SBI Canada Bank

Residential Mortgages Disclosure

Third Quarter of 2026

A. Definition of Insured Mortgages

Borrowers purchasing a Residential house with a down payment of less than 20% of the purchase price require Mortgage Loan Insurance. Mortgages sanctioned with such insurance are called "Insured Mortgages". The insurance products are offered by Canada Mortgage and Housing Corporation (CMHC) and other authorised insurers to provide opportunity for borrowers to purchase a home with a down payment as low as 5% by selecting their choice insurer.

B. Disclosures:

Total Residential Mortgages and Home Equity Lines of Credit (HELOC) Portfolio Amount and Percentage that are Insured vs. Uninsured (amount in $ 000's)

As on Sep 30 '26	Insured		Uninsured		Total
	Outstanding Amount	Outstanding Percentage	Outstanding Amount	Outstanding Percentage	
Mortgages	50,254.41	23.39%	164,575.78	76.61%	**214,830.19**
HELOC	0.00	0.00%	2,273.62	100.00%	**2,273.62**
TOTAL	**50,254.41**	**23.15%**	**166,849.40**	**76.85%**	**217,103.81**

Provincial Breakdown of Total Residential Mortgages and HELOCs (amount in $ 000's)

As on Sep 30 '26	Mortgages				HELOC		Total	
Province	**Insured**		**Uninsured**		**Uninsured**			
British Columbia	2,993.52	5.96%	18,223.10	11.07%	1167.16	51.33%	**22,383.77**	**10.31%**
Ontario	46,072.99	91.68%	143,636.36	87.28%	1,106.46	48.67%	**190,815.80**	**87.89%**
Alberta	1,187.91	2.36%	2,716.32	1.65%	0.00	0.00%	**3,904.23**	**1.80%**
Outside of Canada	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Total	**47,960.61**	**100%**	**163,960.91**	**100%**	**2,890.14**	**100%**	**214,811.67**	**100%**

Total Residential Mortgages by Amortization Period as on Sep 30, 2026.	
Amortization Period	**As Percentage of Total Portfolio**
=15 to ≤ 20 years	20.94%
> 20 to ≤ 25 years	46.60%
> 25 to ≤ 30 years	28.01%
Above 30 years	0.00%
less than 15 years	4.45%
Total	**100.00%**

Provincial Breakdown of Loan to Value Ratio (LTV) for the Newly Originated Uninsured Residential Mortgage Loans and HELOCs during Q3 of 2026 (Jul-Sep 2026) #		
Province	**Loan-to-Value Ratio (Average)**	
	Residential Mortgages	**Home Equity Lines of Credit***
British Columbia	**47.84**	Nil
Ontario	**65.86**	**61.47**
Alberta		Nil
Outside of Canada	Nil	Nil
Overall Average	**64.66**	**61.47**

***** Where both mortgages and HELOC facilities have been approved against same property, the LTV for the HELOC cannot exceed above 65% of the value of the property.

We do not acquire uninsured residential mortgages, nor we acquire home equity lines of credit from third party.

C. Discussion on Potential Impact on Portfolio in the event of an economic downturn:

The Bank regularly conducts stress tests to consider the potential impact on its Residential mortgage portfolio due to adverse economic conditions, unemployment and interest rate scenario which will shape the curve going forward. In addition, our ongoing efforts to spread the risk across the portfolio with product and profile mix have shown consistency in risk profiling. We keep a close watch on the changes taking place in the residential mortgage market.