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2015 Public Accountability Statement

Delivering Results, Preparing for the Future



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Message from the President and Chief Executive Officer



“Our greatest contribution to society is the products we provide, which offer customers peace of mind, a means to attaining personal goals and aspirations, a comfortable retirement, or more generally, help when individuals or families need it most.”



Welcome to Manulife’s 2015 Public Accountability Statement.

We continue to believe our greatest contribution to society is the products we provide, which offer customers peace of mind, a means to attaining personal goals and aspirations, a comfortable retirement, or more generally, help when individuals or families need it most. For instance, the launch of our John Hancock Vitality and ManulifeMOVE insurance products offers game-changing options to incentivize customers to pursue healthier lifestyles. This is just one example of how we are disrupting traditional business models with products that deliver true shared value.

In this report you will find other examples of the different ways in which we create economic, environmental and social value through our products and services, our operations, our investments and through our activities in the community.

We are investing in our people and in innovation to continue our transformation into a more customer-centric organization. Part of that is our steadfast commitment to integrity – we believe our

customers care about what we do, and how we do it – and I am proud of the accomplishments outlined in this report.

None of this would be possible without our employees and distribution partners, whose commitment both at work and in our communities over the past year has made a lasting difference.

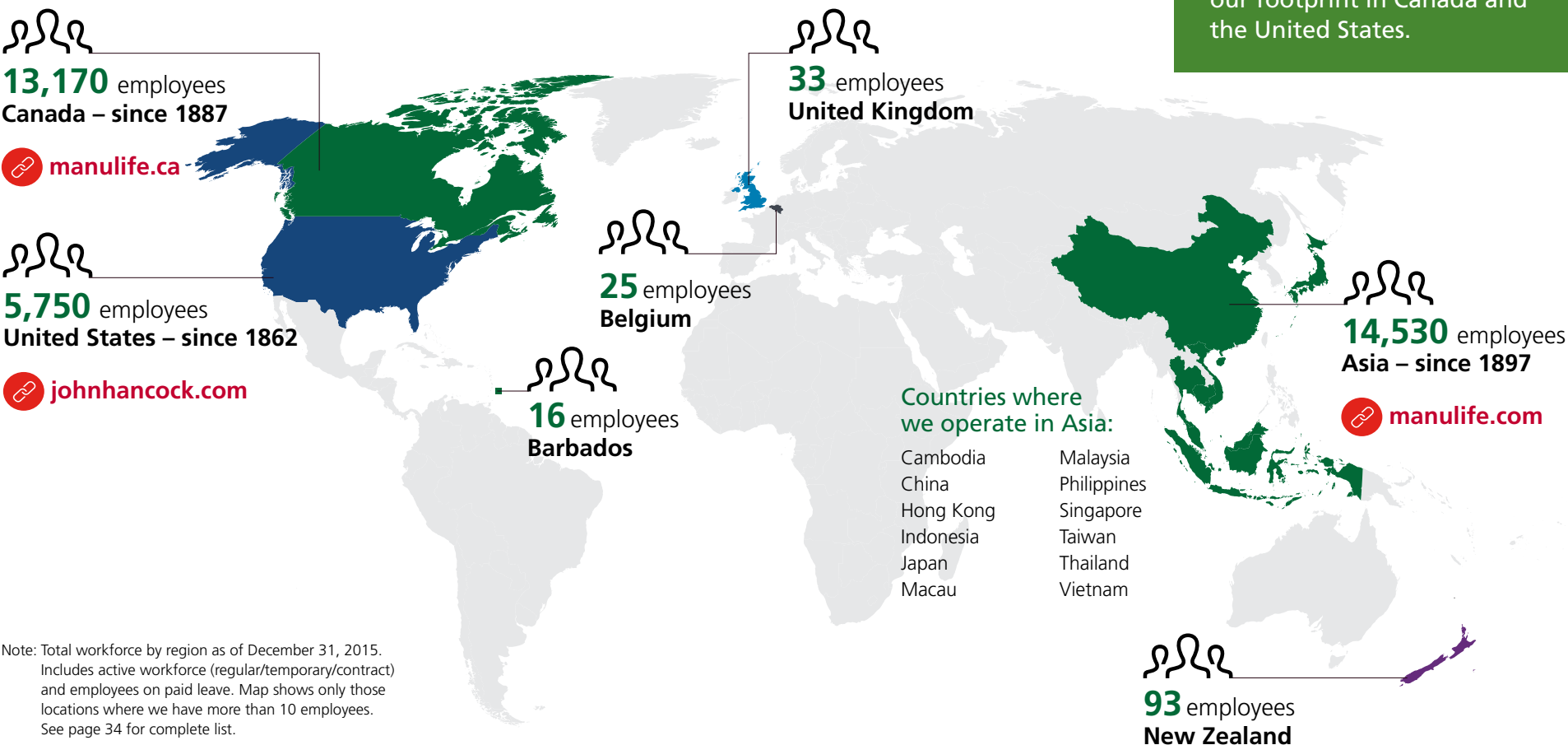
Donald A. Guloien
President and Chief Executive Officer

Our Operational Footprint

Manulife is a leading financial services company. We have an extensive global network of insurance and financial advisors and wealth and asset managers. In Canada and Asia, we operate as Manulife, and in the United States we operate primarily as John Hancock.

A BIG YEAR FOR US

In 2015, we acquired Standard Life's Canadian operations and New York Life's Retirement Plan Services business, expanding our footprint in Canada and the United States.



Note: Total workforce by region as of December 31, 2015. Includes active workforce (regular/temporary/contract) and employees on paid leave. Map shows only those locations where we have more than 10 employees. See page 34 for complete list.

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Awards and Recognitions

A summary of notable awards presented to Manulife in recognition of 2015 achievements in business and in the community.

 For a complete list, visit manulife.com/awards.



The Brand Trust Index compiled by the University of Victoria's Gustavson School of Business, in British Columbia, rated Manulife as the most trusted consumer brand in the insurance sector in Canada.



Glassdoor honoured Manulife with the Employees' Choice Award for being one of the best places to work in Canada, as determined by Manulife employees.



Manulife was named to Forbes' list of Canada's Best Employers. John Hancock was also recognized by Forbes as one of America's Best Employers.



Waterstone Human Capital named Manulife one of Canada's 10 Most Admired Corporate Cultures.



Since 2012, the Dow Jones Sustainability North America Index has included Manulife among its list of companies that demonstrate ongoing sustainability in their operations.



Imagine Canada recognized Manulife as a Caring Company for committing a minimum of 1 per cent of pre-tax domestic profit to support charitable and non-profit organizations each year.



Manulife was honoured as one of Canada's Top Employers for Young People, as well as one of Greater Toronto's Top Employers.



John Hancock received a score of 100% on the Human Rights Campaign Foundation's 2016 Corporate Equality Index, a national benchmarking survey and report on corporate policies and practices related to LGBT workplace equality.



NASDAQ presented John Hancock with the Innovation in Financial Education Award, recognizing our efforts to improve the financial capability of young Americans.



Manulife Hong Kong won the Reader's Digest Trusted Brands Award again in 2015. We are the Gold winner in the Insurance category for Hong Kong for the 12th time and in the Provident Fund category for the fourth time.



Manulife Indonesia won the Special Recognition Award for Women in the Workforce from Aon Hewitt Best Employers for Indonesia 2015.

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Risk Management: Fundamentals of Good Governance

With prudent risk management across our value chain, we safeguard our customers' interests and deliver top-tier results. We anticipate and mitigate risk: we maintain rigorous internal controls and follow a structured approach to risk management in all of our activities across every market.

Sound risk management is a cornerstone of Manulife's success. But risk screening does not immobilize us. When we are confident that a decision meets or exceeds internal vetting, we quickly and firmly follow through on it, with an eye toward unexpected risks and constraints. In May 2015, Standard & Poor's reaffirmed Manulife's "strong" enterprise risk management rating, reflecting a positive assessment of our management culture, controls, models, and approach to managing emerging and strategic risks. Manulife has a solid commitment to enterprise risk management, demonstrated by our success in balancing our level of risk with our strategic business, growth and profitability goals.

Manulife's Board of Directors is responsible for risk oversight. The Board of Directors is supported in its risk oversight by Board Committees (Risk; Audit; Management Resources and Compensation), while the Executive Risk Committee directs our risk management efforts.

Integrity at Work

Manulife's Code of Business Conduct and Ethics (the Code) affirms our commitment to ethical conduct and to complying with all applicable laws and avoiding any conflicts of interest. All employees must be thoroughly familiar with its provisions and conduct themselves according to both the letter and the spirit of the Code.

Employees are also required to comply with all relevant laws and regulations, as well as internal policies, standards and guidelines, which include, but are not limited to:

- The Anti-Fraud Policy (and related guidelines, which include information regarding anti-bribery and anti-corruption measures)
- The Anti-Money Laundering and Anti-Terrorist Financing Policy
- The Global Privacy Risk Management Policy
- Information protection policies and guidelines designed to safeguard corporate, employee and customer data

Manulife provides compulsory ongoing and supplemental training that includes an annual training course on the Code. We also conduct specialized employee communications campaigns, such as Fraud Awareness Week and Data Privacy Day, that reinforce our well-established culture of compliance.

Manulife employees have access to our Global Ethics Hotline, a phone and web-based communications tool maintained by a third-party service provider for reporting suspected unethical, unprofessional, illegal or fraudulent activity on a confidential basis. The hotline is primarily intended for employees but is also available to third parties such as vendors, suppliers and sub-advisors.

 manulife.com/ethicalculture

Manulife's 2015 Annual Report has more information about our corporate governance.

 manulife.com/annualreports

Financial Strength Ratings

Manulife is rated by the following agencies: A.M. Best, Dominion Bond Rating Service, Fitch Ratings, Moody's and Standard & Poor's.

Agency	Rating as at December 31, 2015*
A.M. Best	A+ (Superior)
Dominion Bond Rating Service	AA (low)
Fitch Ratings	AA-
Moody's	A1
Standard & Poor's	AA-

* Financial Strength Ratings apply to the main life insurance operating companies of Manulife Financial Corporation including The Manufacturers Life Insurance Company, John Hancock Life Insurance Co. (U.S.A.), John Hancock Life & Health Insurance Co. and John Hancock Life Insurance Co. of New York. Dominion Bond Rating Service does not rate U.S. insurance subsidiaries separately.

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The annual Manulife Paddle the Don event brings together conservationists, business people and recreationalists to travel down one of Toronto’s most important waterways, the Don River. In 2015, hundreds of paddlers made their way along the 10-kilometre route, raising more than \$100,000 for the protection and restoration of the river’s watershed.

ECONOMIC IMPACT

\$24.6 billion

IN PAID-OUT CLAIMS, CASH
SURRENDERS, ANNUITY
PAYMENTS AND OTHER
BENEFITS TO CUSTOMERS

\$8.8 billion

IN LOANS AND
INVESTMENTS MADE IN
BUSINESSES

\$1.8 billion

IN GOODS AND
SERVICES PURCHASED
FROM SUPPLIERS

\$1.8 billion

IN TAXES PAID TO
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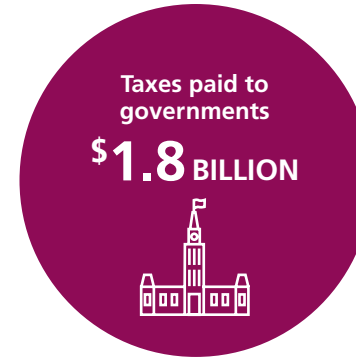
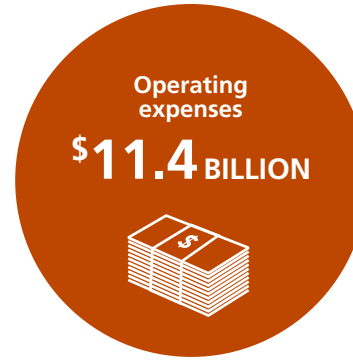
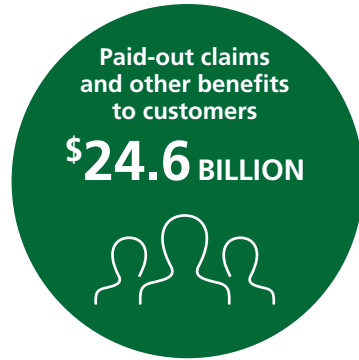
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Our Economic Impact

Manulife has a long-standing reputation as a sound and reliable company. Reliability means always being there for our customers and their families.

Around the world, millions have trusted Manulife with their financial future. Our products help to provide peace of mind, and our customers can count on us to deliver on our promises in the future. In 2015, our customers received claims, cash surrender values, annuity payments and other benefits valued in excess of \$24.6 billion. We also contribute to the economic growth and development of the countries in which we do business in a number of other ways – we make investments, we incur operating costs, we pay taxes to governments and we return dividends to shareholders.



Our products and services not only help people plan for the future, they also offer peace of mind for our customers, who know we will be there for them when they are most in need.

Note: Operating expenses include employee salaries, incentives, benefits and other compensation, other employee-related expenses such as training and education, information systems-related expenses, rent, professional services, marketing costs, donations, sponsorships and other operating expenses.

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Manulife is a long-term investor in the countries in which we do business, and our activities help support the growth and development of local economies. Through loans and investments, for example, we inject capital into important infrastructure projects and extend credit to businesses. In 2015, Manulife provided \$8.8 billion to help businesses grow.

Debt Financing Authorized in 2015

(C\$ thousands)

	\$0– \$24,999	\$25,000– \$99,999	\$100,000– \$249,999	\$250,000– \$499,999	\$500,000– \$999,999	\$1,000,000– \$4,999,999	\$5,000,000 and Greater	Total
British Columbia and Northwest Territories	\$ 82	\$ 586	\$ 750	\$ 1,120	\$ 847	\$ 5,252	\$ 969,440	\$ 978,077
Alberta	10	72	394	471	2,051	9,691	505,929	518,618
Saskatchewan and Manitoba	–	84	216	890	–	–	229,835	231,025
Ontario	196	1,126	2,189	4,417	8,803	40,153	1,300,789	1,357,673
Quebec	123	557	958	2,002	591	2,349	747,761	754,341
New Brunswick	–	110	100	–	–	9,150	54,487	63,847
Nova Scotia	5	30	100	302	–	6,425	143,827	150,689
Newfoundland and Labrador	–	227	184	–	–	–	–	411
Total Canada	\$ 416	\$ 2,792	\$ 4,891	\$ 9,202	\$ 12,292	\$ 73,020	\$ 3,952,068	\$ 4,054,681
Total United States	–	–	–	–	2,491	32,318	4,679,270	4,714,079
Total Asia	–	–	–	–	–	–	–	–
Total	\$ 416	\$ 2,792	\$ 4,891	\$ 9,202	\$ 14,783	\$ 105,338	\$ 8,631,338	\$ 8,768,760

Number of Customers for Whom Debt Financing Was Authorized in 2015

	\$0– \$24,999	\$25,000– \$99,999	\$100,000– \$249,999	\$250,000– \$499,999	\$500,000– \$999,999	\$1,000,000– \$4,999,999	\$5,000,000 and Greater	Total
British Columbia and Northwest Territories	9	11	7	3	1	2	17	50
Alberta	1	1	3	1	3	4	11	24
Saskatchewan and Manitoba	–	2	2	2	–	–	5	11
Ontario	12	23	18	13	12	14	55	147
Quebec	9	11	8	6	1	1	13	49
New Brunswick	–	2	1	–	–	2	3	8
Nova Scotia	1	1	1	1	–	2	8	14
Newfoundland and Labrador	–	4	1	–	–	–	–	5
Total Canada	32	55	41	26	17	25	112	308
Total United States	–	–	–	–	1	6	125	132
Total Asia	–	–	–	–	–	–	–	–
Total	32	55	41	26	18	31	237	440

Note: Data for certain provinces and territories has been consolidated to protect the privacy of individual borrowers who might otherwise be identifiable.
 Prince Edward Island, Yukon and Nunavut are not shown in the tables above as the amount of debt financing authorized in 2015 was nil.

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Taxation and Procurement

TAXATION

Taxes, levies and assessments are a significant component of Manulife's expenses. In addition to income and capital-based taxes, we are subject to other taxes, including property and business taxes, premium taxes, employer payroll taxes, commodity and consumption taxes, and investment income taxes.

Manulife incurred \$984 million in income and capital taxes in 2015, as well as \$816 million in other taxes, paid or payable to all levels of government globally.

Taxes Paid or Payable

for the year ended December 31, 2015
(C\$ thousands)

	Income Taxes	Capital Taxes	Total
Federal	\$ 197,879	\$ –	\$ 197,879
Provincial and Territorial:			
British Columbia	87	–	87
Alberta	5,306	–	5,306
Saskatchewan	15	87	102
Manitoba	15	–	15
Ontario	35,308	–	35,308
Quebec	6,268	162	6,430
New Brunswick	5	–	5
Nova Scotia	518	2,339	2,857
Prince Edward Island	2	–	2
Newfoundland and Labrador	6	–	6
Yukon	–	–	–
Nunavut	–	–	–
Northwest Territories	–	–	–
Total Provincial and Territorial	\$ 47,530	\$ 2,588	\$ 50,118
Total Canada			\$ 247,997
Total United States			508,404
Total Asia			227,857
Total Income and Capital Taxes			\$ 984,258
Other Taxes			816,319
Total Taxes			\$ 1,800,577

Note: Tax amounts are estimates based on information available for the year as at December 31, 2015.

PROCUREMENT

Manulife purchased goods and services worth \$1.8 billion for its worldwide operations in 2015.

