



YORK REGION

Investor Relations Presentation

2025



YORK REGION AT A GLANCE

2024 KEY FACTS

POPULATION

1.28
MILLION

EMPLOYMENT

616
THOUSAND

REAL GDP PER CAPITA

\$61
THOUSAND

6TH LARGEST MUNICIPALITY IN CANADA BY POPULATION

2025 BUDGET

\$4.8 BILLION

\$3.5
BILLION
OPERATING

+

\$1.3
BILLION
CAPITAL



PROVINCE ANTICIPATES THE REGION WILL GROW TO MEET 2051 TARGETS



YORK REGION'S **POPULATION** IS ANTICIPATED TO GROW FROM

1.28 **TO** **2.06**
MILLION **MILLION**
IN 2024 IN 2051



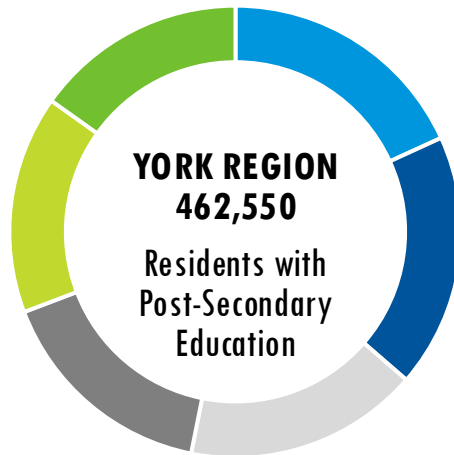
YORK REGION'S **EMPLOYMENT** IS ANTICIPATED TO GROW FROM

624 **TO** **982**
THOUSAND **THOUSAND**
IN 2024 IN 2051

York Region municipalities share provincial target of 150,000 new homes by 2031

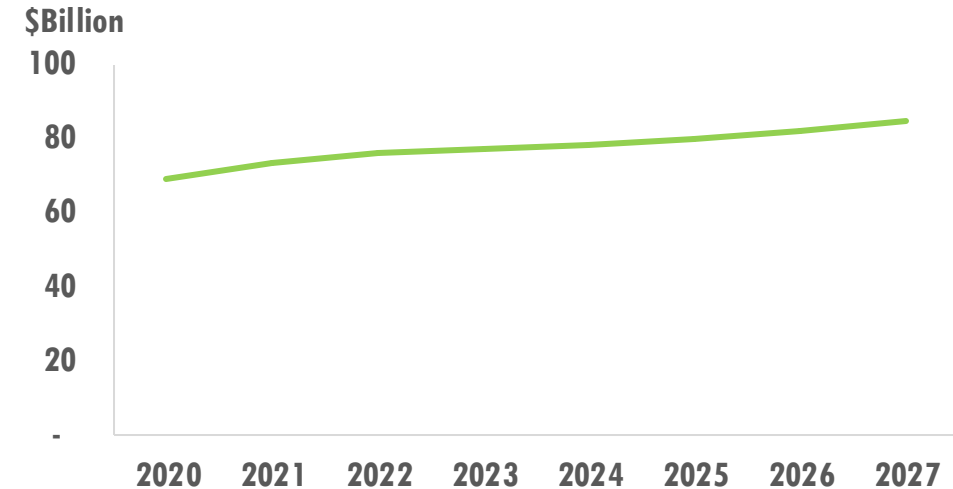
STRONG ECONOMIC INDICATORS

PERCENTAGE OF POPULATION WITH POST-SECONDARY EDUCATION IN THE GTHA



Halton Region	78%
York Region	73%
Toronto	72%
Peel Region	69%
Durham Region	67%
Hamilton	65%

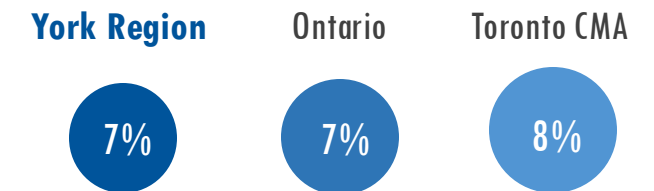
AVERAGE REAL GDP GROWTH OF 3% PER YEAR



ABOVE AVERAGE HOUSEHOLD INCOME (2021 Census)

