

Information on Residential Mortgage Loans & HELOCs

March 31, 2016 (Q1)

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	7,352	58%	3,841	30%	11,193	88%
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)						
(1) Of which revolving	1,575	12%	17	0%	1,592	12%
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	8,927	70%	3,858	30%	12,785	100%

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
Amortization						
(1) 0 to ≤ 5 years	-	0%	106	1%	106	1%
(2) > 5 to ≤ 10 years	840	8%	89	1%	929	8%
(3) > 10 to ≤ 15 years	613	5%	261	2%	874	8%
(4) > 15 to ≤ 20 years	2,746	25%	1,283	11%	4,029	36%
(5) > 20 to ≤ 25 years	3,153	28%	2,102	19%	5,255	47%
(6) Over 25 years	-		-		-	
Total	7,352	66%	3,841	34%	11,193	100%

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

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q1 2016)	Properties Located in Canada					
	British Columbia		Ontario		Total	
Residential Mortgage- Total Debt Service (TDS) Ratio						
(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%			-		-	
(9) No TDS Ratio Available						
Total	-		-		-	-

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q1 2016)	Properties Located in Canada					
	British Columbia		Ontario		Total	
Residential Mortgage- Equifax Beacon Score						
(1) 750 or more						
(2) 700 - 749			-		-	
(3) 650 - 699						
(4) 600 - 649						
(5) 550 - 599						
(6) 500 - 549						
(7) Less than or equal to 499						
(8) No Score						
Total	-		-		-	-

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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.