

Information on Residential Mortgage Loans & HELOCs  
December 31, 2016 (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				Total	
	British Columbia		Ontario			
(1) Uninsured	6,441	57%	3,350	30%	9,791	87%
(2) Insured						
<b>Total Home Equity Lines of Credit (HELOCs)</b>						
(1) Of which revolving	1,438	13%	27	0%	1,465	13%
(2) Of which non-revolving (amortizing)						
<b>Total residential mortgage loans and HELOCs</b>	<b>7,879</b>	<b>70%</b>	<b>3,377</b>	<b>30%</b>	<b>11,256</b>	<b>100%</b>

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
<b>Amortization</b>						
(1) 0 to ≤ 5 years	-	0%	71	1%	71	1%
(2) > 5 to ≤ 10 years	402	4%	82	1%	484	5%
(3) > 10 to ≤ 15 years	564	6%	249	3%	813	8%
(4) > 15 to ≤ 20 years	2,620	27%	1,440	15%	4,060	41%
(5) > 20 to ≤ 25 years	2,855	29%	1,508	15%	4,363	45%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>6,441</b>	<b>66%</b>	<b>3,350</b>	<b>34%</b>	<b>9,791</b>	<b>100%</b>

The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Total	
	Average LTV Ratio					
<b>Residential Mortgage Loans</b>						
(1) In British Columbia						
(2) In Ontario						
(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 2016)	Properties Located in Canada				Total	
	British Columbia		Ontario			
<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%						
(9) No TDS Ratio Available						
<b>Total</b>						

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q4 2016)	Properties Located in Canada				Total	
	British Columbia		Ontario			
<b>Residential Mortgage- Equifax Beacon Score</b>						
(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>						

Information on Residential Mortgage Loans & HELOCs  
December 31, 2016 (Q4)

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

**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.