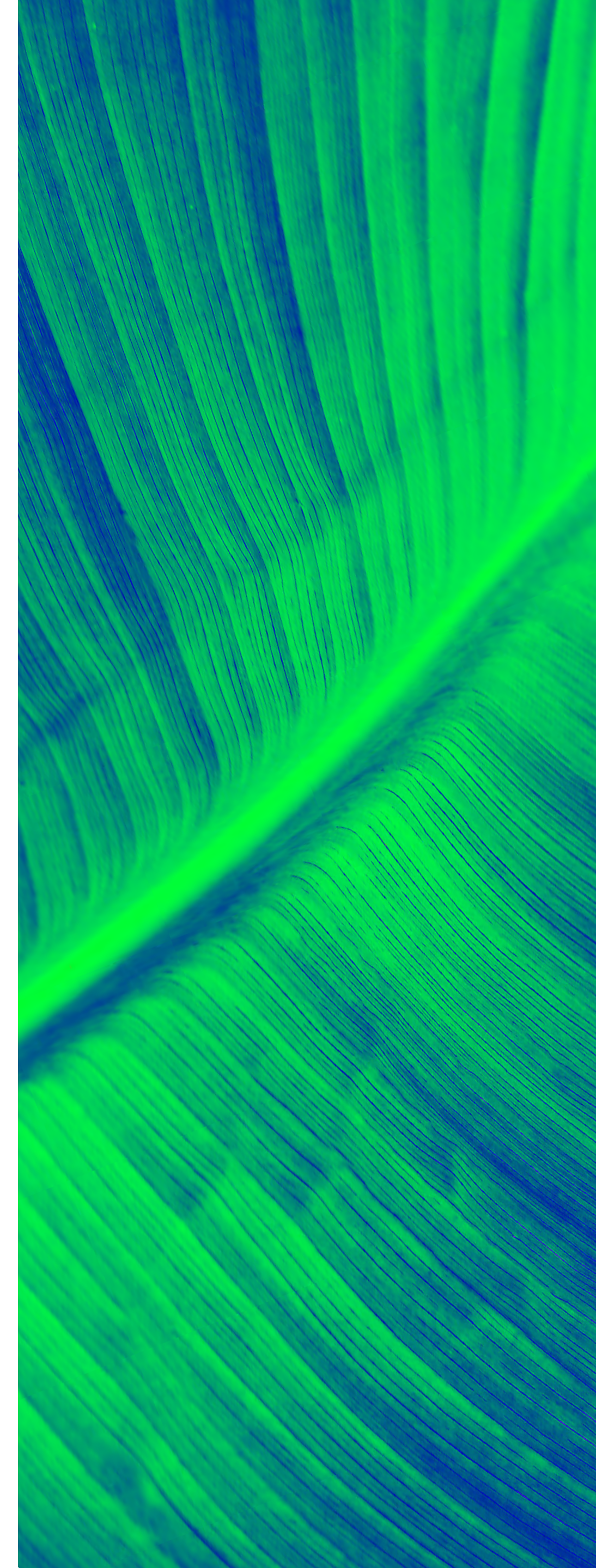


2021 Public Accountability Statement

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About this Statement

The Public Accountability Statement (PAS) is in the respect of the financial year ended December 31, 2021, related to Manulife Financial Corporation and its Affiliates (as outlined below and collectively referred to as Manulife). This information is in accordance with Canadian federal regulations under the Insurance Companies Act (Canada). All facts and figures are as of December 31, 2021, unless stated otherwise.

The 2021 Manulife Bank Public Accountability Statement, also included in this report, is published by, and in respect of, Manulife Bank of Canada and its prescribed affiliate, Manulife Trust Company of Canada.

All dollar amounts are in Canadian funds, unless stated otherwise. Manulife Financial Corporation and its subsidiaries, including The Manufacturers Life Insurance Company, are referred to herein as “we,” “our,” “Manulife,” and “the company.”

Affiliates

This report is published by, and in respect of, Manulife Financial Corporation, The Manufacturers Life Insurance Company, and the following prescribed affiliates:

- First North American Insurance Company
- Manulife Investment Management Limited
- Manulife Securities Incorporated
- Manulife Securities Investment Services Inc.
- Manulife Investment Management (North America) Limited
- Manulife Securities Insurance Inc.
- Manulife Investment Management Distributors Inc.
- Manulife Assurance Company of Canada

Community Investment and Philanthropic Activity

In this section

- Empower Sustained Health and Well-being
- Drive Inclusive Economic Opportunity
- Accelerate a Sustainable Future

We are dedicated to advancing positive, measurable social and environmental change. Through our community investments, we work with organizations to foster healthier, more equitable communities across our three interconnected strategic focus areas:

- Empower sustained health and well-being
- Drive inclusive economic opportunity
- Accelerate a sustainable future

We focus on removing barriers and empowering people in the communities where Manulife operates. In addition to programmatic funding, we also fund research to support innovative, cutting-edge ideas to understand, address, and promote sustainable change. And with the ongoing challenges of Covid-19 and natural disasters around the world happening with more frequency, we remain committed to helping communities respond effectively with resiliency and recovery resources.

Our strategy prioritizes investments to organizations that:

- Share a commitment to diversity, equity and inclusion, particularly through representative leadership, and targeted programming to historically underserved communities
- Drive community-centered solutions, working collaboratively across sectors, aimed at innovative and scalable initiatives
- Demonstrate a holistic approach to the many aspects of well-being, including mental health, to improve and sustain positive outcomes over the long-term
- Utilize data to measure impact with key performance indicators and have a commitment to reporting on progress

Our approach to community investment takes many forms, for instance, direct funding, giving and volunteering by our employees, including through skills-based activities, and fundraising programs and matches.

In 2021, our total corporate donations amounted to \$21.7 million. In addition, employee donations totalled \$3.7 million, and an additional \$13.2 million was raised/contributed by external sources leveraging Manulife community investment program assets.

Empower Sustained Health and Well-being

As a natural extension of our life insurance offerings, we work to make healthier behavior choices *easier* and more *accessible* by encouraging small, everyday actions to improve how well and long people live.

Research and Innovation

For over thirty years, Manulife has partnered with the Canadian Institute for Advanced Research (CIFAR), a Canadian-based global research organization, to support pioneering research to improve the health, well-being, and resilience of communities across Canada and beyond. Manulife's founding gift in 1987 funded the creation of CIFAR's program in Population Health, which produced groundbreaking research addressing how differences in social and economic status can have a major impact on people's health.

More recently, through the Manulife CIFAR Population Health and Well-being Grant Program, our collaboration focused on COVID-19 and its impact to communities. CIFAR program members drove important research breakthroughs to better understand the short- and long-term effects of the COVID-19 pandemic. Six research projects were completed ranging from combating social isolation in long term care homes with robotic technologies, to promoting disease prevention, to an international study quantifying the burden of cognitive impairment from COVID-19.

Together, Manulife and CIFAR remain committed to exploring new approaches to create a positive impact by improving the health and well-being of Canadian families and communities.

Ride for Heart

As one of the top supporters, Manulife Canada has helped raise over \$24 million since 2018 to support the Heart & Stroke Foundation's mission to promote health and save lives by fighting heart disease and stroke. In 2021, Manulife was once again the proud title sponsor of Canada's largest single-day charity cycling event, the Manulife Heart & Stroke Ride for Heart, where more than 6,000 people across Canada raised over \$1.6 million.

Team Manulife was well represented with employees raising over \$100,000. Participants connected digitally using the new Ride for Heart app which included event day programming and fitness tracking capabilities. Leading up to the event, the app helped participants reach their goals with fitness challenges and fundraising tips. The app also allowed people to share their heart by tracking physical activity and using custom heart-shaped maps to show progress on event day.

Inclusive Economic Opportunity

Alongside our partners, we accelerate upward mobility and contribute to making financial solutions accessible to everyone through financial capability programs and targeted employment initiatives to drive financial security and help people develop and sustain money habits.

Peso Smart

Manulife's Peso Smart was launched in the Philippines in 2017 as a series of face-to-face weekend classes dedicated to teaching the value of saving and investing to young students. Since the program's inception, it has evolved to increase its reach to educate more Filipino students on the importance of building smart financial habits. During the pandemic, Peso Smart pivoted to provide learning kits for students to bring home, and Manulife volunteers helped train teachers and parents so they could guide the students' learning progress. Manulife further accelerated Peso Smart's impact, in partnership with the Business Management Society and De La Salle University, to virtually teach over 50 university students valuable lessons on financial planning, growing their money, and business resilience.

Following the success at De La Salle University, we extended the program to include students from Ateneo de Manila, University of the Philippines-Diliman, and University of Santo Tomas. More than 100 university students from these top schools attended the two-day virtual classes in early December 2021, where Manulife's top actuaries and wealth management experts discussed the importance of insurance, investments, and financial planning so students could learn how to grow their money, prepare for the unexpected, and financially secure their future. At the end of 2021, we committed to enhancing the program even further through partnerships with Gawad Kalinga and Corazon Sanchez Atayde Memorial Foundation (CSAMF) to build new **Peso Smart Learning Centers** and to add programming focused on equipping and empowering Filipino mothers with enhanced financial skills.

MLK Scholars

For the fourteenth consecutive year, John Hancock funded the employment of more than 600 Boston teens (the Scholars) at 50 local non-profit organizations through its MLK Scholars program – the largest, most comprehensive corporate summer job program of its kind in the U.S. The initiative empowers teens with career readiness and digital financial literacy skills to accelerate their growth as leaders in the office, the classroom, and the greater community. Since the program's inception in 2008, John Hancock has invested over \$15 million USD to provide jobs and professional development opportunities to over 6,000 youth. In addition to driving access to inclusive economic opportunity for the youth participants, the program also benefits non-profit organizations that employ the Scholars by providing important staffing support to help deliver on their missions and drive positive change in local neighborhoods. In 2021, John Hancock funded 570 jobs at non-profits, hired 35 students within the company, and brought back 7 returning Scholars as college interns.