We have a Vendor Code of Conduct, which applies to all suppliers and establishes minimum performance standards and expectations regarding ethical business practices and good governance.

We have also undertaken initiatives to expand the diversity of our suppliers, including:

- A review of our print, facilities and human resources purchasing categories to look for ways to increase the amount of goods and services we purchase from diverse suppliers
- Participation in minority- and women-led supplier-diversity conferences
- Training procurement managers on engaging diverse suppliers



Innovative Products

One way Manulife creates shared economic and social value is by identifying unmet consumer needs and gaps, and then developing innovative products and services that address them.

In 2015, we launched John Hancock Vitality in the United States, and ManulifeMOVE and MiUltimate HealthCare in Asia, to encourage healthier lifestyles and to redefine the customer experience. We also continue to address a lack of risk protection in rural Vietnam and China through micro-insurance and village insurance.

JOHN HANCOCK VITALITY: A BRAND NEW CUSTOMER JOURNEY

John Hancock Vitality brings together health and wellness and life insurance. By walking, getting regular checkups and engaging in other healthy activities, customers earn points toward status levels that can lead to lower premiums and other rewards. They are also given a free Fitbit® device to help them get started, although the program is integrated with many other apps and wearable fitness devices.

Encouraging and motivating our customers to lead healthy lives creates a natural alignment of interests and benefits, whereby the customer is rewarded for living a healthier life while we see improvements in claims.



Actor Chris O'Donnell celebrates the launch of John Hancock Vitality, a new kind of life insurance which helps people take a healthy step toward physical, emotional and financial wellness.

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Innovative Products

INTERVIEW WITH MICHAEL DOUGHTY, PRESIDENT, JOHN HANCOCK INSURANCE

Q What drove the John Hancock Vitality life insurance partnership in 2015?

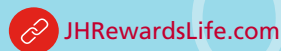
A Levels of individual life insurance ownership in the United States have been at all-time lows. Our goal was to introduce a new kind of life insurance that is more engaging and relevant for today's consumers. So it made sense to partner with Vitality, the global leader in integrating life insurance with wellness programs, to design a new solution that rewards customers for healthy living.

Q How is Vitality different from other products?

A Customers have the opportunity to reduce their premiums by up to 15 per cent and take advantage of other valuable rewards and discounts by taking steps to live a healthier life, like walking, exercising and getting regular checkups. And John Hancock Vitality policies are highly differentiated and competitively priced in the marketplace.

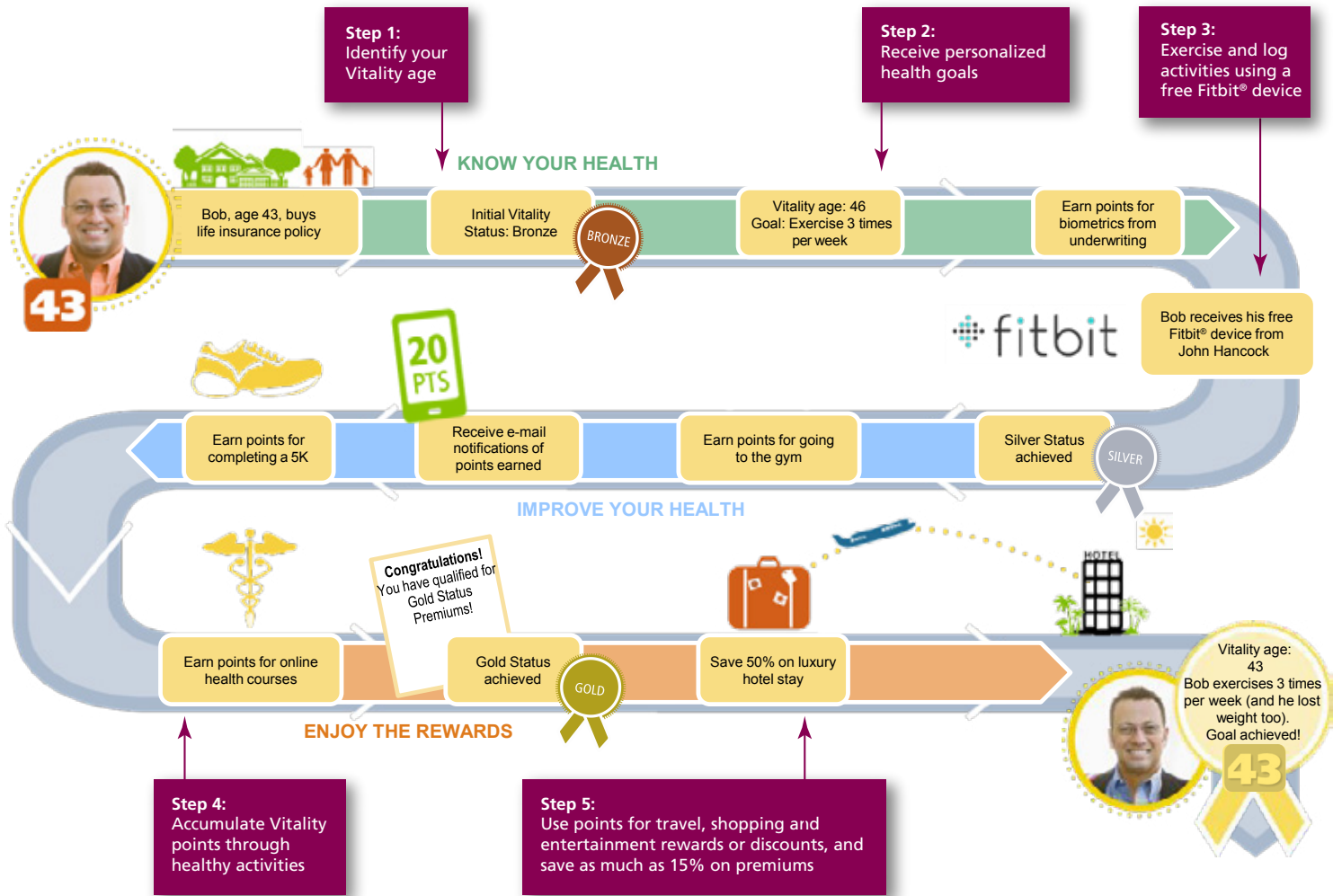
Q How has innovation helped shape Vitality?

A Advances in wearable technology are encouraging people to take a more active role in their health. We leveraged this new technology, along with current thinking about human behaviour, to create an engaging and easy-to-use program that financially rewards our customers for their healthy behaviours.



John Hancock Vitality creates a new journey with life insurance that is rewarding, interactive and engaging throughout a customer's lifetime.

THE NEW CUSTOMER JOURNEY



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Innovative Products

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MANULIFEMOVE: STEPPING TOWARD HEALTHIER LIVING

Building on the success of John Hancock Vitality in the United States and MiUltimate HealthCare in Indonesia, we launched ManulifeMOVE in September 2015 for a number of critical illness and medical insurance plans in Hong Kong and Macau.

ManulifeMOVE members, or MOVErs, who average at least 5,000 steps a day qualify for a 5 per cent discount on the following year's premium. Increasing the average number of steps to 7,000 per day earns members a 7 per cent premium discount, with a bigger savings of 10 per cent awarded to MOVErs who average a minimum of 10,000 steps per day over the course of a year.

MICRO-INSURANCE AND VILLAGE INSURANCE IN ASIA

In Vietnam, as in many Southeast Asian countries, villagers often lack access to insurance and financial services, as well as financial protection against accidents, disease and death. In 2009, Manulife helped address this gap by partnering with the Vietnam Women's Union to provide micro-insurance coverage for low-income women. Over the past seven years, the program has provided protection for more than 150,000 women and has made payments to more than 1,700 families.

As part of the program, Manulife has given a number of free policies to economically disadvantaged women, financed the building of homes for members in need and organized workshops to provide women with education about cancer prevention. The more knowledge they have, the healthier they become and the more effective they can be in supporting their families' health.

Across the border in China, millions of people in rural areas lack adequate insurance coverage, despite the rapid development of China's social security system. Since becoming one of China's first foreign joint venture providers of village insurance in 2014, Manulife has extended its coverage to seven communities in rural China, and now provides protection for about 30,000 villagers.

Traditionally, after customers purchase a policy, they have little contact with insurers until they make a claim. With ManulifeMOVE, we've changed all of that. Beyond offering customers rewards they want, MOVE allows us to offer tips on staying healthy.

Isabella Lau,
Chief Customer Officer,
Manulife Asia



Our micro-insurance program provides women with financial protection against unforeseen risks.

Paul Nguyen,
Chief Executive Officer,
Manulife Vietnam



[▶ Watch to learn more](#)

Pursuing Innovation

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CONNECTING WITH OUR CUSTOMERS

For millions of smartphone users, instant messaging is an integral part of daily life.

Riding on the popularity of WeChat, an app with 438 million users in China and another 70 million globally, Manulife created the MSL WeChat app in 2015. It lets on-the-go customers check policies, claims and payments; browse agent information; pay policy loans; and update personal information. Approximately 27,000 policies were purchased by customers using the app in the first two weeks following its release.

HATCHING THE IDEAS OF TOMORROW

In 2015, John Hancock’s Investment Division launched its first innovation hub in Boston. Like its Toronto counterpart, the Lab of Forward Thinking (LOFT) focuses on innovation and hosts occasional hackathons. Recently, 110 John Hancock employees gathered for a 48-hour contest to see who could hatch the best new idea. Because innovation is such an important driver for positive change, Manulife opened its third LOFT space, in Singapore, in 2016.

At LOFT’s Unleash Toronto event, employees explored ways Manulife can develop new mobile technologies for our business. Manulife’s Research, Exploration and Development Lab, or RED Lab, organized a number of similar innovation-focused events in Waterloo, Ontario.

Manulife is always exploring ways to integrate innovative ideas into our business, including these winning apps created at Unleash Toronto and Waterloo Hacks:

- Great 563, which helps users maintain healthier lifestyles by selecting songs that match their motions
- Shakespeare NLP, which uses Google’s speech coding interface to transcribe spoken words into computing scripts
- Memble, which helps caretakers and caregivers communicate with patients suffering from conditions that affect the brain, such as Alzheimer’s disease



Our mandate is simple: to provide people with intuitive, quick and transparent access to their financial services by creating innovative solutions that use mobile technologies.

Rocky Jain,
Director, RED Lab



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Innovation in Our Business

While Manulife holds a healthy market position, we recognize the need to keep pace with changing consumer appetites. It is important to disrupt our own business models and to take advantage of emerging technologies that can add value. Innovation helps us manage risks, grow profitability and improve the customer experience – and it can effectively differentiate us from our competitors.

INTERVIEW WITH SEBASTIAN BLANDIZZI, SENIOR VICE PRESIDENT, GLOBAL SOLUTIONS DELIVERY AND CHIEF INFORMATION OFFICER, INVESTMENT DIVISION

Q Why is innovation so important?

A Innovation is central to our forward-looking business strategies. The purpose of establishing our innovation capability is threefold. First, it helps create ideas that we can use to radically improve our current offerings. Second, it encourages a cultural evolution in the organization that, over time, can help generate disruptive, game-changing strategies. Third, through the labs and programs that we sponsor, we can identify and adopt emerging technologies from the external start-up community, which helps drive internal change. That's a necessity if we are going to flourish in an increasingly competitive market.

Product innovation has been a Manulife strength for years, and it will continue to be so. But customers today want more than product innovation. They expect unique, seamless experiences. As a result, we are focused on developing holistic, long-lasting customer relationships and making our products even easier to use.

Q How is innovation governed at Manulife?

A Innovation is centrally governed within our group functions and reports directly to our Chief Executive Officer. We generally separate innovative ideas into five categories:

1. Disruptive businesses and game-changing ideas that have the potential to produce 20 per cent growth in market capitalization
2. Innovation with global applicability
3. Innovation with divisional or functional applicability
4. Innovation with applicability beyond our core business
5. Ideas not worth pursuing

We're working to create an environment that's similar to start-ups, where novel, perhaps disruptive ideas are discovered and tested. Our expectation is that nine out of 10 ideas will likely fail – but they will fail quickly and with little cost. Through an experimental process, we will identify products and practices that have the potential to add significant value to Manulife.

Q How do you prioritize innovation work?

A Manulife expends tremendous amounts of effort and resources in reaching our customers and providing them with a unique experience, but it all starts with improving our employee experience.

For innovation to work, we need to develop our internal capabilities for identifying potentially game-changing ideas. Through our global LOFT (Lab of Forward Thinking) initiative and labs, we're growing internal interest and capabilities.

Hackathon challenges are another way we have started bringing together internal and external innovators. We haven't seen other insurance companies or asset management organizations taking this unique approach and then sponsoring the winning ideas. Unlike some of our peers, who focus more on digital spaces – such as digital labs and analytics – our ambitions are more broadly based, and that encourages us to look for ideas with a potential to generate change on a scale that would significantly differentiate us.

We also keep our ears to the ground through our involvement in and sponsorship of the start-up community. In addition, Manulife is capitalizing on potential partnership opportunities early in their life cycle. For instance, we partnered with Merclar, a Montreal-based start-up, in developing a unique augmented-reality application with valuable marketing potential.

Q What are your key 2015 highlights? What are you looking forward to in 2016?

A We see John Hancock Vitality as a good entry into the "Internet of things" realm, and we are exploring ways to make somewhat abstract insurance and investment products more tangible, by connecting them with the physical objects people use every day. We are also experimenting with blockchain, the highly secure distributed database or ledger technology behind digital currencies like Bitcoin and which has many other potential uses that we believe will be game-changers for the industry.

Partnerships for Growth

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It is impossible for us to imagine the hardships endured by refugees, and as Canadians with an international perspective, we must extend our hand in welcome.

*Donald Guloien,
President and
Chief Executive Officer,
Manulife*

**SOCIAL INTEGRATION:
WELCOMING SYRIAN
REFUGEES**

In late 2015, the Honourable John McCallum, Canada’s Minister of Immigration, Refugees and Citizenship, called on industry to support the resettlement of 25,000 Syrian refugees in Canada. Manulife responded by co-creating the Welcome Fund for Syrian Refugees with Community Foundations of Canada (CFC).

We seeded the fund with a \$500,000 donation, with the CFC network matching our contribution for a total of \$1 million. This funding is helping to provide the newcomers with transitional housing, job training and skills development.

To learn more about this fund, visit:

 communityfoundations.ca

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Manulife employees and family members in Hong Kong planting in Long Valley, New Territories to help sustain local wildlife.

ENVIRONMENTAL IMPACT

21%

REDUCTION IN THE INTENSITY OF OUR GREENHOUSE GAS EMISSIONS SINCE 2011

\$9.4 billion

INVESTED IN RENEWABLE ENERGY PROJECTS SINCE 2002

2.5 million

HECTARES OF FOREST LAND MANAGED TO SUSTAINABLE STANDARDS

\$115 million

INVESTED IN GREEN BONDS IN 2015



Responsible Investing

We believe that responsible investment involves considering the environmental impact of the activities within our investment portfolio, and investing in innovative financing solutions that encourage the transition to a more environmentally sustainable economy. We have policies and procedures in place to ensure we understand and manage the environmental and social risks associated with our investments.

Manulife Asset Management, the global asset management arm of Manulife, has an Environmental, Social and Governance (ESG) Policy which outlines how we integrate the evaluation of ESG risks into our investment process.

In 2015, Manulife Asset Management also became a signatory to the United Nations-supported Principles of Responsible Investment (PRI) initiative. The PRI initiative brings together an international network of 1,400 investors who believe that environmental, social and corporate governance issues can affect individual investment portfolios and the sustainability of the global financial system.

In addition to the PRI, Manulife is a member of the United Nations Environment Programme Finance Initiative (UNEP FI) and is a signatory to the Equator Principles. Manulife Asset Management (Japan) Limited has signed the Japan Stewardship Code, while Manulife Asset Management (Europe) Limited follows the U.K. Stewardship Code.



UNITED NATIONS ENVIRONMENT PROGRAMME FINANCE INITIATIVE

UNEP FI is a global partnership between UNEP and the financial sector. More than 200 institutions, including banks, insurers and asset managers, work with UNEP to better understand the intersections of environmental and social issues with finance. Manulife has been a member of UNEP FI since 2005.



Hancock Timber Resource Group, the world's largest manager of timberland for institutional investors, has approximately 2.5 million hectares of timberland throughout Australia, New Zealand, South America, the United States and Canada.

MANULIFE'S ENVIRONMENTAL POLICY

We are committed to conducting business in a manner that recognizes the need to preserve the quality of our environment by:

- Promoting environmental responsibility and conservation to all employees
- Distributing the Environmental Policy and all relevant procedures to employees with applicable job accountabilities for their guidance and implementation in our business practices
- Ensuring Manulife's risk analysis and risk management procedures include consideration of environmental matters
- Complying with all applicable environmental laws and regulations and, where possible, participating in an ongoing dialogue with government and industry to establish and promote practical environmental goals
- Maintaining procedures to ensure the effective implementation of the Policy

Responsible Investing

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The 350-megawatt Rivière-du-Moulin wind power project is located in Quebec. Manulife is a leading provider of both debt and equity financing for the renewable energy sector in Canada and the United States.

EQUATOR PRINCIPLES

The Equator Principles are a set of voluntary guidelines that help financial institutions identify and manage environmental and social risks in project finance transactions. These global standards of due diligence have been adopted by 83 financial institutions in 36 countries, with Manulife becoming a signatory in 2005.

The principles apply to new project financings with total capital costs exceeding US\$10 million in any sector or country, or project-related corporate loans of at least US\$100 million.

