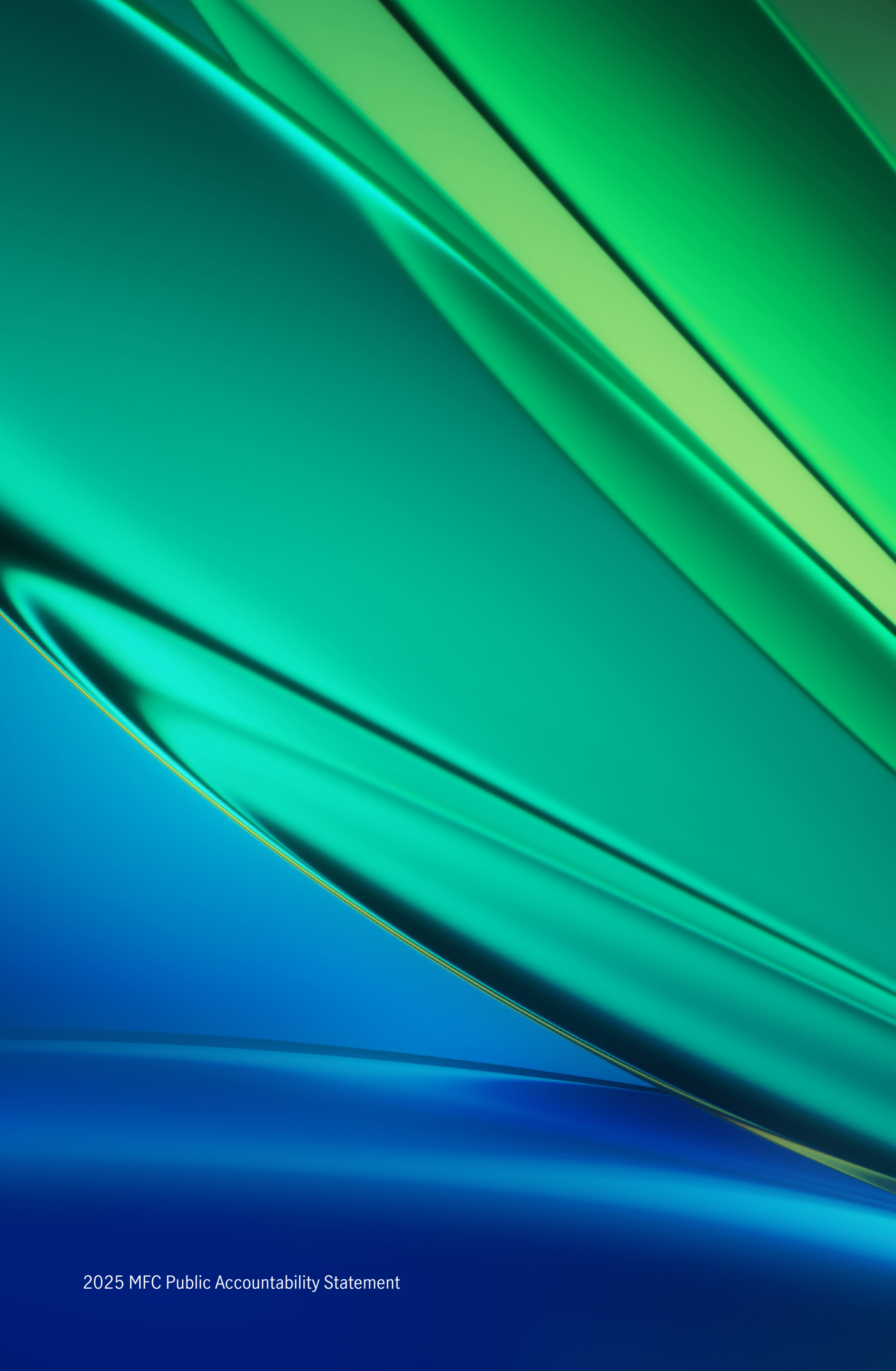


2025 MFC Public Accountability Statement



About this Statement	3
Affiliates	3
Community Investment and Philanthropic Activity	4
Manulife Longevity Institute	5
Employees Giving Back	10
Financial Inclusion	13
Employees in Canada	17
Income and Capital Taxes	18
Debt Financing for Business	19
Manulife Bank Public Accountability Statement	20

About this Statement

This Public Accountability Statement (PAS) is in the respect of the financial year ended December 31, 2025, related to Manulife Financial Corporation and its affiliates. Manulife Financial Corporation and its subsidiaries, including The Manufacturers Life Insurance Company, are referred to herein as “we,” “our,” “Manulife,” and the “Company”. The information in this statement is in accordance with Canadian federal regulations under the Insurance Companies Act (Canada). All facts and figures are as of December 31, 2025, unless stated otherwise. The 2025 Manulife Bank Public Accountability Statement, also included in this statement, 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 currency, unless stated otherwise.

Affiliates

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

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

Community Investment and Philanthropic Activity

In this section

- Our Impact
- Manulife Longevity Institute
- Employees Giving Back
- Financial Inclusion

Our Impact

During the year, we partnered with organizations in our communities to advance our Impact Agenda and its **three interconnected areas of focus - prioritizing health and well-being, supporting financial resilience, and contributing to a healthier planet**. At Manulife, we believe that collective action accelerates change. By collaborating with like-minded partners, we can drive meaningful and measurable impact.

Manulife Longevity Institute

Manulife is committing \$350 million through 2030 to drive action on helping people live longer, healthier, and more financially secure lives.

In 2025, in support of our refreshed enterprise strategy and our ambition to be the number one choice for customers, we launched the Manulife Longevity Institute.

The Longevity Institute brings together research and thought leadership to better understand how people can flourish as they live longer; accelerates innovation and advocacy through initiatives that promote health, wellness, and financial readiness; and invests in community partnerships that advance knowledge, promote equity, and drive action around longevity.

“Empowering health, wealth, and longevity is central to Manulife’s bold new ambition. It aligns with our values and our commitment to the communities we operate in. We are uniquely placed to help individuals and families navigate the growing gap between lifespan and healthspan.”

