

Information on Residential Mortgage Loans & HELOCs  
December 31, 2015 (Q4)

By Geographic Breakdown, Amortization Period, LTV Ratio, TDS Ratio and Credit Bureau Score

(C\$ in thousand)

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
(1) Uninsured	8,015	59%	3,895	29%	11,910	88%
(2) Insured						
<b>Total Home Equity Lines of Credit (HELOCs)</b>						
(1) Of which revolving	1,590	12%	12	0%	1,602	12%
(2) Of which non-revolving (amortizing)						
<b>Total residential mortgage loans and HELOCs</b>	<b>9,605</b>	<b>71%</b>	<b>3,907</b>	<b>29%</b>	<b>13,512</b>	<b>100%</b>

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
<b>Amortization</b>						
(1) 0 to ≤ 5 years	-	0%	-	0%	-	0%
(2) > 5 to ≤ 10 years	860	7%	209	2%	1,069	9%
(3) > 10 to ≤ 15 years	728	6%	265	2%	993	8%
(4) > 15 to ≤ 20 years	2,131	18%	1,297	11%	3,428	29%
(5) > 20 to ≤ 25 years	4,296	36%	2,124	18%	6,420	54%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>8,015</b>	<b>67%</b>	<b>3,895</b>	<b>33%</b>	<b>11,910</b>	<b>100%</b>

The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada					
	Average LTV Ratio					
<b>Residential Mortgage Loans</b>						
(1) In British Columbia						
(2) In Ontario						74.54%
(3) In Canada						
<b>Home Equity Lines of Credit (HELOCs)</b>						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
<b>Total</b>						

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q4 2015)	Properties Located in Canada					
	British Columbia		Ontario		Total	
<b>Residential Mortgage- Total Debt Service (TDS) Ratio</b>						
(1) > 60%						
(2) > 55% to ≤ 60%						
(3) > 50% to ≤ 55%						
(4) > 45% to ≤ 50%						
(5) > 40% to ≤ 45%						
(6) > 35% to ≤ 40%						
(7) > 30% to ≤ 35%						
(8) ≤ 30%				265		265
(9) No TDS Ratio Available						
<b>Total</b>				265		265

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q4 2015)	Properties Located in Canada					
	British Columbia		Ontario		Total	
<b>Residential Mortgage- Equifax Beacon Score</b>						
(1) 750 or more						
(2) 700 - 749				265		265
(3) 650 - 699						
(4) 600 - 649						
(5) 550 - 599						
(6) 500 - 549						
(7) Less than or equal to 499						
(8) No Score						
<b>Total</b>				265		265

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**Potential impact on residential mortgage loans and HELOCs in the event of an economic downturn:**

Such an event will have a moderate impact on the Bank's net income, and its capital adequacy ratio may decline slightly. Therefore, the Bank will become more conservative in granting residential mortgage loans and HELOCs. However, the Bank's capital adequacy ratio will still be maintained at appropriate level to meet the regulatory requirements.