

The market for existing homes surpassed even the record high of 2002. The total value of homes sold through MLS®¹ increased 14.3 per cent in 2003, to a record high of over \$90 billion in transaction value. This growth in volumes was driven by strength in both unit sales and in prices, which last year grew by 4.2 and 9.7 per cent respectively.

The strong performance in the housing market led to higher mortgage credit

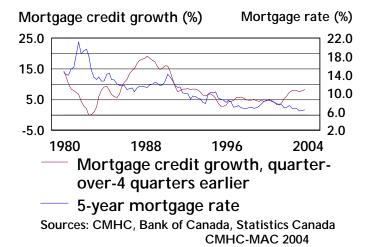
The strength in the housing market in the fourth quarter of 2003 led to an increase in total mortgage credit outstanding of 8.5 per cent relative to the same quarter in 2002. Mortgage debt now accounts for 69 per cent of total household debt, compared to 75 per cent a decade ago.

Chartered banks continue to lead in market share

Looking at market share by institution type, chartered banks accounted for 72.6 per cent of the mortgage loans outstanding by the fourth quarter of 2003. Credit unions retained their second place position, accounting for 15.2 per cent of residential mortgage loans outstanding.

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

Low mortgage rates lift mortgage credit



MARKET SHARE OF RESIDENTIAL MORTGAGE CREDIT (%) *

	4Q02	1Q03	2Q03	3Q03	4Q03e
Banks	72.3	72.4	72.5	72.8	72.7
Trusts	1.3	1.3	1.3	1.3	1.3
Caisse & Cr. Unions	14.8	14.9	15.0	15.1	15.3
Life Ins. Co.	3.8	3.7	3.6	3.4	3.4
Pension Funds	2.1	2.1	2.1	2.1	2.0
Others **	5.7	5.6	5.5	5.3	5.3

^{*} Excludes Special Purpose Vehicles and NHA MBS

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

^{**} Includes non-depository credit intermediaries

INDICATORS OF MORTGAGE LENDING ACTIVITY

MORTGAGE CREDIT OUTSTANDING (\$MILLIONS)*

	2001	2002	2003	4Q02	1Q03	2Q03	3Q03	4Q03e
TOTAL	447 125	480,295	518,938	404 177	E02 012	E00 704	524,636	E27 E40
	447,135			496,177	502,013	509,794		537,540
% change (year-over-year)	4.1	7.4	8.0	2.0	1.2	1.5	2.9	2.5
Banks	279,329	306,748	329,679	316,331	319,630	325,041	334,319	339,724
Trusts	5,204	5,565	6,056	5,654	5,821	5,958	6,106	6,247
Caisse & Cr. Unions	58,021	62,761	68,350	64,744	65,595	67,100	69,425	71,355
Life Ins. Co.	17,250	16,823	16,081	16,794	16,420	15,973	15,775	15,652
Pension Funds	9,257	9,302	9,431	9,181	9,312	9,508	9,493	9,412
Others **	25,422	24,777	24,908	24,884	24,877	24,519	24,383	24,605
Special Purpose Vehicles	18,097	15,002	14,583	15,178	15,516	14,840	14,127	13,848
NHA MBS ***	34,556	39,318	49,850	43,412	44,843	46,855	51,007	56,696

^{*} Average for the period, unadjusted

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2004

MORTGAGE RATES (%)*

	2001	2002	2003	4Q02	1Q03	2Q03	3Q03	4Q03
1-year 3-year	6.14 6.88	5.17 6.28	4.84 5.82	5.03 6.07	5.05 6.08	5.08 5.68	4.55 5.65	4.68 5.87
5-year	7.40	7.02	6.39	6.80	6.63	6.20	6.28	6.45

^{*} Average of period

Sources: CMHC, Bank of Canada, Statistics Canada

CMHC-MAC 2004

NHA AND CONVENTIONAL MORTGAGE LOANS APPROVED*

		2001	2002	2Q02	3Q02	4Q02	1Q03	2Q03
TOTAL	\$ millions	95,181	115,265	34,552	25,828	24,642	28,189	37,648
	Units	923,274	1,057,502	305,471	247,803	213,845	231,884	308,089
By Type of Lender								
Banks	\$ millions	77,587	94,730	28,496	20,993	20,604	23,245	31,387
	Units	713,862	827,535	239,529	190,443	170,910	183,053	246,517
Trusts	\$ millions	4,091	3,590	996	882	665	707	985
	Units	42,506	36,000	9,941	8,737	6,540	7,048	8,895
Life Ins. & Others	\$ millions	13,503	16,945	5,060	3,953	3,373	4,237	5,276
	Units	166,906	193,967	56,001	48,623	36,395	41,783	52,677

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

e: estimate

^{**} Includes non-depository credit intermediaries

^{***} CMHC

2003 WAS A BANNER YEAR FOR THE CANADA MORTGAGE BONDS PROGRAM, \$17.25 BILLION WERE ISSUED

by Richard Liu, Business Analyst, Securitization Operations and Monitoring

By the end of 2003, a total of \$35.15 billion CMB had been issued since the inception of the CMB program in June 2001.

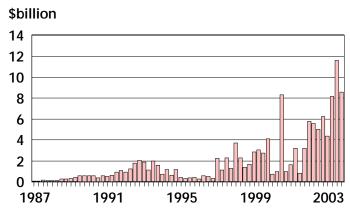
In December 2003, Canada Mortgage Bonds (CMB) series 6B was successfully issued, with the offering amount of \$5.5 billion. The bond sale marks the biggest single tranche offering of five-year bonds in Canada. A total of \$35.15 billion CMB have been issued since the inception of the CMB program in June 2001. Under the CMB program, a special purpose trust, the Canada Housing Trust (CHT) was established in 2001 to purchase newly issued NHA MBS pools and issue CMB backed by the CMHC guarantee. The monthly NHA MBS cash flows are transformed through swap agreements into a non-prepayable, nonamortizing bond cash flow. Both NHA MBS and CMB programs offer attractive investment opportunities and help to ensure Canadians have access to affordable mortgage financing.