– **Phil Witherington**, President & CEO

Driving Meaningful Outcomes

Health: We aim to make healthier behaviour choices easier and more accessible by supporting:

- Physical and mental well-being
- Healthy eating and behaviours
- Preventive healthcare access

Wealth: We aim to support people on their journey toward life-long financial resilience by supporting:

- Access to the resources needed to plan for the future and build long-term financial security
- Financial education to gain skills and insights to enable better financial decision-making

A Global Commitment

As longevity reshapes how people live, work, and plan for their futures, the Longevity Institute will deepen collective understanding of people’s evolving needs and aspirations in markets around the world.

In North America, Manulife has been leading multi-year benchmarking to deliver insights into financial security across different generations, helping employers understand the challenges employees face.

In Asia, Manulife leads multi-year studies across nine markets to explore how people define living better, with a growing focus on living more fully and meaningfully as they age.



Prioritizing Health and Well-being

Together with community organizations and global collaborators, we aim to help people live healthier and more fulfilling lives at every age. Our partnerships reflect a holistic approach, addressing physical, mental, and emotional well-being, enhancing access to nutritious food, and fostering innovation for healthier aging.

Manulife's growing partnership with **Diabetes Canada** helps Canadians manage and understand diabetes. With over 14,000 individuals supported through the Information and Referral Team and nearly two-million visits to digital resources, this collaboration expands access to timely, trusted education. Manulife's early investment makes the most up-to-date tools more accessible and better aligned with current diabetes guidelines.

This partnership also supports Manulife plan members directly, equipping them with resources to make informed health decisions. Part of the partnership included the In the Kitchen cooking series during the year, which helped people living with diabetes learn about nutrition and healthy eating. More than 5,000 participants learned valuable information in a fun, easy to watch format over four weeks – and 91% said they have made or plan to make recipes from what they learned.

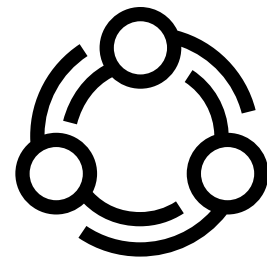
Manulife partners with the **Canadian Cancer Society (CCS)** to help improve access to financial information and services for Canadians affected by cancer. Our contribution supports updates to key website content and enhancements to the *Community Services Locator*, making it easier for people to find financial aid programs and local services. Since making the content updates, CCS has seen a 30% increase in monthly website traffic to these pages. For the first time, Manulife engaged Vitality customers in supporting CCS's mission through a week-long challenge encouraging members to take 7,000 steps a day, with Manulife converting their activity into a donation. Participants collectively walked 1.5 billion steps over a two-week period, helping to raise \$75,000.

As an early partner of **About Fresh's** Fresh Connect program, John Hancock provided funding to help scale access to a solution that brings dignity, choice, and joy to food access. Fresh Connect empowers individuals to purchase fresh produce at local grocery stores using a flexible, stigma-free payment card. With multilingual support and a 96.7% satisfaction rate, the program centers the voices of cardholders to continuously improve the experience. Our investment has enabled About Fresh to expand its reach across the country and strengthen program delivery, helping more people access nutritious food in ways that support their health and autonomy.

Manulife announced a \$1 million investment to establish the new Dementia Prevention Clinic at the **Douglas Institute**, Quebec's first research-integrated, precision medicine clinic dedicated to dementia prevention. This innovative clinic will deliver personalized, targeted lifestyle interventions consistently linked to measurable improvements in cognitive function and risk factors for dementia. By combining cutting-edge research with individualized care, the clinic aims to transform how dementia is prevented and managed, helping more people maintain brain health and preserve their quality of life for longer.

We partnered with **JUST FEEL** to help bring compassionate communication and social-emotional learning into Hong Kong classrooms, supporting students' emotional well-being and creating more connected school communities. In 2025, 70,898 students, parents and teachers from 99 schools across Hong Kong participated in the Compassionate Schools Programme, Teacher Community for professional social-emotional learning, and JUST FEEL Feelings & Needs Cards. Our partnership helped deliver over 745 social-emotional learning lessons and 518 relationship building lessons and extensive parent training sessions across participating schools. Together, we're building a foundation for healthier, more compassionate futures.

As part of a multi-year partnership with **Uplink**, the World Economic Forum's early-stage innovation initiative, and the Centre for Financial and Monetary Systems, together ran the Innovating for Asia's Demographic Future Challenge, the second in a series we announced our Innovating for Asia's Demographic Future Challenge, the second in a series of three Manulife-powered innovation challenges. This initiative called for bold, scalable solutions to support healthier, longer lives across Asia, where one in four people will be over the age of 60 by 2050. The challenge focused on three critical areas: multigenerational financial resilience, equitable healthy aging, and lifelong fulfillment. Meet the innovators shaping Asia's demographic future [here](#).



Supporting Financial Resilience

We collaborate with organizations that expand access to financial solutions through programs that build confidence, security, and opportunities for growth at every life stage. These initiatives empower individuals to strengthen financial knowledge, achieve personal goals, and enhance long-term resilience. Our focus is on equipping people with the tools and resources they need to thrive financially.

Through our partnership with **YWCA** Halifax, Manulife has helped expand access to financial education and entrepreneurial support for emerging women entrepreneurs. In 2025, our contribution helped 135 individuals better manage their personal finances through tailored one-on-one coaching, mentorship, and microloan opportunities addressing a critical gap in financial technology literacy and business development. These services empowered participants to build stronger financial foundations and take meaningful steps toward launching and growing their businesses.

Manulife is proud to support **Ownership Works**, a nonprofit organization that partners with companies and investors to provide all employees with the opportunity to build wealth at work. Through this partnership, we are helping advance financial security for employees at all levels by increasing access to meaningful wealth- and savings building opportunities.

In 2025, our support contributed to the organization's exciting results of \$1.3 billion paid out to more than 41,000 workers. Notably, \$506M of this went to low to moderate income earners, demonstrating the tangible role shared ownership can play in advancing equitable financial outcomes. By supporting broader access to ownership, we are helping workers achieve greater financial stability today and build long-term financial resilience for the future.