National Urban League

The National Urban League is an historic civil rights organization dedicated to economic empowerment, equality, and social justice. Founded in 1910 and headquartered in New York City, the Urban League collaborates at the national and local levels with community leaders, policymakers, and corporate partners to enable African Americans and other historically underserved groups to secure economic self-resilience. In 2021, John Hancock provided funding to support several of the National Urban League's initiatives centered on driving inclusive economic opportunity, including their new Urban Empowerment Fund, a small business lending subsidiary that will become an accredited CDFI (Community Development Financial Institution) recognized by the US Department of Treasury.

Life Lessons

In its third year, Manulife once again offered the Life Lessons Scholarship Program in Canada for students who've experienced the loss of a parent or guardian with little to no life insurance. The Scholarship Program helps combat the financial burden of paying for post-secondary education during an emotional time and recognizes the perseverance that so many youth show in such adversity. The Manulife Life Lessons Scholarship Program is committed to student success and helps support students financially, making the decision to attend and finish a college, university or trade school program a little easier. Manulife awards scholarships annually in the amount of \$10,000 each to successful applicant. In the last three years, we've been able to support students from across the country, providing a total of \$430,000 in scholarships.

Changing Lives through Microloans

In 2021, we launched a new partnership with Windmill Microlending, a registered charity empowering skilled Canadian immigrants and refugees to achieve economic prosperity through microloans. Windmill removes a key barrier to economic opportunity to internationally trained professionals by offering affordable loans of up to \$15,000 to pay for Canadian licensing or training. Windmill's loans enable newcomers, who lack access to affordable credit, to gain the credentials they need to resume their career, while helping them navigate finances, banking and credit decisions. Our funding enabled Windmill to support twenty clients with new microloans.

Accelerate a Sustainable Future

Together with our partners, we support the transition to a low carbon economy and protect and grow the value of nature-based solutions through initiatives that enhance access to and stewardship of the natural environment and improve the livelihood and well-being of local communities.

Promoting Environmental Stewardship

In 2021, Manulife established a partnership with Outward Bound International to support a new Global Environmental Project to enhance responsible environmental decision-making across its membership at the individual, local and national levels. As part of its mission to provide people with immersive time in nature, the Project will develop innovative methods and processes for training Outward Bound field staff while helping to educate over 150,000 young people who participate in their programs each year in 35 countries on 6 continents. A core component of the Project includes the creation of a new “Tread Lightly” curriculum to teach and encourage participants to better understand, conserve and protect the natural environment. Additionally, the Project will focus on minimizing local environmental impacts in the areas in which Outward Bound Schools operate, including through energy use, transportation, water usage, and waste reduction.

Forests for Life

In partnership with the Haribon Foundation, we are supporting the Forests for Life Movement, an environmental movement to restore Philippine rainforests using native tree species to ensure that ecological benefits from forests are enjoyed by Filipinos for generations to come. Our partnership is helping to plant 15,000 native trees to improve soil nutrients, provide food and shelter to wildlife, and improve water retention of forests.

Urban Farming

The Urban Farming Institute of Boston (UFI) develops and promotes urban farming to engage individuals in growing food and building a healthy community. In 2021, we deepened our support to increase the organization’s capacity to bring people healthy food, transform neglected land in neighborhoods, and to contribute to economic and environmental resilience. From its flagship headquarters at Fowler

Clark Epstein Farm in Mattapan, UFI manages seven urban farms, which are now wellness hubs in Boston’s Roxbury, Dorchester and Mattapan neighborhoods. At the end of 2021, UFI had grown nearly 17,000 pounds of fresh food, much of which was distributed for free or subsidized rates in the community.

Earth Hour in Malaysia

Manulife Malaysia once again joined forces with millions of people around the world to celebrate Earth Hour, raising awareness of the danger of a rapidly changing climate. In addition to switching off the façade lighting at our premises, Menara Manulife, we also encouraged our employees to do the same whilst at home, providing them with mitigation measures and advice to reduce their carbon footprint.

Responding When Our Communities Need Us Most

Throughout 2021, we continued to witness vulnerable communities being left behind in the wake of Covid-19. Across our global operations, we worked to mitigate the challenges and provide resources to those communities most affected. Several key activities were:

- Manulife donated \$250,000 to **Project Hope**, to support their work in India, Indonesia, Cambodia, Malaysia, and the Philippines. The contribution funded supplies for healthcare facilities including oxygen, ICU beds, PPE kits and other critical medical supplies.
- **In Indonesia**, Manulife partnered with the crowdfunding platform, **BenihBaik.com**, to donate more than 500 oxygen cylinders to help support response measures amid the pandemic. The donated equipment was distributed to various health facilities in different locations throughout the country to support the health and well-being of Indonesians.

- **Manulife Malaysia** took a proactive approach in response by developing a new flagship programme called **MY Community Grant**. The initiative invited organizations to apply for an in-kind grant worth up to RM10,000, to support those who needed it most in a time of crisis. Spanning the entirety of the year, the initiative saw a total of 101 applications submitted from organizations across the nation, with 10 beneficiaries being selected. The causes ranged from empowering young children through education, and aiding underprivileged communities, to collecting food and redirecting it to the needy. Despite huge disruptions due to the Movement Control Order (MCO) imposed by the Government, which restricted social activities from taking place, the program still managed to facilitate positive social change whereby more than 17,000 people were positively impacted by the various initiatives that MY Community Grant empowered.

- Manulife was proud to support the Canadian campaign, This is Our Shot to be #TogetherAgain. **ThisIsOurShot.ca** provided easy-to-understand vaccine FAQs, booking information and resources in more than 30 languages to help Canadians get vaccinated faster.
- **In Hong Kong**, due to the global pandemic's impact on travel, some airlines had to lay off employees as the industry came to a standstill. Manulife was quick to hire many flight attendants and ground crew as sales agents because of their hospitality training and strong customer service talents.
- **Manulife** rewarded life insurance customers participating in the John Hancock Vitality Program and Manulife *Vitality* Program (Group Benefits and Life) with 400 Vitality Points for COVID-19 vaccinations to further motivate them to get vaccinated.

Volunteering & Giving

Across our global operations, our employees contributed to their communities in meaningful ways throughout the year, deepening our social impact and honing their skills and building their networks. Manulife continued to provide paid time off for our global team to volunteer at charitable organizations, and we incentivized donations through a corporate matching gifts program in select markets. Whether through offering their professional skills, or raising money for a cause, colleagues were active in supporting local, national and global organizations while living our corporate values of *Do the right thing* and *Share your humanity*.

In 2021, our employees donated 17,704 hours to their communities, of which 8,510 hours were volunteered during work hours.

Acts of Kindness

In the spirit of making lives better during the holiday season, Manulife gave each member of our global team the equivalent of \$50 in their local currency to create an act of kindness in their communities. First introduced in 2020, this year's program once again enabled colleagues around the world to pay it forward. The impact was far reaching, with colleagues and their families donating food, preparing warm meals, knitting beanies for maternity wards, and contributing clothing, toys, or money to charities and causes of their choosing.

Remembering and Honouring Our Fallen Heroes

Once again, colleagues in Toronto and Boston volunteered to honor Remembrance Day in Canada and Memorial Day in the United States.

For the seventh consecutive year, more than 12,000 flags were planted on the front lawn of Manulife headquarters at 200 Bloor Street East in Toronto, Canada, honouring members of the Canadian Armed Forces who have fallen in service. Manulife continued its support for the Royal Canadian Legion by encouraging employees to purchase a traditional or digital poppy through the Legion's website in lieu of poppy donation boxes usually available on site.

For the 12th consecutive year, John Hancock was the lead supporter of the Massachusetts Military Heroes Fund's garden of flags on Boston Common to honor Memorial Day. A team of John Hancock volunteers, including members of our military employee resource group, joined hundreds of other volunteers to plant 37,000 flags, each representing a brave local service member who made the ultimate sacrifice. The completed garden is a majestic tribute and conveys a powerful message of support to the families of these fallen heroes that their loved ones will never be forgotten.

CEO Action for Racial Equity Fellowship

The CEO Action for Racial Equity Fellowship is a first-of-its-kind, business-led initiative that mobilizes CEO Action for Diversity & Inclusion™ (CEO Action) signatory organizations to address widening disparities and empower local solutions to enhance access to opportunity and improve the well-being of Black Americans. John Hancock President and CEO, Marianne Harrison, is a signatory to CEO Action, and serves on the Governing Committee of the Racial Equity Fellowship. As part of our commitment, John Hancock agreed to contribute a full-time fellow, Muhsinah Nuriddin, to participate in the fellowship throughout 2021. John Hancock covered all compensation and benefits for Muhsinah's fellowship, and her leadership is helping drive progress toward racial equity and social justice. It's one meaningful example of how our employees are empowered to leverage their skills and capabilities to make a positive impact in our communities while also bringing key learnings back to our organization.

Financial Industry Collective Outreach in Malaysia

In Malaysia, 2021 marked a significant milestone as we introduced Manulife Malaysia's inaugural Volunteering Leave where permanent employees could apply for 1 day of volunteering leave to engage in community initiatives. One meaningful opportunity was a collaboration with the Financial Industry Collective Outreach (FINCO). Eleven Manulife volunteers participated in **FINCO Good Sens**, a program that centers on promoting healthy financial behaviours among school children. Our volunteers amassed more than 260 hours of volunteering time throughout the entirety of the program, engaging with students from underprivileged backgrounds. We were proud recipients of the FINCO Volunteerism Award 2021 for the financial institution (non-banking) that provided the greatest number of volunteers.

