Information on Residential Mortgage Loans & HELOCs SEPTEMBER 30, 2022 (Q3)

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 Colum	ıbia	Ontario		Total	
(1) Uninsured	886	100%	2	0%	886	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	886	100%	\$.	0%	886	100%

Total Residential Mortgage Loans	Properties Located in Canada				Čest Mi	
Amortization	British Columb	oia	Ontario		Total	30
$(1) 0 to \le 5 years$	-	0%	5=2	0%	-	0%
(2) > 5 to ≤ 10 years	223	25%		0%	223	25%
(3) > 10 to \leq 15 years	156	18%	1075	0%	156	18%
$(4) > 15 \text{ to } \le 20 \text{ years}$	252	28%	•	0%	252	28%
(5) > 20 to \leq 25 years	255	29%	74	0%	255	29%
(6) Over 25 years	-		·		-	
Total	886	100%	191	0%	886	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

Residential Mortgage Origination Summary (Canada) By	Properties Located in Canada		
TDS Ratio (Q3 2022)	British Columbia	Ontario	Total
Residential Mortgage- Total Debt Service (TDS) Ratio			
(1) > 60%			
$(2) > 55\% \text{ to } \le 60\%$			
$(3) > 50\% \text{ to } \le 55\%$			
$(4) > 45\% \text{ to } \le 50\%$			

(6) > 35% to ≤ 40% (7) > 30% to ≤ 35% (8) ≤ 30%

(5) > 40% to $\le 45\%$

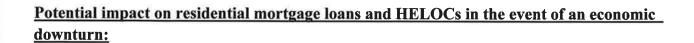
(9) No TDS Ratio Available

Total

Residential Mortgage Origination Summary (Canada) By	Properties Located in Canada	
Credit Bureau Score (Q3 2022)	British Columbia Ontario	Total
Residential Mortgage- Equifax Beacon Score		
(1) 750 or more	Principal Officer: Chief Ope	rating Officer: ع
(2) 700 - 749	Chief Compliance Officer. / Chief Ris	k Officer:
(3) 650 - 699		7!
(4) 600 - 649	Chief Financial Officer: Credit Off	icer:
(5) 550 - 599	Prepared By:/	
(6) 500 - 549	· · · · · · ·	
(7) Less than or equal to 499		
(8) No Score		
Total	-	

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



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