

Information on Residential Mortgage Loans & HELOCs
DECEMBER 31, 2022 (Q4)

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	816	100%	-	0%	816	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	816	100%	-	0%	816	100%

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
Amortization						
(1) 0 to ≤ 5 years	-	0%	-	0%	-	0%
(2) > 5 to ≤ 10 years	215	26%	-	0%	215	26%
(3) > 10 to ≤ 15 years	98	12%	-	0%	98	12%
(4) > 15 to ≤ 20 years	249	31%	-	0%	249	31%
(5) > 20 to ≤ 25 years	254	31%	-	0%	254	31%
(6) Over 25 years	-		-		-	
Total	816	100%	-	0%	816	100%

The Newly originated Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Average LTV Ratio	
	British Columbia		Ontario			
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 (Q4 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 (Q4 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						

Information on Residential Mortgage Loans & HELOCs

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

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.