

Information on Residential Mortgage Loans & HELOCs

December 31, 2017 (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					
	British Columbia		Ontario		Total	
(1) Uninsured	4,748	65%	2,577	35%	7,325	100%
(2) Insured						
<b>Total Home Equity Lines of Credit (HELOCs)</b>						
(1) Of which revolving	-	0%	-	0%	-	0%
(2) Of which non-revolving (amortizing)						
<b>Total residential mortgage loans and HELOCs</b>	<b>4,748</b>	<b>65%</b>	<b>2,577</b>	<b>35%</b>	<b>7,325</b>	<b>100%</b>

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
<b>Amortization</b>						
(1) 0 to ≤ 5 years	-	0%	-	0%	-	0%
(2) > 5 to ≤ 10 years	276	4%	35	0%	311	4%
(3) > 10 to ≤ 15 years	586	8%	184	3%	770	11%
(4) > 15 to ≤ 20 years	1,616	22%	1,665	23%	3,281	45%
(5) > 20 to ≤ 25 years	2,270	31%	693	9%	2,963	40%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>4,748</b>	<b>65%</b>	<b>2,577</b>	<b>35%</b>	<b>7,325</b>	<b>100%</b>

The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada					
	Average LTV Ratio					
<b>Residential Mortgage Loans</b>						
(1) In British Columbia		24%				24%
(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>		<b>24%</b>				<b>24%</b>

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q4 2017)	Properties Located in Canada					
	British Columbia		Ontario		Total	
<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%		13				13
(6) > 35% to ≤ 40%						
(7) > 30% to ≤ 35%						
(8) ≤ 30%						
(9) No TDS Ratio Available		-				-
<b>Total</b>		<b>13</b>		<b>-</b>		<b>13</b>

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q4 2017)	Properties Located in Canada					
	British Columbia		Ontario		Total	
<b>Residential Mortgage- Equifax Beacon Score</b>						
(1) 750 or more		13				13
(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>13</b>		<b>-</b>		<b>13</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.