Information on Residential Mortgage Loans & HELOCs MARCH 31, 2024 (Q1)

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

(C\$ in thousand)

	Properties Located in Canada					
Total Residential Mortgage Loans	British Columbia		Ontario		Total	
(1) Uninsured	404	100%	-	0%	404	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	404	100%	-	0%	404	100%

Total Residential Mortgage Loans	Properties Located in Canada					
Amortization	British Columbia		Ontario		Total	
$(1) 0 to \le 5 years$	404	100%	-	0%	404	100%
(2) > 5 to ≤ 10 years	-	0%	-	0%	-	0%
(3) > 10 to \leq 15 years	-	0%	-	0%	-	0%
(4) > 15 to ≤ 20 years	-	0%	-	0%	-	0%
(5) > 20 to ≤ 25 years	-	0%	-	0%	-	0%
(6) Over 25 years	-		-		=	
Total	404	100%	-	0%	404	100%

The Newly originated Uninsured Residential	Properties Located in Canada
Mortgage Loans and HELOCs	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	

TDS Ratio (Q1 2024)	British Columbia	Ontario	Total
Residential Mortgage- Total Debt Service (TDS) Ratio			
(1) > 60%			
(2) $> 55\%$ to $\le 60\%$			
(3) $> 50\%$ to $\le 55\%$			
(4) $> 45\%$ to $\le 50\%$			
(5) $> 40\%$ to $\le 45\%$			
(6) $> 35\%$ to $\le 40\%$			
(7) $> 30\%$ to $\le 35\%$			
$(8) \le 30\%$			
(9) No TDS Ratio Available			
Total			

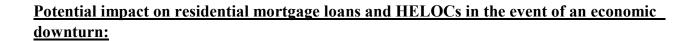
Residential Mortgage Origination Summary (Canada) By

Properties Located in Canada

Residential Mortgage Origination Summary (Canada) By	Properties Located in Canada			
Credit Bureau Score (Q1 2024)	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				

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