

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)








Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
(1) Uninsured	886	100%	-	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				Total	
	British Columbia		Ontario			
Amortization						
(1) 0 to ≤ 5 years	-	0%	-	0%	-	0%
(2) > 5 to ≤ 10 years	223	25%	-	0%	223	25%
(3) > 10 to ≤ 15 years	156	18%	-	0%	156	18%
(4) > 15 to ≤ 20 years	252	28%	-	0%	252	28%
(5) > 20 to ≤ 25 years	255	29%	-	0%	255	29%
(6) Over 25 years	-		-		-	
Total	886	100%	-	0%	886	100%

The Newly originated Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Total	
	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 (Q3 2022)	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 (Q3 2022)	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						

Principal Officer:  Chief Operating Officer: 
 Chief Compliance Officer:  Chief Risk Officer: 
 Chief Financial Officer:  Credit Officer: 
 Prepared By: 

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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.