2003 was a record year in many respects. A total of \$7.7 B of NHA MBS were issued in September 2003 making it the largest month in NHA-MBS history in terms of dollar amount of MBS issued. The declining mortgage rates and the booming housing markets have been providing strong supply of underlying mortgages for mortgage lenders who in turn need to fund their lending activities by securitizing these mortgage assets. NHA MBS and CMB provide a competitive source of funding for mortgage lenders and help lower mortgage financing costs.

2003 was also an important year for Canadian housing finance. CMHC introduced Variable Rate Mortgage Backed

Continued on page 5

Quarterly NHA MBS issues



Source: CMHC CMHC-MAC 2004

NHA MBS highlights - 2003

- √ \$7.7B of NHA MBS were issued in September 2003 making it a record month in NHA MBS history
- Inaugural issue of variable rate mortgage backed securities (VRMBS, 985 pool type) in September 2003, 3 pools with dollar amount of \$843M were sold to Canada Housing Trust (CHT).

New issues in 2003:

- $\sqrt{}$ 348 pools for \$32.7B
- $\sqrt{}$ 286 single family pools totalling \$30.0B
- √ 48 MBS pools with multiple loans (multiple and mixed pool types) for \$1B
- $\sqrt{7}$ social housing pools for \$194M

Outstanding volume:

 $\sqrt{}$ \$59.8B outstanding, up from \$45.4B from the previous year

CMHC MORTGAGE MARKET TRENDS

Securities (VRMBS, 985 pool type) to facilitate the securitization of standard variable rate mortgages. This new pool type is being implemented initially on a pilot basis. Approved Sellers can only sell 5 year standard VRMBS pools to Canada Housing Trust (CHT) for its Canada Mortgage Bond (CMB) program.

Single-family indemnity pools continue to lead issuance

The single-family mortgage pool types lead the way through 2003, with 286 new pools accounting for \$30 B in issuance. The single-family indemnity pool 975 remains the most popular, accounting for 71.8% of all MBS issued in the period.

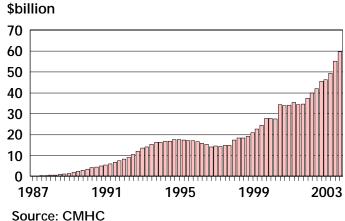
Medium-term issues remain most common

Over 89.3% of the dollar amount of MBS issued in 2003 was for 4-5 year terms. Longer term issues accounted for 1.6%, while shorter terms accounted for approximately 9.1% 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 2003 chartered banks accounted for 85.7% of the dollar amount of new NHA

NHA MBS outstanding, end of quarter



Source: CMHC CMHC-MAC 2004

MBS issues, followed by trust companies at 13.1%.

NHA MBS outstanding

Total MBS outstanding reached \$59.8B by the end of 2003. NHA MBS accounted for 10.4% of the total residential credit outstanding in Canada as of October 2003, up from 8.7% for the same period of 2002.

MBS spreads

NHA MBS-Government of Canada bond yield spreads are approximately 35-40 basis points for prepayable pools with terms between 3 and 5 years. The spreads for non-prepayable pools with terms of 3 to 5 years are approximately 20-25 basis points. ■

