

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

PROVINCE	Q3, 2023	Q4, 2023	Q1, 2024	Q2, 2024
British Columbia	-	22.59%	-	22.59%
Ontario	69.65%	69.20%	66.43%	63.52%
Quebec	48.99%	79.13%	73.25%	48.37%
Total Newly Originated	<b>68.67%</b>	<b>64.49%</b>	<b>68.39%</b>	<b>59.07%</b>

AMORTIZATION	Q3, 2023	Q4, 2023	Q1, 2024	Q2, 2024
	%	%	%	%
25 years or fewer	97.43%	97.48%	97.46%	97.80%
25 - 30 years	2.48%	2.43%	2.44%	2.11%
30 - 35 years	-	-	0.10%	0.04%
35 - 40 years	-	-	-	0.06%
Over 40 years	-	-	-	-
Total	100.00%	100.00%	100.00%	100.00%

	Q3, 2023		Q4, 2023		Q1, 2024		Q2, 2024	
	\$	%	\$	%	\$	%	\$	%
Insured*	893,494	89.61%	874,683	89.39%	858,240	89.55%	872,526	88.48%
Uninsured	103,624	10.39%	103,769	10.61%	100,194	10.45%	113,559	11.52%
Total	997,118	100.00%	978,452	100.00%	958,434	100.00%	986,085	100.00%

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PROVINCE		Q3, 2023		Q4, 2023		Q1, 2024		Q2, 2024	
		\$	%	\$	%	\$	%	\$	%
AB	insured	244,283	24.50%	238,476	24.37%	233,318	24.34%	227,803	23.10%
	uninsured	1,794	0.18%	1,749	0.18%	1,718	0.18%	1,706	0.17%
BC	insured	203,869	20.45%	197,019	20.14%	193,303	20.17%	194,769	19.75%
	uninsured	9,951	1.00%	12,239	1.25%	11,538	1.20%	26,116	2.65%
MB	insured	36,551	3.67%	35,754	3.65%	35,331	3.69%	36,370	3.69%
	uninsured	970	0.10%	960	0.10%	950	0.10%	940	0.10%
NB	insured	7,154	0.72%	7,271	0.74%	7,198	0.75%	7,365	0.75%
	uninsured	853	0.09%	845	0.09%	836	0.09%	828	0.08%
NL	insured	19,534	1.96%	18,724	1.91%	18,554	1.94%	18,372	1.86%
	uninsured	-	-	-	-	-	-	80	-
NS	insured	36,855	3.70%	36,551	3.74%	36,620	3.82%	35,758	3.63%
	uninsured	269	0.03%	266	0.03%	333	0.03%	330	0.03%
ON	insured	199,861	20.03%	198,074	20.25%	193,740	20.21%	214,723	21.79%
	uninsured	52,585	5.26%	51,302	5.24%	48,965	5.11%	48,138	4.88%
PE	insured	1,035	0.10%	1,026	0.10%	1,018	0.11%	1,009	0.10%
	uninsured	-	-	-	-	-	-	-	-
QC	insured	98,620	9.89%	97,148	9.93%	95,754	9.99%	92,668	9.40%
	uninsured	37,202	3.73%	36,408	3.72%	35,854	3.74%	35,421	3.59%
SK	insured	45,732	4.59%	44,640	4.56%	43,404	4.53%	43,689	4.43%
	uninsured	-	-	-	-	-	-	-	-
Total	insured	893,494	89.61%	874,683	89.39%	858,240	89.55%	872,526	88.50%
	uninsured	103,624	10.39%	103,769	10.61%	100,194	10.45%	113,559	11.50%

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.