

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

PROVINCE	Q4, 2023	Q1, 2024	Q2, 2024	Q3, 2024
British Columbia	-	22.59%	22.59%	-
Ontario	69.65%	69.20%	63.52%	64.81%
Quebec	48.99%	79.13%	48.37%	64.77%
Total Newly Originated	68.67%	64.49%	59.07%	64.81%

AMORTIZATION	Q4, 2023	Q1, 2024	Q2, 2024	Q3, 2024
	%	%	%	%
25 years or fewer	97.48%	97.46%	97.80%	97.90%
25 - 30 years	2.43%	2.44%	2.11%	2.07%
30 - 35 years	-	0.10%	0.04%	0.02%
35 - 40 years	-	-	0.06%	0.02%
Over 40 years	-	-	-	-
Total	100.00%	100.00%	100.00%	100.00%

	Q4, 2023		Q1, 2024		Q2, 2024		Q3, 2024	
	\$	%	\$	%	\$	%	\$	%
Insured*	874,683	89.39%	858,240	89.55%	872,526	88.48%	831,618	89.56%
Uninsured	103,769	10.61%	100,194	10.45%	113,559	11.52%	96,924	10.44%
Total	978,452	100.00%	958,434	100.00%	986,085	100.00%	928,542	100.00%

TOTAL RESIDENTIAL MORTGAGE LOANS AND HELOCS - INSURED VS UNINSURED BY GEOGRAPHIC LOCATION (\$ 000's)

Province		Q4, 2023		Q1, 2024		Q2, 2024		Q3, 2024	
		\$	%	\$	%	\$	%	\$	%
AB	insured	238,476	24.37%	233,318	24.34%	227,803	23.10%	218,081	23.49%
	uninsured	1,749	0.18%	1,718	0.18%	1,706	0.17%	1,694	0.18%
BC	insured	197,019	20.14%	193,303	20.17%	194,769	19.75%	182,254	19.63%
	uninsured	12,239	1.25%	11,538	1.20%	26,116	2.65%	10,194	1.10%
MB	insured	35,754	3.65%	35,331	3.69%	36,370	3.69%	32,821	3.53%
	uninsured	960	0.10%	950	0.10%	940	0.10%	929	0.10%
NB	insured	7,271	0.74%	7,198	0.75%	7,365	0.75%	7,374	0.79%
	uninsured	845	0.09%	836	0.09%	828	0.08%	820	0.09%
NL	insured	18,724	1.91%	18,554	1.94%	18,372	1.86%	18,194	1.96%
	uninsured	-	-	-	-	80	-	79	-
NS	insured	36,551	3.74%	36,620	3.82%	35,758	3.63%	34,108	3.67%
	uninsured	266	0.03%	333	0.03%	330	0.03%	327	0.04%
ON	insured	198,074	20.25%	193,740	20.21%	214,723	21.79%	205,750	22.17%
	uninsured	51,302	5.24%	48,965	5.11%	48,138	4.88%	48,121	5.18%
PE	insured	1,026	0.10%	1,018	0.11%	1,009	0.10%	1,000	0.11%
	uninsured	-	-	-	-	-	-	-	-
QC	insured	97,148	9.93%	95,754	9.99%	92,668	9.40%	90,586	9.76%
	uninsured	36,408	3.72%	35,854	3.74%	35,421	3.59%	34,760	3.74%
SK	insured	44,640	4.56%	43,404	4.53%	43,689	4.43%	41,450	4.46%
	uninsured	-	-	-	-	-	-	-	-
Total	insured	874,683	89.39%	858,240	89.55%	872,526	88.50%	831,618	89.57%
	uninsured	103,769	10.61%	100,194	10.45%	113,559	11.50%	96,924	10.43%

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.