NOTE

If there is a specific trend or development you would like to see analyzed in a future issue please let us know. Suggestions and requests for additional information may be sent to David Weingarden, Senior Economist, Capital Markets, Market Analysis Centre, Canada Mortgage and Housing Corporation (CMHC), 700 Montreal Road, Ottawa, Ontario, K1A 0P7, Tel.: (613) 748-2354, Internet: dweingar@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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Month of Issue: October 2003	OCTOBER I	O DECEMBER 2003 ISSUES					
NHA-Insured Market Residential Pools (Single Units) 9-4.14.248 ResMor Trust Company 10,991,429.59 3.88 2008-0-01 5.53 24.2 9-4.14.258 Namour Crit (Six Savings CU 19,792,364.58 3.80 2008-0-01 5.71 24.1 9-4.14.263 ResMor Trust Company 10,991,429.59 3.88 2008-10-01 5.71 24.1 NHA-Insured Market Residential Pools (Mixed) 9-6.502.158 Equitable Trust Company (The) 18,910,619.38 4.05 2008-10-01 5.84 21.2 NHA-Insured Market Residential Pools (Mixed) 9-6.502.166 Equitable Trust Company (The) 10,524,742.46 5.00 2013-10-01 5.84 21.2 NHA-Insured Market Residential Pools (Multiple Units) 9-6.502.166 Equitable Trust Company (The) 10,524,742.46 5.00 2013-10-01 5.84 21.2 NHA-Insured Market Residential Pools (Multiple Units) 9-6.02.305 Peoples Trust Company (The) 17,467,741.15 4.10 2008-10-01 4.92 24.2 Homeouner pool with 3 year indemnity 9-704-527 National Bank of Canada 25,410,530.35 3.80 2008-01-01 4.79 21.9 9-704-527 National Bank of Canada 25,410,530.35 3.80 2008-01-01 4.79 22.9 9-704-528 Troront-Dominion Bank 32,6765,496.19 3.75 2008-01-01 4.79 22.9 9-704-529 Troront-Dominion Bank 51,119,191,33 3.75 2008-01-01 4.52 23.3 9-704-568 Troront-Dominion Bank 37,286,729.89 3.85 2008-01-01 5.16 22.2 9-704-543 Troront-Dominion Bank 30,180,215.69 3.35 2008-01-01 5.16 22.2 9-704-543 Troront-Dominion Bank 37,286,729.89 3.35 2008-01-01 5.16 22.2 9-704-549 Troront-Dominion Bank 37,286,500.88 3.75 2007-01-01 4.52 23.3 9-704-569 Troront-Dominion Bank 39,146,60.38 3.75 2007-01-01 5.18 22.9 9-704-529 Troront-Dominion Bank 39,146,66 3.75 2008-01-01 4.24 21.3 Homeowner pool with 5 year indemnity 9-502-199 La Capitale MFC Insurance Inc. 31,355,725.47 4.20 2008-10-01 4.24 21.3 Homeowner pool with 5 year indemnity 9-7502-219 Troront-Dominion Bank 47,456,684.64 400 2008-01 5.59 21.93 9-7502-229 Canada Trusto Mortgage Co. 31,043,351,51.25 4.00 2008-01 5.92 19.3 9-7502-229 Canada Trusto Mortgage Co. 31,043,351,51.25 4.00 2008-01 5.82 19.3 9-7502-229 Canada Trusto Mortgage Co. 31,043,51.51 3.00 2008-01 5.92 19.3 9-7502-229 Canada Trusto Mortgage Co.	POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE Date		
94-414-28 ResMor Trust Company	Month of Issu	ie: October 2003					
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NHA-Insured Market Residential Pools (Mixed) 96-502-186 Equitable Trust Company (The) 18, 910,619-38 4.05 2008-10-01 4.88 22.2 96-502-166 Equitable Trust Company (The) 10,524,742-46 5.00 2013-10-01 5.84 21.2 NHA-Insured Market Residential Pools (Multiple Units) 96-602-305 Peoples Trust Company (The) 17,467,741.15 4.10 2008-10-01 4.92 24.2 Homeowner pool with 3 year indemnity 97-004-527 National Bank of Canada 25, 410,530.35 3.80 2008-01-01 5.49 11.0 97-004-527 National Bank of Canada 326,765,496.19 3.75 2008-09-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 326,765,496.19 3.75 2008-09-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 31,786,729.9 3.85 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 30,180.215.69 3.35 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 10,899.191.71 3.75 2008-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 116,999.191.71 3.75 2008-09-01 4.83 22.1 97-004-580 Toronto-Dominion Bank 33,44,606.73 3.85 2007-04-01 5.83 20.6 97-004-580 Toronto-Dominion Bank 33,44,606.73 3.85 2007-04-01 5.83 20.6 97-004-590 Toronto-Dominion Bank 33,44,606.73 3.85 2007-04-01 5.83 20.6 97-004-590 Toronto-Dominion Bank 33,44,606.73 3.85 2007-04-01 5.83 20.6 97-004-590 Toronto-Dominion Bank 33,344,606.73 3.85 2007-04-01 5.83 20.6 97-004-590 Toronto-Dominion Bank 33,344,606.73 3.85 2007-04-01 5.83 20.6 97-004-590 Toronto-Dominion Bank 34,466.84 4.00 2008-09-01 4.24 21.3 Homeowner pool with 5 year indemnity 97-502-221 Toronto-Dominion Bank 47,466,684-46 4.00 2008-09-01 5.79 19.2 97-502-227 Canada Trustco Mortgage Co. 31,385,5125 4.00 2008-09-01 5.79 19.2 97-502-227 Canada Trustco Mortgage Co. 31,385,513 3.40 2008-09-01 5.82 18.3 97-502-226 Canada Trustco Mortgage Co. 31,406,315-13 3.40 2006-09-01 5.83 18.2 97-502-226 Canada Trustco Mortgage Co. 31,406,315-13 3.40 2006-09-01 5.89 19.3 97-502-227 Canada Trustco Mortgage Co. 31,406,315-13 3.40 2006-09-01 5.89 19.3 97-502-227 Canada Trustco Mortgage Co. 31,504,826-14 3.90 2007-09-01 6.14 10.2 97-502-238 Canada Trustco Mortgage Co. 31,504	96-414-263	ResMor Trust Company	10,991,429.59	3.88	2008-10-01	5.71	24.18