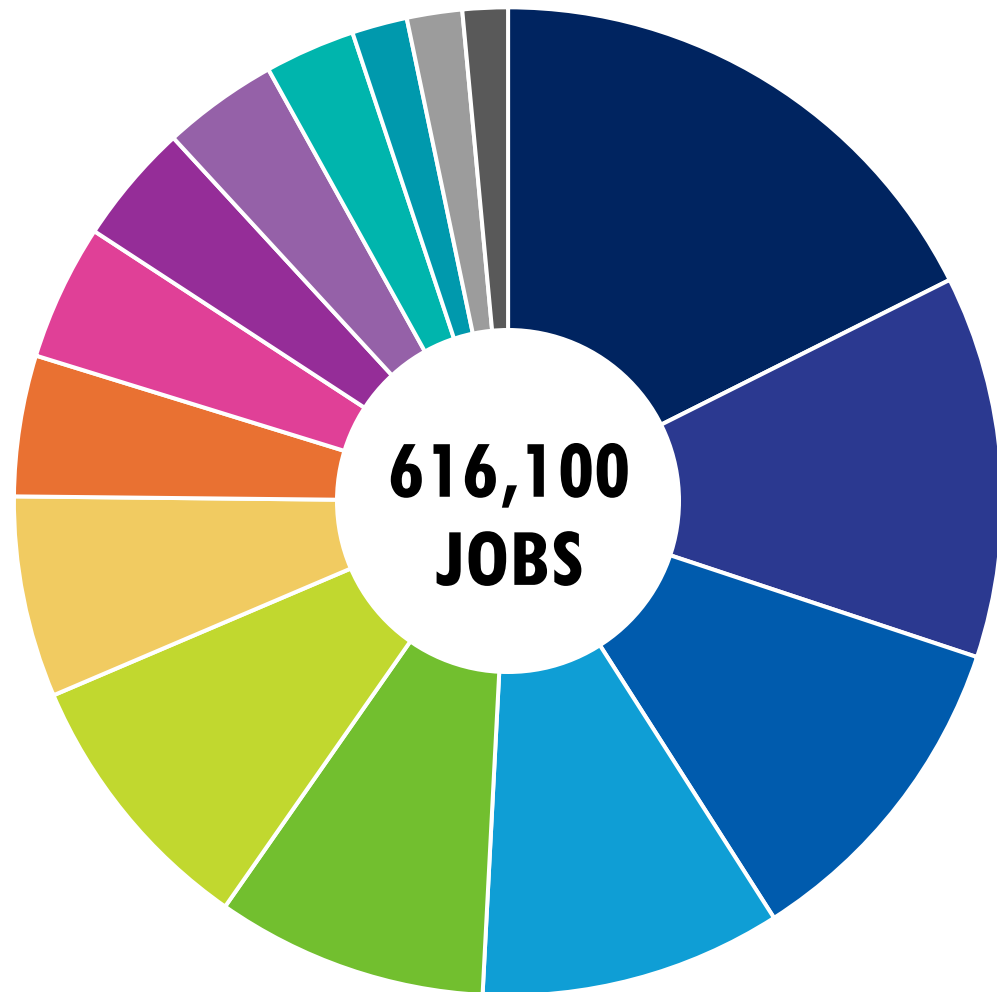


MODERATE UNEMPLOYMENT RATE (2024)



A DIVERSE AND RESILIENT ECONOMY

2024 EMPLOYMENT BY INDUSTRY



- Finance, Insurance and Real Estate, 18%
- Professional, Scientific and Technical Services, 12%
- Construction, 11%
- Manufacturing, 10%
- Retail Trade, 9%
- Health Care and Social Assistance, 9%
- Educational Services, 6%
- Wholesale Trade, 5%
- Accommodation and Food Services, 4%
- Public Administration, 4%
- Transportation and Warehousing, 4%
- Other Services, 3%
- Primary and Utilities, 2%
- Information and Cultural Industries, 2%
- Arts, Entertainment and Recreation, 1%

YORK REGION: HOME TO LEADING CANADIAN AND GLOBAL COMPANIES

FINANCIAL AND BUSINESS SERVICES



TECHNOLOGY (ICT)



