

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

| PROVINCE | Q1, 2024 | Q2, 2024 | Q3, 2024 | Q4, 2024 |
|------------------------|---------------|---------------|---------------|---------------|
| British Columbia | 22.59% | 22.59% | 0.00% | 0.00% |
| Ontario | 69.20% | 63.52% | 64.81% | 68.22% |
| Quebec | 79.13% | 48.37% | 64.77% | 79.79% |
| Total Newly Originated | 64.49% | 59.07% | 64.81% | 68.57% |

| AMORTIZATION | Q1, 2024 | Q2, 2024 | Q3, 2024 | Q4, 2024 |
|-------------------|----------|----------|----------|----------|
| | % | % | % | % |
| 25 years or fewer | 97.46% | 97.80% | 97.90% | 98.11% |
| 25 - 30 years | 2.44% | 2.11% | 2.07% | 1.78% |
| 30 - 35 years | 0.10% | 0.04% | 0.02% | 0.11% |
| 35 - 40 years | 0.00% | 0.06% | 0.02% | 0.00% |
| Over 40 years | 0.00% | 0.00% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% |

| | Q1, 2024 | | Q2, 2024 | | Q3, 2024 | | Q4, 2024 | |
|-----------|----------|---------|----------|---------|----------|---------|----------|---------|
| | \$ | % | \$ | % | \$ | % | \$ | % |
| Insured* | 858,240 | 89.55% | 872,526 | 88.48% | 831,618 | 89.56% | 796,305 | 89.84% |
| Uninsured | 100,194 | 10.45% | 113,559 | 11.52% | 96,924 | 10.44% | 90,030 | 10.16% |
| Total | 958,434 | 100.00% | 986,085 | 100.00% | 928,542 | 100.00% | 886,335 | 100.00% |

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

| Province | | Q1, 2024 | | Q2, 2024 | | Q3, 2024 | | Q4, 2024 | |
|----------|-----------|----------|--------|----------|--------|----------|--------|----------|--------|
| | | \$ | % | \$ | % | \$ | % | \$ | % |
| AB | insured | 233,318 | 24.34% | 227,803 | 23.10% | 218,081 | 23.49% | 206,870 | 23.34% |
| | uninsured | 1,718 | 0.18% | 1,706 | 0.17% | 1,694 | 0.18% | 1,681 | 0.19% |
| BC | insured | 193,303 | 20.17% | 194,769 | 19.75% | 182,254 | 19.63% | 165,855 | 18.71% |
| | uninsured | 11,538 | 1.20% | 26,116 | 2.65% | 10,194 | 1.10% | 8,123 | 0.92% |
| MB | insured | 35,331 | 3.69% | 36,370 | 3.69% | 32,821 | 3.53% | 31,427 | 3.55% |
| | uninsured | 950 | 0.10% | 940 | 0.10% | 929 | 0.10% | 1,267 | 0.14% |
| NB | insured | 7,198 | 0.75% | 7,365 | 0.75% | 7,374 | 0.79% | 7,030 | 0.79% |
| | uninsured | 836 | 0.09% | 828 | 0.08% | 820 | 0.09% | 811 | 0.09% |
| NL | insured | 18,554 | 1.94% | 18,372 | 1.86% | 18,194 | 1.96% | 17,803 | 2.01% |
| | uninsured | - | - | 80 | - | 79 | - | 79 | - |
| NS | insured | 36,620 | 3.82% | 35,758 | 3.63% | 34,108 | 3.67% | 33,499 | 3.78% |
| | uninsured | 333 | 0.03% | 330 | 0.03% | 327 | 0.04% | 411 | 0.05% |
| ON | insured | 193,740 | 20.21% | 214,723 | 21.79% | 205,750 | 22.17% | 204,818 | 23.12% |
| | uninsured | 48,965 | 5.11% | 48,138 | 4.88% | 48,121 | 5.18% | 45,206 | 5.10% |
| PE | insured | 1,018 | 0.11% | 1,009 | 0.10% | 1,000 | 0.11% | 990 | 0.11% |
| | uninsured | - | - | - | - | - | - | - | - |
| QC | insured | 95,754 | 9.99% | 92,668 | 9.40% | 90,586 | 9.76% | 88,177 | 9.95% |
| | uninsured | 35,854 | 3.74% | 35,421 | 3.59% | 34,760 | 3.74% | 32,452 | 3.66% |
| SK | insured | 43,404 | 4.53% | 43,689 | 4.43% | 41,450 | 4.46% | 39,836 | 4.49% |
| | uninsured | - | - | - | - | - | - | - | - |
| Total | insured | 858,240 | 89.55% | 872,526 | 88.50% | 831,618 | 89.57% | 796,305 | 89.85% |
| | uninsured | 100,194 | 10.45% | 113,559 | 11.50% | 96,924 | 10.43% | 90,030 | 10.15% |

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.