Access to Financial Services

Access to financial products and services, and improvements in financial literacy, can have a profound impact on people's lives and their ability to prepare for their future. When we use our expertise and resources to advance financial inclusion and literacy, which empowers individuals, families, and whole communities, we lay the foundation for economic prosperity that benefits us all. We promote financial inclusion through a number of specialized products and services that make our offerings more accessible, as well as our community investment programs.

Enhancing Access to Products and Services

Manulife currently serves more than 6 million customers within our emerging markets businesses in Cambodia, Indonesia, India, Malaysia, Myanmar, the Philippines, Thailand and Vietnam.

We provide access to finance to traditionally underserved populations through an increasing number of specialized products and services that make our offerings more accessible:

- Manulife Hong Kong offers an affordable critical illness insurance product, **ManuVital Care**, that provides essential coverage against 112 critical illnesses at a cost as low as HK\$3.8 (US\$0.4948) a day. With its low and guaranteed premiums, this product makes health protection accessible to more people and provides flexibility for customers to convert to a more comprehensive plan in the future.
- **Khởi Đầu Bảo Vệ (My Starter Protection)** reflects Manulife Vietnam's commitment to financial inclusion. Available only on Shopee, the largest e-commerce platform in Vietnam, our first digital insurance product offers a hassle-free way for a younger segment of the population to purchase life insurance.
- Manulife Vietnam entered a partnership with **Cộng Đồng Bầu**, a leading online community for expectant and new mothers. With more than 1 million babies born each year in Vietnam, the partnership aims to help empower these families with the right knowledge and advice so they can feel financially prepared and in control.
- **Manulife Philippines** has lowered the minimum premium for its one-year term product from Php 12,000 to Php 10,000, or as low as Php 28 per day. For example, at Php 10,000 premium, a 30-year-old could enjoy life insurance coverage worth almost Php 3.5 million. Customers can also renew this plan on an annual basis. Manulife Philippines has also lowered the minimum premium for its five-year term product, React5, which can now be availed for as low as Php 23 per day. React5 comes with an Accidental Death Benefit to give Filipinos more protection coverage. Customers can renew this plan every five years.
- **Max – Sống Khỏe (Max – Health)** provides affordable and easy to understand health insurance protection with near-instant issuance. Available online via Manulife Vietnam's eCommerce platform [Manulife Shop](#), the first in market solution is helping close the protection gap and further change the relationship and perception that customers have with their insurers.
- In Canada, Manulife Bank's All-In Banking is a mobile-first banking solution that includes a daily banking account, a savings account, and travel insurance. [All-In Banking](#) is designed to help

customers make the most of their money. It does this by waiving their account fee when they increase their savings by at least \$100 per month and by allowing them to automatically sweep extra money from their daily banking account into their savings account at the end of each day.

Creating Access to Affordable Housing

In the United States, John Hancock is a founding general partner of The Life Initiative (TLI), a US\$100 million community investment fund created in 1999 by Massachusetts-based life insurance companies. Since 1999, TLI has invested over \$580 million in flexible, patient capital to support housing and economic development to benefit low-moderate income people and communities. Key impacts include 18,348 units of new housing including 1,323 service enriched housing units created; 1,897 permanent jobs created or preserved, and 10,944 construction jobs created; 1,953 childcare slots supported; and 178,000 health care patients served annually.

In 2021, TLI committed over \$34 million, 23% of which was targeted to address the racial wealth gap through two strategies: direct investment in BIPOC owned firms and financing to support the construction of 163 units for sale in historically Black communities.

Promoting Financial Capability

An understanding of basic financial concepts is critical to underfinanced and underserved communities realizing their own financial goals. Beyond financial knowledge, building confidence in financial skills empowers people to make choices that work for them. Several community investment programs focus in this area including:

- Developed by education specialists and Manulife volunteers in the Philippines, **Peso Smart**, referenced in more detail earlier in the report, is a financial literacy program that continues to expand to teach the basics of saving and investing to a range of age groups in underserved communities. For older audiences, key program components include what it means to be a financially healthy person; setting SMART (Specific, Measurable, Attainable, Relevant and Time-Based)

goals; understanding the importance of life insurance protection for peace of mind and to help grow your money; exploring various investment options and value investing; deep-diving into unit investment trust funds (UITFs); and making investment journeys better so individuals and families can achieve their financial aspirations.

- Built on the inspirational values and legacy of its namesake, Dr. Martin Luther King Jr. (MLK), **John Hancock's MLK Scholars** program annually provides access to economic opportunity and meaningful connections for hundreds of Boston youth. A key element of the program is that all youth have access to digital learning modules offered through EVERFI, an international technology company driving social impact through education. Our digital education program includes 19 learning modules focused on personal finance topics ranging from financing higher education and savings, to identity protection and taxes. The platform also provided mental wellness education to support participants beyond personal finance. This digital resource is now available not just to participants in the MLK Scholars program, but for all youth participating in summer employment programs supported by the Boston Private

Industry Council and the City of Boston. Alongside the education, young people were invited to complete a survey about their financial preparedness, the value of employment and financial education, their plans for the future, and their day-to-day satisfaction and stress. More than three in four respondents agreed that the combination of receiving a regular paycheck and financial education helped change the way they think and manage their money. In addition, 78% of participants also reported feeling better prepared to make financial decisions than they did before the summer.

- Manulife's \$600,000 multi-year commitment to the YMCAs in the Three Rivers and Quebec regions is focused on empowering youth to acquire basic financial literacy skills, confidence, and motivation to make the right decisions when it comes to their future financial health. Virtual and in-person sessions are woven into YMCA programs, to meet learners where they are at. Manulife employees helped create the curriculum and supporting materials that are being used in the Three Rivers locations. We also continued our support of financial literacy programs facilitated by Wilfrid Laurier University (WLU) in Waterloo.

- These programs had a sizeable impact in the community in the 2020-2021 school year:
 - 6,400 students at 38 schools participated in the Lift Off to Higher Education program (previously known as Jumpstart to Higher Education), which helps students in grades seven and eight identify their interests, build financial literacy skills, and learn about different paths of education.
 - 483 students and young alumni attended one of nine financial literacy sessions for WLU students aimed at increasing their skills and confidence in financial literacy concepts.
 - 25 schools within the Lift Off to Higher Education program received new computers to help support equal access to education.

Employees in Canada

With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We have more than 38,000 employees globally and more than 11,000 in Canada.

| Province and Territory | Full Time | Part Time | Total |
|---------------------------|---------------|------------|---------------|
| Alberta | 236 | 2 | 238 |
| British Columbia | 254 | 5 | 259 |
| Manitoba | 83 | 2 | 85 |
| New Brunswick | 40 | 1 | 41 |
| Newfoundland and Labrador | 8 | 0 | 8 |
| Nova Scotia | 1,208 | 13 | 1,221 |
| Ontario | 8,132 | 117 | 8,249 |
| Prince Edward Island | 3 | 0 | 3 |
| Quebec | 1,811 | 50 | 1,861 |
| Saskatchewan | 11 | 1 | 12 |
| Total | 11,786 | 191 | 11,977 |

Income and Capital Taxes

In 2021, Manulife incurred \$1.9 billion of taxes paid or payable to all levels of governments globally of which \$794 million of taxes paid or payable in income taxes and capital taxes and \$1.1 billion in other taxes.

For the period ended December 31, 2021

| (C\$ thousands) | Total income and capital taxes |
|--|--------------------------------|
| Federal | 212,563 |
| Provincial and territorial | |
| British Columbia | 11,174 |
| Alberta | 621 |
| Saskatchewan | 1,551 |
| Manitoba | 1,995 |
| Ontario | 56,255 |
| Quebec | 8,349 |
| New Brunswick | 1,806 |
| Nova Scotia | 6,889 |
| Prince Edward Island | 286 |
| Newfoundland and Labrador | 1,476 |
| Yukon | 43 |
| Nunavut | 14 |
| Northwest Territories | 121 |
| Total provincial and territorial | 90,579 |
| Total Canada | 303,142 |
| Total U.S | 261,984 |
| Total Asia | 228,909 |
| Hong Kong | 46,615 |
| Japan | 63,615 |
| Rest of Asia | 118,678 |
| Total income and capital taxes paid (C\$ billions) | 794,034 |
| Other Taxes¹ | 1,144,043 |
| Total taxes | 1,938,077 |

Debt Financing for Business

Manulife is committed to making debt financing available to businesses across Canada. In 2021, authorized debt financing for businesses in Canada totaled over \$4 billion.

| C\$ thousands | \$0 – \$24,999 | \$25,000 – \$99,999 | \$100,000 – \$249,999 | \$250,000 – \$499,999 | \$500,000 – \$999,999 | \$1,000,000 – \$4,999,999 | \$5,000,000 and greater | Total |
|-----------------------|-------------------|------------------------|--------------------------|--------------------------|--------------------------|------------------------------|----------------------------|------------------|
| British Columbia | 99 | 2,135 | 5,667 | 8,308 | 23,148 | 96,862 | 618,479 | 754,698 |
| Alberta | 34 | 515 | 1,189 | 4,475 | 5,826 | 32,226 | 846,228 | 890,493 |
| Saskatchewan | — | 258 | 444 | 1,727 | — | 1,368 | — | 3,797 |
| Manitoba | — | 273 | 614 | 896 | 2,040 | 2,903 | — | 6,726 |
| Ontario | 164 | 3,091 | 9,149 | 19,978 | 35,991 | 73,437 | 1,465,714 | 1,607,524 |
| Quebec | 114 | 3,352 | 8,385 | 12,728 | 13,729 | 44,950 | 533,327 | 616,585 |
| New Brunswick | — | 193 | 338 | — | — | — | 51,067 | 51,598 |
| Nova Scotia | 48 | 127 | 314 | 2,217 | 3,306 | 3,200 | 109,848 | 119,060 |
| Prince Edward Island | — | 50 | — | — | — | 4,396 | 21,000 | 25,446 |
| Newfoundland | — | — | — | 670 | 519 | 3,898 | 5,000 | 10,087 |
| Yukon | — | — | — | — | — | — | — | — |
| Nunawut | — | — | — | — | — | — | — | — |
| Northwest Territories | — | — | — | — | — | — | — | — |
| Total Canada | 459 | 9,994 | 26,100 | 50,999 | 84,559 | 263,240 | 3,650,663 | 4,086,014 |
| Total U.S | — | — | — | — | — | 15,858 | 3,418,799 | 3,434,656 |
| Total Europe | — | — | — | — | — | — | — | — |
| Total Asia | — | — | — | — | — | — | — | — |
| Total | 459 | 9,994 | 26,100 | 50,999 | 84,559 | 279,098 | 7,069,462 | 7,520,671 |

Manulife Bank Public Accountability Statement

In this section

- Automated Teller Machines (ATMs)
Added and Removed in 2021
- Debt financing for business
- Taxes
- Employees

Since its inception in 1993, Manulife Bank has been guided by the conviction that banking plays a central role in the financial health of Canadians. We offer innovative, flexible banking solutions designed to help make decisions easier and lives better for our customers. And, because everyone's financial situation is unique, we work closely with independent financial professionals who understand our customers' overall financial objectives and can help ensure they find the banking solutions that are right for them.