LIFE SCIENCES AND HEALTH TECH



DISTRIBUTION AND LOGISTICS



AUTOMOTIVE AND AUTOTECH



CONSUMER COMPANIES



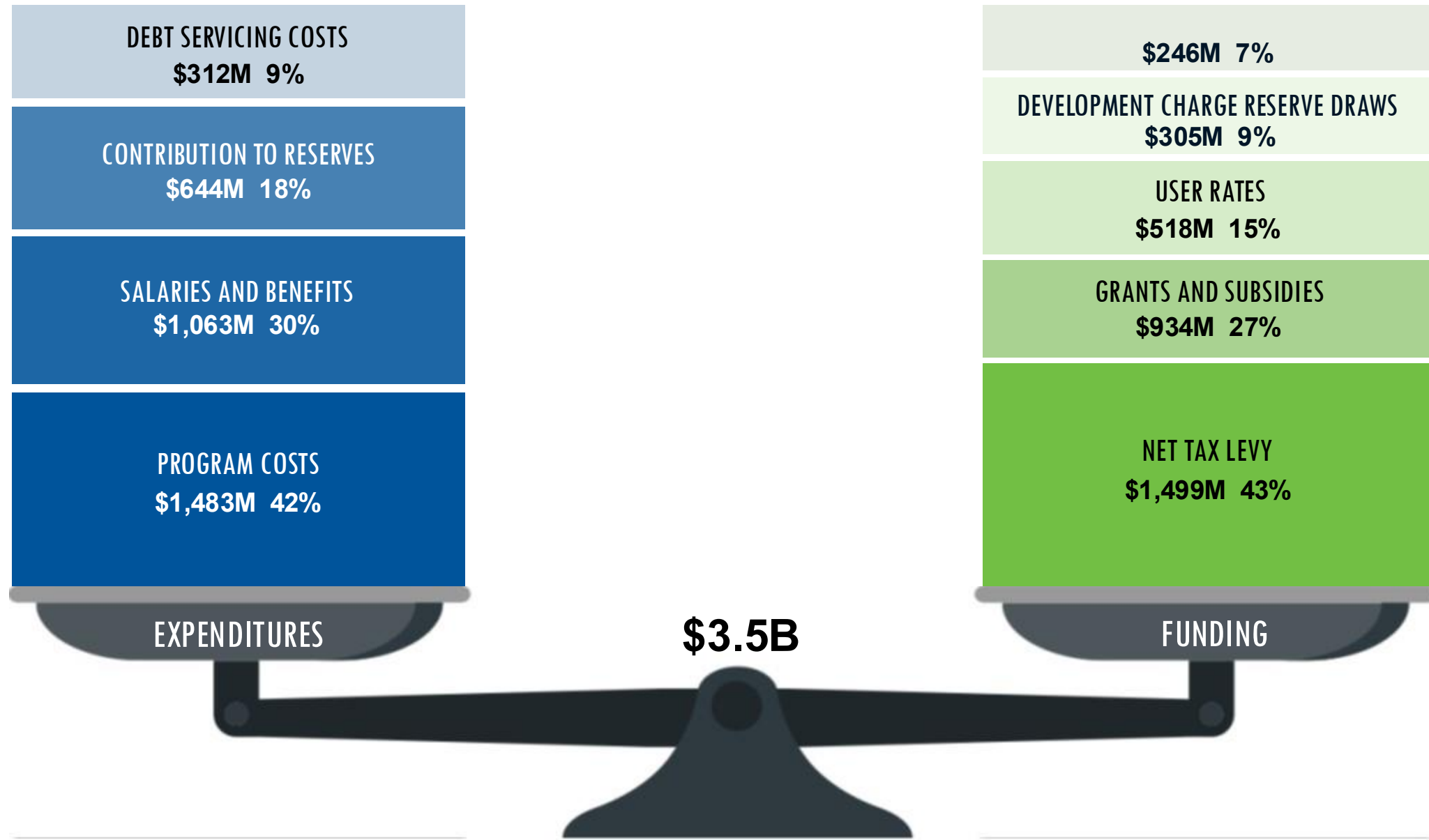
ENGINEERING



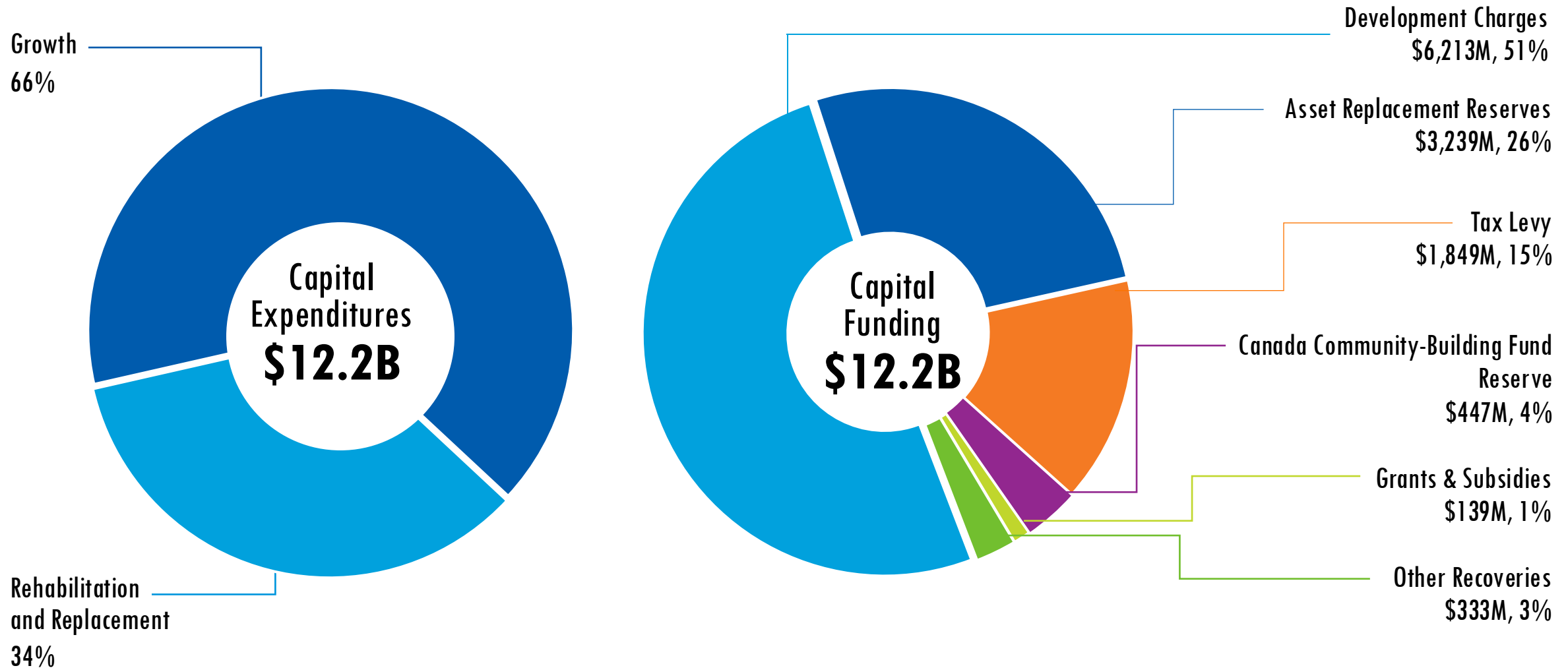
FOOD AND BEVERAGE



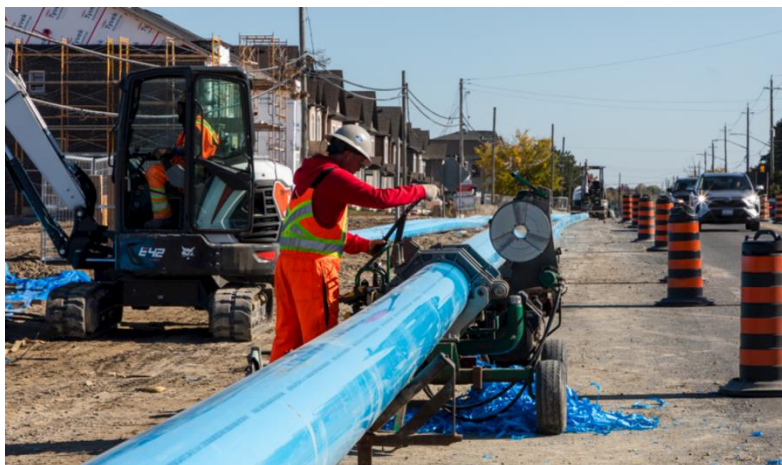
2025 OPERATING BUDGET IS SUPPORTED BY STABLE REVENUE SOURCES



10-YEAR CAPITAL PLAN IS SUPPORTED BY DIVERSE FUNDING SOURCES