Manulife John Hancock's support of **Rock the Street, Wall Street** (RTSWS) is helping close the gender gap in financial literacy and career pathways by reaching high school girls at a pivotal moment in their education. Through real-world financial workshops and mentorship from female finance professionals, over 200 students from schools across Toronto, Boston, and London built foundational financial knowledge and skills. Students demonstrated more than an 80% increase in financial literacy, and 74% expressed interest in pursuing finance-related degrees. Our partnership enabled RTSWS to deliver high-impact programming supported by 38 Manulife volunteers, sparking confidence, leadership, and a renewed sense of possibility for the next generation of women in finance.



Contributing to a Healthier Planet

Our partnerships focus on advancing environmental preservation and restoration, and promoting inclusive access to nature for improved health outcomes. Through these initiatives, we strive to protect the planet's health and the well-being of local communities that rely on it for their livelihoods.

Manulife has launched **Manulife Impact Forests**, a global network of restoration sites that advance climate resilience, biodiversity, and community benefits. In partnership with **veritree** and local planting organizations, this initiative strengthens our sustainability efforts and supports long-term forest health. Manulife is the first corporate partner to deploy veritree's Smart Forest technology across global reforestation sites — and the first to introduce it in Asia, with implementations in Japan and the Philippines. The technology integrates satellite imagery, ground-level data, and bioacoustic monitoring to guide sustainable forest management, ensure accurate mapping, and select tree species that enhance long-term ecosystem health. Embedded across all Impact Forest locations,

veritree's platform provides real-time insights and transparency throughout each project's lifecycle. Manulife Impact Forests currently span Canada, the U.S., Cambodia, Japan, and the Philippines, restoring more than 160 hectares of land — equivalent to about 8,161 tennis courts.

Manulife's continued partnership with **BC Parks Foundation** supported the expansion of the PaRx initiative, helping over 4,000 healthcare professionals prescribe time in nature as a proactive approach to health and well-being. With new endorsements from leading health organizations and partnerships that reduce financial barriers, PaRx is fostering a national shift toward nature-based care with approximately 1.5 million nature prescriptions written. Through the partnership, over 670,000 participants have already connected to nature for their health, proven to bring an improved sense of belonging, resilience, and stronger social connections.

Manulife partnered with **Jane Goodall's Roots & Shoots** Malaysia to support sustainable livelihoods and biodiversity protection in Wang Kelian, a remote rural community in the state of Perlis, in northern Peninsular Malaysia. While the area is recognised for its rich biodiversity and

ecological importance — including its role as the only known Malaysian habitat of the stump-tailed macaque and as a key eco-tourism corridor — economic opportunities within the community remain limited. The collaboration is designed to strengthen financial inclusion and economic resilience by investing in community-led, self-sustaining outcomes that support both people and the environment. The initiative focuses on building practical capabilities rather than providing short-term assistance, recognising the link between sustainable livelihoods and long-term environmental stewardship.

We partnered with the **Nature Conservancy of Canada (NCC)** on the Big Backyard BioBlitz, giving people the opportunity to connect with nature while contributing valuable citizen-science data. This data strengthens NCC's conservation tools and supports conservation experts in mapping species distributions, tracking ecological change, and identifying potential climate-driven shifts in plants and wildlife. The initiative drew more than 6,600 participants, generating over 59,000+ observations and identifying 6,000+ species.

Employees Giving Back

Our People, Driving Meaningful Impact

Our employees play an important role in advancing Manulife's commitment to helping people live longer, healthier, and more financially secure lives. They actively participate in community initiatives through volunteering, charitable giving, and skills-based opportunities. We support this impact with paid volunteer time, and company matching programs. Our global platform, **the Impact Hub**, connects employees to charitable organizations, community initiatives, and urgent disaster relief efforts worldwide, making it easy to find in-person, virtual, individual, or team-based opportunities to support causes that matter most.



During the year, employees contributed **49,394 volunteer hours** across **18 countries**, supporting communities where they live and work.

Employee giving totaled **\$8.8 million** in 2025, up from \$7.6 million in 2024.

In 2025, Manulife's total community investment exceeded **\$35 million** globally, including charitable donations, corporate contributions, and related philanthropic initiatives.

Global Season of Giving

Manulife's annual Season of Giving brought employees together around the world to take action through volunteering and charitable giving. The campaign was championed by senior leadership, including Manulife Asia's President and CEO and our global Chief People Officer, underscoring the importance of purpose-led leadership and a shared responsibility to give back.

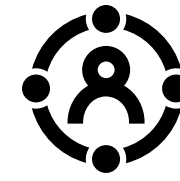
Throughout the campaign, employees participated in a range of in-office and virtual volunteer activities across North America and Asia, including creating baby bundles for new parents, preparing cooking kits, assembling care packages, and volunteering with seniors. Employees were also encouraged to contribute to year-end donations through the Impact Hub, directing their support to causes most meaningful to them.

Making a Difference Together in the Office

During Manulife's annual Season of Giving, employees across our global offices came together to turn everyday workplace moments into meaningful community impact. By hosting in-office volunteer events, we made it easier for employees to participate during the workday and collectively support local organizations.

Across North America, employees assembled cooking kits and STEM-based materials, including educational games for children attending Diabetes Canada camps, helping support learning, confidence, and well-being. In Boston, employees prepared care bundles for new parents at Boston Medical Center, providing practical support during a critical stage of family life.

In Asia, in-office volunteering reflected both local priorities and Manulife's environmental commitments. Employees in Japan and the Philippines prepared seedlings to support local forest restoration efforts.



By embedding volunteering into the Season of Giving, Manulife created **accessible, team-based opportunities** for employees to give back together. These events illustrate how collective action during the workday can extend our support beyond the office and help **strengthen local communities**.

Responding in Moments of Need

Manulife employees consistently show up in moments of crisis through disaster relief campaigns, one of the most impactful ways employees support communities globally. When disasters occur, employees mobilize quickly through the Impact Hub to direct support to trusted humanitarian partners providing immediate relief and longer-term recovery assistance.

Following a devastating earthquake in Cebu, Philippines, employees rallied to provide essential support. Employees in the Philippines supplemented fundraising efforts with an in-kind donation drive, assembling and distributing care kits for impacted families during a volunteer activity organized with our community partner, Rise Against Hunger Philippines.

