

Information on Residential Mortgage Loans & HELOCs  
DECEMBER 31, 2021 (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					
	British Columbia		Ontario		Total	
(1) Uninsured	1,790	85%	322	15%	2,112	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	1,790	85%	322	15%	2,112	100%

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
Amortization						
(1) 0 to ≤ 5 years	57	3%	-	0%	57	3%
(2) > 5 to ≤ 10 years	246	12%	-	0%	246	12%
(3) > 10 to ≤ 15 years	74	4%	-	0%	74	4%
(4) > 15 to ≤ 20 years	1,153	55%	322	15%	1,475	70%
(5) > 20 to ≤ 25 years	260	12%	-	0%	260	12%
(6) Over 25 years	-	-	-	-	-	-
Total	1,790	85%	322	15%	2,112	100%

The Newly originated Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada					
	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 (Q4 2021)	Properties Located in Canada		
	British Columbia	Ontario	Total
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 2021)	Properties Located in Canada		
	British Columbia	Ontario	Total
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  
DECEMBER 31, 2021 (Q4)

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.