

TOTAL REAL ESTATE PORTFOLIO

Data at December 31, 2009

Real Estate Portfolio*	Total Portfolio	FICO (≥ 660)	FICO (620 - 659)	FICO (< 620)
Outstandings	\$14.5 Billion	\$6.0 Billion	\$2.6 Billion	\$5.7 Billion
LTV	80%	86%	80%	75%
60+%	7.88%	6.16%	9.42%	9.02%
2008 Vintage	\$1.2 Billion	\$186.6 Million	\$202.3 Million	\$847.0 Million
LTV	72%	73%	73%	72%
60+%	6.72%	3.48%	5.34%	7.75%
2007 Vintage	\$3.2 Billion	\$929.3 Million	\$689.3 Million	\$1.6 Billion
LTV	79%	83%	80%	75%
60+%	11.01%	9.19%	12.66%	11.24%
2006 Vintage	\$2.5 Billion	\$849.5 Million	\$500.6 Million	\$1.2 Billion
LTV	81%	87%	81%	76%
60+%	9.34%	8.31%	10.55%	9.54%
2005 Vintage	\$3.3 Billion	\$1.9 Billion	\$588.5 Million	\$778.2 Million
LTV	83%	86%	82%	76%
60+%	7.28%	6.07%	9.47%	8.57%
2004 Vintage	\$2.4 Billion	\$1.7 Billion	\$350.6 Million	\$361.5 Million
LTV	85%	88%	81%	75%
60+%	5.48%	4.51%	7.30%	8.07%
LTV Greater than 95.5%	\$2.6 Billion	\$2.1 Billion	\$333.0 Million	\$178.5 Million
LTV	99%	99%	99%	98%
60+%	6.50%	5.87%	9.58%	8.04%
Interest Only	\$1.1 Billion	\$954.9 Million	\$177.3 Million	\$14.0 Million
LTV	88%	89%	87%	80%
60+%	9.48%	7.91%	16.66%	23.76%
Low Documentation	\$367.8 Million	\$181.7 Million	\$121.3 Million	\$64.7 Million
LTV	77%	79%	77%	71%
60+%	14.96%	13.33%	16.62%	16.38%

*This table is for informational purposes only. AGF's loan underwriting process does not use FICO scores as a primary determinant for credit decisions. AGF uses proprietary risk scoring models in making credit decisions. Delinquency figures are shown as a percentage of outstanding loan balances, consistent with mortgage lending practice. Any account which is 60 or more days past due, regardless of foreclosure, bankruptcy or other condition, is included in the AGF 60+ delinquency statistics. Differences in totals by columns and rows are due to rounding.