

Information on Residential Mortgage Loans & HELOCs

June 30, 2017 (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	4,872	63%	2,802	36%	7,674	100%
(1) Uninsured						
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)	30	0%	-	0%	30	0%
(1) Of which revolving						
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	4,902	64%	2,802	36%	7,704	100%

	Properties Located in Canada					
	British Columbia		Ontario		Total	
Total Residential Mortgage Loans	8	0%	48	1%	56	1%
Amortization						
(1) 0 to ≤ 5 years	281	4%	76	1%	357	5%
(2) > 5 to ≤ 10 years	546	7%	241	3%	787	10%
(3) > 10 to ≤ 15 years	1,625	21%	1,176	15%	2,801	36%
(4) > 15 to ≤ 20 years	2,412	31%	1,261	16%	3,673	48%
(5) > 20 to ≤ 25 years	-		-		-	
(6) Over 25 years						
Total	4,872	63%	2,802	37%	7,674	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	700				700	
(2) In Ontario						
(3) In Canada						
Home Equity Lines of Credit (HELOCs)						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
Total	700				700	

	Properties Located in Canada					
	British Columbia		Ontario		Total	
Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q2 2017)						
Residential Mortgage- Total Debt Service (TDS) Ratio						
(1) > 60%						
(2) > 55% to ≤ 60%						
(3) > 50% to ≤ 55%						
(4) > 45% to ≤ 50%	700				700	
(5) > 40% to ≤ 45%						
(6) > 35% to ≤ 40%						
(7) > 30% to ≤ 35%						
(8) ≤ 30%						
(9) No TDS Ratio Available						
Total	700		-		700	-

	Properties Located in Canada					
	British Columbia		Ontario		Total	
Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q2 2017)						
Residential Mortgage- Equifax Beacon Score						
(1) 750 or more						
(2) 700 - 749						
(3) 650 - 699						
(4) 600 - 649						
(5) 550 - 599	700				700	
(6) 500 - 549						
(7) Less than or equal to 499						
(8) No Score						
Total	700		-		700	-

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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.