Innovative, Flexible Banking Solutions

Manulife Bank encourages Canadians to simplify their banking and make their money work harder so they can achieve their financial goals and get more out of life. In addition to offering competitive rates on all our products, Manulife Bank helps Canadians bank more efficiently with innovative, flexible banking solutions, including:

Manulife One⁴ allows our customers to combine nearly all their banking needs within a single, efficient account. This can result in significant savings compared

to traditional banking and empowers customers to take control of their finances. Manulife One for Business provides flexible financing for the commercial properties of Canadian small business owners.

Manulife Bank Select allows customers to customize their mortgage and potentially mitigate the risk of rising interest rates by dividing their debt among a variety of fixed and variable-rate options.

Advantage Account, Manulife Bank's high-interest chequing account pays a high rate of interest on every dollar and features no-fee everyday banking when customers maintain a balance of at least \$1,000. The Globe and Mail has said "[this might be the most useful savings account in Canada.](#)"

All-In Banking. This mobile-first banking solution includes a daily banking account, a savings account and travel insurance. All-In Banking is designed to help customers make the most of their money. It does this by waiving their account fee when they increase their savings by at least \$100 per month and by allowing them to automatically sweep extra money from their daily banking account into their savings account at the end of each day.

Personalized, Local Advice

Manulife Bank leverages a network of almost 25,000 independent advisors and mortgage brokers across Canada to refer or distribute its banking products. This approach allows our customers to access objective, personalized advice in their community and at their convenience.

We support our customers through a nationwide team of more than 150 mortgage specialists and business development consultants, who are available to meet locally with customers, and the advisors and mortgage brokers who support them.

We have three offices that offer select services to our Private Banking clients, by appointment only. The offices are located in Montréal, Toronto and Vancouver:

- 900 Maisonneuve O. Suite 16, Montréal, Quebec
- 250 Bloor Street East, Main Floor, Toronto, Ontario
- 550 Burrard Street, Suite 728, Vancouver, British Columbia

Mobile, Online and Telephone Access

Manulife Bank makes it easy for customers to manage their day-to-day finances through mobile, online and telephone banking.

Customer Service and Interactive Voice Response (IVR)

We continue to develop our two customer service centres in Waterloo, Ontario, and Halifax, Nova Scotia. This dual centre model helps us provide seamless operations in the event of a business disruption. Our Customer Service Centre is open 365 days a year, making it easy for customers to reach us when it's convenient for them.

Manulife Bank's IVR system features natural language recognition and voice biometrics in both official languages, simplifying the customer experience by allowing them to validate their identity using only their voiceprint and navigate the IVR system with spoken requests.

Online & Mobile access

Manulife Bank makes banking services available through our mobile app and online banking sites. In 2021, we introduced Manulife ID – a single login ID and password that customers can use to access all of their Manulife and Manulife Bank products. Manulife ID also supports multi-factor authentication, which brings a higher level of security to online and mobile banking. With the introduction of Manulife ID, we also launched a completely updated version of our online banking site, which offers a fresh look and easier navigation.

Within the iOS version of our mobile banking app, we launched a secure inbox as another way for customers to reach us. And we also introduced personalized insights that help customers better understand their banking and make better financial decisions. Both enhancements will be coming to the Android platform in early 2022.

Our online banking app is supported by MAI, our artificial intelligence (AI) chatbot that helps customers get quick answers to common questions.

Customers using a ManulifeMONEY+™ Visa⁵ card can add their card to their mobile wallet and make payments using their mobile device.

Manulife Bank leverages online application systems for mortgage brokers, independent advisors and retail lending specialists. These systems allow our customers to get up and running with many of Manulife Bank's deposit and loan products quickly and efficiently. We also offer online application for chequing & savings accounts, making it easy for customers to apply from the comfort of their homes.

Automated Teller Machine (ATM) Access

Manulife Bank has 246 publicly accessible ATMs across Canada. In addition, Manulife Bank is a member of THE EXCHANGE® Network⁶, one of Canada's largest networks of ATMs. Our membership allows Manulife Bank customers to use any EXCHANGE ATM without being charged a convenience fee.

Support for Seniors

Manulife Bank has implemented a voluntary [Code of Conduct](#) that sets out principles and guidance for banks when providing products and services to seniors. We demonstrate our commitment to serving seniors in a variety of ways:

- Appointed a Seniors Champion to oversee the Code and programs designed to support the Code.
- Deliver a robust training program for front-line staff about red flags that may indicate elder abuse, fraud/scams and Power of Attorney abuse.
- Have escalation procedures for addressing the situation when one of these red flags is detected.
- Added a [Support for Seniors](#) section to our website – new in 2021.
- Offer a discounted monthly fee for seniors on both Manulife One and Manulife Bank Select.

⁵ Trademark of Visa Int., used under license.

⁶ Fiserv EFT is the owner of THE EXCHANGE® trademark and its associated rights. Fiserv EFT has granted FICANEX® the exclusive right to use, market and sublicense THE EXCHANGE® trademark and the intellectual property rights associated with the operation of THE EXCHANGE® Network throughout Canada. Manulife Bank is an authorized user of the mark.

Customer Consultation

Manulife Bank regularly consults with and solicits feedback from customers to help ensure our products and services meet current and future needs. Examples of these consultations from 2021 include:

Consultations about our existing products and services

- Annual feedback survey. Each fall we survey approximately 1,200 customers to gauge their satisfaction with our products and services.
- New client surveys. We survey customers via email at different points during their first year with us to help ensure we're meeting their expectations.
- Transactional surveys. We send customers short feedback surveys following an interaction with our contact centre.

Consultations about new products and services

- Annual feedback survey: In this survey, we also ask customers to provide input on a variety of new products and service ideas.
- Innovation Community. In 2021 we established an Innovation Community of a few hundred customers who indicated their willingness to provide ongoing feedback. We engage these customers regularly for feedback on a variety of potential product and service enhancements.

Consultations about emerging trends and issues

- Annual feedback survey: Each year, we update our survey to capture feedback on current topics. In addition, the survey includes a number free-form fields that allow our customers to provide more detailed feedback and/or raise issues we haven't specifically asked about.
- Innovation Community: We also look to our Innovation Community for their support in identifying and exploring emerging trends and issues related to their banking needs.

Voluntary Codes of Conduct and Public Commitments

Voluntary Codes of Conduct are non-legislated commitments, voluntarily made by companies, associations and other organizations to influence or guide behaviour, for the benefit of both themselves and their communities. Voluntary codes and commitments can address the needs of consumers, workers and citizens while helping companies remain competitive.

Through the Canadian Bankers Association (CBA), the banking industry has developed, and is committed to, several voluntary codes designed to protect consumers. Manulife Bank and its subsidiaries are committed to the following [voluntary codes of conduct and public commitments](#):

Voluntary Codes of Conduct

- [Code of Conduct for Federally Regulated Financial Institutions: Mortgage prepayment information](#)
- [Code of Conduct for the Credit and Debit Card Industry in Canada](#)

- [Canadian Code of Practice for Consumer Debit Card Services](#)
- [Principles of Consumer Protection for Electronic Commerce: A Canadian Framework](#)
- [Canadian Bankers Association: Code of Conduct for Authorized Insurance Activities](#)
- [Canadian Bankers Association: Model Code of Conduct for Bank Relations with Small- and Medium-Sized Businesses](#)
 - [Manulife Bank Small Business Code of Conduct](#)
- [Canadian Bankers Association: Code of Conduct for the Delivery of Banking Services to Seniors](#)

Public Commitments

- [Canadian Bankers Association: Commitment to Provide Information on Mortgage Security \(2014\)](#)
- [Canadian Bankers Association: Commitment on Powers of Attorney and Joint Deposit Accounts \(2014\)](#)
- [Canadian Bankers Association: Commitment on Modification or Replacement of Existing Products or Services \(2012\)](#)
- [Canadian Bankers Association: Guidelines for Transfers of Registered Plans](#)
- [Canadian Bankers Association: Online Payments](#)
- [Plain Language Mortgage Documents CBA Commitment](#)

Corporate Giving and Social Responsibility

Manulife Bank shares Manulife's commitment to volunteerism, community development and corporate giving as described in Manulife's 2021 Public Accountability Statement, and its data is fully integrated into the information provided for those initiatives. Manulife Bank employees are frequent and strong supporters of Manulife's philanthropic initiatives.

In 2021, Manulife Bank offered relief programs for customers impacted by wildfires and floods in British Columbia. This program allowed impacted customers to defer loan payments and access locked-in money.



By working together with Bullfrog Power®, every Manulife Bank ATM is powered with 100 per cent green energy.