98-502-158 Equitable Trust Company (The) 18,910,619-38 4.05 2008-10-01 5.84 21.2 P6-502-166 Equitable Trust Company (The) 10,524,742.46 5.00 2013-10-01 5.84 21.2 P6-502-166 Equitable Trust Company (The) 10,524,742.46 5.00 2013-10-01 5.84 21.2 P6-502-105 Peoples Trust Company (The) 17,467,741.15 4.10 2008-10-01 4.92 24.2 Phomeowner pool with 3 year indemnity 797-004-527 National Bank of Canada 25,410,530.35 3.80 2008-01-01 5.49 11.0 797-004-527 National Bank of Canada 25,410,530.35 3.80 2008-01-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 326,765,496.19 3.75 2008-09-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 37,286,729-89 3.85 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 37,286,729-89 3.85 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 116,909,191.71 3.75 2008-09-01 4.83 22.5 197-004-592 Toronto-Dominion Bank 10,909,191.71 3.75 2008-09-01 4.83 22.5 197-004-592 Toronto-Dominion Bank 33,314,606.73 3.85 2006-01-01 5.16 22.2 97-004-592 Toronto-Dominion Bank 33,314,606.73 3.85 2006-10-01 4.24 21.3 Phomeowner pool with 5 year indemnity 97-502-199 La Capitale MFQ Insurance Inc. 31,355,725-47 4.20 2008-10-01 4.24 21.3 Phomeowner pool with 5 year indemnity 97-502-219 Toronto-Dominion Bank 47,456,684-46 4.00 2008-09-01 5.55 12.0 97-502-224 Canada Trustco Mortgage Co. 30,459,642.0 3.85 2007-10-01 5.99 22.3 97-502-224 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.55 12.0 97-502-224 Canada Trustco Mortgage Co. 31,460,315.3 3.90 2009-09-01 5.83 11.2 97-502-224 Canada Trustco Mortgage Co. 31,460,315.3 3.95 2007-09-01 4.96 9.97-502-224 Canada Trustco Mortgage Co. 31,460,315.3 3.95 2007-09-01 5.83 11.2 97-502-224 Canada Trustco Mortgage Co. 31,460,315.1 3.30 2009-09-01 5.83 11.2 97-502-224 Canada Trustco Mortgage Co. 31,460,315.1 3.30 2009-09-01 5.83 11.2 97-502-224 Canada Trustco Mortgage Co. 31,460,315.1 3.30 2009-09-01 5.14 10.0 97-502-224 Canada Trustco Mortgage Co. 31,460,315.1 3.30 2009-09-01 5.83 11.2 97-502-224 Cana	96-414-271	ResMor Trust Company	15,359,369.04	4.00	2008-10-01	5.64	24.16
### PR-502-166 Equitable Trust Company (The) 10,524,742.46 5.00 2013-10-01 5.84 21.2	NHA-Insured	Market Residential Pools (Mixed)					
NHA-Insured Market Residential Pools (Multiple Units) 96-602-305 Peoples Trust Company 17,467,741.15 4.10 2008-10-01 4.92 24.2 Homeowner pool with 3 year indemnity 97-004-527 National Bank of Canada 25,410,530.35 3.80 2008-01-01 5.49 11.0 97-004-527 National Bank of Canada 35,765,496.19 3.75 2008-09-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 37,266,729.99 3.85 2008-02-01 5.80 21.3 97-004-543 Toronto-Dominion Bank 37,266,729.99 3.85 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 10,809,191.71 3.75 2008-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2008-09-01 4.68 22.6 97-004-587 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-592 La Capitale MFC Insurance Inc. 31,355,725.47 4.20 2008-10-01 4.24 21.3 Homeowner pool with 5 year indemnity 97-502-199 La Capitale MFC Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.09 22.3 97-502-227 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.55 12.0 97-502-223 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.79 19.2 97-502-223 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.79 19.2 97-502-223 Toronto-Dominion Bank 40,003,723.4.62 4.00 2008-09-01 5.79 19.2 97-502-223 Toronto-Dominion Bank 40,003,723.4.62 4.00 2008-09-01 5.79 19.2 97-502-2249 Canada Trustco Mortgage Co. 31,043,361.13 3.40 2006-09-01 5.11 11.7 97-502-226 Canada Trustco Mortgage Co. 31,043,26.19 3.95 2007-09-01 5.11 11.7 97-502-226 Canada Trustco Mortgage Co. 31,043,361.13 3.40 2006-09-01 5.11 11.7 97-502-228 Canada Trustco Mortgage Co. 31,043,561.93 3.95 2007-09-01 5.14 10.0 97-502-229 Canada Trustco Mortgage Co. 31,045,964.200 3.85 2007-09-01 5.14 10.0 97-502-229 Canada Trustco Mortgage Co. 31,045,964.200 3.85 2007-09-01 5.14 10.0 97-502-229 Canada Trustco Mortgage Co. 31,045,964.200 3.85 2007-09-01 5.14 10.0 97-502-230 Canada Tru	96-502-158	Equitable Trust Company (The)	18,910,619.38	4.05	2008-10-01	4.88	23.20
Peoples Trust Company	96-502-166	Equitable Trust Company (The)	10,524,742.46	5.00	2013-10-01	5.84	21.26
Peoples Trust Company	NHA-Insured	Market Residential Pools (Multiple Units)				
97-004-527 National Bank of Canada 25,410,530,35 3.80 2008-01-01 5.49 11.0 97-004-535 Toronto-Dominion Bank 326,765,496.19 3.75 2008-09-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 51,119,191.93 3.75 2007-10-01 4.52 23.3 97-004-550 Toronto-Dominion Bank 37,286,729.89 3.85 2008-02-01 5.80 21.3 97-004-567 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 16,909,191.71 3.75 2007-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2007-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 22.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2006-10-01 4.24 21.3 Homeowner pool with 5 year indemnity 97-502-297 Royal Bank of Canada 39,841,536.06 3.75 2006-06-01 4.97 21.0 97-502-223 Toronto-Dominion Bank 27,845.684.46 4.00 2008-09-01 5.55 12.0 97-502-223 Toronto-Dominion Bank 27,877.48 48 3.85 2007-11-01 5.42 20.9 97-502-223 Toronto-Dominion Bank 27,877.48 48 3.85 2007-11-01 5.42 20.9 97-502-223 Toronto-Dominion Bank 25,977.764.84 3.85 2007-11-01 5.42 20.9 97-502-223 Toronto-Dominion Bank 96,037,234.62 4.00 2008-09-01 5.79 19.2 97-502-224 Canada Trustco Mortgage Co. 31,945,826.49 3.80 2008-09-01 5.79 19.2 97-502-224 Canada Trustco Mortgage Co. 31,945,826.49 3.80 2008-09-01 5.82 18.3 97-502-226 Canada Trustco Mortgage Co. 31,945,826.49 3.95 2007-08-01 6.20 17.9 97-502-226 Canada Trustco Mortgage Co. 31,945,826.49 3.70 2007-09-01 5.83 18.2 97-502-236 Canada Trustco Mortgage Co. 31,945,815-13 3.40 2006-09-01 5.89 97-502-236 Canada Trustco Mortgage Co. 31,945,815-13 3.40 2006-09-01 5.83 18.2 97-502-236 Canada Trustco Mortgage Co. 31,945,826.49 3.70 2007-09-01 5.83 18.2 97-502-236 Canada Trustco Mortgage Co. 31,945,826.49 3.70 2007-09-01 5.83 18.2 97-502-236 Canada Trustco Mortgage Co. 31,945,815-13 3.40 2006-09-01 5.83 18.2 97-502-236 Canada Trustco Mortgage Co. 31,945,815-13 3.40 2006-09-01 5.83 18.2		•	•	4.10	2008-10-01	4.92	24.22