In Hong Kong, Manulife responded to the Tai Po fires by activating a Giving Opportunity, enabling colleagues to collectively contribute donations that were eligible for matching and directing support to the Hong Kong Red Cross's emergency relief efforts with Manulife donating \$3.5M CAD and employees donating an additional \$263,242.

In all 2025 disaster relief situations where Manulife colleagues, agents, and customers were impacted, the company provided support through local teams and access to the Employee and Family Assistance Program, while continuing to assess additional ways to assist the affected community.

These efforts reflect Manulife's purpose-driven culture and our commitment to standing with communities when they need us most.

Amplifying Impact Through Time and Matching

Employees receive paid time off to volunteer, empowering them to support causes that matter most. Around the world, Manulife offers donation matching that amplifies employee generosity year-round, with additional opportunities during our Season of Giving. Matching limits vary by region to reflect local practices and currencies, ensuring a meaningful impact in every community.



Manulife mobilized 12 disaster relief campaigns that generated more than **\$533,000** for community partners responding to urgent needs, supplemented by **\$3.75 million** in corporate contributions that advanced urgent relief and long-term recovery efforts.

Financial Inclusion

Our Approach

Supporting financial resilience is a core pillar of Manulife's Impact Agenda. By expanding access to financial solutions and capabilities, we enable individuals and families to prepare for uncertainty, manage life transitions, and navigate increasingly complex financial journeys.

Our work focuses on reducing structural barriers that limit access to financial protection, savings, and advice, particularly for historically underserved populations. Guided by market-specific insights, we ensure our products and services are affordable and accessible and meet the needs of diverse customer segments across geographies. Insights from Manulife's Longevity Institute further strengthen this work and help inform solutions that support long-term financial well-being, including planning for extended working lives, retirement security, health-related expenses, and intergenerational needs.

We leverage our capabilities, scale, and partnerships to improve financial access and literacy, expanding purpose-built insurance and wealth solutions — such as affordable health and critical illness coverage, digitally enabled insurance offerings, and mobile banking solutions — while continually assessing affordability and suitability for underserved populations. In parallel, we invest in community-based initiatives and financial education programs that strengthen financial capability and promote long-term well-being. Through partnerships with external organizations and local groups, we extend access to financial tools, knowledge, and services, contributing to more inclusive economic participation across our markets.

Increasing Products and Services

Inclusivity in Asia

Manulife serves more than 6 million customers within our businesses in Cambodia, Indonesia, India, Malaysia, Myanmar, the Philippines, and Vietnam. In these markets, we provide financial access to traditionally underserved populations through an increasing number of specialized products and services that make our offerings more accessible. We strive to innovate, expand on, and assess the affordability of applicable products and services available to underserved communities.

Through our Inclusive Business program, we work across markets to identify underrepresented communities and expand access to insurance, life planning, and financial products tailored to individuals' needs.

The program began in our Asia markets and has since expanded globally, with tailored approaches to meet the specific needs of underserved communities in each market.

In 2025, we continued to offer inclusive products and services for the benefit of underserved groups, including:

- **Philippines:** Introduced life insurance coverage for customers living with HIV, following similar offerings in Hong Kong, Japan, and Indonesia.
- **Cambodia:** Received regulatory approval to remove HIV exclusions for Manulife Premier policies issued from August 2025 onward. This change applies to non-accidental death and total permanent disability benefits, with no increase in premiums.
- **Singapore:** Enhanced the ManulifeMOVE program by adding AssistiveCare elements, broadening its focus beyond aging populations to support diverse health needs.
- **Hong Kong:** Revised underwriting guidelines — aligned with reinsurer RGA— to simplify onboarding for children with moderate Autism Spectrum Disorder (ASD).
- **Malaysia:** Launched Manulife Precious Gift, offering comprehensive maternity and child care benefits, including coverage for congenital conditions and developmental disorders. Through the iFUNDS Platform, customers can start investing with as little as RM100, making fund investments more accessible across multiple Asian markets.

- **Myanmar & Philippines:** Launched a series of customer testimonial videos on various platforms, highlighting our commitment to serve inclusive and diverse communities.

In addition, in Malaysia, we offer the Senior Care Benefit rider across an expanding range of products, supporting customers as they navigate challenges associated with old-age disability. The benefit is designed to provide meaningful financial support in later life, helping elderly customers and their families better manage the uncertainties associated with aging. As of the end of 2025, a total of 331 policies that offer the Senior Care Benefit rider had been sold, indicating increasing awareness of the importance of planning for long-term care.

In the Philippines, Manulife's FutureBoost continues to help customers build financial resilience through a combination of savings, investments, and insurance solutions. As an affordable life insurance plan, it helps customers work towards their life and retirement goals, with optional coverage for critical illnesses, hospital income benefits, term life and accidental protection. With basic premiums starting from approximately US\$2 per day, the plan is designed to remain accessible to low- to middle-income individuals and households. At the end of 2025, a total of 40,598 FutureBoost policies were in force, supporting Filipino customers in strengthening their financial security.

Inclusive Training for Manulife Employees

To ensure employees can deliver equitable and empathetic service, we provide training programs that build awareness and practical skills for supporting diverse customer needs.

- **Indonesia:** Trained agents to better serve people with disabilities, including video modules and FAQs on best practices.
- **Hong Kong:** Delivered training and resources on servicing customers with HIV/AIDS.
- **Cambodia:** Organized training for agents and staff on neurodiversity and ASD.
- **Philippines:** Manulife Business Processing Services (MBPS) team continues to provide Filipino Sign Language training, organized by the local Colleague Network. MBPS also offers SOGIESC certification to raise awareness of sexual orientation, gender identity and expression, and sex characteristics.
- **Japan:** Partnered with JobRainbow to deliver LGBTQ+ awareness training, covering terminology, concepts, and workplace inclusion.

Inclusivity in Canada

In Canada, Manulife's goal is to help address the coverage gap, where **LIMRA** reports 31% of Canadians are uninsured or underinsured. Many of these Canadians belong to communities that have not traditionally had access to personalized financial advice, leaving families vulnerable. By expanding our partnership with World Financial Group (WFG), we leverage their growing network of advisors across Canada, who are deeply connected to local communities that have traditionally not had access to personalized financial advice.