Signatories commit to reporting at least once a year on their implementation process; the following presents Manulife’s data for 2015.

Designated Countries are those countries deemed to have robust environmental and social governance, legislation systems and institutional capacity capable of protecting people and the natural environment.

For a list of Designated Countries or more information about the Equator Principles, visit

 equator-principles.com

Manulife’s 2015 Equator Principles Reporting

	Category			Total
	A Significant Impact	B Limited Impact	C No/Low Impact	
Total Projects Reviewed by Category	–	10	10	20
By Region				
Americas	–	10	8	18
Europe, Middle East and Africa	–	–	1	1
Asia Pacific	–	–	1	1
Total by Region	–	10	10	20
By Sector				
Agriculture	–	–	2	2
Forestry	–	–	2	2
Infrastructure	–	–	1	1
Power and utilities	–	10	5	15
Total by Sector	–	10	10	20
Independent Review				
Yes	–	3	4	7
No	–	7	6	13
Total by Review	–	10	10	20
By Country Designation				
Designated countries	–	10	10	20
Non-designated countries	–	–	–	–
Total by Country Designation	–	10	10	20

Category A – Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented.
Category B – Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.
Category C – Projects with minimal or no adverse social or environmental impacts.

A Leader in Green Financing

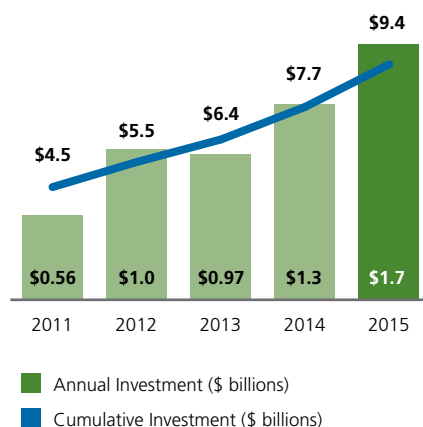
Manulife has a long track record of investing in and arranging financing for renewable energy projects. Since 2002, our dedicated team of renewable energy financing specialists made both debt and equity investments in wind, geothermal, photovoltaic solar, hydroelectric, landfill gas and biomass waste-to-energy projects. In addition to financing the production of clean energy, Manulife is also a leader in financing energy efficiency systems.

In 2015, Manulife's new investments in renewable energy and energy efficiency projects totalled \$1.7 billion.

GREEN BONDS

In 2015, Manulife invested US\$115 million in green bonds, including US\$100 million in a corporate green bond for France-based global energy company EDF (formerly known as Électricité de France). The proceeds will be used solely to finance the construction of new renewable energy projects by EDF's Énergies Nouvelles subsidiary. Manulife has also partnered with EDF Énergies Nouvelles in the past on windfarm financings, such as the Rivière-du-Moulin project, which will be Quebec's largest windfarm.

Investments in Renewable Energy and Energy Efficiency Projects



By designating the proceeds from their sale for use only in projects with specific environmental benefits, green bonds provide transparency and allow us to address environmental challenges while also earning a financial return.

*John Anderson, Senior Vice President,
North American Corporate Finance*



Photograph by PressReleaseFinder/Creative Commons

INFRASTRUCTURE FOR TOMORROW

The scarcity of fresh water is commonplace across Australia, with many areas experiencing water stress. In 2015, Manulife provided \$65 million in debt financing for a desalination plant that uses reverse osmosis technology to turn seawater into a drought-proof source of fresh water. Located in the state of Victoria, it can supply up to 150 billion litres of potable water annually for Melbourne and surrounding areas.

Covering 225 hectares of land, the Victorian Desalination Project is in keeping with Manulife's sustainability commitments. Its modular design minimizes adverse impacts on landscape, fauna and flora, cultural heritage and local communities. Energy-recovery devices minimize power consumption inside its 29 buildings.

Managing Our Operational Footprint

Manulife has policies, programs and initiatives in place to improve the energy efficiency of our business operations and real estate portfolio and to minimize our impact on the environment.

BUILDING GREEN

As a long-term real estate owner with a global portfolio of more than 64 million square feet, we are acutely aware of the environmental and economic benefits that can be realized by focusing on environmentally sustainable building design, operations and maintenance.

Manulife’s new office tower developments target Leadership in Energy and Environmental Design (LEED) Gold certification as the basis for design, with a focus on reducing operational energy consumption. This is achieved by installing energy-efficient equipment and systems, implementing advanced building controls and combining them with high-performance building enclosures. Designs also specify high levels of durability for equipment in order to improve performance and reduce replacement costs and waste over a building’s life cycle. This approach focuses on reducing the operational life cycle costs of our buildings and the waste they generate, reflecting our long-term approach to investing.



A growing number of Manulife real estate properties have been recognized for their design and energy efficiency, and our commitment to responsible business practices has been rewarded with a variety of certifications and other distinctions.



Located in Vancouver, British Columbia, and opened in 2015, 980 Howe was designed to achieve LEED Gold certification. The building features rainwater harvesting, energy-efficient triple-paned windows and electric vehicle charging stations.



Many of our North American office buildings are Energy Star certified.

BUILDING CERTIFICATION IN SINGAPORE

In 2015, Manulife Centre and the Tampines Grande complex earned Manulife Singapore a BCA Green Mark, awarded by the country’s Building and Construction Authority and endorsed by the National Environment Agency. The award recognizes our efforts to improve energy and water efficiency, indoor air quality and sustainable office design.

Managing Our Operational Footprint

MANAGING PERFORMANCE

We manage the environmental performance of our real estate operations by using proprietary, web-based utility consumption reporting (UCR). The UCR system tracks our energy and water use, as well as building waste collection and diversion rates. As the system relies on utility service data, we use it primarily in the commercial office properties that we have under direct management, where we have operational control over the premises. As we do not have operational control over energy use or financial control over utility bills for a number of our industrial, retail and residential properties, we currently do not include those properties in our reporting.

Our real estate portfolio grew significantly during 2015 with the acquisition of Standard Life's Canadian operations and real estate assets. While we were able to increase the space reported on from 25.1 million square feet in 2014 to 26.9 million square feet in 2015, the percentage of the total portfolio we are able to report on has declined to 42 per cent from 61 per cent last year. This decline is a result of our absorption of the Standard Life properties, for which we had incomplete utility service data that was not sufficient for reporting purposes.

Energy consumption, energy intensity and water use data has been adjusted for weather and extraordinary use in order to measure the relative performance of

our properties. Greenhouse gas emissions and waste reporting is based on gross, unadjusted data.

Energy Use and Greenhouse Gas Emissions from Energy Use

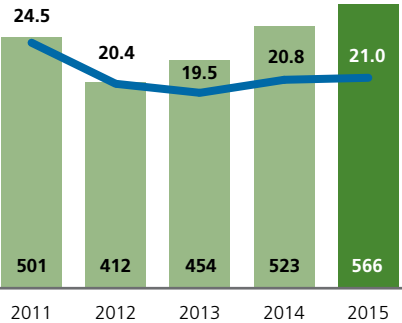
We pursue an energy consumption reduction target of at least two per cent per year in our corporate and investment real estate operations. We set annual targets for performance improvement for individual properties, and provide incentives to our property directors to achieve them.

Between 2011 and 2015, the intensity of our energy consumption declined by 14 per cent from 24.5 ekWh/ft² in 2011 to 21 ekWh/ft² in 2015. Our absolute energy consumption has increased, as we have expanded the scope of our reporting.

The intensity of our greenhouse gas emissions continues to decline, from 8.2 kilograms of CO₂e/ft² in 2011 to 6.5 kilograms of CO₂e/ft² in 2015, representing a reduction of 21 per cent over the period.

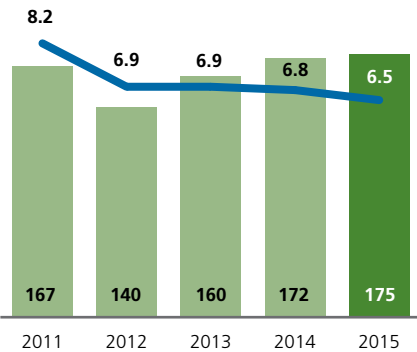
We continue to purchase renewable energy credits. In 2015, we purchased 34,906 MWh of renewable energy, representing approximately six per cent of our reported energy use.

Energy



■ Energy Consumption (millions of ekWh)
■ Energy Intensity (ekWh/ft²)

Greenhouse Gas (GHG) Emissions



■ GHG Emissions (thousands of tonnes of CO₂e)
■ GHG Emissions Intensity (kg of CO₂e/ft²)

In Toronto, our efforts to reduce energy consumption and improve efficiency helped Manulife earn a Greatest Energy Reduction Award from CivicAction's Race to Reduce, a corporate challenge to business to achieve lower levels of energy use. In Boston, the A Better City initiative awarded us a Challenge for Sustainability Award for reducing greenhouse gas emissions at our 200 Berkeley Street office building by 25 per cent from a 2005 baseline.

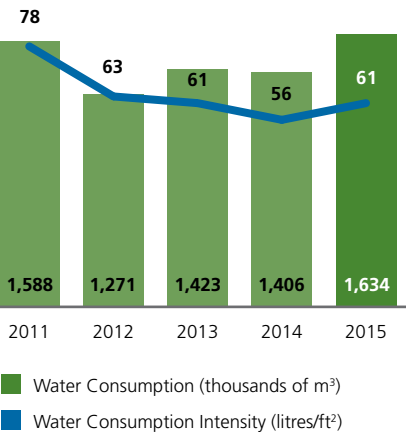


Manulife has been a responder to the CDP's climate change disclosure request since 2005.

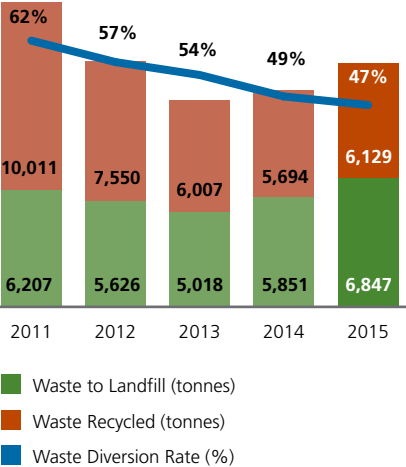


Managing Our Operational Footprint

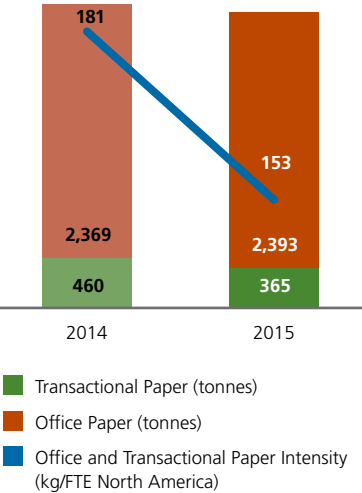
Water



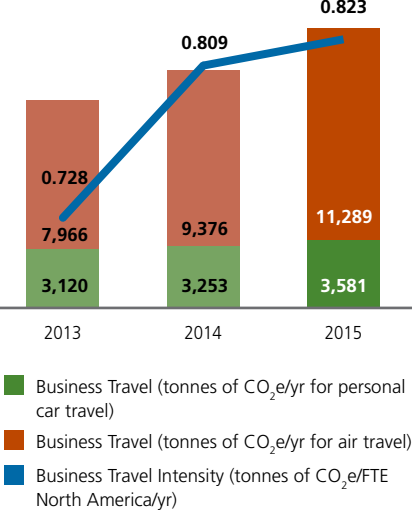
Waste



Paper



Business Travel



Water

Manulife is achieving reductions in water use, with consumption per square foot down from 78 litres in 2011 to 61 litres in 2015, a decrease of 22 per cent, through the continued implementation of cost-effective measures to reduce water consumption across our portfolio of properties.

Waste

Our performance in diverting waste from landfill has declined from a rate of 49 per cent of total waste diverted in 2014 to 47 per cent in 2015. Waste diversion continues to be a focus and challenge across the portfolio.

Paper

In 2015, we expanded our paper use reporting to include transactional paper, which comprises statements, cheques, reports, policies and other regulatory information that Manulife is required to send out, and the envelopes they are sent out in. Our vendors provide us with historical information, and we were able to present only two years of data for office paper and transactional paper use in our North American operations. Because of the addition of transactional paper, we were unable to obtain current and comparable historical data for the amount of paper we purchased that contained recycled content; we will focus on this metric in next year's reporting.

Business Travel

In 2015, employees based in North America logged 128.6 million kilometres of business-related travel, versus 108 million kilometres in 2014. This resulted in absolute travel-related greenhouse gas emissions of 14,870 metric tonnes of CO₂e and a CO₂e intensity of 0.823 metric tonnes per North American employee.

We updated the emissions factors for business travel using the U.S. Environmental Protection Agency's Emission Factors for Greenhouse Gas Inventories, and we have restated 2013 and 2014 data based on the updated emissions factors. The air travel data is supplied by a third-party provider that books travel for Manulife's employees. Personal car travel data is compiled from employee expense claims.

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Managing Our Operational Footprint



By the end of 2015, we had installed 75 electric vehicle charging stations across our real estate portfolio.

WIN-WIN: SMART COMMUTE

According to the U.S. Environmental Protection Agency, the transportation sector accounts for 14 per cent of greenhouse gas emissions globally and more than 25 per cent of the United States total. Put another way, the daily commute is a major driver of global warming and climate change.

Manulife has implemented numerous programs to help our thousands of employees commute in more sustainable ways.

For example, John Hancock has taken steps to encourage the growth of cycling in Boston, and was named a 2015 Boston Bike Friendly Business. In the Greater Toronto Area, the regional transit agency, Metrolinx, named Manulife the Smart Commute Employer of the Year for Toronto. Specifically, Metrolinx recognized Manulife for:

- Mobile working, flexible work arrangements and teleconferencing through our WorkSmart program

- Travel planning for the Pan Am and Parapan Am Games, which were held throughout the Greater Toronto Area in summer 2015. One strategy to help reduce gridlock was to provide free access to shower facilities so our employees could more comfortably cycle, walk or run to work.
- Discounted transit passes
- Electric vehicle charging stations at many Manulife locations
- Bike to Work Day, Bike Month, Carpool Week, Smart Commute Week and Walktober



Based on 2015 employee activity, Manulife attained a Smart Commute Gold Workplace Designation.

Offering flexible work arrangements that enable a better balance between work and life is a huge advantage in attracting and retaining valuable employees.

*Joanna Lohrenz,
Vice President,
Canadian Division
Contact Centres*



Embracing more sustainable ways of commuting pays a number of dividends – it not only helps reduce the impact of transportation on the environment, it can also help alleviate the stress associated with commuting, it can be a great way to get physical exercise and it can lower commuting costs.

*Chris Ouellette, Head,
Corporate Citizenship*



Promoting Environmental Sustainability

Manulife supports a number of initiatives that are aimed at promoting environmental sustainability in our communities.

GREENING THE GREENS

As one of our environmental initiatives, we chose to use Bullfrog Power at this year's Manulife LPGA Classic golf tournament, held at Whistle Bear Golf Club in Cambridge, Ontario. Bullfrog injects green energy into the electricity grid to match the amount of conventionally generated power the event uses, reducing our environmental impact.

Through the purchase and retirement of high-quality Gold Standard carbon offsets from Less Emissions, we also offset the greenhouse gas emissions from the tournament's portable diesel generators and vehicles.

And in response to growing concerns about the environmental impact of golfers and spectators, we provided refillable water bottle stations and encouraged participants to separate waste into disposal bins for recyclables and organics.

We have been partnering with Bullfrog Power to reduce or mitigate our greenhouse gas emissions since 2007.



In addition to environmental sustainability initiatives, the Manulife LPGA Classic hosts Red Day to raise awareness about the importance of heart health for women. Spectators, players and volunteers are encouraged to wear red and raise funds for St. Mary's General Hospital in Kitchener, Ontario. In 2015, Red Day raised \$361,294, which brought total Red Day donations to St. Mary's General Hospital Foundation to over \$1.2 million since the first tournament was held in 2012.

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Promoting Environmental Sustainability

HEALTHIER SCHOOLS IN BOSTON

For over 15 years, the Massachusetts Coalition for Occupational Health and Safety (MassCOSH), a Boston-based non-profit organization, has helped teachers and staff identify and remedy unhealthy building conditions and take steps to prevent respiratory outbreaks at their schools. With seed funding from the U.S. Environmental Protection Agency combined with support from our John Hancock MLK Summer Scholars Program, MassCOSH is now equipping students to advocate for healthier air quality in their high schools.

BUILDING A BETTER ARCTIC

To celebrate the 15th anniversary of the official establishment of Nunavut as a Canadian territory, Manulife sponsored Arctic Adaptations, an exhibition that covers the history and future of architecture in Nunavut. The project champions adaptive design that pays tribute to Inuit heritage and works with the elements to reduce energy costs and protect the environment. In 2014, Arctic Adaptations won a Special Mention at the Architecture Biennale in Venice; in 2015, it embarked on a museum tour of Canada.



GREEN POWER HIKE IN HONG KONG

Manulife is a longtime supporter of Green Power Hike, an annual event that raises funds for environmental education and conservation programs. Hiking 10-, 25- or 50-kilometre sections of the Hong Kong Trail, Manulife teams continue to set impressive records among the event's 3,000 participants. In 2015, the 50-kilometre team completed the hike in five hours and 51 minutes, the eighth victory in the category for a Manulife team since the Hong Kong Federation of Insurers' Cup was introduced in 2005.