97-004-527 National Bank of Canada 25,410,530,35 3.80 2008-01-01 5.49 11.0 97-004-535 Toronto-Dominion Bank 326,765,496.19 3.75 2008-0-01 4.79 22.9 97-004-543 Toronto-Dominion Bank 51,119,191.93 3.75 2007-10-01 4.52 23.3 97-004-550 Toronto-Dominion Bank 37,286,729.89 3.85 2008-02-01 5.80 21.3 97-004-550 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 16,909,191.71 3.75 2008-09-01 4.83 23.1 97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2008-09-01 4.83 23.1 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2006-10-01 4.24 21.3 Homeowner pool with 5 year indemnity 97-502-219 La Capitale MFQ Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.09 22.3 97-502-227 Royal Bank of Canada 39,841,536.06 3.75 2006-06-01 4.97 21.0 97-502-227 Toronto-Dominion Bank 27,847,548 3.85 2007-04-01 5.09 22.3 97-502-227 Toronto-Dominion Bank 27,446,684.46 4.00 2008-09-01 5.55 12.0 97-502-227 Toronto-Dominion Bank 25,977,764.84 3.85 2007-11-01 5.42 20.2 97-502-223 Toronto-Dominion Bank 26,977,764.84 3.85 2007-11-01 5.42 20.2 97-502-223 Toronto-Dominion Bank 96,037,234.62 4.00 2008-09-01 5.79 19.2 97-502-224 Canada Trustco Mortgage Co. 31,363,515.25 4.00 2008-09-01 5.79 19.2 97-502-224 Canada Trustco Mortgage Co. 31,946,326.19 3.95 2007-08-01 5.82 18.3 97-502-226 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 5.82 18.3 97-502-226 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,946,315-13 3.40 2006-09-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,945,315-13 3.40 2006-09-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,946,326-19 3.95 2007-09-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,946,315-13 3.40 2006-09-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,946,315-13 3.40 2006-09-01 5.83 18.2 97-502-230 Canada Trustco Mortgage Co. 31,946,315	Homeowner	nool with 3 year indemnity					
97-004-535 Toronto-Dominion Bank 326,755,496,19 3,75 2008,09-01 4,79 22,9 97-004-543 Toronto-Dominion Bank 51,119,191,93 3,75 2007-10-01 4,52 23,3 97-004-550 Toronto-Dominion Bank 37,286,729,89 3,85 2008-02-01 5,80 21,3 97-004-556 Toronto-Dominion Bank 30,180,215,69 3,35 2006-01-01 5,16 22,2 97-004-568 Toronto-Dominion Bank 29,845,630,88 3,75 2007-09-01 4,68 22,6 97-004-584 Toronto-Dominion Bank 116,909,191,71 3,75 2008-09-01 4,83 23,1 97-004-592 Toronto-Dominion Bank 38,314,606,73 3,85 2007-04-01 5,83 20,6 97-004-600 HSBC Bank Canada 7,440,941,58 3,25 2006-10-01 4,24 21,3 4,3 4,4 5,4 5,4 5,4 5,4 5,4 5,4 5,4 5,4 5,4			25.410.530.35	3.80	2008-01-01	5.49	11 OF
97-004-543 Toronto-Dominion Bank							
97-004-550 Toronto-Dominion Bank 37,286,729.89 3.85 2008-02-01 5.80 21.3 97-004-568 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 29,845,630.88 3.75 2007-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2088-09-01 4.83 23.1 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-09-01 4.24 21.3 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-09-01 4.24 21.3 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-09-01 4.24 21.3 97-502-219 La Capitale MFQ Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.89 22.3 97-502-207 Royal Bank of Canada 39,841,536.06 3.75 2006-00-01 4.97 21.0 97-502-221 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.55 12.0 97-502-231 Toronto-Dominion Bank 25,977,764.84 3.85 2007-11-01 5.42 20.2 97-502-231 Toronto-Dominion Bank 96,037,234.62 4.00 2008-09-01 5.79 19.2 97-502-249 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.79 19.2 97-502-256 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.11 11.7 97-502-227 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.11 11.7 97-502-227 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.10 1.9 97-502-227 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.10 1.9 97-502-2280 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.10 1.9 97-502-229 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.14 10.0 97-502-212 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.14 10.0 97-502-229 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.14 10.0 97-502-229 Canada Trustco Mortgage Co. 31,508,508,508,508,508,508,508,509,509,509,509,509,509,509,509,509,509							
97-004-568 Toronto-Dominion Bank 30,180,215.69 3.35 2006-01-01 5.16 22.2 97-004-576 Toronto-Dominion Bank 29,845,630.88 3.75 2007-09-01 4.68 22.6 97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2008-09-01 4.83 23.1 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2006-10-01 4.24 21.3 Homeowner pool with 5 year indermity 97-502-199 La Capitale MFQ Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.09 22.3 97-502-207 Royal Bank of Canada 39,841,536.06 3.75 2006-06-01 4.97 21.0 97-502-215 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.55 12.0 97-502-223 Toronto-Dominion Bank 5,6037,234.62 4.00 2008-09-01 5.79 19.2 97-502-224 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.82 18.3 97-502-256 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 6.20 17.9 97-502-272 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.89 9.3 97-502-272 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.09 9.3 97-502-272 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2008-09-01 5.89 9.3 97-502-286 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-230 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.9 9.3 97-502-238 Toronto-Dominion Bank 39,337,665.35 4.10 2008-09-01 5.54 10.0 97-502-331 Toronto-Dominion Bank 42,685,912.26 4.05 2008-09-01 5.58 11.0 97-502-331 Toronto-Dominion Bank 42,685,912.26 4.05 2008-09-01 5.58 11.0 97-502-337 Toronto-Dominion Bank							