This partnership ensures that Manulife's strong suite of life insurance products and Guaranteed Wealth Solutions reaches these underserved Canadians. WFG advisors are certified to offer Manulife *Vitality*, Canada's only wellness-linked insurance program, which rewards healthy habits and helps Canadians live longer, healthier, better lives. Together, Manulife and WFG are helping make progress toward closing the coverage gap and supporting financial well-being across Canada.

In 2025, Manulife Bank achieved compliance with the Accessibility for Manitobans Act and, under the Accessible Canada Act, published a progress report outlining initiatives across areas such as communications, service delivery, and employment. In parallel, Manulife Bank continued enhancing accessibility across secure digital platforms and committed to reviewing procurement policies and processes to support inclusive and accessible design.

Advancing Financial Inclusion Through AI-powered Technology

We are leveraging AI-enabled predictive models to help identify and better support underserved customer segments. We equip advisors with enhanced tools and insights to ensure they have the guidance needed to effectively meet the needs of these communities. To measure the impact and the effectiveness of this work, we track key metrics such as: number of policies sold by advisors identified through our predictive models, premium dollars generated from these sales, and overall growth generated through this advisor group. These metrics help ensure that our efforts are not only reaching underserved markets but also supporting the financial well-being of our customers.

Manulife's Sales Enablement platform, powered by Generative AI (GenAI), supports sales agents in reaching under-engaged and underrepresented customers across Asia. Language barriers have historically prevented effective communication and access to financial services. Recognizing this challenge, Manulife has integrated multilingual support into its AI-driven sales tools, ensuring that agents can engage with customers in their native languages. By breaking down language barriers, we are not only enhancing customer experience but also supporting broader financial inclusion.

Additional Financial Support Programs

Manulife provides additional financial support beyond our direct products and services through our microlending partnerships and bursary and scholarship programs.

Microlending Programs

Manulife's partnership with **Windmill Microlending** has helped create meaningful and lasting support for internationally trained immigrants and refugees striving to rebuild their careers in Canada. Manulife has contributed \$150,000 to provide 12 clients with affordable loans of up to \$15,000 each, and enabled Windmill to secure an additional \$300,000 in community bond investments through a 2:1 debt-to-equity ratio. This combined support extended the reach of Windmill's program to 76 more newcomers, bringing the total direct and indirect impact over three years to 114 clients. Clients in health care and finance experienced a fourfold increase in annual income to \$74,000, and achieved an 83% decrease in unemployment after completing Windmill's program and loan cycle. Windmill has also maintained a 98.6% active repayment rate in these sectors and a 95% historical repayment rate. This level of financial responsibility allows loan capital to be recycled and reinvested, supporting even more newcomers on their path toward meaningful economic integration.

Educational Support

In 2025, we launched the **Manulife Indigenous Student Bursary**, supporting 10 Indigenous students in pursuing post-secondary education and providing job opportunities to work for Manulife.

The **Martin Luther King Scholars Program** continued to expand opportunities for youth in the Boston public school system. In 2025, Manulife sponsored 19 students at our Boston office through a program designed to empower teens with career readiness and financial literacy skills, helping them grow as leaders in the workplace, classroom, and community. In addition, we continue to support opportunities for 300 Boston Public School students to secure internships at nonprofit sites in their local area. These students gain work experience and networks that are essential for building long-term skills, self-confidence, and financial empowerment. Since the program's inception in 2008, John Hancock has invested more than \$18 million, benefiting over 6,300 young people.

Investing in Financial Opportunity and Access

Manulife supports the financial well-being of our customers and communities beyond products and services by supporting programs that advance financial and digital literacy training, business management tools and training, and other technical skills support. In 2025, we continued to support financial inclusivity through a diverse set of regional partnerships.

Since 2022, Manulife has served as the global founding sponsor of **EVERFI's** sustainable investing education program. Through this digital platform, we help users learn about a full range of responsible investing options, offering clear benefits and practical strategies to align their portfolios with their values. The program has reached more than 875,000 users since its launch.

In the Philippines, Manulife has partnered with the **Corazon Sanchez Atayde Memorial Foundation (CSAMF)** since 2020 to deliver the **Peso Smart x RecoveREADS** program, which equips elementary students with foundational financial literacy skills. Students receive learning kits that include an activity journal based on Manulife's award-winning modules on saving, budgeting, and investing, along with their own coin bank. Interactive

lessons and creative activities have made the program accessible in both urban and rural settings, reaching 1,958 young Filipino learners in 2025. **Peso Smart Fairs** give students an opportunity to apply financial concepts and educate the broader school community through budgeting games, savings challenges, entrepreneurship stalls, and vision boards.

Building on this success, the **Peso Smart x RecoveREADS** program has also been extended to adult community members through the **Peso Smart Pinoys** initiative, helping make financial solutions more accessible and supporting community members as they work toward greater financial independence, empowerment, and long-term financial resilience.

In Malaysia, Manulife launched **Ringgit Smart** to support financial inclusion across the country, beginning with the Wang Kelian community. Adapted to local needs and realities, **Ringgit Smart** strengthens financial capability by equipping community members with practical and relevant financial knowledge aligned with their day-to-day experiences.

Manulife continued its support of **Boston Medical Center's** **StreetCred** program, an initiative founded in 2016 to build economic mobility and health equity for

families within the health-care environment. **StreetCred** provides free in-clinic tax preparation services that help families access earned income, and child tax credits, trauma-informed financial coaching and enrollment in an economic bundle of services designed to enhance basic economic and nutritional security. In the 12 months ending May 2025, 700 families were enrolled in the economic bundle. During the same period, **StreetCred** completed more than 190 tax returns and helped return over US\$400,000 to families. Since 2016, the program has returned more than US\$6.4 million to over 2,500 Boston Medical Center families.

Manulife has partnered with **Share for Good** to launch **FuturePoweredUp**, an enhanced workplace empowerment program in Hong Kong that expands access to financial opportunity. Through **FlexJobs**, a digital platform that connects mothers re-entering the workforce and early retirees with flexible job opportunities, participants can secure income while rebuilding career pathways. The program also provides financial and wellness education resources, supportive work culture initiatives, and training designed to help participants thrive in a changing economy.

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 39,000 employees globally and more than 12,000 in Canada as of 31 December 2025.