2025 10-YEAR CAPITAL PLAN INCLUDES \$12.2 BILLION OF INVESTMENTS



\$4.6 BILLION

Water and Wastewater
Infrastructure



\$2.7 BILLION

Roads
Infrastructure



\$1.6 BILLION

Transportation
Infrastructure



\$1.12 BILLION

Yonge North Subway Extension



\$2.2 BILLION

Housing, Rapid Transit
and Other Infrastructure

ONTARIO MUNICIPALITIES HAVE MANY STRONG CREDIT QUALITIES



Provincial Legislation Ensures Safeguards
for Investors



All Debt Is Direct, Joint And Several
Liability With Local Municipalities



No Unfunded Pension Liabilities



No Reliance On Sales Tax Revenue

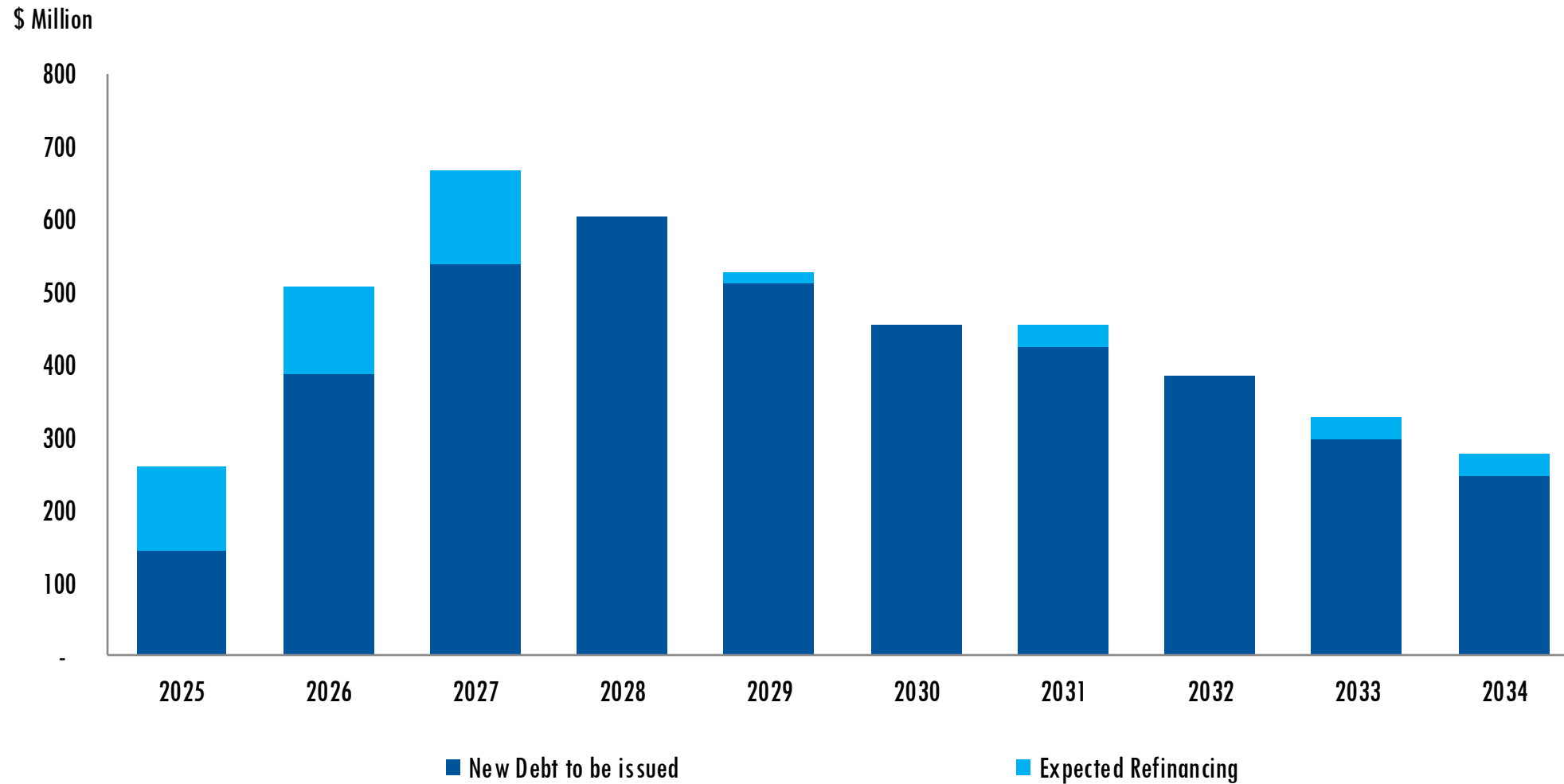


Property tax revenues are not affected
by reassessment or any other changes
in real estate market.