97-004-576 Toronto-Dominion Bank							
97-004-584 Toronto-Dominion Bank 116,909,191.71 3.75 2008-09-01 4.83 23.1 97-004-592 Toronto-Dominion Bank 38,314,606.73 3.85 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2006-10-01 4.24 21.3 21.3 21.3 21.3 21.3 21.3 21.3 21.3							22.63
97-004-592 Toronto-Dominion Bank 38,314,666.73 3.85 2007-04-01 5.83 20.6 97-004-600 HSBC Bank Canada 7,440,941.58 3.25 2006-10-01 4.24 21.3 21.3 2006-6001 4.24 21.3 21.3 21.3 2006-6001 4.24 21.3 21.3 21.3 21.3 21.3 21.3 21.3 21.3							23.14
Homeowner pool with 5 year indemnity							20.68
97-502-199 La Capitale MFQ Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.09 22.3 97-502-207 Royal Bank of Canada 39,841,536.06 3.75 2006-06-01 4.97 21.0 97-502-215 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.55 12.0 97-502-223 Toronto-Dominion Bank 25,977,764.84 3.85 2007-11-01 5.42 20.2 97-502-231 Toronto-Dominion Bank 96,037,234.62 4.00 2008-09-01 5.79 19.2 97-502-249 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.79 19.2 97-502-246 Canada Trustco Mortgage Co. 35,045,822.64 3.80 2008-09-01 5.11 11.7 97-502-264 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 6.20 17.9 97-502-272 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-280 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 47,289,304.84 3.70 2007-09-01 5.14 10.2 97-502-298 Canada Trustco Mortgage Co. 31,733,721.11 3.70 2007-09-01 5.14 10.2 97-502-306 Canada Trustco Mortgage Co. 30,118,547.04 3.50 2006-09-01 4.97 9.4 97-502-322 Toronto-Dominion Bank 39,337,665.35 4.10 2008-09-01 5.42 21.2 97-502-322 Toronto-Dominion Bank 39,337,665.35 4.10 2008-09-01 5.83 11.1 97-502-355 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-355 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.55 11.0 97-502-389 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-389 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-389 Toronto-Dominion Bank 45,962,815.66 3.70 2007-09-01 6.23 10.4 97-502-389 Toronto-Dominion Bank 48,865,660 3.70 2007-09-01 6.23 10.4 97-502-389 Toronto-Dominion Bank 88,835,759.44 3.50 2006-09-01 4.86 9.9 97-502-347 Toronto-Dominion Bank 88,835,759.44 3.50 2006-09-01 4.86 9.9 97-502-437 Toronto-Dominion Bank 88,835,759.44 3.50 2006-09-01 4.81 9.7 97-502-437 Toronto-Dominion Bank 88,835,759.44 3.50 2006-09-01 4.81 9.7 97-502-437 Toronto-Dominion Bank 88,835,759.44 3.50 2006-09-01 4.81 9.7 97-502-447 Maple Trust Company 22,697,233.02 3.55 2006-09-01 4.15 5.55 22.5							21.36
97-502-199 La Capitale MFQ Insurance Inc. 31,355,725.47 4.20 2008-10-01 5.09 22.3 97-502-207 Royal Bank of Canada 39,841,536.06 3.75 2006-06-01 4.97 21.0 97-502-23 Toronto-Dominion Bank 47,456,684.46 4.00 2008-09-01 5.55 12.0 97-502-223 Toronto-Dominion Bank 25,977,764.84 3.85 2007-11-01 5.42 20.2 97-502-231 Toronto-Dominion Bank 96,037,234.62 4.00 2008-09-01 5.79 19.2 97-502-249 Canada Trustco Mortgage Co. 31,383,515.25 4.00 2008-09-01 5.79 19.2 97-502-246 Canada Trustco Mortgage Co. 35,045,822.64 3.80 2008-09-01 5.11 11.7 97-502-264 Canada Trustco Mortgage Co. 31,904,326.19 3.95 2007-08-01 6.20 17.9 97-502-272 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 31,406,315.13 3.40 2006-05-01 5.09 9.3 97-502-298 Canada Trustco Mortgage Co. 47,289,304.84 3.70 2007-09-01 6.14 10.2 97-502-306 Canada Trustco Mortgage Co. 31,333,721.11 3.70 2007-09-01 5.14 10.0 97-502-322 Toronto-Dominion Bank 39,337,665.35 4.10 2008-09-01 5.42 21.2 97-502-322 Toronto-Dominion Bank 39,337,665.35 4.10 2008-09-01 5.83 11.1 97-502-330 Toronto-Dominion Bank 31,551,309.99 3.75 2007-09-01 5.83 11.1 97-502-335 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.55 11.0 97-502-338 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.57 19.2 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.18 9.7 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.18 9.7 97-502-339 Toronto-Dominion Bank 40,462,115.35 3.95 2008-09-01 5.58 11.0 97-502-339 Toronto-Dominion Ba	Homeowner	pool with 5 year indemnity					
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97-502-413 Toronto-Dominion Bank 88,835,759.44 3.50 2006-05-01 4.81 21.4 97-502-421 Cnd.Imperial Bank of Commerce 31,056,576.80 3.43 2006-10-01 5.02 22.1 97-502-439 HSBC Bank Canada 8,694,799.18 3.25 2006-09-01 4.15 22.0 97-502-447 Maple Trust Company 22,697,233.02 3.55 2006-06-01 5.55 22.5							21.25
97-502-439 HSBC Bank Canada 8,694,799.18 3.25 2006-09-01 4.15 22.0 97-502-447 Maple Trust Company 22,697,233.02 3.55 2006-06-01 5.55 22.5		Toronto-Dominion Bank					21.43
97-502-447 Maple Trust Company 22,697,233.02 3.55 2006-06-01 5.55 22.5	97-502-421			3.43	2006-10-01		22.12
							22.03
97-502-454 Home Trust Company 26,535,535.06 3.50 2006-11-01 6.51 23.8		, ,					22.54
	97-502-454	Home Trust Company	26,535,535.06	3.50	2006-11-01	6.51	23.89

