

Information on Residential Mortgage Loans & HELOCs

December 31, 2018 (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	3,597	73%	1,352	27%	4,949	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>3,597</b>	<b>73%</b>	<b>1,352</b>	<b>27%</b>	<b>4,949</b>	<b>100%</b>

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
Amortization						
(1) 0 to ≤ 5 years	38	1%	-	0%	38	1%
(2) > 5 to ≤ 10 years	189	4%	-	0%	189	4%
(3) > 10 to ≤ 15 years	490	10%	335	7%	825	17%
(4) > 15 to ≤ 20 years	1,354	27%	372	8%	1,726	35%
(5) > 20 to ≤ 25 years	1,526	31%	645	13%	2,171	44%
(6) Over 25 years	-		-		-	
<b>Total</b>	<b>3,597</b>	<b>73%</b>	<b>1,352</b>	<b>27%</b>	<b>4,949</b>	<b>100%</b>

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						
<b>Total</b>	<b>-</b>		<b>-</b>		<b>-</b>	

Residential Mortgage Origination Summary (Canada) By TDS Ratio (Q4 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	-		-		-	
<b>Total</b>	<b>-</b>		<b>-</b>		<b>-</b>	

Residential Mortgage Origination Summary (Canada) By Credit Bureau Score (Q4 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						
<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. Total loan losses and specific allowance would increase, more resources would be required to carry out collection procedure. In view of our conservative approach, the tightened lending would lead to slow portfolio growth and profit.