Our Corporate Structure

Manulife Bank of Canada (MBC or Manulife Bank) is a Schedule I federally chartered bank and a wholly owned subsidiary of The Manufacturers Life Insurance Company, which is a wholly owned subsidiary of Manulife Financial Corporation. Manulife Trust Company (Manulife Trust), a subsidiary of Manulife Bank, is a federally incorporated trust company licensed to operate as a trust company in Canada.

Manulife Trust Company

Manulife Trust leverages the brand, technology, operational and customer service platforms and processes, products, distribution network and management expertise of Manulife Bank.

Manulife Trust offers simple deposit products that are available through investment dealers, as well as fixed-term residential mortgages, available through Manulife Bank's nationwide network of retail lending specialists. Data provided for Manulife Bank includes Manulife Trust data.

Complaint Handling

At Manulife Bank and its subsidiary Manulife Trust, we place a high value on complaint resolution and are committed to responding to complaints promptly, accurately and with the utmost courtesy. The Manulife Bank Ombudsman Office provides our customers with accessible means with which to communicate any complaints, and we employ our best effort to respond to and resolve them. All complaints and personal information collected by the Manulife Bank Ombudsman Office, whether written or verbal, are handled in a fair, timely, professional and confidential manner.

In 2021, the Manulife Bank Ombudsman Office received a total of 37 complaints. Of those, 15 were not escalated through our standard complaint handling process and were directed back to the appropriate business areas for resolution. Of the remaining 22 cases, 18 were dealt with by the Manulife Bank Ombudsman Office to the complainants' satisfaction, with one case investigation not resolved before December 31, 2021. The average time taken to resolve these complaints was 51 days.

Automated Teller Machines (ATMs) Added and Removed in 2021

Manulife Bank has 246 publicly accessible ATMs across Canada. In addition, Manulife Bank is a member of THE EXCHANGE® Network⁷, one of Canada’s largest network of ATMs. Our membership allows Manulife Bank customers to use any EXCHANGE ATM without being charged a convenience fee.

ATMs added by Manulife Bank in 2021

| Address | City | Province | Address | City | Province |
|---------------------------|----------|----------|-----------------------------|-------------|----------|
| 100 Anderson Rd SE | Calgary | AB | 100 City Centre Dr | Mississauga | ON |
| 100 Anderson Rd SE | Calgary | AB | 100 City Centre Dr | Mississauga | ON |
| 100 Anderson Rd SE | Calgary | AB | 100 City Centre Dr | Mississauga | ON |
| 100 Anderson Rd SE | Calgary | AB | 17600 Yonge St | Newmarket | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 300 Borough Dr | Scarborough | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 300 Borough Dr | Scarborough | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 300 Borough Dr | Scarborough | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 3401 Dufferin St | Toronto | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 3401 Dufferin St | Toronto | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 500 King St N | Waterloo | ON |
| 1 Kingsway Garden Mall NW | Edmonton | AB | 5401 Boulevard des Galeries | Québec | QC |
| 3292 Production Way | Burnaby | BC | | | |

⁷ Fiserv EFT is the owner of THE EXCHANGE® trademark and its associated rights. Fiserv EFT has granted FICANEX® the exclusive right to use, market and sublicense THE EXCHANGE® trademark and the intellectual property rights associated with the operation of THE EXCHANGE® Network throughout Canada. Manulife Bank is an authorized user of the mark.

ATMs removed by Manulife Bank in 2021

| Address | City | Province | Address | City | Province | Address | City | Province |
|---------------------------------|--------------|----------|----------------------------|---------|----------|---------------------------------|------------|----------|
| 2145 Summerfield Blvd | Airdrie | AB | 4 11440 Braeside Dr SW | Calgary | AB | Bay 3 140 11 Ave SW | Calgary | AB |
| 202 Wolf St | Banff | AB | 4 34 Edgedale Dr NW | Calgary | AB | Bay 3 90 Cranleigh Dr SE | Calgary | AB |
| 5019 50 St | Beaumont | AB | 4 7005 18 St. SE | Calgary | AB | Unit 100 677 Cougar Ridge Dr SW | Calgary | AB |
| 826 1 Ave (Winks) | Beaver Lodge | AB | 4011 50 St. SW | Calgary | AB | 4730 65 St | Camrose | AB |
| 5008 47 Ave (Winks) | Bon Accord | AB | 452 1919 Sirocco Dr SW | Calgary | AB | 4940 1 St | Claresholm | AB |
| 907 A Sutherland Dr | Brooks | AB | 4623 Bow Trail SW | Calgary | AB | 155 180 Miquelon Ave | Devon | AB |
| 1110 Canterbury Dr SW | Calgary | AB | 510 7171 80 Ave NE | Calgary | AB | 73 Superior St | Devon | AB |
| 1122 4 St. SW | Calgary | AB | 523 Woodpark Blvd SW | Calgary | AB | 175 South Railway Ave (Winks) | Drumheller | AB |
| 1202 17 Ave SW | Calgary | AB | 5260 Falsbridge Dr NE | Calgary | AB | 103 Haddow Close NW | Edmonton | AB |
| 1207 12 Ave SW | Calgary | AB | 528 4 Ave SW | Calgary | AB | 10406 107 Ave NW | Edmonton | AB |
| 1264 68 St. SE | Calgary | AB | 55 Skyview Ranch Rd NE | Calgary | AB | 10666 82 Ave | Edmonton | AB |
| 1403 8 St. SW | Calgary | AB | 550 6 Ave SW | Calgary | AB | 10845 61 Ave NW | Edmonton | AB |
| 142 4242 7 St. SE | Calgary | AB | 555 11 Ave SW | Calgary | AB | 11105 87 Ave NW | Edmonton | AB |
| 156 5303 68 Ave SE | Calgary | AB | 6006 11300 Tuscany Blvd NW | Calgary | AB | 11310 Jasper Ave NW | Edmonton | AB |
| 1705 17 Ave SW | Calgary | AB | 6060 Memorial Dr NE | Calgary | AB | 11404 17 Ave SW | Edmonton | AB |
| 19 3735 Rundelhorn Dr NE | Calgary | AB | 6130 1a St. SW | Calgary | AB | 11410 Groat Rd NW | Edmonton | AB |
| 1904 19 St. NE | Calgary | AB | 630 1 Ave NE | Calgary | AB | 11615 104 Ave | Edmonton | AB |
| 20 Inverness Square SE | Calgary | AB | 6449 Crowchild Trail SW | Calgary | AB | 11638 87 Ave | Edmonton | AB |
| 2007 4 St. SW | Calgary | AB | 655 Shawinigan Dr SW | Calgary | AB | 11822 103 St | Edmonton | AB |
| 208 1440 52 St. NE | Calgary | AB | 7 5720 Silver Springs Blvd | Calgary | AB | 11835 40 Ave NW | Edmonton | AB |
| 209 8060 Silver Springs Blvd NW | Calgary | AB | 705 8 St. SW | Calgary | AB | 11849 34 St | Edmonton | AB |
| 21 2439 54 Ave SW | Calgary | AB | 755 Lake Bonavista Dr SE | Calgary | AB | 12631 Victoria Trail | Edmonton | AB |
| 2104 33 Ave SW | Calgary | AB | 8 Mckenzie Towne Ave SE | Calgary | AB | 13120 66 St | Edmonton | AB |
| 2905 14 St. SW | Calgary | AB | 80 7930 Bowness Rd Nw | Calgary | AB | 14703 40 Ave | Edmonton | AB |
| 3 Coral Springs Blvd | Calgary | AB | 838 68 St. NE | Calgary | AB | 150 6655 178 St | Edmonton | AB |
| 3709 26 Ave NE | Calgary | AB | 9 Panatella Blvd NW | Calgary | AB | 15179 121 St | Edmonton | AB |

| Address | City | Province | Address | City | Province | Address | City | Province |
|---------------------------|----------|----------|------------------------|----------------|----------|-----------------------------|----------------------|----------|
| 15399 Castledowns Rd | Edmonton | AB | 9554 163 St | Edmonton | AB | 717 6 Ave S | Lethbridge | AB |
| 15531 118 Ave | Edmonton | AB | 9910 104 St | Edmonton | AB | 102 6 Ave Se | Medicine Hat | AB |
| 15810 87 Ave | Edmonton | AB | 2351 7 Ave | Fort Macleod | AB | 398 12 St. NE | Medicine Hat | AB |
| 16610 59a St. NW | Edmonton | AB | 1 700 Signal Rd | Fort McMurray | AB | 9821 100 St | Morinville | AB |
| 1704 Towne Centre Blvd NW | Edmonton | AB | 100 Real Martin Dr | Fort McMurray | AB | 2204 19 St. (Winks) | Nanton | AB |
| 17260 95 Ave | Edmonton | AB | 102 Millennium Dr | Fort McMurray | AB | 100 Milligan Rd | Okotoks | AB |
| 18208 89 Ave NW | Edmonton | AB | 9912 King St | Fort McMurray | AB | 40 Southridge Dr | Okotoks | AB |
| 18904 87 Ave | Edmonton | AB | 60 Kaybob Dr S (Winks) | Fox Creek | AB | 101 2127 50 Ave | Red Deer | AB |
| 2304 23 Ave NW | Edmonton | AB | 4619 50 Ave | Gibbons | AB | 120 3 Ironside St | Red Deer | AB |
| 3208 82 St | Edmonton | AB | 10005 105 Ave | Grande Prairie | AB | 140 2 Jewell St | Red Deer | AB |
| 3540 137 Ave | Edmonton | AB | 101 9215 Lakeland Dr | Grande Prairie | AB | 3801 Ross St | Red Deer | AB |
| 3923 106 St | Edmonton | AB | 6801 Pinnacle St | Grande Prairie | AB | 6888 50 Ave | Red Deer | AB |
| 4333 50 St | Edmonton | AB | 8408 Resources Rd | Grande Prairie | AB | Bay 3 420 Allen St | Red Deer | AB |
| 4412 36 Ave | Edmonton | AB | 9102 92 Ave | Grande Prairie | AB | 5107 46 St | Rocky Mountain House | AB |
| 5220 199 St | Edmonton | AB | 5401 51 St | Grimshaw | AB | 10 Ridgemont Way | Sherwood Park | AB |
| 600 Hermitage Rd NW | Edmonton | AB | 5 10202 97 St | High Level | AB | 101 Granada Blvd | Sherwood Park | AB |
| 6009 Mill Woods Rd S | Edmonton | AB | 5219 48 St | High Prairie | AB | 100 12 Ave SW | Slave Lake | AB |
| 6903 172 St. NW | Edmonton | AB | 625a 5 St. SE | High River | AB | 100 3 Mcleod Ave | Spruce Grove | AB |
| 703 101 Ave | Edmonton | AB | 5204 41 St | Innisfail | AB | 624 King St | Spruce Grove | AB |
| 7609 38 Ave | Edmonton | AB | 617 Patricia St | Jasper | AB | 110 190 Boudreau Rd | St. Albert | AB |
| 7636 156 St | Edmonton | AB | 101 5001 52 St | Lacombe | AB | 2 Sir Winston Churchill Ave | St. Albert | AB |
| 8118 120 Ave | Edmonton | AB | 100 4302 50 St | Leduc | AB | 35 Giroux Rd | St. Albert | AB |
| 8177 99 St. NW | Edmonton | AB | 110 W.T. Hill Blvd S | Lethbridge | AB | 4447 50 Ave (Winks) | St. Paul | AB |
| 8226 175 St | Edmonton | AB | 121 Sunridge W | Lethbridge | AB | 1 Sylvan Dr | Sylvan Lake | AB |
| 8310 144 Ave | Edmonton | AB | 170 Columbia Blvd | Lethbridge | AB | 702 2 St. N | Three Hills | AB |
| 8403 Ellerslie Rd SW | Edmonton | AB | 210 Scenic Dr | Lethbridge | AB | 5008 50 Ave | Valleyview | AB |
| 864 119 St. SW | Edmonton | AB | 329 Bluefox Blvd N | Lethbridge | AB | 5204 50 Ave | Vermillion | AB |

