

Information on Residential Mortgage Loans & HELOCs

June 30, 2018 (Q2)

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	4,412	70%	1,922	30%	6,334	100%
(2) Insured						
Total Home Equity Lines of Credit (HELOCs)						
(1) Of which revolving	-	0%	-	0%	-	0%
(2) Of which non-revolving (amortizing)						
Total residential mortgage loans and HELOCs	4,412	70%	1,922	30%	6,334	100%

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
Amortization						
(1) 0 to ≤ 5 years	43	1%	-	0%	43	1%
(2) > 5 to ≤ 10 years	215	3%	-	0%	215	3%
(3) > 10 to ≤ 15 years	565	9%	342	5%	907	14%
(4) > 15 to ≤ 20 years	1,416	22%	909	14%	2,325	37%
(5) > 20 to ≤ 25 years	2,173	34%	671	11%	2,844	45%
(6) Over 25 years	-		-		-	
Total	4,412	70%	1,922	30%	6,334	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	-		-		-	
(2) In Ontario						
(3) In Canada						
Home Equity Lines of Credit (HELOCs)						
(1) In British Columbia						
(2) In Ontario						
(3) In Canada						
Total	-		-		-	

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q2 2018)	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	-		-
Total	-	-	-

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q2 2018)	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			
Total	-	-	-

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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.