

Information on Residential Mortgage Loans & HELOCs

September 30, 2018 (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				Total	
	British Columbia		Ontario			
(1) Uninsured	4,069	72%	1,592	28%	5,661	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	4,069	72%	1,592	28%	5,661	100%

Total Residential Mortgage Loans	Properties Located in Canada				Total	
	British Columbia		Ontario			
Amortization						
(1) 0 to ≤ 5 years	41	1%	-	0%	41	1%
(2) > 5 to ≤ 10 years	208	4%	-	0%	208	4%
(3) > 10 to ≤ 15 years	500	9%	339	6%	839	15%
(4) > 15 to ≤ 20 years	1,370	24%	594	10%	1,964	35%
(5) > 20 to ≤ 25 years	1,950	34%	659	12%	2,609	46%
(6) Over 25 years	-		-		-	
Total	4,069	72%	1,592	28%	5,661	100%

The Newly originated and acquired Uninsured Residential Mortgage Loans and HELOCs	Properties Located in Canada				Total	
	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 (Q3 2018)	Properties Located in Canada				Total
	British Columbia		Ontario		
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 (Q3 2018)	Properties Located in Canada				Total
	British Columbia		Ontario		
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.