

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				Total	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				

Information on Residential Mortgage Loans & HELOCs

JUNE 30, 2023 (Q2)

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.