- Investing in Communities
- Volunteerism at Manulife
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Dreams become reality at John Hancock Fenway Fantasy Day, a celebration of baseball in Boston in support of the Jimmy Fund. In 2015, this event raised more than US\$200,000 to support research and patient care at the Dana-Farber/Harvard Cancer Center.

SOCIAL IMPACT

\$38.4 million	81,853	6,000+	4,300+
IN DONATIONS, SPONSORSHIPS AND OTHER TYPES OF COMMUNITY INVESTMENTS	HOURS VOLUNTEERED AT LOCAL CHARITIES BY EMPLOYEES AND AGENTS	EMPLOYEES BELONG TO MANULIFE EMPLOYEE DIVERSITY GROUPS	EMPLOYEES IN NORTH AMERICA IN FLEXIBLE WORK ARRANGEMENTS



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Investing in Communities

APPROACH TO COMMUNITY INVESTMENT

After a number of significant business acquisitions in 2015 that added to both our employee base and our community commitments, we undertook a strategic review of our global community investment programs. At the same time, we continued our support for community organizations that successfully promote health and wellness and empower the communities where we live and work.

As a member of the London Benchmarking Group, Manulife takes part in a detailed audit of its community investment activities every year. This enables us to better understand our social impacts and is

changing how we both manage and measure our relationships with community partners.

A transparent and evidence-based approach to assessing the social, environmental and economic impacts of our community investments is increasingly important to us. To deepen our understanding of this complex and evolving discipline, and to promote useful dialogue, we convened an impact-measurement information sharing session in Toronto with some of our largest community partners. This session underscored the opportunity for corporations to move from passive donors to actively engaged partners and collaborators, and this is now informing our strategic thinking on community investment. The 2015 launch of the Welcome Fund for Syrian Refugees

(see page 16) and our MatchBoard collaboration with Capacity Canada (see page 32) exemplify this new approach to partnerships.

Company investment comprises all of the voluntary cash contributions Manulife made directly to community organizations that are generating clear and demonstrable value for the communities in which we live and work.

External resources leveraged comprises donations made by employees and funds raised from other external sources through Manulife's community investment programs. Examples of external sources include programs we run related to the Boston Marathon and the Manulife LPGA Classic which raise funds for non-profit organizations.

We want to have – and measure where possible – multiple impacts in all of our community investment activities – impact on our business and brand, on our employees and, of course, social impact.

*Martha Hancock,
Assistant Vice President,
Philanthropy and
Sponsorships, Manulife*

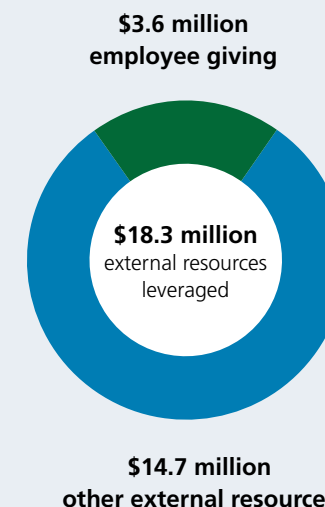
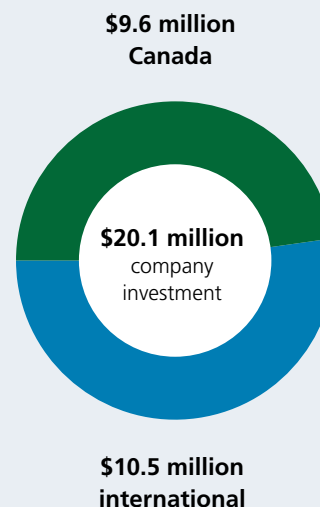


In terms of investments and the recipients, we need to ensure that we are doing the most we can with the dollars we have. We are investing in dynamic leaders and innovation, and addressing issues that have plagued society for a long time. Money alone will not solve these issues, but we are looking at them in new ways and working with partners to fill the gaps.

*Tom Crohan,
Assistant Vice President and
Counsel, Corporate Responsibility
and Government Relations,
John Hancock*



Manulife, its employees and
programs contributed a total of
\$38.4 million
to non-profit organizations in 2015.



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HELPING YOUTH REALIZE THEIR POTENTIAL

Manulife paid special attention to youth education and financial literacy in 2015. That’s because we believe empowered young people are better equipped to pursue career goals that can lead to improvements in their income and quality of life, as well as in their communities.

Martin Luther King Summer Scholars

Since 2007, John Hancock’s MLK Summer Scholars Program has provided over US\$1 million annually to Boston non-profits, enabling them to offer meaningful summer employment to more than 600 urban teens – the largest, most comprehensive corporate summer jobs program of its kind in the United States.

John Hancock collaborates with the City of Boston, Boston University, *The Boston Globe*, Partners HealthCare and The Ad Club on MLK Summer Scholars, which addresses what Boston’s mayor considers to be the city’s “biggest social issue”. We are seeking to develop a skilled workforce for the future while also adding value for the Boston community today.

 johnhancock.com/signature

 Watch to learn more

John Hancock partnered with EverFi to deliver programming to young people in Boston in the MLK Summer Scholars Program, as well as to students in Michigan. EverFi builds web-based programs that help young people develop critical life skills, including financial literacy and entrepreneurial thinking.

Pathways to Education Canada

High school dropout rates are as high as 50 per cent in some lower-income Canadian communities, and the social and financial repercussions are felt across the country. For the past three years, Manulife has partnered with the national charity Pathways to Education to help improve graduation rates and encourage disadvantaged youth to pursue post-secondary education and training for employment.

Since 2012, more than 100 Manulife employees, from Halifax to Vancouver, have participated in the Boston Marathon, raising over \$200,000 for Pathways to Education, and in 2015 Manulife hosted the Future Forward mentorship conference at our Toronto headquarters. Seventy high school students from six Pathways to Education locations received practical tips

and career advice from experienced finance, marketing, human resources and information technology professionals.

Enhancing Potential Inspiring Change

EPIC is John Hancock’s year-long youth leadership program, which targets young people in Boston who are at risk of committing crimes and being caught up in the court system.

In partnership with the Boys and Girls Club of Boston, the City of Boston and the Boston Police Department, EPIC pairs 50 middle school students with licensed social workers. Together, they identify and attempt to solve daily challenges, build support networks and work to improve the health and safety of their communities.

 jhextramile.com/epic



FINANCIAL EDUCATION FOR EVERYONE

Manulife partnered with the news channel Metro TV in 2013 to build Studio Metro Manulife in Indonesia. Broadcast from Manulife’s office at Sampoerna Strategic Square, the partnership’s popular educational programming focuses on financial literacy.

Millions of viewers tune in each week for Studio Metro Manulife’s award-winning shows. By 2015, *Gaya Hidup Masa Depan* (Future Lifestyle) had produced more than 110 episodes, while *Cerdas 5 Menit* (Being Smart in Five Minutes) had reached 550.

Our focus on financial literacy means we have taken some unorthodox but meaningful steps to help nurture the education process. Our TV programs are now considered real game-changers for the industry in Indonesia.

Novita Rumngangun,
Chief Marketing Officer,
Manulife Indonesia



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Investing in Communities

HELPING PEOPLE STAY ACTIVE AND HEALTHY

As a community partner, we focus many of our programs – in Canada, the United States and Asia – on preventative health and wellness.

Rather than telling kids that they have to move around for 30 minutes or 60 minutes a day, UNICEF Kid Power takes a different approach. It motivates them with technology that they think is cool while making “citizens” out of them. The result? They get healthier, and so do malnourished young people abroad.

*Yasmin Cruz, Senior Manager,
Corporate Responsibility,
John Hancock*



unicefkidpower.org



UNICEF Kid Power

Concerned about children’s health and global malnutrition, John Hancock supports UNICEF Kid Power, a physical activities school program for young people.

In 2015, more than 71,000 children across the United States exercised while wearing electronic wristbands. Simply by staying active, they helped provide nutritious food to malnourished children around the world. Some 11,000 schoolchildren participated in the program in Boston, where John Hancock provided their wristbands.

The more the students exercised, the more UNICEF could deliver nutritious food to children in need. And it turns out that children who have participated in the Kid Power program are 55 per cent more active than their peers – and are on track to maintain healthy lifestyles as adults.



[Watch to learn more](#)



Dr. Giangregorio was recognized for her clinical research, which is seeking to improve the management of osteoporosis through exercise, as well as for her outreach efforts in promoting physical activity more widely.

Bloomberg Manulife Prize

Co-founded in 2011 by Toronto philanthropist and businessman Lawrence Bloomberg and Manulife, the annual Bloomberg Manulife Prize – managed by McGill University – recognizes research that enhances our understanding of how physical activity, nutrition and psycho-social factors influence personal health and well-being. The aim of the Prize is to identify and promote exciting and creative research that could significantly influence the way we approach our health and lifestyle choices, and that offers practical ways for individuals to improve upon their diets or exercise habits.

In 2015, Lora Giangregorio became the first woman and the second Canadian to receive the \$50,000 prize. The University of Waterloo professor, who specializes in osteoporosis research, was honoured for developing the Too Fit to Fracture guidelines – a set of accessible exercises followed by patients, physicians and physiotherapists worldwide.



mcgill.ca/bloomberg-manulife

Investing in Communities

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A Waku Waku Room at Sakai City Medical Center in Osaka Prefecture, Japan.

Enhancing the Hospital Experience

Research has shown that providing hospitalized children with a place to relax and play reduces stress, improves their well-being and nurtures social skills. The results have informed Manulife’s Program to Improve the Treatment Environment for Children, which has helped establish special recreation spaces in pediatric hospitals across Japan.

Since 2007, Manulife has partnered with NPO Children’s Health Forum to build 12 Waku Waku facilities (*waku waku* means “excited” or “thrilled”). In 2015, we helped open another two recreation spaces, in the Kanagawa and Osaka Prefectures.

A closely related initiative is our Support Kids Project, which encourages pediatric care nurses, doctors, caregivers and other medical staff to generate ideas for improving their facilities. By the end of 2015, 84 of these ideas had been implemented, including car-shaped strollers and games that children can play while in bed.

Urban Angels in the Philippines

Many people in low-income Philippine communities cannot afford medical services. Since 2011, Manila-based Manulife Business Processing Services (MBPS) has supported Urban Angels, a medical mission of St. Michael’s Hospital in Toronto that offers medical consultations, ophthalmic surgeries and physiotherapy in the Visayas region.

Each year, doctors from Canadian hospitals team up with MBPS employees to deliver health care in Philippine communities, including those ravaged by typhoons. In 2015, volunteers performed nearly 4,000 checkups, 200 eye exams and 40 surgeries – all in a single week. Other volunteers distributed more than 8,700 pairs of eyeglasses to residents across Toledo and Bacolod City.

Employees who speak the regional dialect helped improve communication between Canadian doctors, Manila-based volunteers and local patients – which epitomizes the integration and cross-team collaboration that Manulife values.

UNITED WAY

For more than half a century, Manulife has organized an annual campaign that matches employee donations to the United Way, in both Canada and the United States. These donations provide a wide range of assistance to disadvantaged people, including improved education for at-risk youth, affordable housing for low-income families, building community hubs for safer neighbourhoods and helping newcomers achieve their full potential.

Manulife and John Hancock, and its employees, advisors and retirees contributed a total of \$3.6 million in Canada and US\$841,000 in the United States to United Way campaigns in 2015.



Why do we support the United Way? They are the backbone of a network of community agencies that drive positive, long-term change – right here in our community, where we live, work and raise our families.

Cindy Forbes, Executive Vice President and Chief Analytics Officer, Manulife

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Volunteerism at Manulife

We believe that contributing our time is as important as making financial contributions. In 2015, our employees and advisors volunteered more than 80,000 hours to support an array of programs worldwide. Whether based in leadership, a specific skill or general volunteering, these contributions bring about positive social outcomes and benefit volunteers and communities alike.

Strategic Volunteer Allocation with MatchBoard

Volunteering can be a rewarding way for employees to learn new skills, foster professional and personal relationships and have a meaningful impact. But there is often a missing step: matching volunteers to roles where they can best apply and develop their skills.

We often hear from our non-profit partners about a lack of time and resources. We also know that our employees possess an array of knowledge and skills that have value outside their day-to-day jobs. So in partnership with Capacity Canada, we launched MatchBoard, a tailor-made program in Toronto and Kitchener-Waterloo, Ontario.

MatchBoard connects interested employees with board-level opportunities at community non-profits. Since its launch in 2012, more than 200 Manulife employees have received intensive training in governance, fiduciary responsibility, strategic thinking and risk and conflict management.

As of 2015, 92 of our employees have been matched with organizations and 72 non-profits have Manulife employees on their boards, 39 of whom were matched this past year. Participating boards are enthusiastic about their new members, with over 95 per cent reporting that MatchBoard has equipped them with qualified and skilled members.

One Journey with MatchBoard

Beth Lautenslager, Business Analyst, Manulife Bank, signed up for MatchBoard in 2012. The following year, she joined the board of YWCA Kitchener-Waterloo. With her analytical skills, she developed a skills-assessment matrix, polled existing board members and identified the board's strengths and weaknesses. The results helped the board recruit more new members. Said Beth, "MatchBoard has driven me to learn more and develop and practise many leadership skills, and it has most definitely made me feel more a part of this community than I did before."

Skills-Based Volunteering through Community Action Learning

John Hancock's Community Action Learning (CAL) initiative matches employees with non-profits for four- to six-month projects. Through "action learning", employees apply their specific skills to community projects and in turn sharpen those skills for the workplace. Seven initiatives were launched in 2015, up from four in the previous year.

For one 2015 project, a team of employees created a database for WalkBoston, an organization working in support of a cleaner environment and more vibrant communities by making walking safer and easier in Massachusetts. The database will help WalkBoston organize events and campaigns, manage contacts and recruit volunteers more efficiently.

The CAL program has also created opportunities for employees outside of the Boston area. For another 2015 project, a group of employees from Boston, Portsmouth and Toronto created an employee handbook for the Massachusetts Business Alliance for Education, an organization focused on preparing students for success.

Habitat for Humanity

Since 2004, Manulife has worked with Habitat for Humanity to build homes for families across Canada. The aim is simple: provide decent, affordable housing for families in need. Every year, Habitat for Humanity attracts over 10,000 volunteers from across the country. Volunteering at Habitat for Humanity is one of the most popular events for Manulife employees as it

provides a very tangible way to make a difference and our teams can work together and get to know one another in a different context while having some fun.

In addition to the strong volunteer interest and dedication from our employee base, during the summer of 2015, Manulife interns and co-op students from Toronto and Kitchener-Waterloo participated in a student volunteer day. We offer many opportunities to our summer interns and co-op students, including a chance to volunteer one day per term.



81,853
TOTAL VOLUNTEER HOURS

Asia* 40,829
Canada 27,451
U.S. 13,573

* Includes employees and agents.

We were fortunate to work with an amazing team from John Hancock. Every member had a unique strength and perspective, and added depth and quality to a spectacular group. They were very supportive and strategic every step of the way!

*Laura O'Rourke, WalkBoston
Development Manager*



Commitment to Employees

At Manulife, we aim to foster an open, collaborative and inclusive work environment, while also addressing the varying needs of our diverse employee population. We've deepened our engagement with employees by listening to feedback, and we're investing in their well-being so that together we can deliver successful business outcomes and a superior customer experience.

We have identified three critical behaviours that are fundamental to our culture, our employee experience and our ability to meet our customers' needs:

- We work as one
- We question and innovate
- We own our future

Living these behaviours better positions us to deliver on our commitment to our customers and realize our vision of helping people with their significant financial decisions.

BUILDING AN ENGAGED WORKFORCE

Empowered employees are essential to delivering an exceptional customer experience and maintaining the long-term sustainability of our business.

Programs

We have numerous programs at Manulife that support employees and address the varying needs of a multi-generational and diverse global workforce. We offer a variety of programs that meet our employees' needs along their career and life paths. These specific programs encompass physical, emotional, social and financial well-being as well as comprehensive career development and learning programs. We have also invested in creating environments that reflect the different ways people work, and in tools and resources that support remote working and global collaboration.

Monitoring

We rely on our employees to evaluate how well we meet their needs. That's the reason we conduct a global employee engagement survey every two years, with pulse surveys in the intervening years.



How Are We Doing?

From our 2015 employee survey:

- 62 per cent of Manulife employees consider themselves "engaged", up from 60 per cent
- 71 per cent rate their direct managers as highly effective people leaders, up from 68 per cent
- 91 per cent of invited participants responded, up from 84 per cent (the Aon Hewitt average response rate for organizations with 400 or more employees is 69 per cent)

Commitment to Employees

With over 33,000 employees globally, and more than 13,000 in Canada alone, we continue to grow in all of Manulife’s key markets. The following tables provide details of our global workforce.

Workforce Data by Employment Type and Country

Country	Employment Type			Total
	Regular	Temporary	Contractor	
Australia	6	–	–	6
Barbados	16	–	–	16
Belgium	25	–	–	25
Bermuda	9	–	–	9
Brazil	3	–	–	3
Cambodia	199	–	–	199
Canada	12,098	26	1,046	13,170
China	1,802	109	3	1,914
Hong Kong	1,812	121	7	1,940
India	1	–	–	1
Indonesia	1,663	105	–	1,768
Japan	1,351	161	39	1,551
Macau	21	1	–	22
Malaysia	792	7	–	799
New Zealand	93	–	–	93
Philippines	4,926	2	7	4,935
Singapore	480	–	44	524
Taiwan	88	1	–	89
Thailand	148	–	–	148
United Kingdom	31	–	2	33
United States	5,384	–	366	5,750
Vietnam	618	23	–	641
Total	31,566	556	1,514	33,636



Manulife employees at the Tremblant 24h of Skiing north of Montreal. The 24-hour ski and snowboard challenge raises money for children’s charities.

