

## DOCUMENTS AND INFORMATION TO SUPPORT MANULIFE BANK OF CANADA LRO APPLICATION

- a) An application letter to the HKMA including Power of Attorney authorizing Jennifer Chua to represent Manulife Bank of Canada for the LRO application; including Certificate and Certified Resolution.
- b) Certified true copy of a board resolution of the applicant approving the establishment of an LRO;
- c) A set of certified true copy of Letters Patent of Continuance Certificate, By Laws and Admin Resolutions (equivalent of the Memorandum and Articles of Incorporation);
- d) A certified true copy of the Manulife Bank of Canada's Approval to Use Name Certificate (equivalent of Certificate of Incorporation);
- e) A certified true copy of the Manulife Bank of Canada Order to Commence and Carry on Business Certificate (equivalent of banking licence);
- f) A copy of letter from the home supervisor of the applicant approving the setting up of an LRO;
- g) Certified copy of the Manulife Bank of Canada's Financial Statements 2014 to 2012;
- h) A brief profile of the applicant, including its major shareholders which are defined as those holding 10% or more of the equity shares outstanding, directors and senior management;
- i) Information regarding the home supervisor, its supervisory framework and approach;
- j) A certificate certifying that the capital adequacy ratio of MBC at 23.17% calculated in accordance with OSFI revised Capital Adequacy Requirements (CAR) guideline plus Certification;
- k) OSFI release regarding CARG and implementation of Base III capital rules;
- l) OSFI CAR Guideline effective December 2014. In the second paragraph, it confirms that "the domestic guidance is based on Basel II and III framework".

## CERTIFICATE

I, Karma Dolkar, Assistant Corporate Secretary of Manulife Bank of Canada, hereby certify the attached to be a true copy of the Manulife Bank of Canada's Bank Act – Approval to Use a Name Certificate, dated the 1<sup>st</sup> day of January, 1993, and that the said the Approval to Use a Name Certificate is still in full force and effect, unamended.

DATED at Waterloo, Ontario this 22<sup>nd</sup> day of January, 2015.

  
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Karma Dolkar  
Assistant Corporate Secretary

Minister of State  
(Finance and Privatization)



Ministre d'État  
(Finances et Privatisation)

***Approval to Use a Name***

***Autorisation d'adopter  
une dénomination sociale***

***Bank Act***

***Loi sur les banques***

The Minister of State (Finance and Privatization), pursuant to section 41 of the Bank Act, approves the continuance of a bank under the name **Manulife Bank of Canada**, a name that is substantially the same as a trade mark or trade name of an affiliated entity.

En vertu de l'article 41 de la Loi sur les banques, le ministre d'État (Finances et Privatisation) autorise la prorogation de la **Banque Manuvie du Canada** dont la dénomination sociale est à peu près identique à la marque de commerce ou au nom commercial d'une entité qui est du même groupe.

Dated January 1, 1993

Datée le 1er janvier 1993

A handwritten signature in black ink, appearing to read "John M. ...", written over a horizontal line.

Minister of State (Finance and Privatization)  
Le ministre d'État (Finances et Privatisation)