*PIP stands for Penalty Interest Payments Source: CMHC

CMHC - MAC 2004

OCTOBER 1	O DECEMBER 2003 ISSUES		COUPON	DUE	WEIGHTED AVER	PAGE
POOL NO.	ISSUER	VALUE (\$)	RATE (%)	DATE	INTEREST(%) AMORTI	
Month of Issu	e: November 2003					
NHA-Insured	Market Residential Pools (Single Units)					
96-414-206	Alberta Motor Assoc.Insur.Comp	9,986,483.77	4.05	2008-10-01	5.53	23.62
96-414-289	Vancouver City Savings CU	24,423,320.24	3.80	2008-10-01	4.57	22.81
96-414-297	Vancouver City Savings CU	13,078,250.39	3.90	2008-09-01	4.59	21.96
96-414-305	Alberta Motor Assoc.Insur.Comp	4,175,499.11	3.50	2006-10-01	4.93	23.49
96-414-313	ResMor Trust Company	12,258,057.98	4.13	2008-11-01	5.81	24.11
96-414-321	ResMor Trust Company	32,487,866.44	4.20	2008-11-01	5.52	24.01
	Market Residential Pools (Mixed)					
96-502-174	Equitable Trust Company (The)	29,579,542.66	3.90	2008-11-01	4.63	25.14
NHA-Insured	Market Residential Pools (Multiple Units)					
96-602-313	Peoples Trust Company	11,715,624.67	4.10	2008-11-01	4.92	24.48
96-602-321	Peoples Trust Company	28,042,220.31	5.10	2013-11-01	5.74	32.68
Homeowner p	oool with 3 year indemnity					
97-004-618	Cnd.Imperial Bank of Commerce	17,754,714.79	3.84	2007-02-01	6.24	18.50
97-004-626	Cnd.Imperial Bank of Commerce	26,235,891.51	3.80	2007-02-01	6.20	10.65
Homeowner i	oool with 5 year indemnity					
97-501-258	Toronto-Dominion Bank	25,484,909.79	4.05	2008-03-01	5.65	20.26
97-502-462	Home Trust Company	50,573,841.76	3.75	2008-11-01	5.99	23.82
97-502-470	Cnd.Imperial Bank of Commerce	14,514,759.65	3.30	2005-11-01	5.04	21.21
97-502-488	Cnd.Imperial Bank of Commerce	19,373,772.29	3.51	2006-11-01	4.62	22.20
97-502-496	Cnd.Imperial Bank of Commerce	29,301,642.29	3.58	2006-05-01	5.07	21.81
97-502-504	Cnd.Imperial Bank of Commerce	16,781,389.14	3.46	2006-03-01	4.98	21.72
97-502-512	Toronto-Dominion Bank	20,654,274.68	4.10	2008-03-01	5.56	19.72
97-502-520	Toronto-Dominion Bank	32,139,173.24	4.00	2008-03-01	5.55	10.79
97-502-538 97-502-546	Toronto-Dominion Bank Home Trust Company	6,584,212.12 12,294,912.62	4.00 3.75	2008-10-01 2008-07-01	6.51 6.42	12.17 23.54
	. ,	12,274,712.02	3.73	2000 07-01	0.42	25.54
Month of Issu	e: December 2003					
	Market Residential Pools (Single Units)					
96-414-339	ResMor Trust Company	20,237,986.33	4.15	2008-12-01	5.66	24.16
96-414-347	ResMor Trust Company	24,840,295.15	4.15	2008-12-01	5.69	24.12
96-414-354	ResMor Trust Company	13,164,487.65	4.15	2008-12-01	5.76	24.03
	Market Residential Pools (Mixed)					
96-502-182	Equitable Trust Company (The)	16,532,667.89	4.95	2013-12-01	5.69	25.32
96-502-190	Equitable Trust Company (The)	20,923,027.61	4.05	2008-12-01	4.67	24.53
96-502-208	Equitable Trust Company (The)	23,481,428.35	4.15	2008-12-01	5.04	31.15
	Market Residential Pools (Multiple Units)					
96-602-339	Peoples Trust Company	15,483,154.46	4.00	2008-12-01	4.88	21.60
	oool with 3 year indemnity					
97-004-659	National Bank of Canada	210,575,422.05	4.25	2008-11-01	5.12	20.54
97-004-667	National Bank of Canada	118,946,981.94	4.60	2008-11-01	5.94	20.36
97-004-675	National Bank of Canada	93,820,111.00	4.25	2008-11-01	5.14	11.49
97-004-683	National Bank of Canada	46,524,891.97	4.50	2008-11-01	5.89	11.41
	Maple Bank GmbH	114,356,059.93 348,449,551.90	3.95	2008-12-01	4.87	22.11
97-004-709	Pank of Nova Coatia	340 444 33 [90]	4.30	2008-11-01	5.89	21.89
97-004-709 97-004-717	Bank of Nova Scotia			2008.11.01		21 14
97-004-709 97-004-717 97-004-725	Bank of Nova Scotia	280,711,110.37	4.20	2008-11-01	4.99	
97-004-709 97-004-717 97-004-725 97-004-733	Bank of Nova Scotia Bank of Nova Scotia	280,711,110.37 133,027,879.40	4.20 4.25	2008-11-01	4.99 5.39	20.82
97-004-709 97-004-717 97-004-725	Bank of Nova Scotia	280,711,110.37	4.20		4.99	21.16 20.82 21.80 21.57

