

Information on Residential Mortgage Loans & HELOCs
MARCH 31, 2022 (Q1)

By Geographic Breakdown, Amortization Period, LTV Ratio, TDS Ratio and Credit Bureau Score

(C\$ in thousand)

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
(1) Uninsured	1,762	85%	310	15%	2,072	100%
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)						
(1) Of which revolving	-	0%	-	0%	-	0%
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	1,762	85%	310	15%	2,072	100%

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
Amortization						
(1) 0 to ≤ 5 years	51	2%	-	0%	51	2%
(2) > 5 to ≤ 10 years	238	11%	-	0%	238	11%
(3) > 10 to ≤ 15 years	73	4%	-	0%	73	4%
(4) > 15 to ≤ 20 years	1,141	55%	310	15%	1,451	70%
(5) > 20 to ≤ 25 years	259	13%	-	0%	259	13%
(6) Over 25 years	-		-		-	
Total	1,762	85%	310	15%	2,072	100%

The Newly originated Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Total	
	Average LTV Ratio					
Residential Mortgage Loans						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
Home Equity Lines of Credit (HELOCs)						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
Total						

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q1 2022)	Properties Located in Canada				Total	
	British Columbia		Ontario			
Residential Mortgage- Total Debt Service (TDS) Ratio						
(1) > 60%						
(2) > 55% to ≤ 60%						
(3) > 50% to ≤ 55%						
(4) > 45% to ≤ 50%						
(5) > 40% to ≤ 45%						
(6) > 35% to ≤ 40%						
(7) > 30% to ≤ 35%						
(8) ≤ 30%						
(9) No TDS Ratio Available						
Total						

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q1 2022)	Properties Located in Canada				Total	
	British Columbia		Ontario			
Residential Mortgage- Equifax Beacon Score						
(1) 750 or more						
(2) 700 - 749						
(3) 650 - 699						
(4) 600 - 649						
(5) 550 - 599						
(6) 500 - 549						
(7) Less than or equal to 499						
(8) No Score						
Total						

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Potential impact on residential mortgage loans and HELOCs in the event of an economic downturn:

Such an event will have a moderate impact on the Bank's net income. Total loan losses and specific allowance would increase.