| Address | City | Province | Address | City | Province | Address | City | Province |
|------------------------|----------------|----------|--------------------------|----------------|----------|--------------------------|--------------|----------|
| 4702 50 St | Wetaskiwin | AB | 1095 Pender St. W | Vancouver | BC | 10095 Hwy 1 | Greenwich | NS |
| 5123 Highway St. W | Whitecourt | AB | 2515 Hemlock St | Vancouver | BC | 503 Old Sambro Rd | Halifax | NS |
| 3292 Production Way | Burnaby | BC | 1300 1304 Douglas St | Victoria | BC | 5657 Spring Garden Rd | Halifax | NS |
| 5639 Hastings St | Burnaby | BC | 265 Menzies Ave | Victoria | BC | 601 Church St. N | Ajax | ON |
| 314 Rockland Rd | Campbell River | BC | 3198 Jacklin Rd | Victoria | BC | 808 Innisfil Beach Rd | Alcona Beach | ON |
| 45970 1 Ave | Chilliwack | BC | 3749 Shelbourne St | Victoria | BC | 9 Sandwich St. N | Amherstburg | ON |
| 9607 100 Ave | Fort St. John | BC | 4370 Lorimer Rd | Whistler | BC | 375 White Lake Rd | Arnprior | ON |
| 110 2189 Springfield | Kelowna | BC | 83 Center St | Gimli | MB | 80 Madawaska St | Arnprior | ON |
| 2147 Richter St | Kelowna | BC | 187 193 Main St | Selkirk | MB | 124 Wellington St. W | Aurora | ON |
| 2220 Boucherie Rd | Kelowna | BC | 745 Thompson Dr | Thompson | MB | 345 Talbot Street W | Aylmer | ON |
| 5 1155 Klo Rd | Kelowna | BC | 100 1750 Plessis Rd | Winnipeg | MB | 1 555 Mapleview Dr W | Barrie | ON |
| 20995 88 Ave | Langley | BC | 100 50 Lakewood Blvd | Winnipeg | MB | 11 Cundles Rd W | Barrie | ON |
| 7150 200 St | Langley | BC | 1021 McGregor St | Winnipeg | MB | 110 Little Ave | Barrie | ON |
| 2087 Vernon Ave | Lumby | BC | 1035 Autumnwood Dr | Winnipeg | MB | 149 Dunlop St. E | Barrie | ON |
| 20318 Dewdney Trunk Rd | Maple Ridge | BC | 1165 Kildare Ave | Winnipeg | MB | 149 St. Vincent St | Barrie | ON |
| 7178 Stave St | Mission | BC | 1670 Corydon Ave | Winnipeg | MB | 181 Livingstone St. E | Barrie | ON |
| 4286 Departure Bay Rd | Nanaimo | BC | 2544 Main St | Winnipeg | MB | 2 Marsellus Dr | Barrie | ON |
| 285 Anderson Dr | Quesnel | BC | 3311 Pembina Hwy | Winnipeg | MB | 201 Hurst. Dr | Barrie | ON |
| 110 0 Williams Rd | Richmond | BC | 415 Springfield Rd | Winnipeg | MB | 221 Ferndale Dr S | Barrie | ON |
| 9951 Williams Rd | Richmond | BC | 48 Osborne St | Winnipeg | MB | 350 Big Bay Point Rd Uni | Barrie | ON |
| 110 7175 138 St | Surrey | BC | 529 London St | Winnipeg | MB | 353 Anne St. N | Barrie | ON |
| 13983 16 Ave | Surrey | BC | 737 Gateway Rd | Winnipeg | MB | 353 Duckworth Ave | Barrie | ON |
| 15180 96 Ave | Surrey | BC | 829 Cavalier Dr | Winnipeg | MB | 420 Leacock Dr | Barrie | ON |
| 16013 Fraser Hwy | Surrey | BC | 536 Riverside Dr | Fredericton | NB | 62 Essa Rd | Barrie | ON |
| 169 10020 152 St | Surrey | BC | 16 24 Conception Bay Hwy | Conception Bay | NL | Unit 2 477 Grove St. E | Barrie | ON |
| 8007 King George Hwy | Surrey | BC | 71 Elizabeth Ave | St. John's | NL | 626 Notre Dame St | Belle River | ON |
| 2988 Hwy 16 E | Terrace | BC | 2742 Highway 325 | Bridgewater | NS | 13 100 Mearns Ave | Bowmanville | ON |

| Address | City | Province | Address | City | Province | Address | City | Province |
|-----------------------|----------------|----------|----------------------|--------------|----------|---------------------|-----------------|----------|
| 180 King St. E | Bowmanville | ON | 122 King St. W | Cobourg | ON | 13553 Bruce Rd 10 | Hanover | ON |
| 143 Manitoba St | Bracebridge | ON | 236 Hurontario St | Collingwood | ON | 189 10 St. S | Hanover | ON |
| 295 Wellington St | Bracebridge | ON | 560 FirSt. St | Collingwood | ON | 472 10 St | Hanover | ON |
| 166 Holland St. W | Bradford | ON | 580 Cameron St | Collingwood | ON | 19466 Yonge St | Holland Landing | ON |
| 10187 Kennedy Rd N | Brampton | ON | 132 Marlborough St | Cornwall | ON | 175 Hanes Rd | Huntsville | ON |
| 10611 Chingaucousy Rd | Brampton | ON | 3250 Brookdale Ave | Cornwall | ON | 2 Main St. E | Huntsville | ON |
| 10980 Bramalea Rd | Brampton | ON | 439 13 St. W | Cornwall | ON | 6 Bell St | Ingersoll | ON |
| 11075 Creditview Road | Brampton | ON | 412 Lyndock St | Corunna | ON | 100 Castlefrank Rd | Kanata | ON |
| 230 Wanless Dr | Brampton | ON | 209554 Hwy 26 | Craigeleith | ON | 1031 Teron Rd | Kanata | ON |
| 425 Centre St. N | Brampton | ON | 36 York Rd | Dundas | ON | 13 Kakula Rd | Kanata | ON |
| 51 McMurchy Ave S | Brampton | ON | 54 Arthur St. S | Elmira | ON | 62 Stonehaven Dr | Kanata | ON |
| 700 Balmoral Ave | Brampton | ON | 110 Centre St | Espanola | ON | 32 Government Rd | Kapuskasig | ON |
| 205 Erie Ave | Brantford | ON | 13 North Trent St | Frankford | ON | 421 Rideau St | Kemptville | ON |
| 250 Shellard Lane | Brantford | ON | 10 Mountainview Rd S | Georgetown | ON | 1753 Bath Rd | Kingston | ON |
| 433 Fairview Dr | Brantford | ON | 360 Guelph St | Georgetown | ON | 196 Ontario St | Kingston | ON |
| 13 Elizabeth Street | Brighton | ON | 2051 Meadowbrook Rd | Gloucester | ON | 2814 Princess St | Kingston | ON |
| 250 King St. W | Brockville | ON | 2672 Innes Rd | Gloucester | ON | 357 Bath Rd | Kingston | ON |
| 2025 Upper Middle Rd | Burlington | ON | 4000 Bridle Path | Gloucester | ON | 451 Division St | Kingston | ON |
| 2051 Mt Forest. Dr | Burlington | ON | 50 Victoria St. N | Goderich | ON | 490 Princess St | Kingston | ON |
| 4049 New St | Burlington | ON | 24 Main St | Grand Valley | ON | 546 Bath Rd | Kingston | ON |
| 5 Main St | Callander | ON | 926 Paisley | Guelph | ON | 726 Milford Dr | Kingston | ON |
| 105 Hespeler Rd | Cambridge | ON | 55 Main St. N | Hagersville | ON | 83 Aberfoyle Rd | Kingston | ON |
| 30 Glamis Rd | Cambridge | ON | 1110 Fennel Ave E | Hamilton | ON | 1568 Highway 18 E | Kingsville | ON |
| 12 Cameron St. E | Cannington | ON | 1221 Limeridge Rd E | Hamilton | ON | 115 Government Rd W | Kirkland Lake | ON |
| 629 Hwy 2 | Cardinal | ON | 1460 King St. E | Hamilton | ON | 192 Activa Ave | Kitchener | ON |
| 163 Town Line W | Carleton Place | ON | 1660 Upper James St | Hamilton | ON | 300 Bleams Rd | Kitchener | ON |
| 89 Albert St | Clinton | ON | 801 Mohawk Rd W | Hamilton | ON | 450 Westheights Dr | Kitchener | ON |

