

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

| PROVINCE               | Q2, 2024      | Q3, 2024      | Q4, 2024      | Q1, 2025      |
|------------------------|---------------|---------------|---------------|---------------|
| British Columbia       | 22.59%        | 0.00%         | 0.00%         | 0.00%         |
| Ontario                | 63.52%        | 64.81%        | 68.22%        | 63.81%        |
| Quebec                 | 48.37%        | 64.77%        | 79.79%        | 80.00%        |
| Total Newly Originated | <b>59.07%</b> | <b>64.81%</b> | <b>68.57%</b> | <b>64.86%</b> |

| AMORTIZATION      | Q2, 2024 | Q3, 2024 | Q4, 2024 | Q1, 2025 |
|-------------------|----------|----------|----------|----------|
|                   | %        | %        | %        | %        |
| 25 years or fewer | 97.80%   | 97.90%   | 98.11%   | 95.67%   |
| 25 - 30 years     | 2.11%    | 2.07%    | 1.78%    | 4.21%    |
| 30 - 35 years     | 0.04%    | 0.02%    | 0.11%    | 0.13%    |
| 35 - 40 years     | 0.06%    | 0.02%    | 0.00%    | 0.00%    |
| Over 40 years     | 0.00%    | 0.00%    | 0.00%    | 0.00%    |
| Total             | 100.00%  | 100.00%  | 100.00%  | 100.00%  |

|           | Q2, 2024 |         | Q3, 2024 |         | Q4, 2024 |         | Q1, 2025 |         |
|-----------|----------|---------|----------|---------|----------|---------|----------|---------|
|           | \$       | %       | \$       | %       | \$       | %       | \$       | %       |
| Insured*  | 872,526  | 88.48%  | 831,618  | 89.56%  | 796,305  | 89.84%  | 812,993  | 90.19%  |
| Uninsured | 113,559  | 11.52%  | 96,924   | 10.44%  | 90,030   | 10.16%  | 88,388   | 9.81%   |
| Total     | 986,085  | 100.00% | 928,542  | 100.00% | 886,335  | 100.00% | 901,381  | 100.00% |

[illegible]

| PROVINCE |           | Q2, 2024 |        | Q3, 2024 |        | Q4, 2024 |        | Q1, 2025 |        |
|----------|-----------|----------|--------|----------|--------|----------|--------|----------|--------|
|          |           | \$       | %      | \$       | %      | \$       | %      | \$       | %      |
| AB       | insured   | 227,803  | 23.10% | 218,081  | 23.49% | 206,870  | 23.34% | 201,893  | 22.40% |
|          | uninsured | 1,706    | 0.17%  | 1,694    | 0.18%  | 1,681    | 0.19%  | 1,653    | 0.18%  |
| BC       | insured   | 194,769  | 19.75% | 182,254  | 19.63% | 165,855  | 18.71% | 156,695  | 17.38% |
|          | uninsured | 26,116   | 2.65%  | 10,194   | 1.10%  | 8,123    | 0.92%  | 6,332    | 0.70%  |
| MB       | insured   | 36,370   | 3.69%  | 32,821   | 3.53%  | 31,427   | 3.55%  | 29,602   | 3.28%  |
|          | uninsured | 940      | 0.10%  | 929      | 0.10%  | 1,267    | 0.14%  | 1,254    | 0.14%  |
| NB       | insured   | 7,365    | 0.75%  | 7,374    | 0.79%  | 7,030    | 0.79%  | 6,953    | 0.77%  |
|          | uninsured | 828      | 0.08%  | 820      | 0.09%  | 811      | 0.09%  | 803      | 0.09%  |
| NL       | insured   | 18,372   | 1.86%  | 18,194   | 1.96%  | 17,803   | 2.01%  | 17,231   | 1.91%  |
|          | uninsured | 80.00    | -      | 79       | -      | 79       | -      | 79       | -      |
| NS       | insured   | 35,758   | 3.63%  | 34,108   | 3.67%  | 33,499   | 3.78%  | 32,591   | 3.62%  |
|          | uninsured | 330      | 0.03%  | 327      | 0.04%  | 411      | 0.05%  | 340      | 0.04%  |
| ON       | insured   | 214,723  | 21.79% | 205,750  | 22.17% | 204,818  | 23.12% | 246,692  | 27.38% |
|          | uninsured | 48,138   | 4.88%  | 48,121   | 5.18%  | 45,206   | 5.10%  | 46,443   | 5.15%  |
| PE       | insured   | 1,009    | 0.10%  | 1,000    | 0.11%  | 990      | 0.11%  | 981      | 0.11%  |
|          | uninsured | -        | -      | -        | -      | -        | -      | -        | -      |
| QC       | insured   | 92,668   | 9.40%  | 90,586   | 9.76%  | 88,177   | 9.95%  | 81,452   | 9.04%  |
|          | uninsured | 35,421   | 3.59%  | 34,760   | 3.74%  | 32,452   | 3.66%  | 31,484   | 3.49%  |
| SK       | insured   | 43,689   | 4.43%  | 41,450   | 4.46%  | 39,836   | 4.49%  | 38,903   | 4.32%  |
|          | uninsured | -        | -      | -        | -      | -        | -      | -        | -      |
| Total    | insured   | 872,526  | 88.50% | 831,618  | 89.57% | 796,305  | 89.85% | 812,993  | 90.21% |
|          | uninsured | 113,559  | 11.50% | 96,924   | 10.43% | 90,030   | 10.15% | 88,388   | 9.79%  |

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.