*PIP stands for Penalty Interest Payments Source: CMHC

NHA MORTGAGE-BACKED SECURITIES OCTOBER TO DECEMBER 2003 ISSUES									
POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE Date	WEIGHTED AVERAGE INTEREST(%) AMORTIZATION				
Month of Issu	ue: December 2003								
Homeowner	pool with 5 year indemnity								
97-502-165	Bank of Montreal	146,200,598.24	4.10	2008-12-01	4.98	22.21			
97-502-553	Royal Bank of Canada	107,253,609.20	4.00	2007-09-01	4.94	20.96			
97-502-561	Royal Bank of Canada	106,911,236.03	3.75	2007-02-01	5.39	11.43			
97-502-579	Royal Bank of Canada	862,964,262.38	4.15	2008-11-01	4.93	21.36			
97-502-587	Cnd.Imperial Bank of Commerce	507,283,574.00	4.00	2008-12-01	5.30	22.46			
97-502-595	Cnd.Imperial Bank of Commerce	34,762,053.02	4.00	2008-12-01	4.98	11.91			
97-502-603	Cnd.Imperial Bank of Commerce	70,463,523.71	4.00	2008-12-01	5.30	22.41			
97-502-611	Cnd.Imperial Bank of Commerce	627,966,093.23	3.75	2008-12-01	4.73	21.84			
97-502-629	Cnd.Imperial Bank of Commerce	103,537,734.23	3.75	2008-12-01	4.77	11.92			
97-502-637	Cnd.Imperial Bank of Commerce	166,959,246.68	3.86	2007-03-01	5.73	20.59			
97-502-645	Cnd.Imperial Bank of Commerce	49,516,411.75	4.05	2008-03-01	6.37	19.81			
97-502-652	Toronto-Dominion Bank	81,548,275.14	4.20	2008-11-01	5.41	19.32			
97-502-660	Toronto-Dominion Bank	463,946,084.67	3.75	2008-11-01	4.75	21.84			
97-502-678	Cnd.Imperial Bank of Commerce	77,746,682.46	4.00	2008-12-01	5.38	11.65			
97-502-686	Maple Bank GmbH	392,804,796.57	3.95	2008-12-01	4.88	22.51			
97-502-694	HSBC Bank Canada	8,786,780.02	4.15	2008-12-01	5.06	22.51			
97-502-702	HSBC Bank Canada	7,506,079.16	4.15	2008-12-01	5.15	22.47			
97-502-710	HSBC Bank Canada	7,976,622.05	4.15	2008-12-01	4.88	22.16			
97-502-728	HSBC Bank Canada	4,396,236.32	4.15	2008-12-01	5.14	21.51			
985 Variable	Rate								
98-500-051	Cnd.Imperial Bank of Commerce	459,449,788.64	2.94	2008-12-01	3.51	20.21			
98-500-069	Cnd.Imperial Bank of Commerce	150,396,469.18	2.94	2008-12-01	3.50	11.77			
98-500-077	Cnd.Imperial Bank of Commerce	82,775,058.23	2.94	2008-12-01	3.51	20.00			
98-500-085	Cnd.Imperial Bank of Commerce	20,813,537.82	2.94	2008-12-01	3.50	12.28			
Social Housii	ng Pools								
99-008-716	Toronto-Dominion Bank	2,479,321.71	4.13	2008-11-01	4.80	16.03			

*PIP stands for Penalty Interest Payments

Source: CMHC CMHC CMHC - MAC 2004

- 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 indermity in the event of any prepayments made outside the core prepayments provisions (5-year term)
- $966 Comprised {\it exclusively multi-family rental mortgages, pools mortgages are {\it closed to prepayment options} \\$
- 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)		2002	2003	4Q02	1Q03	2Q03	3Q03	4Q03e
OUTSTANDING AMOUNT (End of period)								
TOTAL	\$million	45,420	59,757	45,420	46,214	49,332	55,239	59,757
Residential, single (with PIP *)	Units \$million	987 1,425	1,163 1,165	987 1,425	987 1,315	1,024 1,129	1,098 1,119	1,163 1,165
Residential, single (no PIP)	Units \$million	157 258	132 91	157 258	144 220	135 166	134 119	132 91
Residential, single (no PIP with indemnity)	Units \$million	100 21,519	75 16,813	100 21,519	92 19,720	86 17,910	80 16,472	75 16,813
Residential, single (no PIP with indemnity, 5-year)	Units \$million	264 13,594	287 31,029	264 13,594	256 16,159	272 21,273	278 27,605	287 31,029
Residential, multiple	Units \$million	90 1,910	268 2,253	90 1,910	114 2,031	150 2,134	212 2,257	268 2,253
Social Housing	Units \$million	128 4,729	144 4,591	128 4,729	135 4,696	140 4,605	147 4,584	144 4,591
Mixed	Units \$million	102 1,984	93 2,299	102 1,984	98 2,073	93 2,114	92 2,245	93 2,299
Variable rate	Units \$million Units	146	157 1,516 7	146	148	148	152 837 3	157 1,516 7
ISSUES (Total of period)								
TOTAL	\$million	22,644	32,702	6,254	4,392	8,154	11,603	8,553
Residential, single (with PIP)	Units \$million Units	239 307 20	348 532 33	60 57 2	57 53 5	72 26 2	112 226 13	107 226 13
Residential, single (no PIP)	\$million Units	0	0 0	0	0	0	0	0
Residential, single (no PIP with indemnity)	\$million Units	7,675	5,922 75	1,394	749	1,393	1,489	2,291 22
Residential, single (no PIP with indemnity, 5-year)	\$million	73 12,555	23,471	15 4,301	13 3,215	23 6,471	17 8,685	5,100
Residential, multiple	Units \$million	68 670	178 481	24 178	24 137	36 119	62 151	56 73
Social Housing	Units \$million Units	33 1,031 15	25 194 7	8 230 3	8 74 2	5 39	8 52 2	4 29 2
Mixed	\$million	406	545	94 8	163 5	1 106 5	156	120
Variable rate	Units \$million Units	30	23 1,557 7	8	5	5	7 843 3	6 713 4
YIELDS (5-year maturity,%)								
MBS Prepayable (with PIP)		4.89	4.32	4.58	4.62	4.13	4.19	4.36
MBS Prepayable (no PIP) MBS Non-prepayable		4.94 4.81	4.38 4.26	4.63 4.51	4.67 4.55	4.18 4.05	4.25 4.12	4.42 4.30
MBS MMUF		4.87	4.26	4.57	4.55 4.61	4.05	4.12	4.36
Mortgage rates		7.02	6.39	6.80	6.63	6.20	6.28	6.45
GOCs		4.58	4.00	4.26	4.31	3.82	3.86	4.02
SPREADS OVER GOC (5-year maturity,%)								
Prepayable (with PIP)		0.31	0.32	0.31	0.31	0.31	0.33	0.35
Prepayable (no PIP) Non-prepayable		0.36 0.23	0.38 0.26	0.37 0.25	0.37 0.25	0.36 0.24	0.38 0.26	0.40 0.28
MMUF		0.23	0.26	0.25	0.25	0.24	0.26	0.26
Mortgage rates		2.44	2.39	2.54	2.33	2.38	2.42	2.43