For the period ended as of 31 December 2025¹

Province and Territory	Regular	External Contractor	Total
Alberta	260	4	264
British Columbia	278	3	281
Manitoba	99	3	102
New Brunswick	67	1	68
Newfoundland and Labrador	13	0	13
Nova Scotia	1032	52	1084
Ontario	8050	426	8476
Prince Edward Island	7	1	8
Quebec	1798	115	1913
Saskatchewan	21	1	22
Total	11,625	606	12,231

Income and Capital Taxes

In 2025, Manulife incurred \$2.2 billion of taxes paid or payable to all levels of governments globally of which \$0.8 billion were paid or payable in income and capital taxes and \$1.4 billion in other taxes.

For the period ended as of 31 December 2025. Dollar values reported as Canadian \$ in thousands.

	Total Income and Capital Taxes
Taxes paid in Canada	\$527,082
Federal	\$337,179
Provincial and territorial	\$189,903
British Columbia	\$20,630
Alberta	\$10,556
Saskatchewan	\$2,756
Manitoba	\$3,194
Ontario	\$123,253
Québec	\$11,256
New Brunswick	\$3,117
Nova Scotia	\$11,068
Prince Edward Island	\$473
Newfoundland and Labrador	\$3,249
Yukon	\$94
Nunavut	\$71
Northwest Territories	\$186
Taxes paid in the U.S.	\$26,138
Taxes paid in Asia	\$247,178
Hong Kong	\$30,771
Japan	\$40,429
Singapore	\$39,737
Mainland China	\$0
Vietnam	\$55,975
Rest of Asia	\$80,266
Taxes paid in other jurisdictions	\$12,515
Total income and capital taxes (C\$ billions)	\$0.81
Other taxes² (C\$ billions)	\$1.37
Total taxes (C\$ billions)	\$2.18

Debt Financing for Business

Manulife is committed to making debt financing available to businesses across Canada. In 2025, authorized debt financing for businesses in Canada totaled \$4.3 billion.

Amount of debt financing authorized in 2025

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
Alberta	\$59	\$397	\$2,089	\$2,024	\$12,026	\$59,770	\$159,361	\$235,726
British Columbia	\$133	\$33,948	\$7,083	\$15,007	\$57,398	\$362,019	\$542,269	\$1,017,857
Manitoba	\$0	\$148	\$474	\$710	\$6,191	\$18,333	\$28,200	\$54,056
New Brunswick	\$0	\$135	\$116	\$417	\$696	\$6,008	\$8,000	\$15,372
Newfoundland	\$0	\$0	\$0	\$479	\$0	\$1,154	\$115,113	\$116,746
Northwest Territories	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nova Scotia	\$0	\$254	\$1,030	\$985	\$1,980	\$8,394	\$80,544	\$93,187
Nunavut	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ontario	\$4,955	\$37,938	\$10,003	\$28,884	\$70,803	\$330,097	\$1,864,720	\$2,347,400
Prince Edward Island	\$23	\$50	\$229	\$401	\$0	\$0	\$0	\$703
Quebec	\$192	\$3,811	\$8,687	\$10,652	\$27,756	\$140,572	\$245,227	\$436,897
Saskatchewan	\$0	\$200	\$1,033	\$976	\$2,591	\$37,156	\$10,000	\$51,956
Yukon	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Canada	\$5,362	\$76,881	\$30,744	\$60,535	\$179,441	\$963,503	\$3,053,434	\$4,369,900
Asia	\$0	\$52,816	\$0	\$0	\$0	\$0	\$0	\$52,816
Europe	\$5,576	\$135,896	\$0	\$0	\$0	\$0	\$44,722	\$186,194
United States	\$166,207	\$1,135,728	\$250,908	\$0	\$0	\$4,524	\$1,572,043	\$3,129,410
Other	\$0	\$98,779	\$0	\$0	\$0	\$0	\$0	\$98,779
Total Global	\$177,145	\$1,500,100	\$281,652	\$60,535	\$179,441	\$968,027	\$4,670,199	\$7,837,099

Manulife Bank Public Accountability Statement

In this section

- Automated Teller Machines (ATMs)
Added and Removed in 2025
- 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 helps Canadians to simplify their banking and make their money work harder so they can achieve their financial goals and enjoy more of what matters. In addition to offering competitive rates on all our products, Manulife Bank offers innovative, flexible banking solutions, including:

Manulife One³ a strategic solution that allows customers to combine and customize nearly all their banking needs within a single account, giving them flexibility in managing their day-to-day finances. Deposits made into the account reduce the outstanding balance in the Main Account, which can help lower

the amount of interest charged through daily interest calculations, resulting in additional savings compared to traditional accounts and mortgage products. Manulife One offers alternative lending programs to customers through 3rd parties (advisors and brokers) to help serve their needs.

Manulife Bank Select³ 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 Account³, Manulife Bank's high-interest bank 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.

Specialized Lending allows customers to maximize their insurance and investment strategies by implementing lending programs that complement those strategies. Manulife Bank has pioneered a broad range of insurance and investment lending programs.

Credit Cards allow customers to manage everyday spending while earning rewards on eligible purchases. Manulife Bank offers Visa Infinite* and Visa* Platinum credit cards, which include rewards, and access to digital payment options.

Personalized, Local Advice

Manulife Bank leverages a network of over 26,000 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 over 120 mortgage specialists and business development managers, and 16 insurance lending professionals, who are available to meet locally with customers, and the advisors and mortgage brokers who support them.

We have Private Lending space in three Manulife Private Wealth offices through which we offer select services to our Private Banking clients, by appointment only. These locations are in Montréal, Toronto and Vancouver:

900 Maisonnette O. Suite 16,
Montréal, Quebec

250 Bloor Street East, Main Floor,
Toronto, Ontario

1095 West Pender Street, Suite 700,
Vancouver, British Columbia

³ Manulife One, Manulife Bank Select, and Advantage Account are offered through Manulife Bank of Canada.

* Trademark of Visa Int., used under license.

** Other fees may apply

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.

Online and Mobile Access

Manulife Bank makes banking services available through our mobile app and online banking site. Customers enrolled in auto-deposit can seamlessly and securely send and receive money using *Interac* e-Transfer^{®4}. Manulife Bank customers have access to Manulife ID – a single-login ID and password they can use to access all of their Manulife Bank and Manulife products. Manulife ID supports multi-factor authentication, which brings a higher level of security to online and mobile banking.