Workforce Data in Canada by Employment Type and Province

Province	Employment Type		Total
	Full-Time	Part-Time	
British Columbia	215	4	219
Alberta	407	15	422
Saskatchewan	62	2	64
Manitoba	66	1	67
Ontario	8,880	204	9,084
Quebec	2,329	70	2,399
New Brunswick	5	–	5
Nova Scotia	888	20	908
Newfoundland and Labrador	2	–	2
Total	12,854	316	13,170

Note: Includes active regular/temporary employees, contractors and employees on paid leave.

Commitment to Employees

CAREER DEVELOPMENT AND LEARNING

Investing in the development of our people pays dividends for both our employees and our organizations. We offer employees supportive programs that help them plan and move forward in their careers and meet their lifetime educational expectations.

2015 Highlights:

- Our Global Leadership & Learning Centre of Expertise delivered Manulife's Leadership as a Profession program to more than half of our global leaders, approximately 3,000 to date
- Over 4,500 opportunities were posted to our internal Career Marketplace job portal
- The implementation of mandatory mid-year and year-end performance reviews for all employees and managers
- The implementation of disciplined succession planning and talent assessment programs

In addition, employees at all levels have access to popular online Learning on Demand tools in many different languages.

And given the global scope of our company, there are many opportunities for employees to gain international exposure, through either virtual collaborations or relocations.

Investing in Young People

We invest in young people through our student programs, which offer work experiences, financial support and academic resources for professional designations, mentorship, networking and social activities.

Our programs include:

- A Leadership Development Program that nurtures high-performance MBA graduates
- Recruitment programs, including those with a rotational component for new graduates in a variety of functions, such as finance and accounting, actuarial and investments
- Paid internships and a variety of co-op programs that give students real work experience

Workforce of Tomorrow: Actuarial Sciences at the University of the Philippines

Manulife Business Processing Services (MBPS) is Manulife's global shared services centre. Since April 2006, it has operated around the clock near the University of the Philippines' North Science and Technology Park, in Quezon City.

MBPS has provided global actuarial support since 2009, but there is a regional scarcity of actuarial professionals with the analytical skills, business knowledge and insight needed to fill the ranks.

To help address the recruitment shortfall, MBPS partnered with the Institute of Mathematics at the University of the Philippines, providing scholarships and infrastructure in support of its actuarial sciences department. Of the 15 scholars who have graduated so far, eight have joined MBPS. More recently, Manulife has built and refurbished classrooms to improve the teaching and learning environment at the university and other schools.

Developing Managers

Effective people managers lead, motivate, provide feedback and coach team members. To support them, our Global Leadership & Learning Centre of Expertise delivers learning programs that focus on:

- Building high-performance teams
- Leadership as a profession
- Critical behaviours

A total of 600 sessions were delivered in 2015 in North America and Asia. These sessions aim to train leaders with the necessary skills to empower employees throughout the organization to set their own objectives that align with our growth strategy, to work toward those objectives, to receive feedback and coaching throughout the year and to initiate individual career development. In 2015, we also introduced effective leadership goals for all managers, which emphasize their roles as coaches.

We realize that in order to grow, we need to ensure the talent pool is large and robust. If we build strong relationships with top schools and are known for our high standards, graduating students will think of us as an employer of choice. It is really a core strategy to achieving our growth.

Brad Wallis, Head, MBPS Actuarial Services



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The Stars of Excellence Awards recognize employees who demonstrate “above and beyond” attitudes in their daily activities and best exemplify Manulife’s values. In 2015, 55 employees from around the world were recognized by Manulife’s Board of Directors and Executive Officers, who presented each winner with the opportunity to direct \$1,000 to a registered charity of his or her choice.

from various office buildings or from home, we provide access to modern mobile workstations and IT equipment and tools that mimic conventional office set-ups. Over 200 conference rooms have been upgraded with WorkSmart technologies and collaboration tools that enhance communications and interactions between employees working remotely and others working in more conventional office locations.

COMPETITIVE REWARDS

Manulife offers competitive rewards packages that include compensation, benefits and retirement savings options. Our approach reflects a pay-for-performance culture and is competitive and reflective of the local markets in which we operate.

Our employees in Canada and the United States can participate in a wide array of benefits plans and programs that can be individually tailored – and cover things like

health, dental, vision, short-term disability, long-term disability, and life and accident insurance, as well as wellness programs, employee assistance plans and retirement savings and share purchase plans.

Outside of North America, market practices vary. Accordingly, benefits programs in those countries also vary, but they typically include life and accident, health, dental and disability insurance coverage, along with retirement and other savings programs.

WORKSMART: FLEXIBLE WORK ARRANGEMENTS FOR EMPLOYEES

By the end of 2015, more than 4,300 Manulife employees across North America were working remotely one or more days a week, with 3,600 of those employees having mobile arrangements ranging from two to five days a week.

Offering choice and flexibility about where and how employees work helps support a healthy work-life balance. To effectively engage those working remotely

Internal surveys of managers and participants show that our mobile workers are highly productive and engaged. Recognizing the benefits, Manulife rolled out Workplace Flexibility in Hong Kong in November 2015.

Our Toronto, Kitchener-Waterloo, Boston, Tokyo and Hong Kong offices also have TechLounges, where IT specialists provide support and training to all employees. The lounges are part of Manulife’s commitment to embedding WorkSmart into our culture and business processes.

Commitment to Employees

HEALTH AND WELLNESS OF OUR EMPLOYEES

Research shows healthier employees tend to have lower levels of stress and better immune responses, and are less likely to contract certain diseases, which is why we continue to introduce programs and resources that support employee health and wellness.

Boston and Angkor Wat Marathons: Putting Our Best Foot Forward

John Hancock's 30-year sponsorship of the Boston Marathon exemplifies our focus on health and wellness initiatives. Through our sponsorship, our employees and customers can enter the race through the John Hancock Non-Profit or Employee Running Programs. Not only are they able to run the race, they also raise millions of dollars each year for charities.

As every year, preparations for the 2015 Boston Marathon were exciting. In the six months leading up to Patriots' Day, we offered an employee training program designed by Greg Meyer, winner of the 1983 Boston Marathon. He provided advice and guidance on training regimens, diet, and running clothing and gear, as well as injury prevention and recovery.

Through the Non-Profit Program, over 1,000 runners sponsored by John Hancock, including 175 John Hancock and Manulife employees and customers, raised US\$10.6 million for 180 Boston area charities as well as Pathways to Education Canada. Over the past 30 years, the Boston

Athletic Association and John Hancock non-profit programs have raised more than US\$234 million for community organizations.

In 2015, we signed a five-year partnership with the Angkor Wat International Half-Marathon, with the goal of creating an extraordinary experience for Manulife employees, agents and customers, encouraging people from around the world to live healthier and more active lives while promoting our brand in the growing market of Cambodia.

More than 200 of our employees joined Team Manulife and trained for 12 weeks to take part in a once-in-a-lifetime three-kilometre walk, 10-kilometre run or half-marathon at this iconic UNESCO World Heritage Site. We also developed a range of resources and programming for our employees that was related to the race and focused on the importance of healthy and active living.

Leading up to the event, employees received tips through an online Chat with Champions, which featured Desiree Linden and Meb Keflezighi, the 2011 Boston Marathon runner-up and 2014 Boston Marathon champion, respectively. On behalf of Team Manulife, we donated US\$25,000 to the Angkor Hospital for Children in Siem Reap, Cambodia.

angkormarathon.org

Watch to learn more

The Boston Marathon and Angkor Wat International Half-Marathon are exciting ways for us to engage our employees, business partners and communities in keeping active and healthy.

johnhancock.com/bostonmarathon

Watch to learn more

jhextramile.com



Our Boston Marathon sponsorship is a compelling example of our commitment to health and wellness initiatives for our employees. Their efforts in fundraising and participating in this race not only contribute to their personal well-being, their efforts also serve the community well and build positive brand recognition for customers around the world.

Rob Friedman, Assistant Vice President, Sponsorship and Event Marketing, John Hancock Financial Services

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SUPPORTING THE WELL-BEING OF ALL EMPLOYEES

We understand that not all of our employees are runners, and participating in a marathon can be challenging. So in addition to our involvement with the Boston and Angkor Wat races, we have a suite of programs that promote health and wellness for all employees.

Work Your Way to a 5K

For neophyte runners, we have designed an annual Work Your Way to a 5K program that makes running fun, easy and accessible.

Beginning in September 2015, employees – seasoned runners and beginners alike – kicked off 10 weeks of training in preparation for a five-kilometre run. Just over 160 employees in Toronto, Montreal, Halifax, Vancouver and Waterloo, Ontario, participated, while nearly 130 employees ran or volunteered at the Jolly Jaunt 5K in Boston.

Many Work Your Way to a 5K alumni maintain healthy exercise habits, and have gone on to complete half and full marathons.

Other Programs

With a focus on preventative health, we encourage and support wellness through initiatives that include:

- John Hancock Vitality Employee Wellness Program, similar to John Hancock’s new Vitality product (see page 11). Between November and December 2015, 2,204 employees, or 40 per cent of eligible participants, enrolled; 1,992 employees completed the Vitality Health Review assessment.
- Vitality Check, an annual biometric screening that measures blood pressure, cholesterol, glucose and Body Mass Index.

If it hadn’t been for Work Your Way to a 5K in 2013, I wouldn’t have gotten into running. It was inspiring to meet so many co-workers who are runners and have accomplished so much. I have found that taking a running break at lunch really energizes me for the rest of the day.

*Veronica Pace, Compliance Consultant,
John Hancock Information Risk Management*



Sixty-nine cyclists on 11 Manulife teams raised more than \$70,000 for the Make-A-Wish Foundation at the 2015 48 Hour Ride for Wishes, a bicycle relay event held every year in Montreal.

- Personal health coaching for 284 employees. Personal health coaches are specially trained medical professionals who can help participants alter behaviours and make healthy changes to improve their health and stay motivated. These coaches include registered nurses, registered dietitians, nutritionists and health educators.
- The 10-week Winning@Losing Challenge, in which 241 employees lost a combined 174 kilograms.
- The month-long Trektober Challenge, which prompted 350 employees to take a combined total of 70 million steps.
- One-on-one ergonomics consultations for more than 600 employees, as well as monthly group training seminars.
- A guided meditation program, in which over 1,000 employees participated in weekly guided mindfulness sessions.
- John Hancock’s Stay Fit Benefit, which has provided 1,417 employees with up to US\$400 each to offset the annual cost of gym memberships, fitness classes, weight loss support and smoking cessation programs.

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DIVERSITY AND INCLUSION

Diverse workforces and inclusive work environments enable us to better understand our customers and to deliver business outcomes that serve them best. Diverse teams bring a variety of skills and experiences that can have a significant positive impact on our business results.



2015 Highlights:

- Became members of the global 30% Club, a publicly shared commitment to have women represented in 30 per cent of Board memberships and executive positions by 2020
- Maintained the proportion of women among the independent directors on Manulife's Board at 31 per cent. We're proud to say that in 2016, another woman was appointed to our Board; women now make up 36 per cent of the independent directors.
- More than 6,000 employees worldwide now belong to at least one of our six diversity employee resource groups.
- Launched two new employee resource groups – one for former members of the United States military and another for Pan-Asian professionals
- Hosted our first global Disabilities Mentoring Day with 22 mentors in seven locations across three countries
- Manulife's Executive Vice President and Chief Analytics Officer, Cindy Forbes, named one of Canada's Most Powerful Women
- John Hancock received a score of 100% on the Human Rights Campaign Foundation's 2016 Corporate Equality Index, a national benchmarking survey and report on corporate policies and practices related to LGBT workplace equality.

Employee Gender Mix by Region

Region	Female	Male
Canada	62%	38%
United States	44%	56%
Asia*	59%	41%
Other**	35%	65%
Total	57%	43%

* Asia: Cambodia, China, Hong Kong, Indonesia, Japan, Macau, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam

** Other: Australia, Caribbean, Europe, India, Latin America and New Zealand

Employee Gender Mix by Level

Level	Female	Male
Vice President and above	23%	77%
Manager, Director and Assistant Vice President	46%	54%

Commitment to Employees

BRINGING DIVERSITY TO THE WORKPLACE

Since 2009, John Hancock has supported Best Buddies, an international non-profit that provides meaningful opportunities to people with intellectual and developmental disabilities. As part of the Best Buddies Challenge, our employees cycle to raise funds for the organization. In 2015, we brought our sponsorship to the next level by hiring Dudley Williams III, a Best Buddies participant.



Dudley Williams III, Marketing Coordinator in John Hancock's Sponsorship and Event Marketing department, was named the Best Buddies Massachusetts 2015 Employee of the Year.

[Watch to learn more](#)

INTERVIEW WITH KRISTINE ARISTIDE AND DUDLEY WILLIAMS III

Q Kristine, you're on the Sponsorship and Marketing team. How did John Hancock get involved with the Best Buddies Challenge in the first place?

A John Hancock has done a lot in the realm of running, but not so much in cycling. We didn't have any sense of the level of internal interest. So in 2009, we asked 25 employee-cyclists if they would raise funds for the Best Buddies Challenge and report on the value of partnering with the organization. They did, and it turned out that everyone really enjoyed the event and found it very meaningful. So we continued, and we've increased our level of sponsorship over the years. We've raised just under US\$1 million since 2009, and there are now about 85 employees involved with the partnership.

Q What's new in 2015?

A As a company, we wanted to take the next step by hiring a program participant. It was important to ensure that the person would not only have a job here, but would also receive benefits. We wanted our hire to be fully integrated as an employee.

Q So how did you make it happen?

A We created a marketing coordinator position – a role that interacts with many of our different business units. We

hired Dudley Williams III in September 2014. He's a diligent worker who is very kind and dedicated. He enjoys the friendships and relationships he's formed here.

Q Dudley, what do you do at John Hancock, and what have been your most memorable experiences so far?

A Having a job here has meant so much to me. It helps me grow in self-confidence and independence.

Q Is this your first office job? What has been your biggest challenge?

A Yes, this is my first office job. One of my biggest challenges was adjusting to full-time work, learning about the fast-paced action around John Hancock and doing a lot of different things.

Q Kristine, what has changed since Dudley joined your team?

A Dudley has really changed the way people at John Hancock view people with intellectual and developmental disabilities. A lot of people have grown in ways they never would have expected by working with Dudley. I've been here for 10 years, but he knows more people by name than I do. Everyone is always excited and happy to work with him, and I am proud to work for a company that hires great people like Dudley.

Commitment to Employees

HEALTH AND SAFETY IN THE WORKPLACE

Manulife is committed to providing a safe and healthy workplace. We have a range of health and safety policies in place across our operating businesses that are intended to protect our employees from injury and occupational disease, as well as promote wellness and prevent violence and harassment in the workplace.

Focused on a Safe Workplace Environment

Hancock Timber Resource Group (HTRG), a Manulife subsidiary, is the world's largest manager of timberland investments for institutional investors, managing approximately 2.5 million hectares of timberland throughout Australia, New Zealand, South America, the United States and Canada.

HTRG is committed to sustainable harvesting and long-term stewardship of these timberland assets. All of the forests we manage are third-party certified to the Sustainable Forestry Initiative (SFI), Forest Stewardship Council (FSC) or Australian Forestry Standard programs.

A vital element of our strong stewardship ethic is ensuring the health and safety of our employees and contractors. Even as logging becomes increasingly mechanized, it still presents health and safety risks if not conducted properly. All employees and contractors are required to follow set procedures, perform regular inspections

and audits, and implement corrective measures to address any non-compliant conditions. HTRG primarily employs independent contractors, but takes great pride in working with them to ensure their safety and emphasizing the importance of responsible practices in the field.

Extensive training is conducted to keep employee safety top of mind and to emphasize the value of a zero-harm health and safety culture. As an example, employees take turns leading monthly safety meetings on different topics. These are organized around business needs, from the labelling and proper use of a new forest protectant spray, to defensive driving on a specialized track, to formal first aid and technical training. The goal is to foster a culture where everyone is a health and safety champion.

All of our employees and contractors are authorized to stop work at any time if they believe it's unsafe. At the end of every day, we want every employee and every contractor home safely with their loved ones.

*Al Lyons,
Vice President of Health,
Safety and Environment,
Hancock Timber Resource Group*



In Hong Kong, Manulife supports the well-being of the community through fundraising and employee volunteering. We work closely with organizations such as the Manulife Centre for Children with Specific Learning Disabilities, Heep Hong Society, the Changing Young Lives Foundation, and the Hong Kong Community Chest.

Partnerships for Safety

IN THE WORKPLACE

NAL Resources produces conventional oil and gas in western Canada and is a wholly owned subsidiary of Manulife.

Since 2003, NAL Resources has participated in the Partnerships in Injury Reduction, a voluntary program in which employer and worker representatives work collaboratively to build effective health and safety management systems. The program is approved by the occupational health and safety agencies of the provinces of British Columbia, Alberta, Saskatchewan and Manitoba.

The program utilizes independent professional auditors and a standard audit protocol to assess the health and safety management systems and processes of program participants. In its 2014 and 2015 audits, NAL Resources achieved scores of 98 per cent and 99 per cent, respectively, comparing favourably to the industry average score of 90 per cent. Scores of this nature speak to the heart of NAL Resources' culture of believing and caring for our employees, the contractors that work on our sites and the communities where we operate.



Cambodia Bike Helmet Program

According to the Asia Injury Prevention Foundation (AIPF), an average of more than six people are killed in traffic accidents each day in Cambodia. As a result, the government introduced a law in 2015 that makes it compulsory for both motorcyclists and their passengers to wear helmets.

