

Information on Residential Mortgage Loans & HELOCs

JUNE 30, 2023 (Q2)

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 | 545 | 100% | - | 0% | 545 | 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 | 545 | 100% | - | 0% | 545 | 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 | 199 | 37% | - | 0% | 199 | 37% |
| (3) > 10 to ≤ 15 years | 96 | 18% | - | 0% | 96 | 18% |
| (4) > 15 to ≤ 20 years | - | 0% | - | 0% | - | 0% |
| (5) > 20 to ≤ 25 years | 250 | 46% | - | 0% | 250 | 46% |
| (6) Over 25 years | - | | - | | - | |
| Total | 545 | 100% | - | 0% | 545 | 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 (Q2 2023) | 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 (Q2 2023) | 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.