



Fact Sheet

Financial Strength

- Strong capital position with regulatory total capital of 17.6% versus a regulatory requirement of 10%.
- Highly liquid, where the current percentage of the balance sheet's cash and liquid investments is 17.5%.
- Manulife Bank is 100% owned by Manulife Financial** and is fully integrated into Manulife Financial's wealth management business.

High Quality Assets

- \$16.7 billion in high-quality assets, primarily Canadian residential mortgages.
- The majority of residential mortgages are CMHC insured.
- No investments in U.S. banks, insurance or brokerage firms.
- No exposure to the sub-prime mortgage market.
- Impaired loans as a percentage of lending assets are just 0.04% (well below the average of 1.29% for Canadian domestic banks – Source: OSFI).

Strong Credit Ratings

- Strong independent ratings by both Standard & Poor's and DBRS (see chart to the right).

Highly Profitable

- Net income: \$86.9 million as of September 30, 2010.
- Return on equity: 24.4% as of September 30, 2010.
- Most recent financial statement is available on the OSFI website at www.osfi-bsif.gc.ca.

Corporate Structure

- Manulife Bank is a Schedule I federally chartered bank and a wholly-owned subsidiary of The Manufacturers Life Insurance Company.
- The Bank is federally supervised by the Office of the Superintendent of Financial Institutions (OSFI).

**About Manulife Financial

- Manulife Financial is a leading Canadian based financial services group serving millions of customers in 22 countries and territories worldwide
- For more information on Manulife Financial review the current [financial strength fact sheet](#).

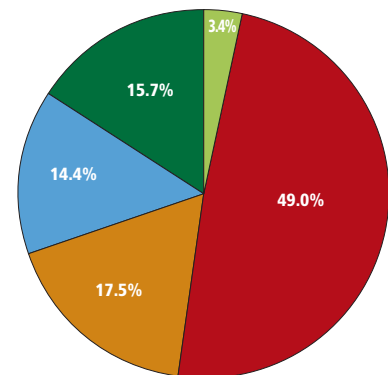
Standard & Poor's:

Short-term rating	A-1*
Long-term rating	A+*

DBRS:

Short-term rating	R-1 middle*
Long-term rating	A (high)*

Manulife Bank Asset Breakdown



- Insured Canadian residential mortgages
- Cash and liquid investments
- Investment loans (secured)
- Conventional Canadian residential mortgages (no sub-prime)
- Term investments and Other

Manulife Bank of Canada is a member of the Canada Deposit Insurance Corporation (CDIC).

*As at December 13, 2010, Standard & Poor's has assigned Manulife Bank the ratings of A+ (long term) and A-1 (short term). A long-term issuer credit rating of A indicates a "strong capacity to meet its financial commitments". A is the third highest rating out of 10. A short-term issuer credit rating of A-1 denotes "a strong capacity to meet its financial commitments." A-1 is Standard & Poor's highest short term rating category. As at August 9, 2010, Dominion Bond Rating Service has assigned Manulife Bank's long-term deposits a rating of A (high) and its short-term deposits a rating of R-1 (middle). Long-term debt rated A is "of satisfactory credit quality and protection of interest and principal is still substantial." A is the third-highest rating out of ten. Each rating category (except AAA and D) is denoted by the subcategories "high" and "low". The absence of either a "high" or "low" designation indicates the rating is in the "middle" of the category. Short-term debt rated R-1 (middle) is of "superior credit quality and typically exemplifies above-average strength in key areas of consideration for the timely repayment of short-term liabilities." The rating R-1 (middle) is the second-highest rating out of 10.

All data unless otherwise specified is as September 30, 2010.

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