Through AIPF, Manulife Cambodia donated 800 helmets in advance of the new law. The helmets were distributed to students, teachers and parents at Phnom Penh's Sotheiros Primary School as part of AIPF's Helmets for Families program, which Manulife has long supported.

Since 2012, we have donated over 2,700 helmets and helped provide road safety training to more than 3,800 Cambodians.



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In addition to significantly expanding our automated banking machine (ABM) network in Canada in 2015, we launched a mobile banking app to allow our clients to access their accounts on the go.



MANULIFE BANK PUBLIC ACCOUNTABILITY STATEMENT



About Manulife Bank

Since its inception in 1993, Manulife Bank has been guided by the conviction that banking plays a central role in the financial health of Canadians. We offer competitive, flexible banking solutions designed to address our clients' short-term needs and support their longer-term goals. And because everyone's financial situation is unique, we work closely with independent financial professionals who understand our clients' overall financial objectives and can help ensure they find the banking solutions that are right for them.

EFFICIENT, FLEXIBLE BANKING SOLUTIONS

Manulife Bank encourages Canadians to simplify their banking and make their money work harder so that they can achieve their financial goals and get more out of life. In addition to offering competitive rates on all of our products, Manulife Bank helps Canadians bank more efficiently with two innovative, flexible banking solutions:

- Manulife One allows clients to combine nearly all of their banking needs within a single, efficient account. This can result in significant savings compared to traditional banking and empowers clients to take control of their finances. Manulife One for Business provides flexible financing for the commercial properties of Canadian Small Business Owners.

- Manulife Bank Select combines a traditional mortgage with a high-interest chequing account to simplify the banking experience for Canadians.

With these products, clients can customize the structure of their debt and mitigate the risk of rising interest rates by dividing their debt among a variety of fixed and variable-rate options.

Advantage Account, Manulife Bank's high-interest chequing account, and the chequing account component of Manulife Bank Select both pay high rates of interest on every dollar, and feature no-fee everyday banking when clients maintain a balance of \$5,000 or more.

To help ensure our products are affordable for those who may have retired, we offer a discounted monthly fee for seniors on both Manulife One and Manulife Bank Select.

PERSONALIZED, LOCAL ACCESS

Manulife Bank leverages a referral network of more than 17,000 independent financial advisors and mortgage brokers across Canada. This approach allows our customers to access objective, personalized advice in their community and at their convenience. The integration of personalized advice with innovative, flexible banking solutions empowers our clients to confidently build effective financial plans and to achieve their financial goals.

Manulife Bank supports our clients through a nationwide team of almost 200 Retail Lending Specialists and Business Development Consultants, who are available to meet locally with clients, as well as the advisors and mortgage brokers who support them.

Manulife Bank has two branches that offer select services to our Private Banking clients, by appointment only. The branches are located in Toronto and Vancouver:

- 250 Bloor Street East, Main Floor, Toronto, Ontario
- 550 Burrard Street, Suite 728, Vancouver, British Columbia



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About Manulife Bank

MOBILE, ONLINE AND TELEPHONE ACCESS

Manulife Bank makes it easy for clients to manage their day-to-day finances through mobile, online and telephone banking. Using these services, clients can manage many common banking needs such as viewing balances, paying bills, transferring money and finding nearby ABMs. In addition, Manulife Bank's website makes it easy for visitors to get in touch with a Retail Lending Specialist or Financial Advisor in their community.

In 2015, Manulife Bank launched a mobile banking app and gave clients the option of receiving their account statements electronically. Also in 2015, Manulife Bank became the first financial institution in Canada to offer an interactive voice response (IVR) system that features natural language understanding and voice biometrics in both of Canada's official languages. This system simplifies the client experience by allowing clients to validate their identity using only their voiceprint and then navigate the IVR system with spoken requests.

Manulife Bank leverages online application systems for mortgage brokers, independent financial advisors and Retail Lending Specialists. These systems allow clients to get up and running with many of Manulife Bank's deposit and loan products quickly and efficiently.

Manulife Bank continues to develop its two client service centres in Waterloo, Ontario and Halifax, Nova Scotia. This dual-centre model helps us maintain seamless

operations in the event of a business disruption. The Customer Service Centre's hours allow clients in Canada to speak with a bank service representative from 8:00 a.m. to 8:00 p.m. local time, Monday to Friday, and on Saturday from 8:00 a.m. to 5:00 p.m. Eastern time.

CORPORATE GIVING

Manulife Bank shares Manulife's commitment to volunteerism, community development and corporate giving as described in Manulife's 2015 Public Accountability Statement, and its data is fully integrated into the information provided for those initiatives.

Manulife Bank employees are frequent and strong supporters of Manulife's philanthropic initiatives. In 2015, employees played a prominent role in activities such as a Habitat for Humanity build in the Kitchener-Waterloo region of Ontario, the Halifax Dragon Boat Festival, in support of amateur sport in Nova Scotia, and the Manulife LPGA Classic in Waterloo, in support of St. Mary's General Hospital Foundation.

OUR CORPORATE STRUCTURE

Manulife Bank of Canada (MBC) (Manulife Bank) is a Schedule I federally chartered bank and a wholly owned subsidiary of The Manufacturers Life Insurance Company, which is a wholly owned subsidiary of Manulife Financial Corporation. Manulife Trust Company (Manulife Trust), a subsidiary of Manulife Bank, is a federally incorporated trust company licensed to operate as a trust company in Canada.



Spectators at the 2015 Manulife LPGA Classic practising their putting at the Manulife Bank One Putt Challenge.

MANULIFE TRUST COMPANY

Manulife Trust leverages the brand, technology, operational and customer service platforms and processes, products, distribution network and management expertise of Manulife Bank.

Manulife Trust offers simple deposit products that are available electronically, as well as fixed-term residential mortgages, available through Manulife Bank's nationwide network of Retail Lending Specialists. Data provided for Manulife Bank includes Manulife Trust data.

COMPLAINT HANDLING

At Manulife Bank and its subsidiaries, including Manulife Trust, we place a high value on complaint resolution and we are committed to responding to complaints promptly, accurately and

with the utmost courtesy. The Manulife Bank Ombudsman Office provides our customers with accessible means to communicate complaints, and we employ our best effort to respond to and resolve them. All complaints and personal information collected by the Manulife Bank Ombudsman Office, whether written or verbal, are handled in a fair, timely, professional and confidential manner.

In 2015, Manulife Bank's Ombudsman received and addressed seven complaints. Of those, four were resolved to the complainant's satisfaction and two have been escalated to the Ombudsman for Banking Services and Investments. The average time taken to resolve these complaints was 61 days.

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BUSINESS FINANCING

Debt Financing Authorized in 2015

(C\$ thousands)

	\$0– \$24,999	\$25,000– \$99,999	\$100,000– \$249,999	\$250,000– \$499,999	\$500,000– \$999,999	\$1,000,000– \$4,999,999	\$5,000,000 and Greater	Total
British Columbia	\$ 82	\$ 586	\$ 750	\$ 1,120	\$ 847	\$ 1,500	\$ –	\$ 4,885
Alberta	10	72	394	471	2,051	1,750	–	4,748
Saskatchewan and Manitoba	–	84	216	890	–	–	–	1,190
Ontario	196	1,126	2,189	4,417	7,930	17,782	10,000	43,640
Quebec	123	557	958	2,002	591	–	–	4,231
Nova Scotia, New Brunswick, Newfoundland and Labrador	5	367	384	302	–	–	–	1,058
Total Canada	\$ 416	\$ 2,792	\$ 4,891	\$ 9,202	\$ 11,419	\$ 21,032	\$ 10,000	\$ 59,752
Total United States	–	–	–	–	–	–	–	–
Total Asia	–	–	–	–	–	–	–	–
Total	\$ 416	\$ 2,792	\$ 4,891	\$ 9,202	\$ 11,419	\$ 21,032	\$ 10,000	\$ 59,752

Number of Customers for Whom Debt Financing Was Authorized in 2015

	\$0– \$24,999	\$25,000– \$99,999	\$100,000– \$249,999	\$250,000– \$499,999	\$500,000– \$999,999	\$1,000,000– \$4,999,999	\$5,000,000 and Greater	Total
British Columbia	9	11	7	3	1	1	–	32
Alberta	1	1	3	1	3	1	–	10
Saskatchewan and Manitoba	–	2	2	2	–	–	–	6
Ontario	12	23	18	13	11	9	2	88
Quebec	9	11	8	6	1	–	–	35
Nova Scotia, New Brunswick, Newfoundland and Labrador	1	7	3	1	–	–	–	12
Total Canada	32	55	41	26	16	11	2	183
Total United States	–	–	–	–	–	–	–	–
Total Asia	–	–	–	–	–	–	–	–
Total	32	55	41	26	16	11	2	183

Note: Data for certain provinces have been consolidated to protect the privacy of individual borrowers who might otherwise be identifiable.

Prince Edward Island, Yukon, Northwest Territories and Nunavut are not shown in the tables above as the amount of debt financing authorized in 2015 was nil.

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Income and Capital Taxes – Paid or Payable for 2015

Data as at December 31, 2015

Bank

	Capital Taxes	Income Taxes	Total Taxes
British Columbia	\$ –	\$ –	\$ –
Alberta	–	–	–
Saskatchewan	–	–	–
Manitoba	–	–	–
Ontario	–	8,894,752	8,894,752
Quebec	–	–	–
New Brunswick	–	–	–
Nova Scotia	2,339,412	506,925	2,846,337
Prince Edward Island	–	–	–
Newfoundland and Labrador	–	–	–
Yukon	–	–	–
Nunavut	–	–	–
Northwest Territories	–	–	–
Provinces and Territories	\$ 2,339,412	\$ 9,401,677	\$ 11,741,089
Federal	–	12,077,184	12,077,184
Total	\$ 2,339,412	\$ 21,478,861	\$ 23,818,273

Trust

	Capital Taxes	Income Taxes	Total Taxes
British Columbia	\$ –	\$ –	\$ –
Alberta	–	–	–
Saskatchewan	–	–	–
Manitoba	–	–	–
Ontario	–	428,863	428,863
Quebec	–	–	–
New Brunswick	–	–	–
Nova Scotia	159,887	8,320	168,207
Prince Edward Island	–	–	–
Newfoundland and Labrador	–	–	–
Yukon	–	–	–
Nunavut	–	–	–
Northwest Territories	–	–	–
Provinces and Territories	\$ 159,887	\$ 437,183	\$ 597,070
Federal	–	567,279	567,279
Total	\$ 159,887	\$ 1,004,462	\$ 1,164,349

Note: Tax amounts are estimates based on information available for the year as at December 31, 2015.

Manulife Bank Employees in Canada by Employment Type and Province/Territory

Data as at December 31, 2015

	Employment Type		Total
	Full-Time	Part-Time	
British Columbia	30	–	30
Alberta	20	–	20
Saskatchewan	7	–	7
Manitoba	2	–	2
Ontario	446	10	456
Quebec	56	–	56
New Brunswick	3	–	3
Nova Scotia	178	8	186
Prince Edward Island	1	–	1
Newfoundland and Labrador	2	–	2
Yukon, Nunavut and Northwest Territories	–	–	–
Total	745	18	763

Note: Manulife Bank has principal offices in Ontario and Nova Scotia. Due to the large number of Manulife Bank employees working from home, this data is based on an employee’s province/territory of residence rather than office location. For this reason, location of employees may vary from information presented on page 34.

Numbers include active regular/temporary employees, contractors and employees on paid leave.

ABMs Added by Manulife Bank in 2015

Manulife Bank is a member of THE EXCHANGE® Network¹, which has thousands of automated banking machines (ABMs) across Canada, allowing clients to make deposits and withdrawals without being charged a convenience fee. In 2015, Manulife Bank significantly expanded its ABM network, adding 834 machines in Mac's, Couche-Tard and Circle K convenience stores across Canada.

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Address	City, Province	Address	City, Province	Address	City, Province
2145 Summerfield Boulevard SE	Airdrie, AB	11 Cundles Road W	Barrie, ON	425 Centre Street N	Brampton, ON
905 1st Avenue NW	Airdrie, AB	221 Ferndale Drive S	Barrie, ON	10187 Kennedy Road N	Brampton, ON
601 Church Street N	Ajax, ON	555 Mapleview Drive W #1	Barrie, ON	10611 Chingaucousy Road	Brampton, ON
961 Westney Road S	Ajax, ON	353 Duckworth Avenue	Barrie, ON	230 Wanless Drive	Brampton, ON
808 Innisfil Beach Road	Alcona Beach, ON	149 Dunlop Street E	Barrie, ON	2200 Queen Street E	Brampton, ON
33 Yonge Street, # 3	Alliston, ON	477 Grove Street E Unit #2	Barrie, ON	700 Balmoral Avenue	Brampton, ON
86 Bridge Street	Almonte, ON	110 Little Avenue	Barrie, ON	130 Queen Street E	Brampton, ON
134 Main Street	Almonte, ON	201 Hurst Drive	Barrie, ON	51 McMurchy Avenue S	Brampton, ON
9 Sandwich Street N	Amherstburg, ON	99 Elm Avenue	Beaconsfield, QC	10980 Bramalea Road	Brampton, ON
139 Mill Street	Angus, ON	5019 – 50th Street	Beaumont, AB	855 – 1st Street	Brandon, MB
375 White Lake Road	Arnprior, ON	826 – 1st Avenue	Beaver Lodge, AB	250 Shellard Lane	Brantford, ON
80 Madawaska Street	Arnprior, ON	425 Mara Road	Beaverton, ON	433 Fairview Drive	Brantford, ON
2 Henderson Drive	Aurora, ON	60 Main Street W	Beeton, ON	205 Erie Avenue	Brantford, ON
124 Wellington Street W	Aurora, ON	626 Notre Dame Street	Belle River, ON	121 Colborne Street W	Brantford, ON
345 Talbot Street W	Aylmer, ON	417 Bridge Street E	Belleville, ON	871 Ward Street	Bridgenorth, ON
94 Notre Dame Street E	Azilda, ON	100 Main Street	Blackville, NB	2742 Highway 325	Bridgewater, NS
18 Snyders Road	Baden, ON	603 Boulevard du Curé-Labelle	Blainville, QC	250 King Street W	Brockville, ON
202 Wolf Street	Banff, AB	10500 – 20 Avenue, Unit #1	Blairmore, AB	200 Carnwith Drive E	Brooklin, ON
610 Huronia Road, #B12	Barrie, ON	461 Main Street	Bloomfield, ON	907 Sutherland Drive E	Brooks, AB
280 Dunlop Street W	Barrie, ON	379 Montée Gagnon	Bois-Des-Filion, QC	4049 New Street	Burlington, ON
62 Essa Road	Barrie, ON	5008 – 47 Avenue	Bon Accord, AB	2051 Mount Forest Drive	Burlington, ON
350 Big Bay Point Road	Barrie, ON	180 King Street E	Bowmanville, ON	2025 Upper Middle Road	Burlington, ON
2 Marsellus Drive	Barrie, ON	39 Martin Road, #1	Bowmanville, ON	3292 Production Way	Burnaby, BC
149 St. Vincent Street	Barrie, ON	100 Mearns Avenue, #13	Bowmanville, ON	5639 Hastings Street	Burnaby, BC
151 Bayfield Street	Barrie, ON	215 Taylor Road	Bracebridge, ON	3000 Charleston Sideroad	Caledon, ON
353 Anne Street N	Barrie, ON	143 Manitoba Street	Bracebridge, ON	8286 Centre Street NE	Calgary, AB
420 Leacock Drive	Barrie, ON	295 Wellington Street	Bracebridge, ON	630 1st Avenue NE	Calgary, AB
181 Livingstone Street E	Barrie, ON	166 Holland Street W	Bradford, ON	3 Coral Springs Boulevard	Calgary, AB

¹ Fiserv EFT is the owner of THE EXCHANGE® trademark and its associated rights. Fiserv EFT has granted FICANEX® the exclusive right to use, market and sublicense THE EXCHANGE® trademark and the intellectual property rights associated with the operation of THE EXCHANGE® Network throughout Canada. Manulife Bank is an authorized user of the mark.