In recent years, Manulife Bank has continued to invest in strengthening digital controls and self-service capabilities to support secure and confident banking. These enhancements include PIN reset functionality and other card management features that allow customers to manage their banking needs independently, without requiring contact centre support.

In 2025, Manulife Bank aligned its online banking and mobile app capabilities so customers could complete the same essential banking activities on either platform, based on their digital platform of choice.

Customers have multiple ways to contact us digitally for support: a secure inbox within both the iOS and Android versions of our mobile banking app, and via Live Chat available across online banking and our mobile app.

Customers using Manulife Bank debit or credit cards can add their cards 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 enable customers to apply for and access many of Manulife Bank's deposit and loan products quickly and efficiently. We also offer an online application for a bank account, making it easier for customers to apply digitally, at their convenience.

Customer Service and Interactive Voice Response (IVR)

We continue to utilize our five customer service centres in Waterloo (Ontario), Halifax (Nova Scotia), Montréal (Québec), and Manila and Cebu (Philippines). This multi-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

Accessibility

Manulife Bank is committed to meeting the accessibility needs of customers with disabilities and those who face literacy-related barriers. Our Accessibility Plan outlines our approach to identifying, removing, and preventing accessibility barriers. Whether customers bank online, use ATMs, or interact with customer service agents, accessibility remains a key priority. To support a positive and inclusive experience, our accessible services include:

Assistive Devices

To better support customers who are Deaf or hard of hearing, or who have speech related disabilities, Manulife Bank uses telecommunications relay services to support communication. These services include TTY-based and other text assisted relay methods that facilitate effective communication through trained relay agents.

Employee Training

Customer-facing employees receive training on relevant accessibility regulations, inclusive communication practices, and how to assist customers with disabilities who may encounter difficulty in accessing our products or services.

At Manulife Bank, we equally value the relationships we have with our senior customers, and we remain committed to meeting the diverse banking and accessibility requirements of seniors. We have a dedicated Senior's Champion who advocates leadership in supporting the Code of Conduct for the Delivery of Banking Services to Seniors and which increases awareness within the bank of matters pertaining to our senior customers.

Access to Banking

Our Personal Advantage Account is available to all customers with no monthly fees and everyday transaction fees waived** if the client maintains a minimum balance of \$1,000 at the time of transaction. Depositing money into a Personal Advantage Account is always free, and there are no charges for fund transfers, writing cheques, or pre-authorized payments.

Our website and mobile banking app are available in English and French, helping ensure customers can access banking services through digital channels in their official language of choice.

Automated Teller Machine (ATM) Access

Manulife Bank has 226 publicly accessible ATMs across Canada. In addition, Manulife Bank is a member of THE EXCHANGE® Network⁵, 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.

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 2025 include:

Consultations about our existing products and services

- **New client surveys.** We conduct email-based surveys at key points during a customer's first year with Manulife Bank to gather feedback on their experience and assess whether our products and services are meeting customer expectations.
- **Transactional surveys.** We invite customers to provide feedback through short surveys following interactions with our contact centre, helping us assess service quality and identify opportunities for improvement.
- **Ipsos' CSI Market Syndicated Report.** We utilize this paid quarterly study produced by Ipsos to better understand our service performance relative to our competitors, as provided by bank customers within the study.
- **Advisor Council.** Our Advisor Council meets 3 to 4 times per year and allows us to receive input and ideas from Advisors on corporate initiatives and strategies, such as product development, technology plans

and policies. This helps us stay informed about changes and issues in the banking industry that may impact our clients.

- **Broker Council.** Similarly, our Broker Council helps us stay informed about the evolving mortgage and housing industry, allowing us to better address our clients' needs.

Manulife Bank develops and updates products and services through established governance and review processes. These processes consider customer feedback, analytical tools, operational requirements, and risk considerations to support responsible product design and delivery. Products and services are provided to customers through Manulife Bank's digital channels, advisor and broker networks, and other supported service channels, as applicable.

Identifying Trends and Emerging Issues

Manulife Bank proactively identifies trends and monitors emerging issues that may affect customers by reviewing complaints, service interactions, operational data and broader customer feedback. Manulife Bank also uses a formal forum that analyzes customer and advisor journeys, identify early signals of potential issues, and assess opportunities to address emerging risks or areas of concern.

Resolving Complaints

At Manulife Bank and its subsidiaries, including Manulife Trust, we are committed to resolving customer complaints in a fair, respectful, and timely manner. Customers are provided with accessible channels to submit complaints, and each concern is reviewed and addressed in accordance with established complaint handling procedures. All complaints and related personal information, whether received in writing or verbally, are handled professionally and confidentially.

Customers may raise a complaint by following the steps outlined in [Manulife Bank's Complaint Resolution process](#). Complaints that are not resolved at the first point of contact may be escalated to the Complaints Office for further review. If a complaint remains unresolved, it may be escalated to the Client Dispute Resolution Office (CDRO), which represents the final stage of the Bank's internal complaint resolution process.

The CDRO publishes an annual report summarizing the complaints reviewed, including the nature and volume of issues escalated, which is available on Manulife Bank's website.

⁵ 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.

** Other fees may apply

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.

Manulife Bank and its subsidiaries are committed to the following voluntary codes of conduct and public commitments, which are available online at [Voluntary Codes of Conduct, Public Commitments and Policies | Manulife Bank](#).

Voluntary Codes of Conduct

- [Code of Conduct for Federally Regulated Financial Institutions: Mortgage prepayment information](#)
- [Code of Conduct for the Payment 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's code of conduct for relationships with small and medium-sized businesses](#)
- [Canadian Bankers Association: Code of Conduct for the Delivery of Banking Services to Seniors](#)
- [Manulife Financial Corporation's Modern Slavery Act Statement 2023 \(PDF\)](#)

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](#)
- **Fraud Protection and Liability:** These commitments outline the consumer's liability in relation to fraudulent or unauthorized transactions on credit and debit cards.
 - [Visa Zero Liability Policy](#)
 - [Interac® Zero-Liability Policy](#)

Corporate Giving and Social Responsibility

Manulife Bank shares Manulife's commitment to volunteerism, community development and corporate giving as described in Manulife's 2025 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](#).

