

Information on Residential Mortgage Loans & HELOCs
June 30, 2016 (Q2)

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

(C\$ in thousand)

	Properties Located in Canada					
	British Columbia		Ontario		Total	
Total Residential Mortgage Loans						
(1) Uninsured	7,576	58%	4,005	31%	11,581	88%
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)						
(1) Of which revolving	1,502	11%	22	0%	1,524	12%
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	9,078	69%	4,027	31%	13,105	100%

Amortization	Properties Located in Canada					
	British Columbia		Ontario		Total	
(1) 0 to ≤ 5 years	-	0%	95	1%	95	1%
(2) > 5 to ≤ 10 years	819	7%	87	1%	906	8%
(3) > 10 to ≤ 15 years	602	5%	257	2%	859	7%
(4) > 15 to ≤ 20 years	1,553	13%	1,269	11%	2,822	24%
(5) > 20 to ≤ 25 years	4,602	40%	2,297	20%	6,899	60%
(6) Over 25 years	-		-		-	
Total	7,576	65%	4,005	35%	11,581	100%

	Properties Located in Canada	
	Average LTV Ratio	
The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs		
Residential Mortgage Loans		
(1) In British Columbia		64.79%
(2) In Ontario		74.77%
(3) In Canada		
Home Equity Lines of Credit (HELOCs)		
(1) In British Columbia		
(2) In Ontario		
(3) In Canada		
Total		

	Properties Located in Canada		
	British Columbia	Ontario	Total
Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q2 2016)			
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%	310		310
(6) > 35% to ≤ 40%		218	218
(7) > 30% to ≤ 35%			
(8) ≤ 30%			
(9) No TDS Ratio Available			
Total	310	218	528

	Properties Located in Canada		
	British Columbia	Ontario	Total
Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q2 2016)			
Residential Mortgage- Equifax Beacon Score			
(1) 750 or more	310		310
(2) 700 - 749			
(3) 650 - 699			
(4) 600 - 649		218	218
(5) 550 - 599			
(6) 500 - 549			
(7) Less than or equal to 499			
(8) No Score			
Total	310	218	528

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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.