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Address	City, Province
555 – 11th Avenue SW	Calgary, AB
4011 – 50th Street SW	Calgary, AB
2104 – 33rd Avenue SW	Calgary, AB
1207 – 12th Avenue SW	Calgary, AB
705 – 8th Street SW	Calgary, AB
6449 Crowchild Trail SW	Calgary, AB
1904 – 19th Street NE	Calgary, AB
9909 Fairmont Drive SE	Calgary, AB
1403 – 8th Street SW	Calgary, AB
7930 Bowness Road NW, #80	Calgary, AB
1941 Uxbridge Drive NW, #15	Calgary, AB
528 – 4th Avenue SW	Calgary, AB
3012 – 17th Avenue SE	Calgary, AB
2007 – 4th Street SW	Calgary, AB
1202 – 17th Avenue SW	Calgary, AB
6060 Memorial Drive NE	Calgary, AB
6130 – 1A Street SW	Calgary, AB
14943 Deer Ridge Drive SE	Calgary, AB
838 – 68 Street NE	Calgary, AB
1264 – 68 Street SE	Calgary, AB
8 McKenzie Towne Avenue SE	Calgary, AB
34 Edgedale Drive NW, #4	Calgary, AB
11 Hidden Creek Drive NW, Unit #100	Calgary, AB
677 Cougar Ridge Drive SW, Unit #100	Calgary, AB
7171 – 80 Avenue NE, #510	Calgary, AB
9 Panatella Boulevard NW	Calgary, AB
11300 Tuscany Boulevard NW, #6006	Calgary, AB
1919 Sirocco Drive SW, #452	Calgary, AB
7005 – 18 Street SE, #4	Calgary, AB
5303 – 68 Avenue SE, Unit #156	Calgary, AB
4242 – 7th Street SE, #142	Calgary, AB
755 Lake Bonavista Drive SE	Calgary, AB
140 – 11 Avenue SW, Bay #3	Calgary, AB
1110 Canterbury Drive SW	Calgary, AB
523 Woodpark Boulevard SW	Calgary, AB
10 Chaparral Drive SE, #300	Calgary, AB
16305 Somercrest Street SW	Calgary, AB
1705 – 17 Avenue SW	Calgary, AB
2905 – 14 Street SW	Calgary, AB
11440 Braeside Drive SW, #4	Calgary, AB
8060 Silver Springs Boulevard NW, #209	Calgary, AB
5720 Silver Springs Boulevard NW, #7	Calgary, AB

Address	City, Province
4623 Bow Trail SW	Calgary, AB
2439 54 Avenue SW, #21	Calgary, AB
900 – 20 Crowfoot Crescent NW	Calgary, AB
5260 Falsbridge Drive NE	Calgary, AB
90 Cranleigh Drive SE, Bay #3	Calgary, AB
55 Skyview Ranch Road NE	Calgary, AB
3709 – 26 Avenue NE	Calgary, AB
655 Shawinigan Drive SW	Calgary, AB
20 Inverness Square SE	Calgary, AB
3735 Rundlehorn Drive NE, #19	Calgary, AB
4100 Marlborough Drive NE	Calgary, AB
1440 – 52 Street NE, #208	Calgary, AB
5 Main Street	Callander, ON
165 Fisher Mills Road	Cambridge, ON
30 Glamis Road	Cambridge, ON
105 Hespeler Road	Cambridge, ON
115 Christopher Drive	Cambridge, ON
314 Rockland Road	Campbell River, BC
76 Bridge Street E	Campbellford, ON
4730 65th Street	Camrose, AB
87-B Boulevard Marie Victorin, #6	Candiac, QC
712 Bow Valley Trail, #117	Canmore, AB
12 Cameron Street E	Cannington, ON
629 Highway 2	Cardinal, ON
13 Moore Street	Carleton Place, ON
324 Coleman Street	Carleton Place, ON
355 Franktown Road	Carleton Place, ON
163 Townline West	Carleton Place, ON
520 – 10th Avenue	Carstairs, AB
2 Talbot Street W	Cayuga, ON
110 Rue Principale	Chateauguay, QC
170 McNaughton Avenue W	Chatham, ON
3525 Highway 144	Chelmsford, ON
320 West Creek Drive	Chestermere, AB
45970 – 1st Avenue	Chilliwack, BC
4940 – 1st Street	Claresholm, AB
89 Albert Street	Clinton, ON
122 King Street W	Cobourg, ON
58 West Aarsby Road	Cochrane, AB
48 King Street E	Colborne, ON
1414 – 8 Avenue	Cold Lake, AB
560 First Street	Collingwood, ON

Address	City, Province
236 Hurontario Street	Collingwood, ON
580 Cameron Street	Collingwood, ON
16-24 Conception Bay Highway	Conception Bay South, NL
439 – 13th Street W	Cornwall, ON
1292 Pitt Street	Cornwall, ON
3250 Brookdale Avenue	Cornwall, ON
132 Marlborough Street	Cornwall, ON
412 Lyndoch Street	Corunna, ON
209554 Highway 26	Craigleith, ON
200 Waverley Road	Dartmouth, NS
422 James Street	Delhi, ON
2700 Boulevard Des Promenades	Deux-Montagnes, QC
73 Superior Street	Devon, AB
180 Miquelon Avenue, #155	Devon, AB
330 Dieppe Boulevard	Dieppe, NB
175 South Railway Avenue	Drumheller, AB
36 York Road	Dundas, ON
18904 – 87th Avenue	Edmonton, AB
16741 – 91st Street NW	Edmonton, AB
8177 – 99th Street NW	Edmonton, AB
6903 – 172nd Street NW	Edmonton, AB
3923 – 106th Street	Edmonton, AB
10845 – 61st Avenue NW	Edmonton, AB
10666 – 82 Avenue	Edmonton, AB
11410 Groat Road NW	Edmonton, AB
18208 – 89th Avenue NW	Edmonton, AB
11310 Jasper Avenue NW	Edmonton, AB
11105 – 87th Avenue NW	Edmonton, AB
600 Hermitage Road NW	Edmonton, AB
7609 – 38th Avenue	Edmonton, AB
4412 – 36 Avenue	Edmonton, AB
10406 – 107th Avenue NW	Edmonton, AB
8118 – 120 Avenue	Edmonton, AB
13120 – 66 Street NW	Edmonton, AB
8310 – 144 Avenue	Edmonton, AB
9910 – 104 Street	Edmonton, AB
9554 – 163 Street	Edmonton, AB
7636 – 156 Street	Edmonton, AB
15810 – 87 Avenue	Edmonton, AB
11822 – 103 Street	Edmonton, AB
16610 – 59A Street NW	Edmonton, AB
8405 – 112th Street	Edmonton, AB

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11835 – 40 Avenue NW	Edmonton, AB
3540 – 137 Avenue	Edmonton, AB
17260 – 95 Avenue	Edmonton, AB
15531 – 118 Avenue	Edmonton, AB
11849 – 34 Street	Edmonton, AB
3208 – 82 Street	Edmonton, AB
5220 – 199 Street	Edmonton, AB
11653 Jasper Avenue, Unit #1	Edmonton, AB
11615 – 104 Avenue	Edmonton, AB
14033 Victoria Trail NW	Edmonton, AB
703 – 101 Avenue	Edmonton, AB
6009 Mill Woods Road S	Edmonton, AB
864 – 119 Street SW	Edmonton, AB
8403 Ellerslie Road SW	Edmonton, AB
12631 Victoria Trail	Edmonton, AB
11404 – 17 Avenue SW	Edmonton, AB
4333 – 50 Street	Edmonton, AB
14703 – 40 Avenue	Edmonton, AB
1704 Towne Centre Boulevard NW	Edmonton, AB
103 Haddow Close NW	Edmonton, AB
8226 – 175 Street	Edmonton, AB
6655 – 178 Street, #150	Edmonton, AB
15179 – 121 Street	Edmonton, AB
15399 Castle Downs Road	Edmonton, AB
10162 – 82 Avenue	Edmonton, AB
2304 – 23 Avenue NW	Edmonton, AB
11638 – 87 Avenue	Edmonton, AB
54 Arthur Street S	Elmira, ON
1 Yonge Street S	Elmvale, ON
110 Centre Street	Espanola, ON
196 Talbot Street	Essex, ON
101 St. Andrew Street E	Fergus, ON
2351 – 7 Avenue	Fort Macleod, AB
1 – 700 Signal Road	Fort McMurray, AB
9912 King Street	Fort McMurray, AB
151 Loutit Road, Suite #100	Fort McMurray, AB
102 Millennium Drive	Fort McMurray, AB
100 Real Martin Drive	Fort McMurray, AB
9607 – 100 Avenue	Fort St. John, BC
60 Kaybob Drive S	Fox Creek, AB
13 North Trent Street	Frankford, ON
536 Riverside Drive	Fredericton, NB

Address	City, Province
210 King Street E	Gananoque, ON
3481 Falconbridge Highway	Garson, ON
10 Mountainview Road S	Georgetown, ON
360 Guelph Street	Georgetown, ON
4619 50th Avenue	Gibbons, AB
83 Centre Street	Gimli, MB
4000 Bridle Path Drive	Gloucester, ON
2051 Meadowbrook Road	Gloucester, ON
2672 Innes Road	Gloucester, ON
50 Victoria Street N	Goderich, ON
87 Victoria Street S	Goderich, ON
825 Rue Maisonneuve	Granby, QC
21 Ontario Street N	Grand Bend, ON
24 Main Street	Grand Valley, ON
9604 – 100 Avenue	Grande Prairie, AB
10005 – 105 Avenue	Grande Prairie, AB
9701 – 84 Avenue, #7	Grande Prairie, AB
6801 Pinnacle Street	Grande Prairie, AB
9215 Lakeland Drive, #101	Grande Prairie, AB
9102 – 92 Avenue	Grande Prairie, AB
135 Muskoka Road N	Gravenhurst, ON
10095 Highway 1	Greenwich, NS
5401 51 Street	Grimshaw, AB
926 Paisley Road	Guelph, ON
987 Gordon Street	Guelph, ON
55 Main Street N	Hagersville, ON
503 Old Sambro Road	Halifax, NS
6515 Quinpool Road	Halifax, NS
5657 Spring Garden Road	Halifax, NS
1110 Fennel Avenue E	Hamilton, ON
1660 Upper James Street	Hamilton, ON
1300 Garth Street	Hamilton, ON
801 Mohawk Road W	Hamilton, ON
1221 Limeridge Road E	Hamilton, ON
1460 King Street E	Hamilton, ON
119 Herkimer Street	Hamilton, ON
2200 Hammonds Plains Road	Hammonds Plains, NS
189 – 10th Street	Hanover, ON
472 – 10th Street	Hanover, ON
13553 Bruce Road 10	Hanover, ON
251 Elora Street S	Harriston, ON
6 King Street E	Harrow, ON

Address	City, Province
26 Ottawa Street W	Havelock, ON
10202 – 97 Street, Box 5	High Level, AB
5219 – 48 Street	High Prairie, AB
625A – 5 Street SE	High River, AB
19466 Yonge Street	Holland Landing, ON
99 Main Street E	Huntsville, ON
2 Main Street E	Huntsville, ON
175 Hanes Road	Huntsville, ON
551 Boulevard Jacques Bizard	Île Bizard, QC
6 Bell Street	Ingersoll, ON
14805 County Road 2	Ingleside, ON
5204 – 41 Street	Innisfail, AB
4 Talbot Street	Jarvis, ON
617 Patricia Street	Jasper, AB
205 Tranquille Road	Kamloops, BC
1031 Teron Road	Kanata, ON
62 Stonehaven Drive	Kanata, ON
13 Kakulu Road	Kanata, ON
500 Hazeldean Road	Kanata, ON
100 Castlefrank Road	Kanata, ON
32 Government Road	Kapuskasing, ON
1014 Glenmore Drive, #106	Kelowna, BC
2220 Boucherie Road	Kelowna, BC
2189 Springfield Road, #110	Kelowna, BC
1007 Rutland Road N	Kelowna, BC
2147 Richter Street	Kelowna, BC
5 – 1155 K.L.O. Road, #5	Kelowna, BC
421 Rideau Street	Kemptville, ON
522 The Queensway S	Keswick, ON
960 Queen Street	Kincardine, ON
2814 Princess Street	Kingston, ON
451 Division Street	Kingston, ON
106 Sutherland Drive	Kingston, ON
196 Ontario Street	Kingston, ON
1750 Bath Road	Kingston, ON
357 Bath Road	Kingston, ON
546 Bath Road	Kingston, ON
490 Princess Street	Kingston, ON
83 Aberfoyle Road	Kingston, ON
726 Milford Drive	Kingston, ON
1568 Highway 18 E	Kingsville, ON
1795 Chemin Ste-Marie	Kirkland, QC

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ABMs Added by Manulife Bank
in 2015

DECLARATIONS

Address	City, Province
115 Government Road W	Kirkland Lake, ON
16 Government Road E	Kirkland Lake, ON
655 Strasburg Road	Kitchener, ON
192 Activa Avenue	Kitchener, ON
300 Bleams Road	Kitchener, ON
366 Victoria Street N	Kitchener, ON
585 Doon Village Road	Kitchener, ON
40 Pioneer Drive	Kitchener, ON
1606 Battler Road	Kitchener, ON
450 Westheights Drive	Kitchener, ON
540 Westforest Trail	Kitchener, ON
1065 Lahakas Boulevard	Kitimat, BC
5001 – 52 Street, #101	Lacombe, AB
7150 – 200 Street	Langley, BC
20995 – 88th Avenue	Langley, BC
7610 boulevard Newman	LaSalle, QC
2055 Sandwich Parkway W	LaSalle, ON
2050 boulevard René Laennec	Laval, QC
620 boulevard De La Concorde	Laval, QC
5795 boulevard Des Laurentides	Laval, QC
323 Erie Street S	Leamington, ON
4302 – 50 Street, #100	Leduc, AB
110 WT Hill Boulevard S	Lethbridge, AB
329 Bluefox Boulevard N	Lethbridge, AB
717 – 6 Avenue S	Lethbridge, AB
2515 Highlands Road W	Lethbridge, AB
121 Sunridge Road W	Lethbridge, AB
2730 Mayor Magrath Drive S	Lethbridge, AB
170 Columbia Boulevard W	Lethbridge, AB
210 Scenic Drive S	Lethbridge, AB
170 King Street	Lindsay, ON
75 William Street N	Lindsay, ON
87 Lindsay Street S	Lindsay, ON
172 Angeline Street N	Lindsay, ON
115 Argyle Avenue N	Listowel, ON
275 Wallace Avenue N	Listowel, ON
150 Regional Road 24	Lively, ON
735 Wonderland Road N	London, ON
75 Admiral Drive	London, ON
670 First Street	London, ON
1878 Highbury Avenue N	London, ON
507 Salisbury Street	London, ON

Address	City, Province
1050 Kipps Lane	London, ON
265 Oxford Street E	London, ON
595 Richmond Street	London, ON
272 Dundas Street	London, ON
1440 Jalna Boulevard	London, ON
2043 Dundas Street	London, ON
2254 Trafalgar Street	London, ON
900 Oxford Street E	London, ON
431 Boler Road	London, ON
100 Oakville Avenue	London, ON
699 Wilkins Street	London, ON
1225 Wonderland Road N	London, ON
575 Proudfoot Lane	London, ON
925 Wonderland Road S	London, ON
2030 Meadowgate Boulevard	London, ON
7 Moulinette Road	Long Sault, ON
1756 boulevard Marie-Victorin	Longueuil, QC
1720 boulevard Jacques-Cartier E	Longueuil, QC
468 boulevard Curé-Poirier O	Longueuil, QC
615 Campbell Street	Lucknow, ON
2087 Vernon Avenue	Lumby, BC
231 Durham Street S	Madoc, ON
5511 Manotick Main Street	Manotick, ON
2660 Major Mackenzie Drive W	Maple, ON
20318 Dewdney Trunk Road	Maple Ridge, BC
22645 Dewdney Trunk Road	Maple Ridge, BC
20 Peninsula Road	Marathon, ON
50 Toronto Street N	Markdale, ON
1 Masseyfield Gate, Unit #3	Markham, ON
7828 – 9th Line	Markham, ON
15 Matthew Street	Marmora, ON
161 Autoroute 40 Highway E	Maskinonge, QC
136 Sykes Street N	Meaford, ON
717 – 20th Street NE	Medicine Hat, AB
1501 Dunmore Road SE	Medicine Hat, AB
398 – 12 Street NE	Medicine Hat, AB
355 Southridge Drive SE	Medicine Hat, AB
102 – 6 Avenue SE	Medicine Hat, AB
1035 Route 243	Melbourne, QC
208 Saskatchewan Avenue	Melfort, SK
1179 Bayfield Street N	Midhurst, ON
757 William Street	Midland, ON

Address	City, Province
293 Midland Avenue	Midland, ON
57 Elora Street	Mildmay, ON
235 Wilson Drive	Milton, ON
472 Steeles Avenue E	Milton, ON
327 Bronte Street S	Milton, ON
7178 Stave Street	Mission, BC
33093 – 7 Avenue	Mission, BC
350 Burnhamthorpe Road E	Mississauga, ON
2385 Burnhamthorpe Road W	Mississauga, ON
3427 Derry Road E	Mississauga, ON
7235 Bellshire Gate	Mississauga, ON
7164 Airport Road	Mississauga, ON
133 St. George Street	Mitchell, ON
1930 Mountain Road	Moncton, NB
3875 rue Masson	Montreal, QC
8755 boulevard Pie-LX	Montreal, QC
500 rue Fleury E	Montreal, QC
5700 Chemin De La Côte-St-Luc	Montreal, QC
6300 rue Sherbrooke O	Montreal, QC
10640 boulevard Pie-LX	Montreal, QC
6331 boulevard Henri Bourassa	Montreal Nord, QC
526 – 9th Avenue SW	Moose Jaw, SK
1230 – 9th Avenue NW	Moose Jaw, SK
1202 Main Street N	Moose Jaw, SK
9821 – 100 Street	Morinville, AB
69 Ottawa Street	Morrisburg, ON
22537 Adelaide Street N	Mount Brydges, ON
310 Main Street S	Mount Forest, ON
2871 Munster Road	Munster, ON
4286 Departure Bay Road	Nanaimo, BC
2204 – 19 Street	Nanton, AB
138 Centre Street N	Napanee, ON
418 Moodie Drive	Nepean, ON
299 Greenbank Road	Nepean, ON
1 Tartan Drive	Nepean, ON
14 Paget Street S	New Liskeard, ON
435 Columbia Street	New Westminster, BC
1065 Davis Drive	Newmarket, ON
17725 Yonge Street	Newmarket, ON
16925 Yonge Street, Unit #2	Newmarket, ON
14 Main Street S	Newmarket, ON
6873 McLeod Road	Niagara Falls, ON

