

Information on Residential Mortgage Loans & HELOCs

March 31, 2019 (Q1)

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	3,545	81%	821	19%	4,366	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	3,545	81%	821	19%	4,366	100%

Total Residential Mortgage Loans	Properties Located in Canada					
	British Columbia		Ontario		Total	
Amortization						
(1) 0 to ≤ 5 years	36	1%	-	0%	36	1%
(2) > 5 to ≤ 10 years	183	4%	-	0%	183	4%
(3) > 10 to ≤ 15 years	481	11%	-	0%	481	11%
(4) > 15 to ≤ 20 years	1,331	30%	188	4%	1,519	35%
(5) > 20 to ≤ 25 years	1,514	35%	633	14%	2,147	49%
(6) Over 25 years	-		-		-	
Total	3,545	81%	821	19%	4,366	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 (Q1 2019)	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 (Q1 2019)	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. 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.