

Information on Residential Mortgage Loans & HELOCs
September 30, 2017 (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 | | | | | |
|--|------------------------------|------------|--------------|------------|--------------|-------------|
| | British Columbia | | Ontario | | Total | |
| (1) Uninsured | 4,794 | 64% | 2,726 | 36% | 7,520 | 100% |
| (2) Insured | | | | | | |
| Total Home Equity Lines of Credit (HELOCs) | | | | | | |
| (1) Of which revolving | 13 | 0% | - | 0% | 13 | 0% |
| (2) Of which non-revolving (amortizing) | | | | | | |
| Total residential mortgage loans and HELOCs | 4,807 | 64% | 2,726 | 36% | 7,533 | 100% |

| Total Residential Mortgage Loans Amortization | Properties Located in Canada | | | | | |
|--|------------------------------|------------|--------------|------------|--------------|-------------|
| | British Columbia | | Ontario | | Total | |
| (1) 0 to ≤ 5 years | 54 | 1% | 40 | 1% | 94 | 1% |
| (2) > 5 to ≤ 10 years | 222 | 3% | 36 | 0% | 258 | 3% |
| (3) > 10 to ≤ 15 years | 597 | 8% | 237 | 3% | 834 | 11% |
| (4) > 15 to ≤ 20 years | 1,462 | 19% | 1,165 | 15% | 2,627 | 35% |
| (5) > 20 to ≤ 25 years | 2,459 | 33% | 1,248 | 17% | 3,707 | 49% |
| (6) Over 25 years | - | | - | | - | |
| Total | 4,794 | 64% | 2,726 | 36% | 7,520 | 100% |

| The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs | Properties Located in Canada Average LTV Ratio | | | | | |
|---|---|--|---------|--|------------|--|
| | British Columbia | | Ontario | | Total | |
| Residential Mortgage Loans | | | | | | |
| (1) In British Columbia | 39% | | | | 39% | |
| (2) In Ontario | | | | | | |
| (3) In Canada | | | | | | |
| Home Equity Lines of Credit (HELOCs) | | | | | | |
| (1) In British Columbia | | | | | | |
| (2) In Ontario | | | | | | |
| (3) In Canada | | | | | | |
| Total | 39% | | | | 39% | |

| Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q3 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% | 60 | | | | 60 | |
| (7) > 30% to ≤ 35% | 450 | | | | 450 | |
| (8) ≤ 30% | | | | | | |
| (9) No TDS Ratio Available | | | | | | |
| Total | 510 | | - | | 510 | - |

| Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q3 2017) | Properties Located in Canada | | | | | |
|---|------------------------------|--|----------|--|------------|----------|
| | British Columbia | | Ontario | | Total | |
| Residential Mortgage- Equifax Beacon Score | | | | | | |
| (1) 750 or more | | | | | | |
| (2) 700 - 749 | | | | | | |
| (3) 650 - 699 | 450 | | | | 450 | |
| (4) 600 - 649 | | | | | | |
| (5) 550 - 599 | | | | | | |
| (6) 500 - 549 | | | | | | |
| (7) Less than or equal to 499 | 60 | | | | 60 | |
| (8) No Score | | | | | | |
| Total | 510 | | - | | 510 | - |

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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.