

## TOTAL REAL ESTATE PORTFOLIO

Data at March 31, 2010

Real Estate Portfolio*	Total Portfolio	FICO ( $\geq$ 660)	FICO (620 - 659)	FICO ( $<$ 620)
<b>Outstandings</b>	<b>\$14.3 Billion</b>	<b>\$6.0 Billion</b>	<b>\$2.6 Billion</b>	<b>\$5.6 Billion</b>
LTV	80%	86%	80%	75%
60+%	7.32%	5.91%	8.85%	8.17%
<b>2009 Vintage</b>	<b>\$163.6 Million</b>	<b>\$18.6 Million</b>	<b>\$25.0 Million</b>	<b>\$119.8 Million</b>
LTV	66%	63%	65%	66%
60+%	2.56%	2.34%	1.16%	2.89%
<b>2008 Vintage</b>	<b>\$1.2 Billion</b>	<b>\$185.6 Million</b>	<b>\$196.9 Million</b>	<b>\$823.1 Million</b>
LTV	72%	73%	73%	72%
60+%	5.77%	2.90%	5.15%	6.57%
<b>2007 Vintage</b>	<b>\$3.2 Billion</b>	<b>\$949.4 Million</b>	<b>\$679.0 Million</b>	<b>\$1.5 Billion</b>
LTV	79%	84%	81%	75%
60+%	9.72%	8.10%	11.54%	9.91%
<b>2006 Vintage</b>	<b>\$2.5 Billion</b>	<b>\$845.0 Million</b>	<b>\$489.9 Million</b>	<b>\$1.1 Billion</b>
LTV	81%	87%	82%	76%
60+%	8.51%	7.68%	9.44%	8.73%
<b>2005 Vintage</b>	<b>\$3.2 Billion</b>	<b>\$1.9 Billion</b>	<b>\$585.5 Million</b>	<b>\$760.5 Million</b>
LTV	83%	86%	82%	76%
60+%	7.00%	5.96%	9.30%	7.84%
<b>2004 Vintage</b>	<b>\$2.3 Billion</b>	<b>\$1.6 Billion</b>	<b>\$349.2 Million</b>	<b>\$353.2 Million</b>
LTV	85%	88%	81%	75%
60+%	5.62%	4.85%	7.29%	7.49%
<b>LTV Greater than 95.5%</b>	<b>\$2.6 Billion</b>	<b>\$2.1 Billion</b>	<b>\$325.1 Million</b>	<b>\$173.3 Million</b>
LTV	99%	99%	99%	98%
60+%	6.63%	5.97%	10.66%	6.96%
<b>Interest Only</b>	<b>\$1.1 Billion</b>	<b>\$922.7 Million</b>	<b>\$172.6 Million</b>	<b>\$13.4 Million</b>
LTV	88%	89%	87%	80%
60+%	10.18%	8.75%	17.13%	18.43%
<b>Low Documentation</b>	<b>\$364.6 Million</b>	<b>\$179.4 Million</b>	<b>\$121.6 Million</b>	<b>\$63.6 Million</b>
LTV	76%	78%	77%	71%
60+%	14.59%	12.34%	15.83%	18.55%

\*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.