

Information on Residential Mortgage Loans & HELOCs

March 31, 2017 (Q1)

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	4,951	55%	3,297	37%	8,248	92%
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)						
(1) Of which revolving	727	8%	-	0%	727	8%
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	5,678	63%	3,297	37%	8,975	100%

Amortization	Properties Located in Canada					
	British Columbia		Ontario		Total	
(1) 0 to ≤ 5 years	13	0%	60	1%	73	1%
(2) > 5 to ≤ 10 years	391	5%	79	1%	470	6%
(3) > 10 to ≤ 15 years	379	5%	245	3%	624	8%
(4) > 15 to ≤ 20 years	1,376	17%	1,423	17%	2,799	34%
(5) > 20 to ≤ 25 years	2,792	34%	1,490	18%	4,282	52%
(6) Over 25 years	-		-		-	
Total	4,951	60%	3,297	40%	8,248	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	15				15	
(2) In Ontario						
(3) In Canada						
Home Equity Lines of Credit (HELOCs)						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
Total	15				15	

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q1 2017)	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	15				15	
Total	15		-		15	-

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q1 2017)	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	15				15	
Total	15		-		15	-

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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.