

Information on Residential Mortgage Loans & HELOCs  
September 30, 2016 (Q3)

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

(C\$ in thousand)

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
(1) Uninsured	6,598	57%	3,431	30%	10,029	87%
(2) Insured						
<b>Total Home Equity Lines of Credit (HELOCs)</b>						
(1) Of which revolving	1,480	13%	22	0%	1,502	13%
(2) Of which non-revolving (amortizing)						
<b>Total residential mortgage loans and HELOCs</b>	<b>8,078</b>	<b>70%</b>	<b>3,453</b>	<b>30%</b>	<b>11,531</b>	<b>100%</b>

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
Amortization						
(1) 0 to ≤ 5 years	-	0%	83	1%	83	1%
(2) > 5 to ≤ 10 years	414	4%	84	1%	498	5%
(3) > 10 to ≤ 15 years	392	4%	254	3%	646	6%
(4) > 15 to ≤ 20 years	2,830	28%	1,456	15%	4,286	43%
(5) > 20 to ≤ 25 years	2,962	30%	1,554	15%	4,516	45%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>6,598</b>	<b>66%</b>	<b>3,431</b>	<b>34%</b>	<b>10,029</b>	<b>100%</b>

The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Total	Average LTV Ratio
	British Columbia		Ontario			
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						
<b>Total</b>						

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q3 2016)	Properties Located in Canada				Total
	British Columbia		Ontario		
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					
<b>Total</b>	<b>-</b>		<b>-</b>		<b>-</b>

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q3 2016)	Properties Located in Canada				Total
	British Columbia		Ontario		
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					
<b>Total</b>	<b>-</b>		<b>-</b>		<b>-</b>

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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.