

Information on Residential Mortgage Loans & HELOCs

March 31, 2018 (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	
<b>Total Residential Mortgage Loans</b>						
(1) Uninsured	4,632	65%	2,509	35%	7,141	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>4,632</b>	<b>65%</b>	<b>2,509</b>	<b>35%</b>	<b>7,141</b>	<b>100%</b>

Amortization	Properties Located in Canada					
	British Columbia		Ontario		Total	
(1) 0 to ≤ 5 years	45	1%	-	0%	45	1%
(2) > 5 to ≤ 10 years	221	3%	-	0%	221	3%
(3) > 10 to ≤ 15 years	577	8%	528	7%	1,105	15%
(4) > 15 to ≤ 20 years	1,599	22%	1,300	18%	2,899	41%
(5) > 20 to ≤ 25 years	2,190	31%	681	10%	2,871	40%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>4,632</b>	<b>65%</b>	<b>2,509</b>	<b>35%</b>	<b>7,141</b>	<b>100%</b>

	Properties Located in Canada					
	Average LTV Ratio					
<b>The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs</b>						
<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>	<b>-</b>				<b>-</b>	

	Properties Located in Canada		
	British Columbia	Ontario	Total
<b>Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q1 2018)</b>			
<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>	<b>-</b>	<b>-</b>	<b>-</b>

	Properties Located in Canada		
	British Columbia	Ontario	Total
<b>Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q1 2018)</b>			
<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>	<b>-</b>	<b>-</b>	<b>-</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.