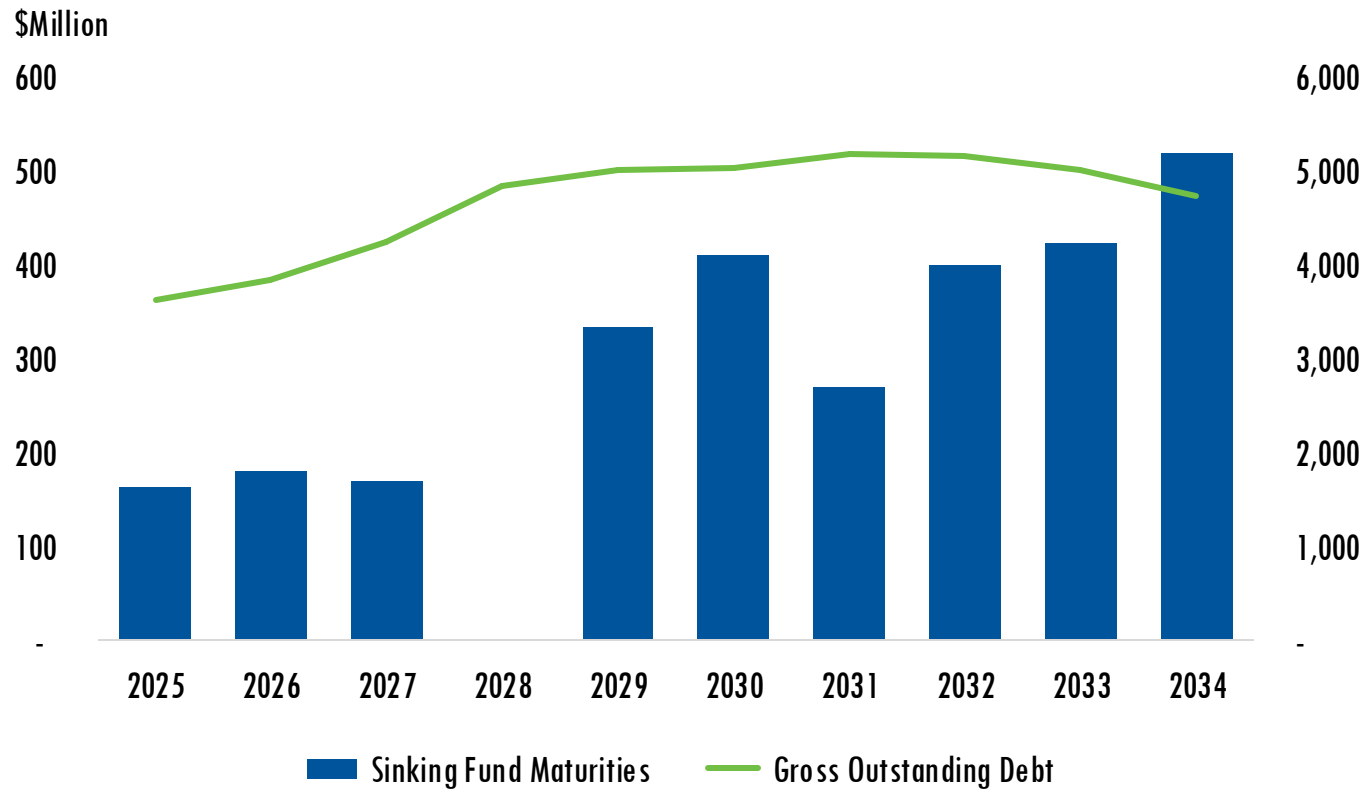


No Canadian equivalent
of Chapter 9 bankruptcy

\$4.5 BILLION OF DEBT IS EXPECTED TO BE REQUIRED OVER 10 YEARS



LIQUID ISSUES ARE OUTSTANDING ACROSS THE CURVE



LADDERED MATURITY

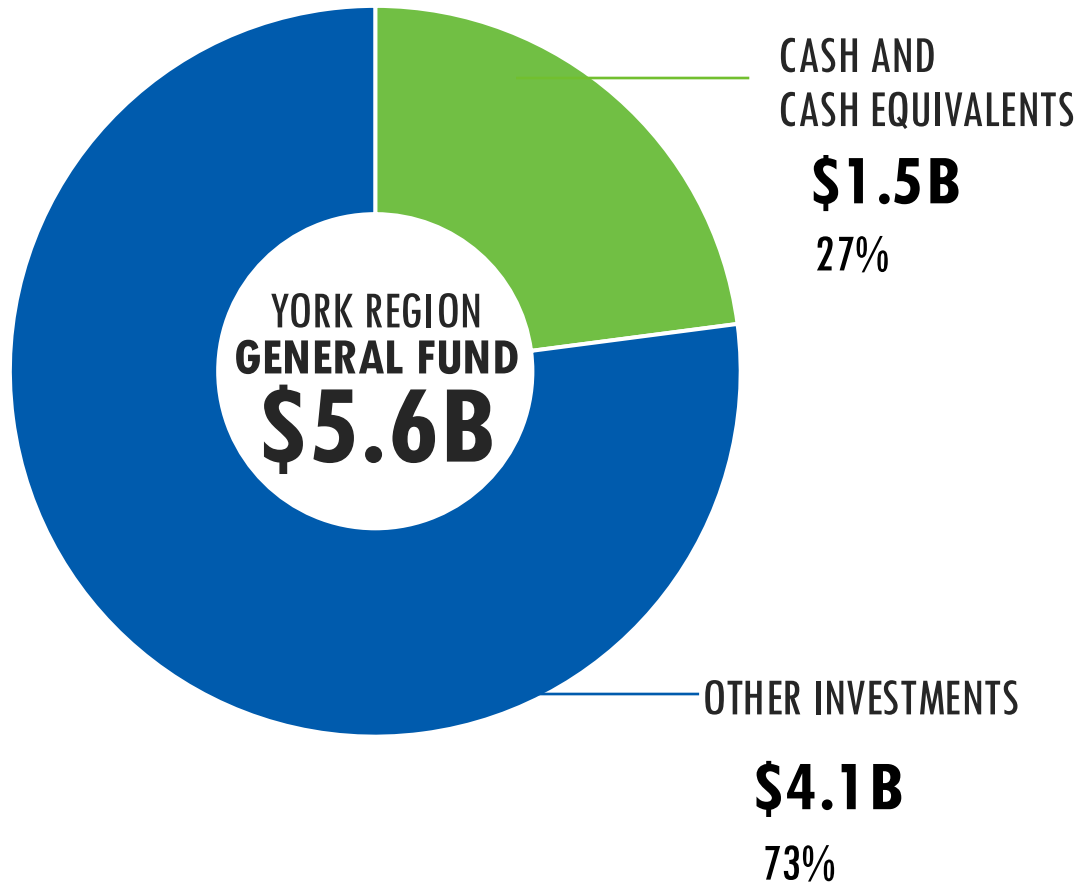
10-Year Maturity Outlook

- Results of consistent and frequent capital market issuances
- No significant maturities in any single year
- Manageable debt levels

ESG FRAMEWORK PREPARES YORK TO ISSUE SUSTAINABLE BONDS



YORK REGION HAS A STRONG LIQUIDITY POSITION



S&P Global AAA

Outlook Stable — July 2025

- Diverse and wealthy economy fostering fiscal stability
- Solid budgetary performance and manageable debt level
- Ample liquidity and prudent financial management

MOODY'S

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Outlook Stable — September 2024/February 2022

- Excellent wealth and liquidity
- Diversified economy and strong population growth
- Prudent fiscal planning

THANK YOU