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.

Automated Teller Machines (ATMs) Added and Removed in 2025

Manulife Bank has 226 publicly accessible ATMs across Canada. In addition, Manulife Bank is a member of THE EXCHANGE® Network⁶, 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 2025

Address	City	Province
106 Sutherland Dr	Kingston	Ontario
30 Talbot Rd	Wheatley	Ontario
366 Victoria St. N	Kitchener	Ontario
4675 Seminole St	Windsor	Ontario
3401 Dufferin St	Toronto	Ontario

ATMs removed by Manulife Bank in 2025

Address	City	Province
1501 Dunmore Rd Se	Medicine Hat	Alberta
1 Kingsway Garden Mall NW	Edmonton	Alberta
7 Moulinette Rd	Long Sault	Ontario
1500 James St. S	Thunder Bay	Ontario
48 King St E	Colborne	Ontario
100 City Centre Dr	Mississauga	Ontario
100 City Centre Dr	Mississauga	Ontario
100 City Centre Dr	Mississauga	Ontario
100 Autoroute 20	Rivière-Beaudette	Quebec

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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 YTD 2025 (C\$ 000's)

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	\$133	\$1,567	\$7,083	\$15,007	\$57,398	\$353,129	\$235,747	\$670,064
Alberta	\$59	\$397	\$2,089	\$2,024	\$12,026	\$55,229	\$94,278	\$166,102
Saskatchewan, Manitoba, Northwest Territories (*)	\$-	\$348	\$1,507	\$1,686	\$8,782	\$51,954	\$25,000	\$89,277
Saskatchewan	\$-	\$200	\$1,033	\$976	\$2,591	\$33,621	\$10,000	\$48,421
Manitoba	\$-	\$148	\$474	\$710	\$6,191	\$18,333	\$15,000	\$40,856
Northwest Territories	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Ontario	\$143	\$3,303	\$10,003	\$8,884	\$70,803	\$314,946	\$332,674	\$760,756
Quebec	\$192	\$3,811	\$8,687	\$10,652	\$27,756	\$136,572	\$80,000	\$267,670
Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island (*)	\$23	\$439	\$1,375	\$2,282	\$2,676	\$10,040	\$-	\$16,835
Nova Scotia	\$-	\$254	\$1,030	\$985	\$1,980	\$4,894	\$-	\$9,143
New Brunswick	\$-	\$135	\$116	\$417	\$696	\$3,992	\$-	\$5,356
Newfoundland and Labrador	\$-	\$-	\$-	\$479	\$-	\$1,154	\$-	\$1,633
Prince Edward Island	\$23	\$50	\$229	\$401	\$-	\$-	\$-	\$703
Total Canada	\$550	\$9,865	\$30,744	\$60,535	\$179,441	\$921,870	\$767,699	\$1,970,704
Total US	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Total Asia	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Grand Total	\$550	\$9,865	\$30,744	\$60,535	\$179,441	\$921,870	\$767,699	\$1,970,704

Number of customers to which debt financing was authorized Q4 YTD 2025

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	8	27	44	42	80	182	31	414
Alberta	4	8	12	6	17	27	14	88
Saskatchewan, Manitoba, Northwest Territories (*)	1	7	10	5	13	22	5	63
Saskatchewan	1	4	7	3	4	15	2	36
Manitoba	-	3	3	2	9	7	3	27
Northwest Territories	-	-	-	-	-	-	-	-
Ontario	13	59	62	80	97	156	41	508
Quebec	16	66	58	29	40	69	14	292
Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island (*)	1	7	8	6	4	6	-	32
Nova Scotia	-	4	6	3	3	3	-	19
New Brunswick	-	2	1	1	1	2	-	7
Newfoundland and Labrador	-	-	-	1	-	1	-	2
Prince Edward Island	1	1	1	1	-	-	-	4
Total Canada	43	174	194	168	251	462	105	1,397
Total US	-	-	-	-	-	-	-	-
Total Asia	-	-	-	-	-	-	-	-
Grand Total	43	174	194	168	251	462	105	1,397

Taxes

The tables below outline tax expenses for Manulife Bank and Manulife Trust, including amounts paid or payable to federal and provincial governments in 2025.

Manulife Bank

Provinces and Territories	Capital Taxes	Income Taxes	Total Taxes
Newfoundland and Labrador			-
Prince Edward Island			-
Nova Scotia	5,294,879	1,467,783	6,762,662
New Brunswick			-
Quebec	310,162	542,724	852,886
Ontario		11,340,173	11,340,173
Manitoba			-
Saskatchewan			-
Alberta		31,825	31,825
British Columbia		13,502	13,502
Yukon			-
Northwest Territories			-
Nunavut			-
Provinces and Territories	5,605,041	13,396,007	19,001,048
Federal		19,414,933	19,414,933
Total Taxes	5,605,041	32,810,940	38,415,981

Manulife Trust

Provinces and Territories	Capital Taxes	Income Taxes	Total Taxes
Newfoundland and Labrador			-
Prince Edward Island			-
Nova Scotia	61,571	2,181	63,753
New Brunswick			-
Quebec		7,787	7,787
Ontario		3,098,987	3,098,987
Manitoba			-
Saskatchewan			-
Alberta			-
British Columbia			-
Yukon			-
Northwest Territories			-
Nunavut			-
Provinces and Territories	61,571	3,108,955	3,170,527
Federal		4,467,942	4,467,942
Total Taxes	61,571	7,576,897	7,638,468

Employees

2025 Manulife Bank Company Headcount*

Location Province	Employee Type		Grand Total
	Full time	Part time	
Alberta	24	0	24
British Columbia	32	0	32
Manitoba	11	0	11
New Brunswick	4	0	4
Newfoundland and Labrador	2	1	3
Nova Scotia	116	3	119
Ontario	466	1	467
Prince Edward Island	1	0	1
Quebec	107	0	107
Saskatchewan	3	0	3
Grand Total	766	5	771

* Dated as of December 31, 2025. Excludes consultants/cgo and unpaid leave.

Ways to contact us:

manulife.com

Manulife

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