Residential Mortgage Lending

Residential mortgages (insured vs uninsured):

The following table presents amount of insured and uninsured residential mortgages by geographic areas:

% and $ - Residential mortgages by Province as of Sep 30, 2026

	Insured			Uninsured	
Province	%	$	Province	%	$
NB	17.79%	67,899	NB	0.00%	-
NL	55.55%	212,022	NL	100.00%	13,027
NS	20.17%	77,002	NS	0.00%	-
PE	6.49%	24,759	PE	0.00%	-
Total	**100.00%**	**381,682**	**Total**	**100.00%**	**13,027**

Insured residential mortgages are mortgages where our exposure to default is mitigated by insurance through Canada Mortgage and Housing Corporation (CMHC) or other private mortgage default insurers.

Residential mortgages by amortization period:

The following table provides a summary of the percentage of residential mortgages that fall within various remaining amortization period ranges based upon the contractual terms of the mortgage agreement:

% Residential mortgages by Amortization as of Sep 30, 2026

0 - 4 yrs	5 - 9 yrs	10 - 14 yrs	15 - 19 yrs	20 - 24 yrs	25 - 29 yrs	30 - 34 yrs	over 34 yrs
36.59%	21.79%	41.63%	0.00%	0.00%	0.00%	0.00%	0.00%

Average loan-to-value (LTV) ratio for newly originated and acquired uninsured mortgages:

The following table provides a summary of our average LTV ratio for newly originated and acquired uninsured conventional mortgages by geographic region:

Average Loan to Value by Province Uninsured Residential Jul 01, 2026 - Sep 30, 2026

NB	NL	NS	PE
0.00%	0.00%	0.00%	0.00%

During the period of Jul 01, 2026 - Sep 30, 2026 there were no newly originated or acquired uninsured mortgages.

Stress testing is considered an integral part of the Atlantic Central's Enterprise Risk Management framework. The company utilizes stress testing to consider the potential effects of the company's financial condition corresponding to exceptional but plausible events. In one scenario used, corporate stress testing considers the impact of an economic downturn using a 30% decline in real estate valuations. This stress considers the impact of additional residential mortgage defaults and losses, and considers the impact on risk weighted assets and capital. This stress test provides valuable insight into the potential impact of a significant real estate downturn, and is part of the annual corporate capital and risk management planning process. Most recent results indicate the company is well positioned to accommodate a significant economic downturn involving significant real estate devaluations.