

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

PROVINCE	Q3, 2024	Q4, 2024	Q1, 2025	Q2, 2025
British Columbia	0.00%	0.00%	0.00%	0.00%
Ontario	64.81%	68.22%	63.81%	70.28%
Quebec	64.77%	79.79%	80.00%	80.00%
Total Newly Originated	<b>64.81%</b>	<b>68.57%</b>	<b>64.86%</b>	<b>71.83%</b>

AMORTIZATION	Q3, 2024	Q4, 2024	Q1, 2025	Q2, 2025
	%	%	%	%
25 years or fewer	97.90%	98.11%	95.67%	92.93%
25 - 30 years	2.07%	1.78%	4.21%	7.02%
30 - 35 years	0.02%	0.11%	0.13%	0.00%
35 - 40 years	0.02%	0.00%	0.00%	0.04%
Over 40 years	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

	Q3, 2024		Q4, 2024		Q1, 2025		Q2, 2025	
	\$	%	\$	%	\$	%	\$	%
Insured*	831,618	89.56%	796,305	89.84%	812,993	90.19%	831,925	90.56%
Uninsured	96,924	10.44%	90,030	10.16%	88,388	9.81%	86,714	9.44%
Total	928,542	100.00%	886,335	100.00%	901,381	100.00%	918,639	100.00%

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

PROVINCE		Q3, 2024		Q4, 2024		Q1, 2025		Q2, 2025	
		\$	%	\$	%	\$	%	\$	%
AB	insured	218,081	23.49%	206,870	23.34%	201,893	22.40%	191,226	20.82%
	uninsured	1,694	0.18%	1,681	0.19%	1,653	0.18%	1,642	0.18%
BC	insured	182,254	19.63%	165,855	18.71%	156,695	17.38%	149,668	16.29%
	uninsured	10,194	1.10%	8,123	0.92%	6,332	0.70%	5,121	0.56%
MB	insured	32,821	3.53%	31,427	3.55%	29,602	3.28%	29,115	3.17%
	uninsured	929	0.10%	1,267	0.14%	1,254	0.14%	1,242	0.14%
NB	insured	7,374	0.79%	7,030	0.79%	6,953	0.77%	6,859	0.75%
	uninsured	820	0.09%	811	0.09%	803	0.09%	795	0.09%
NL	insured	18,194	1.96%	17,803	2.01%	17,231	1.91%	16,161	1.76%
	uninsured	79.00	-	79	-	79	-	78	-
NS	insured	34,108	3.67%	33,499	3.78%	32,591	3.62%	31,574	3.44%
	uninsured	327	0.04%	411	0.05%	340	0.04%	337	0.04%
ON	insured	205,750	22.17%	204,818	23.12%	246,692	27.38%	290,681	31.62%
	uninsured	48,121	5.18%	45,206	5.10%	46,443	5.15%	46,210	5.02%
PE	insured	1,000	0.11%	990	0.11%	981	0.11%	972	0.11%
	uninsured	-	-	-	-	-	-	-	-
QC	insured	90,586	9.76%	88,177	9.95%	81,452	9.04%	78,133	8.51%
	uninsured	34,760	3.74%	32,452	3.66%	31,484	3.49%	31,289	3.41%
SK	insured	41,450	4.46%	39,836	4.49%	38,903	4.32%	37,536	4.09%
	uninsured	-	-	-	-	-	-	-	-
Total	insured	831,618	89.57%	796,305	89.85%	812,993	90.21%	831,925	90.56%
	uninsured	96,924	10.43%	90,030	10.15%	88,388	9.79%	86,714	9.44%

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.