| Address | City | Province | Address | City | Province | Address | City | Province |
|--------------------------|-------------|----------|------------------------|---------------|----------|------------------------------|------------|----------|
| 585 Doon Village Rd | Kitchener | ON | 350 Burnhamthorpe Rd E | Mississauga | ON | 176 Memorial Ave | Orillia | ON |
| 2055 Sandwich Pky W | Lasalle | ON | 7164 Airport Rd | Mississauga | ON | 3 Westmount Rd Se | Orillia | ON |
| 75 William St. N | Lindsay | ON | 133 St. George St | Mitchell | ON | 1600 Forest. Valley Dr | Orleans | ON |
| 275 Wallace Ave N | Listowel | ON | 22537 Adelaide St. N | Mount Brydges | ON | 385 Tompkins Ave | Orleans | ON |
| 1050 Kipps Lane | London | ON | 310 Main St. S | Mount Forest | ON | 1339 King St. E | Oshawa | ON |
| 1225 Wonderland Rd N | London | ON | 138 Centre St. N | Napanee | ON | 206 King St. E | Oshawa | ON |
| 2030 Meadowgate Blvd | London | ON | 1 Tartan Dr | Nepean | ON | 258 Park Rd | Oshawa | ON |
| 2254 Trafalgar St | London | ON | 418 Moodie Dr | Nepean | ON | 555 Rossland Rd E | Oshawa | ON |
| 265 Oxford St. E | London | ON | 14 Paget St. S | New Liskeard | ON | 600 Grandview St. S | Oshawa | ON |
| 431 Boler Rd | London | ON | 14 Main St. S | Newmarket | ON | 799 Park Rd S | Oshawa | ON |
| 507 Salisbury St | London | ON | 17725 Yonge St | Newmarket | ON | 1023 Wellington St | Ottawa | ON |
| 575 Proudfoot Lane | London | ON | Unit 2 16925 Yonge St | Newmarket | ON | 120 Osgoode St | Ottawa | ON |
| 595 Richmond St | London | ON | 5460 Ferry St | Niagara Falls | ON | 1402 Highgate Rd | Ottawa | ON |
| 670 First St | London | ON | 6873 Mcleod Rd | Niagara Falls | ON | 1420 Walkley Rd | Ottawa | ON |
| 699 Wilkins St | London | ON | 1100 Lavery St | North Bay | ON | 1653 Taunton Rd E | Ottawa | ON |
| 75 Admiral Dr | London | ON | 1128 Fisher St | North Bay | ON | 1827 Baseline Rd | Ottawa | ON |
| 900 Oxford St. E | London | ON | 1146 Cassels St | North Bay | ON | 210 Laurier Ave E | Ottawa | ON |
| 925 Wonderland Rd S | London | ON | 183 Lakeshore Dr | North Bay | ON | 2213 Arch St | Ottawa | ON |
| 2660 Major Mackenzie Dr | Maple | ON | 1867 O'Brien St | North Bay | ON | 256 Richmond Rd | Ottawa | ON |
| 20 Peninsula Rd | Marathon | ON | 524 Lakeshore Dr | North Bay | ON | 333 Rideau St | Ottawa | ON |
| Unit 31 Masseyfield Gate | Markham | ON | 617 Main St. E | North Bay | ON | 388 Elgin St | Ottawa | ON |
| 1179 Bayfield St. N | Midhurst | ON | 621 Cassells St | North Bay | ON | 437 St. Laurent Blvd | Ottawa | ON |
| 293 Midland Ave | Midland | ON | 2530 6 Line | Oakville | ON | 55 Metcalfe St | Ottawa | ON |
| 57 Elora St | Mildmay | ON | 36 511 Maplegrove Dr | Oakville | ON | 598 Montreal Rd | Ottawa | ON |
| 472 Steeles Ave E | Milton | ON | 108 Dawson Rd | Orangeville | ON | 780 Baseline Rd | Ottawa | ON |
| 6005 Derry Road West | Milton | ON | 400 Townline | Orangeville | ON | Unit 1 4184 Spratt Rd Bldg B | Ottawa | ON |
| 2385 Burnhamthorpe Rd | Mississauga | ON | 75 First St | Orangeville | ON | 1596 9 Ave E | Owen Sound | ON |

| Address | City | Province | Address | City | Province | Address | City | Province |
|--------------------------|-----------------|----------|----------------------|------------------|----------|---------------------------|-------------|----------|
| 3 Bowes Rd | Parry Sound | ON | 680 Cathcart Blvd | Sarnia | ON | 1186 Dawson Rd Rr 12 | Thunder Bay | ON |
| 95 Church St | Parry Sound | ON | 329 Main St | Sauble Beach | ON | 394 Oliver Rd | Thunder Bay | ON |
| 28408 Hwy 48 | Pefferlaw | ON | 849 Second Line East | Sault Ste. Marie | ON | 509 North Edward St | Thunder Bay | ON |
| 100 Pembroke St. E | Pembroke | ON | 1021 Markham Rd | Scarborough | ON | 550 Beverley St | Thunder Bay | ON |
| 1751 Paul Martin Dr | Pembroke | ON | 2900 Eglinton Ave E | Scarborough | ON | 600 Arthur St. W | Thunder Bay | ON |
| 95 Main St | Penetangueshine | ON | 30 Dean Park Rd | Scarborough | ON | 640 Waterloo St. S | Thunder Bay | ON |
| 100 Dufferin St | Perth | ON | 31 Tapscott Rd | Scarborough | ON | 708 May St. N | Thunder Bay | ON |
| 28 Wilson St. W | Perth | ON | 60 Second Ave | Schumacher | ON | 745 Simpson St | Thunder Bay | ON |
| 3389 Petawawa Blvd | Petawawa | ON | 22 Goderich St. W | Seaforth | ON | 287 Algonquin Blvd, West | TIMMINS | ON |
| 1119 Water St. N | Peterborough | ON | 1555 Hwy 11 N | Shanty Bay | ON | 365 Algonquin Blvd E | Timmins | ON |
| 1127 Chemong Rd | Peterborough | ON | 448 Main St. E | Shelburne | ON | 11 Pleasant Blvd | Toronto | ON |
| 1625 Sherbrooke St. Uni | Peterborough | ON | 201 Brockville St | Smiths Falls | ON | 140 La Rose Ave | Toronto | ON |
| 235 McDonnell St | Peterborough | ON | 1 Plaza Dr | South Dundas | ON | 144 148 Dundas St. W | Toronto | ON |
| 33 Hunter St. E | Peterborough | ON | 14301 Tecumseh Rd E | St. Clair Beach | ON | 2122 Queen St. E | Toronto | ON |
| 680 Clonsilla Ave | Peterborough | ON | 190 Queen St. E | St. Marys | ON | 2200 Martin Grove Rd | Toronto | ON |
| 779 Hwy 7 | Peterborough | ON | 287 Talbot St | St. Thomas | ON | 2244 Bloor St. W | Toronto | ON |
| Unit 1 1298 Kingston Rd | Pickering | ON | 1 Hobin St | Stittsville | ON | 2428 Islington Ave | Toronto | ON |
| 319 George St | Port Stanley | ON | 521 Hwy 8 | Stoney Creek | ON | 2826 Victoria Park Ave | Toronto | ON |
| 297 King St. W | Prescott | ON | 5964 Main St | Stouffville | ON | 2942 Finch Ave E | Toronto | ON |
| 8 Ragloan Dr | Renfrew | ON | 422 Huron St | Stratford | ON | 3211 Yonge St | Toronto | ON |
| 106 Humber College Blvd | Rexdale | ON | 7 15 Front St. E | Strathroy | ON | 393 University Ave | Toronto | ON |
| 6138 Perth | Richmond | ON | 370 Second Ave N | Sudbury | ON | 801 Mount Pleasant Rd | Toronto | ON |
| 10 Erie St. S | Ridgetown | ON | 25 Victoria St | Thamesville | ON | 904 Millwood Rd | Toronto | ON |
| 9061 County Road 17 Blvd | Rockland | ON | 531 Atkinson Ave | Thornhill | ON | 905 Jane St | Toronto | ON |
| 400 Exmouth St | Sarnia | ON | 7241 Bathurst. St | Thornhill | ON | 948 St. Clair Ave W | Toronto | ON |
| 450 Trudeau Dr | Sarnia | ON | 800 Steeles Ave W | Thornhill | ON | Unit 26a 2975 Kingston Rd | Toronto | ON |
| 49 Finch Dr | Sarnia | ON | 207 Keefer Rd | Thorold | ON | 118 Byron St | Trenton | ON |

