

## Residential Mortgage and Home Equity Lines of Credit (HELOC) Portfolio

PROVINCE	Q2, 2023	Q3, 2023	Q4, 2023	Q1, 2024
British Columbia	-	-	22.59%	-
Ontario	67.58%	69.65%	69.20%	66.43%
Quebec	67.61%	48.99%	79.13%	73.25%
Total Newly Originated	<b>67.59%</b>	<b>68.67%</b>	<b>64.49%</b>	<b>68.39%</b>

AMORTIZATION	Q2, 2023	Q3, 2023	Q4, 2023	Q1, 2024
	%	%	%	%
25 years or fewer	94.85%	97.43%	97.48%	97.46%
25 - 30 years	5.15%	2.48%	2.43%	2.44%
30 - 35 years	-	0.00	0.10%	0.10%
35 - 40 years	-	-	-	-
Over 40 years	-	-	-	-
Total	100.00%	100.00%	100.00%	100.00%

	Q2, 2023		Q3, 2023		Q4, 2023		Q1, 2024	
	\$	%	\$	%	\$	%	\$	%
Insured*	885,745	89.09%	893,494	89.61%	874,683	89.39%	858,240	89.55%
Uninsured	108,459	10.91%	103,624	10.39%	103,769	10.61%	100,194	10.45%
Total	994,204	100.00%	997,118	100.00%	978,452	100.00%	958,434	100.00%

Province		Q2, 2023		Q3, 2023		Q4, 2023		Q1, 2024	
		\$	%	\$	%	\$	%	\$	%
AB	insured	240,930	24.23%	244,283	24.50%	238,476	24.37%	233,318	24.34%
	uninsured	1,808	0.18%	1,794	0.18%	1,749	0.18%	1,718	0.18%
BC	insured	202,052	20.32%	203,869	20.45%	197,019	20.14%	193,303	20.17%
	uninsured	13,670	1.37%	9,951	1.00%	12,239	1.25%	11,538	1.20%
MB	insured	36,039	3.62%	36,551	3.67%	35,754	3.65%	35,331	3.69%
	uninsured	979	0.10%	970	0.10%	960	0.10%	950	0.10%
NB	insured	7,148	0.72%	7,154	0.72%	7,271	0.74%	7,198	0.75%
	uninsured	861	0.09%	853	0.09%	845	0.09%	836	0.09%
NL	insured	20,434	2.06%	19,534	1.96%	18,724	1.91%	18,554	1.94%
	uninsured	-	-	-	-	-	-	-	-
NS	insured	38,024	3.82%	36,855	3.70%	36,551	3.74%	36,620	3.82%
	uninsured	272	0.03%	269	0.03%	266	0.03%	333	0.03%
ON	insured	201,893	20.32%	199,861	20.03%	198,074	20.25%	193,740	20.21%
	uninsured	52,860	5.32%	52,585	5.26%	51,302	5.24%	48,965	5.11%
PE	insured	1,043	0.10%	1,035	0.10%	1,026	0.10%	1,018	0.11%
	uninsured	-	-	-	-	-	-	-	-
QC	insured	92,667	9.32%	98,620	9.89%	97,148	9.93%	95,754	9.99%
	uninsured	38,009	3.82%	37,202	3.73%	36,408	3.72%	35,854	3.74%
SK	insured	45,515	4.58%	45,732	4.59%	44,640	4.56%	43,404	4.53%
	uninsured	-	-	-	-	-	-	-	-
Total	insured	885,745	89.09%	893,494	89.61%	874,683	89.39%	858,240	89.55%
	uninsured	108,459	10.91%	103,624	10.39%	103,769	10.61%	100,194	10.45%

Management conducted a credit risk stress test in which properties in our geographical markets would be significantly devalued. The test indicated that this could result in a moderate increase in mortgage defaults which would lead to a moderate increase in the provision for loan losses and collection costs as well as a small reduction in net interest income. Management believes the Bank is well capitalized to absorb such losses.