

Real Estate Portfolio

Exposure and Concentration

| Real Estate Portfolio (as of June 30, 2009) | Total Portfolio | FICO (\geq 660) | FICO (620 - 659) | FICO ($<$ 620) |
|--|------------------------|------------------------|------------------------|------------------------|
| Outstandings | \$16.1 Billion | \$6.9 Billion | \$2.9 Billion | \$6.1 Billion |
| LTV | 80% | 85% | 80% | 75% |
| 60+% | 6.10% | 4.59% | 7.74% | 7.07% |
| 2008 Vintage | \$1.4 Billion | \$234.7 Million | \$230.9 Million | \$906.2 Million |
| LTV | 72% | 72% | 72% | 72% |
| 60+% | 3.96% | 1.63% | 3.52% | 4.66% |
| 2007 Vintage | \$3.5 Billion | \$1.0 Billion | \$765.0 Million | \$1.7 Billion |
| LTV | 78% | 83% | 80% | 75% |
| 60+% | 8.23% | 7.32% | 9.91% | 8.03% |
| 2006 Vintage | \$2.8 Billion | \$962.7 Million | \$559.6 Million | \$1.3 Billion |
| LTV | 81% | 87% | 81% | 76% |
| 60+% | 7.23% | 5.31% | 8.38% | 8.19% |
| 2005 Vintage | \$3.6 Billion | \$2.1 Billion | \$645.6 Million | \$833.0 Million |
| LTV | 83% | 86% | 82% | 76% |
| 60+% | 6.12% | 4.77% | 8.66% | 7.60% |
| 2004 Vintage | \$2.7 Billion | \$2.0 Billion | \$384.5 Million | \$390.9 Million |
| LTV | 84% | 87% | 81% | 75% |
| 60+% | 4.33% | 3.49% | 6.10% | 6.79% |
| LTV Greater than 95.5% | \$2.9 Billion | \$2.4 Billion | \$366.2 Million | \$192.0 Million |
| LTV | 99% | 99% | 99% | 98% |
| 60+% | 5.48% | 4.70% | 9.46% | 7.44% |
| Low Documentation | \$401.0 Million | \$202.8 Million | \$130.4 Million | \$67.8 Million |
| LTV | 76% | 78% | 76% | 71% |
| 60+% | 11.83% | 10.35% | 12.08% | 15.76% |
| Interest Only | \$1.3 Billion | \$1.1 Billion | \$200.2 Million | \$14.8 Million |
| LTV | 88% | 89% | 87% | 80% |
| 60+% | 8.88% | 7.30% | 16.54% | 17.20% |

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.