

Residential Mortgages Public Disclosures – Quarter 1 2020 (Unaudited)

Notice to Readers

The information contained in this Supplement has not been audited or independently verified. Accordingly readers are cautioned that this Supplement may not be appropriate for their purposes.

I. Amount and percentage of the total Residential Mortgages and Home Equity Lines of Credit (HELOC)

As at March 31, 2020 (in thousands of Canadian dollars)

Region	Residential Mortgage		HELOC	
	Uninsured	Total	Uninsured	Total
British Columbia	136,716	136,716	5,420	5,420
Ontario	34,297	34,297		Nil
Other Jurisdictions		Nil		Nil
Total	171,013	171,013	5,420	5,420

All Residential Mortgages and HELOCs are uninsured.

II. Residential Mortgage percentages by Amortization Periods

As at March 31, 2020

Amortization Period (Years)	1 ~ 19	20 ~ 25	26 ~ 30	Total
Canada	4%	9%	87%	100%
Other Jurisdictions				Nil
Total	4%	9%	87%	100%

III. Average Loan to Value (LTV) ratio for newly originated and acquired uninsured residential mortgages and HELOCs at the end of each period.

Three months period ending March 31, 2020

Region	Average LTV
British Columbia	63%
Ontario	71%
Other Jurisdictions	Nil
Total	63%

IV. Potential impact on residential mortgages and HELOCs in the event of an economic downturn.

The Bank maintained stringent underwriting standards with conservative LTV ratios. Stress testing has indicated that the Bank should be in a position to absorb reasonable losses in an economic downturn.