| Address | City | Province | Address | City | Province | Address | City | Province |
|-------------------------|--------------|----------|--------------------------------|----------------|----------|--------------------------------|------------------|----------|
| 17464 Old Hwy 2 | Trenton | ON | 110 rue Principale | Chateauguay | QC | 5540 Route 132 | Sainte Catherine | QC |
| 300 Sidney St. N | Trenton | ON | 2700 des Promenades Boul | Deux Montagnes | QC | 204 rue St. Charles | Sainte Thérèse | QC |
| 23 Brock St. W | Uxbridge | ON | 475 Ave Dumont | Dorval | QC | 395 Rue Des Erables, Local 110 | Valleyfield | QC |
| 313 McArthur Rd | Vanier | ON | 551 Jacques Bizard Boul | Ile Bizard | QC | 3890 Rue Wellington | Verdun | QC |
| 910 Yonge St. S | Walkerton | ON | 19795 Ste. Marie Chemin | Kirkland | QC | 208 Saskatchewan Ave | Melfort | SK |
| 55 McNaughton Ave | Wallaceburg | ON | 2555 Rue Provost | Lachine | QC | 1230 9 Ave | Moose Jaw | SK |
| 5302 Nauvoo Rd | Watford | ON | 2050 Rene Laennec | Laval | QC | 526 9 Ave Sw | Moose Jaw | SK |
| 208 D Mission Rd | Wawa | ON | 5795 des Laurentides Boul | Laval | QC | 1101k Kramer Blvd | Regina | SK |
| 73 Concession St | Westport | ON | 620 Boul De La Concorde O | Laval | QC | 2302 33 St. W | Saskatoon | SK |
| 3500 Brock St. N | Whitby | ON | 1720 Jacques-Cartier E | Longueuil | QC | 3730 Diefenbaker Dr | Saskatoon | SK |
| 333 Frank St | Warton | ON | 1756 Marie-Victorin Boul | Longueuil | QC | 402 3 Ave N | Saskatoon | SK |
| 3024 Don Mills Rd | Willowdale | ON | 468 Cure-Poirier O | Longueuil | QC | 430 Russell Rd | Saskatoon | SK |
| 542 St. Lawrence St | Winchester | ON | 1035 Route 243 | Melbourne | QC | 4310 Kenderdine Rd | Saskatoon | SK |
| 1093 Lauzon Rd | Windsor | ON | 10640 Boul Pie Ix | Montreal | QC | 708 Central Ave | Saskatoon | SK |
| 12317 Riverside Dr E | Windsor | ON | 3875 Masson Rue | Montreal | QC | 60 Government Rd S | Weyburn | SK |
| 1304 Grand Marais Rd W | Windsor | ON | 4500 Rue Beaubien E | Montreal | QC | 140 Smith St. E | Yorkton | SK |
| 1320 Walker Rd | Windsor | ON | 500 Fleury E | Montreal | QC | | | |
| 2675 Lauzon Rd | Windsor | ON | 5700 de la Cote-St. Luc Chemin | Montreal | QC | | | |
| 380 Mill St | Windsor | ON | 6240 Ave Somerled | Montreal | QC | | | |
| 5854 Malden Rd | Windsor | ON | 6300 Rue Sherbrooke O | Montreal | QC | | | |
| 7887 Tecumseh Rd E | Windsor | ON | 8755 Pie Ix Boul | Montreal | QC | | | |
| 343 Josephine St | Wingham | ON | 6331 Boul Henri Bourassa | Montreal Nord | QC | | | |
| 9600 Islington Ave | Woodbridge | ON | 1856 des Sources Boul | Pointe Claire | QC | | | |
| 99 Elm Ave | Beaconsfield | QC | 56 Portage des Mousses | Port Cartier | QC | | | |
| 603 Cure-Labelle Boul | Blainville | QC | 520 Clairevue O | Saint Bruno | QC | | | |
| 87b Boul Marie-Victorin | Candiac | QC | 155 Montee St. Regis | Saint Constant | QC | | | |

Debt financing for business

Manulife Bank provides loans to businesses, helping to fuel their growth. Manulife Bank does not have any investments or partnerships in micro-credit programs.

Amount of debt financing authorized in 2021

| C\$ thousands | \$0 – \$24,999 | \$25,000 – \$99,999 | \$100,000 – \$249,999 | \$250,000 – \$499,999 | \$500,000 – \$999,999 | \$1,000,000 – \$4,999,999 | \$5,000,000 and greater | Grand total |
|--|-------------------|------------------------|--------------------------|--------------------------|--------------------------|------------------------------|----------------------------|------------------|
| British Columbia | \$99 | \$2,135 | \$5,667 | \$8,308 | \$23,148 | \$92,962 | \$20,967 | \$153,286 |
| Alberta | \$34 | \$515 | \$1,189 | \$4,475 | \$5,826 | \$28,130 | \$36,018 | \$76,187 |
| Saskatchewan and Manitoba ⁸ | \$- | \$531 | \$1,058 | \$2,623 | \$2,040 | \$2,381 | \$- | \$8,633 |
| Ontario | \$164 | \$3,091 | \$9,149 | \$19,978 | \$35,991 | \$73,437 | \$147,656 | \$289,466 |
| Quebec | \$114 | \$3,352 | \$8,385 | \$12,728 | \$13,729 | \$41,470 | \$10,000 | \$89,778 |
| Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island ⁸ | \$48 | \$370 | \$652 | \$2,887 | \$3,825 | \$11,494 | \$10,000 | \$29,276 |
| Total Canada | \$459 | \$9,994 | \$26,100 | \$50,999 | \$84,559 | \$249,874 | \$224,641 | \$646,626 |
| Total US | \$- | \$- | \$- | \$- | \$- | \$- | \$- | \$- |
| Total Asia | \$- | \$- | \$- | \$- | \$- | \$- | \$- | \$- |
| Grand Total | \$459 | \$9,994 | \$26,100 | \$50,999 | \$84,559 | \$249,874 | \$224,641 | \$646,626 |

⁸ Data for certain provinces have been consolidated to protect the privacy of individual borrowers who might otherwise be identifiable.
Note: Yukon, Northwest Territories and Nunavut have been excluded from the table above as the amount of debt financing authorized in 2020 was nil.

Number of customers to which debt financing was authorized in 2020

| C\$ thousands | \$0 – \$24,999 | \$25,000 – \$99,999 | \$100,000 – \$249,999 | \$250,000 – \$499,999 | \$500,000 – \$999,999 | \$1,000,000 – \$4,999,999 | \$5,000,000 and greater | Grand total |
|--|-------------------|------------------------|--------------------------|--------------------------|--------------------------|------------------------------|----------------------------|-------------|
| British Columbia | 7 | 36 | 39 | 23 | 35 | 49 | 3 | 192 |
| Alberta | 2 | 9 | 8 | 12 | 8 | 12 | 6 | 57 |
| Saskatchewan and Manitoba ⁸ | — | 9 | 8 | 7 | 3 | 2 | — | 29 |
| Ontario | 13 | 52 | 61 | 57 | 52 | 43 | 14 | 292 |
| Quebec | 7 | 64 | 61 | 35 | 22 | 22 | 2 | 213 |
| Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island ⁸ | 3 | 7 | 4 | 8 | 6 | 4 | 2 | 34 |
| Total Canada | 32 | 177 | 181 | 142 | 126 | 132 | 27 | 817 |
| Total US | — | — | — | — | — | — | — | — |
| Total Asia | — | — | — | — | — | — | — | — |
| Grand Total | 32 | 177 | 181 | 142 | 126 | 132 | 27 | 817 |

⁸ Data for certain provinces have been consolidated to protect the privacy of individual borrowers who might otherwise be identifiable.
Note: Yukon, Northwest Territories and Nunavut have been excluded from the table above as the amount of debt financing authorized in 2020 was nil.

Taxes

The tables below outline tax expenses for Manulife Bank and Manulife Trust, including amounts paid or payable to federal and provincial governments.

Manulife Bank

| Provinces and Territories | Capital Taxes | Income Taxes | Total Taxes |
|---------------------------|------------------|-------------------|-------------------|
| Newfoundland and Labrador | | | |
| Prince Edward Island | | | |
| Nova Scotia | 3,485,628 | 633,106 | 4,118,734 |
| New Brunswick | | | |
| Quebec | 436,188 | 515,841 | 952,029 |
| Ontario | | 10,766,060 | 10,766,060 |
| Manitoba | | | |
| Saskatchewan | | | |
| Alberta | | | |
| British Columbia | | | |
| Yukon | | | |
| Northwest Territories | | | |
| Nunavut | | | |
| Provinces and Territories | 3,921,816 | 11,915,007 | 15,836,823 |
| Federal | | 15,251,514 | 15,251,514 |
| Total Taxes | 3,921,816 | 27,166,520 | 31,088,337 |

Manulife Trust

| Provinces and Territories | Capital Taxes | Income Taxes | Total Taxes |
|---------------------------|---------------|------------------|------------------|
| Newfoundland and Labrador | | | |
| Prince Edward Island | | | |
| Nova Scotia | 74,246 | 8,154 | 82,400 |
| New Brunswick | | | - |
| Quebec | | 25,988 | 25,988 |
| Ontario | | 1,240,258 | 1,240,258 |
| Manitoba | | | |
| Saskatchewan | | | |
| Alberta | | | |
| British Columbia | | | |
| Yukon | | | |
| Northwest Territories | | | |
| Nunavut | | | |
| Provinces and Territories | 74,246 | 1,274,399 | 1,348,645 |
| Federal | | 1,656,293 | 1,656,293 |
| Total Taxes | 74,246 | 2,930,692 | 3,004,938 |

Employees

Employment Type

| Province | Full time | Part time | Total |
|---------------------------|------------|-----------|------------|
| British Columbia | 29 | – | 29 |
| Alberta | 16 | – | 16 |
| Saskatchewan | 2 | – | 2 |
| Manitoba | 9 | – | 9 |
| Ontario | 496 | 3 | 499 |
| Quebec | 100 | 1 | 101 |
| New Brunswick | 4 | – | 4 |
| Nova Scotia | 165 | 4 | 169 |
| Newfoundland and Labrador | 1 | – | 1 |
| Total | 822 | 8 | 830 |

Ways to contact us:
manulife.com
johnhancock.com

Manulife

Attention: Corporate Sustainability
200 Bloor Street East
Toronto, ON M4W 1E5
Canada