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Address	City, Province
5460 Ferry Street	Niagara Falls, ON
145 Railway Street	Nipigon, ON
183 Lakeshore Drive	North Bay, ON
524 Lakeshore Drive	North Bay, ON
1867 O'Brien Street	North Bay, ON
621 Cassells Street	North Bay, ON
2606 Trout Lake Road	North Bay, ON
24 Marshall Avenue E	North Bay, ON
617 Main Street E	North Bay, ON
1128 Fisher Street	North Bay, ON
1146 Cassels Street	North Bay, ON
1100 Lavery Street	North Bay, ON
15 Stover Street	Norwich, ON
94 Peterborough Street	Norwood, ON
511 Maple Grove Drive, #36	Oakville, ON
2520 Postmaster Drive	Oakville, ON
2530 – 6th Line	Oakville, ON
100 Milligan Road	Okotoks, AB
40 Southridge Drive	Okotoks, AB
10 King Street E	Omeme, ON
108 Dawson Road	Orangeville, ON
400 Townline Road	Orangeville, ON
75 First Street	Orangeville, ON
317 Atherley Road	Orillia, ON
3 Westmount Road SE	Orillia, ON
8023 Highway 12	Orillia, ON
176 Memorial Avenue	Orillia, ON
5959 Jeanne D'Arc Boulevard S	Orleans, ON
1600 Forest Valley Drive	Orleans, ON
1675 Tenth Line Road, Unit #26	Orleans, ON
385 Tompkins Avenue	Orleans, ON
1051 Simcoe Street N	Oshawa, ON
531 Ritson Road S	Oshawa, ON
600 Grandview Street S	Oshawa, ON
355 Wentworth Street W	Oshawa, ON
501 Coldstream Drive	Oshawa, ON
799 Park Road S	Oshawa, ON
258 Park Road S	Oshawa, ON
206 King Street E	Oshawa, ON
1339 King Street E	Oshawa, ON
555 Rossland Road E	Oshawa, ON
2547 Baseline Road	Ottawa, ON

Address	City, Province
388 Elgin Street	Ottawa, ON
598 Montreal Road	Ottawa, ON
333 Rideau Street	Ottawa, ON
210 Laurier Avenue E	Ottawa, ON
1025 Merivale Road	Ottawa, ON
1023 Wellington Street	Ottawa, ON
780 Baseline Road	Ottawa, ON
2213 Arch Street	Ottawa, ON
120 Osgoode Street	Ottawa, ON
1402 Highgate Road	Ottawa, ON
2670 Alta Vista Drive	Ottawa, ON
256 Richmond Road	Ottawa, ON
1827 Baseline Road	Ottawa, ON
1653 Taunton Road E	Ottawa, ON
25 Tapiola Crescent, Unit #1	Ottawa, ON
4184 Spratt Road, Building B, Unit #1	Ottawa, ON
437 St. Laurent Boulevard	Ottawa, ON
1420 Walkley Road	Ottawa, ON
1596 – 9th Avenue E	Owen Sound, ON
280 – 10th Street E	Owen Sound, ON
95 Church Street	Parry Sound, ON
3 Bowes Road	Parry Sound, ON
28408 Highway 48	Pefferlaw, ON
320 Pembroke Street E	Pembroke, ON
868 Pembroke Street W	Pembroke, ON
1751 Paul Martin Drive	Pembroke, ON
100 Pembroke Street E	Pembroke, ON
95 Main Street	Penetanguishene, ON
28 Wilson Street W	Perth, ON
139 Gore Street E	Perth, ON
100 Dufferin Street	Perth, ON
3389 Petawawa Boulevard	Petawawa, ON
235 McDonnell Street	Peterborough, ON
135 George Street N	Peterborough, ON
1079 Clonsilla Avenue	Peterborough, ON
1119 Water Street N	Peterborough, ON
1625 Sherbrooke Street, Unit #1	Peterborough, ON
33 Hunter Street E	Peterborough, ON
1127 Chemong Road	Peterborough, ON
680 Clonsilla Avenue	Peterborough, ON
246 King Street	Peterborough, ON
194 Lansdowne Street E	Peterborough, ON

Address	City, Province
779 Highway 7	Peterborough, ON
4111 Petrolia Street	Petrolia, ON
1298 Kingston Road, Unit #1	Pickering, ON
3 Paul Street	Picton, ON
1856 Boulevard des Sources	Pointe-Claire, QC
3955 Johnston Road	Port Alberni, BC
500 Main Street	Port Dover, ON
733 Goderich Street	Port Elgin, ON
1812 Scugog Street	Port Perry, ON
319 George Street	Port Stanley, ON
327 Saskatchewan Avenue E	Portage la Prairie, MB
56 boulevard du Portage-des-Mousses	Port-Cartier, QC
108 Park Street	Prescott, ON
297 King Street W	Prescott, ON
2805 – 6 Avenue E, #102	Prince Albert, SK
1970 Avenue Chauveau	Quebec, QC
5100 Wilfrid Hamel boulevard	Quebec, QC
285 Anderson Drive	Quesnel, BC
8 Millennium Drive	Quispamsis, NB
6888 – 50 Avenue	Red Deer, AB
3801 Ross Street	Red Deer, AB
2 Jewell Street, #104	Red Deer, AB
2950 – 22nd Street, Bay 100	Red Deer, AB
2127 – 50 Avenue, #101	Red Deer, AB
420 Allen Street, Bay 3	Red Deer, AB
3 Ironside Street, #120	Red Deer, AB
1101K Kramer Boulevard	Regina, SK
2108 Albert Street	Regina, SK
2116 Grant Road	Regina, SK
12 Raglan Street N	Renfrew, ON
8 Raglan Street S	Renfrew, ON
367 Raglan Street S	Renfrew, ON
1688 Albion Road	Rexdale, ON
106 Humber College Boulevard	Rexdale, ON
6138 Perth Street	Richmond, ON
9951 Williams Road	Richmond, BC
11020 Williams Road	Richmond, BC
13495 Bathurst Street	Richmond Hill, ON
10 Erie Street S	Ridgetown, ON
420 chemin de la Marie	Rigaud, QC
100 Autoroute 20	Riviere Beaudette, QC
9061 County Road 17	Rockland, ON

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Address	City, Province
1055 Laurier Street	Rockland, ON
5107 – 46 Street	Rocky Mountain House, AB
4144 Wilkinson Road, Unit #10	Saanich, BC
155 Montée Saint-Régis	Saint-Constant, QC
1050 Autoroute Des Laurentides	Saint-Jerome, QC
783 Fairville Boulevard	Saint John, NB
1700 Rothesay Road	Saint John, NB
520 boulevard Clairevue O	Saint-Bruno, QC
5540 Route 132	Sainte-Catherine, QC
204 Rue Saint-Charles	Sainte-Thérèse, QC
207 boulevard Industriel	Saint-Eustache, QC
328 boulevard Sir-Wilfrid-Laurier	Saint-Hilaire, QC
298 Chemin Larocque	Salaberry-le-Valleyfield, QC
2801 – 10 Avenue NE, Unit #71	Salmon Arm, BC
450 Trudeau Drive	Sarnia, ON
49 Finch Drive	Sarnia, ON
680 Cathcart Boulevard	Sarnia, ON
299 Confederation Road	Sarnia, ON
400 Exmouth Street	Sarnia, ON
121 Indian Road S	Sarnia, ON
3929 – 8th Street E	Saskatoon, SK
402 – 3rd Avenue N	Saskatoon, SK
103 Ruth Street E	Saskatoon, SK
708 Central Ave	Saskatoon, SK
1010 Taylor Street E, #9	Saskatoon, SK
2302 – 33 Street W	Saskatoon, SK
3730 Diefenbaker Drive	Saskatoon, SK
4310 Kenderdine Road	Saskatoon, SK
102 Hamptons Circle	Saskatoon, SK
430 Russell Road	Saskatoon, SK
329 Main Street	Sauble Beach, ON
655 Wellington Street W	Sault Ste. Marie, ON
12 Second Line W	Sault Ste. Marie, ON
1230 Wellington Street E	Sault Ste. Marie, ON
650 Boundary Road	Sault Ste. Marie, ON
381 McNabb Street	Sault Ste. Marie, ON
271 Dacey Road	Sault Ste. Marie, ON
628 Third Line E	Sault Ste. Marie, ON
647 Second Line W	Sault Ste. Marie, ON
187 Gore Street	Sault Ste. Marie, ON
30 Dean Park Road	Scarborough, ON
31 Tapscott Road	Scarborough, ON

Address	City, Province
2900 Eglinton Avenue E	Scarborough, ON
1021 Markham Road	Scarborough, ON
60 Second Avenue	Schumacher, ON
22 Goderich Street W	Seaforth, ON
187-193 Main Street	Selkirk, MB
1555 Highway 11 N	Shanty Bay, ON
448 Main Street E	Shelburne, ON
10 Ridgemont Way	Sherwood Park, AB
101 Granada Boulevard	Sherwood Park, AB
7 Jim Common Drive	Sherwood Park, AB
100 – 12 Avenue SW	Slave Lake, AB
45 Main Street E	Smiths Falls, ON
201 Brockville Street	Smiths Falls, ON
1 Plaza Drive	South Dundas, ON
93 Harold Avenue	South Porcupine, ON
30 Victoria Street S	South Tweed, ON
145 Albert Street S	Southampton, ON
624 King Street	Spruce Grove, AB
98 McLeod Avenue	Spruce Grove, AB
3 McLeod Avenue, #100	Spruce Grove, AB
632 Topsail Road	St. John's, NL
71 Elizabeth Avenue	St. John's, NL
190 Queen Street E	St. Marys, ON
2 Sir Winston Churchill Avenue	St. Albert, AB
190 Boudreau Road, #110	St. Albert, AB
35 Giroux Road	St. Albert, AB
14301 Tecumseh Road E	St. Clair Beach, ON
4447 – 50 Avenue	St. Paul, AB
534 Elm Street	St. Thomas, ON
287 Talbot Street	St. Thomas, ON
200 Main Street E	Stayner, ON
1 Mill Street	Stirling, ON
1 Hobin Street	Stittsville, ON
401 rue Saint-Georges	St-Jerome, QC
2210 avenue du Marché	St-Lin-Laurentides, QC
521 Highway 8	Stoney Creek, ON
4402 – 48 Street	Stony Plain, AB
5964 Main Street	Stouffville, ON
240 Graff Avenue	Stratford, ON
422 Huron Street	Stratford, ON
7-15 Front Street E	Strathroy, ON
113 Front Street	Sturgeon Falls, ON

Address	City, Province
1003 The Kingsway	Sudbury, ON
2142 Lasalle Boulevard	Sudbury, ON
750 Lasalle Boulevard	Sudbury, ON
370 Second Avenue N	Sudbury, ON
496 Notre Dame Avenue	Sudbury, ON
14405 Rosedale Avenue	Summerland, BC
8007 King George Highway	Surrey, BC
14820 – 108th Avenue	Surrey, BC
13192 – 104 Avenue	Surrey, BC
9194 Scott Road	Surrey, BC
7175 – 138 Street, #110	Surrey, BC
1751 King George Highway	Surrey, BC
13983 – 16 Avenue	Surrey, BC
15180 – 96 Avenue	Surrey, BC
10020 – 152nd Street, #169	Surrey, BC
16013 Fraser Highway	Surrey, BC
1 Sylvan Drive	Sylvan Lake, AB
5 Woodstock Street	Tavistock, ON
2988 Highway 16 E	Terrace, BC
682824 Road 68	Thamesford, ON
25 Victoria Street	Thamesville, ON
745 Thompson Drive	Thompson, MB
7241 Bathurst Street	Thornhill, ON
531 Atkinson Avenue	Thornhill, ON
800 Steeles Avenue W	Thornhill, ON
207 Keefer Road	Thorold, ON
702 – 2 Street N	Three Hills, AB
475 Hodder Avenue	Thunder Bay, ON
550 Beverley Street	Thunder Bay, ON
1802 Victoria Avenue E	Thunder Bay, ON
394 Oliver Road	Thunder Bay, ON
600 Arthur Street W	Thunder Bay, ON
640 Waterloo Street S	Thunder Bay, ON
1186 Dawson Road	Thunder Bay, ON
745 Simpson Street	Thunder Bay, ON
509 Edward Street N	Thunder Bay, ON
1200 Brown Street	Thunder Bay, ON
1315 Arthur Street E	Thunder Bay, ON
185 Cumberland Street N	Thunder Bay, ON
915 Red River Road	Thunder Bay, ON
346 May Street N	Thunder Bay, ON
708 May Street N	Thunder Bay, ON

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Address	City, Province
1500 James Street S	Thunder Bay, ON
3 Balsam Street	Thunder Bay, ON
90 Queen Street N	Tilbury, ON
590 Broadway Street	Tillsonburg, ON
365 Algonquin Boulevard E	Timmins, ON
20 Victoria Avenue	Timmins, ON
685 River Park Road	Timmins, ON
393 Eglinton Avenue E	Toronto, ON
801 Mount Pleasant Road	Toronto, ON
11 Pleasant Boulevard	Toronto, ON
96 Gerrard Street E	Toronto, ON
1507 Avenue Road	Toronto, ON
905 Jane Street	Toronto, ON
2244 Bloor Street W	Toronto, ON
140 La Rose Avenue	Toronto, ON
144-148 Dundas Street W	Toronto, ON
2200 Martin Grove Road	Toronto, ON
2428 Islington Avenue	Toronto, ON
2942 Finch Avenue E	Toronto, ON
234 Sheppard Avenue W	Toronto, ON
904 Millwood Road	Toronto, ON
660 Eglinton Avenue E	Toronto, ON
3211 Yonge Street	Toronto, ON
78 St. Clair Avenue W	Toronto, ON
2126 Queen Street E	Toronto, ON
2975 Kingston Road, Unit #26A	Toronto, ON
2826 Victoria Park Avenue	Toronto, ON
948 St Clair Avenue W	Toronto, ON
3024 Don Mills Road	Toronto, ON
85 Queen Street S	Tottenham, ON
300 Sidney Street N	Trenton, ON
17464 Old Highway 2	Trenton, ON
118 Byron Street	Trenton, ON
23 Brock Street W	Uxbridge, ON
5008 – 50 Avenue	Valleyview, AB
1198 Davie Street	Vancouver, BC
1997 Cornwall Avenue	Vancouver, BC
2605 Commercial Drive	Vancouver, BC
605 East Broadway	Vancouver, BC
2515 Hemlock Street	Vancouver, BC

Address	City, Province
1695 Davie Street	Vancouver, BC
4464 Dunbar Street	Vancouver, BC
801 Marine Drive, Unit #900	Vancouver, BC
313 McArthur Avenue	Vanier, ON
90 rue Quévillon	Varennes, QC
5204 – 50 Avenue	Vermilion, AB
4300 – 27 Street	Vernon, BC
1515 Cook Street	Victoria, BC
1510 Admirals Road	Victoria, BC
265 Menzies Avenue	Victoria, BC
324 Cook Street	Victoria, BC
1300 – 1304 Douglas Street	Victoria, BC
2635 Quadra Street	Victoria, BC
3749 Shelbourne Street	Victoria, BC
3198 Jacklin Road	Victoria, BC
910 Yonge Street S	Walkerton, ON
55 McNaughton Avenue	Wallaceburg, ON
1551 Mosley Street	Wasaga Beach, ON
5302 Nauvoo Road	Watford, ON
208D Mission Road	Wawa, ON
301 Thorold Road	Welland, ON
73 Concession Street	Westport, ON
4702 – 50 Street	Wetaskiwin, AB
60 Government Road S	Weyburn, SK
30 Talbot Road	Wheatley, ON
4370 Lorimer Road	Whistler, BC
679 Whitbourne Road	Whitbourne, NL
3500 Brock Street N	Whitby, ON
900 Bonacord Avenue	Whitby, ON
848 Brock Street N	Whitby, ON
5123 Highway Street W	Whitecourt, AB
333 Frank Street	Warton, ON
542 St. Lawrence Street	Winchester, ON
1093 Lauzon Road	Windsor, ON
2675 Lauzon Road	Windsor, ON
295 Strabane Street	Windsor, ON
480 Cabana Road E	Windsor, ON
380 Mill Street	Windsor, ON
2606 Jefferson Boulevard	Windsor, ON
4675 Seminole Street	Windsor, ON

Address	City, Province
3690 Matchette Road	Windsor, ON
751 Front Street	Windsor, ON
891 Campbell Avenue	Windsor, ON
991 Ouellette Avenue	Windsor, ON
1304 Grand Marais Road W	Windsor, ON
7887 Tecumseh Road E	Windsor, ON
7945 Wyandotte Street E	Windsor, ON
1685 Tecumseh Road E	Windsor, ON
2730 Howard Avenue	Windsor, ON
1320 Walker Road	Windsor, ON
12317 Riverside Drive E	Windsor, ON
12270 Tecumseh Road E	Windsor, ON
3803 Walker Road	Windsor, ON
3139 Forest Glade Drive	Windsor, ON
5854 Malden Road	Windsor, ON
343 Josephine Street	Wingham, ON
810 Selkirk Avenue	Winnipeg, MB
2359 Ness Avenue	Winnipeg, MB
1035 Autumnwood Drive	Winnipeg, MB
50 Lakewood Boulevard, #100	Winnipeg, MB
2544 Main Street	Winnipeg, MB
48 Osborne Street	Winnipeg, MB
2077 Pembina Highway, #1	Winnipeg, MB
3311 Pembina Highway	Winnipeg, MB
1165 Kildare Avenue	Winnipeg, MB
415 Springfield Road	Winnipeg, MB
737 Gateway Road	Winnipeg, MB
529 London Street	Winnipeg, MB
829 Cavalier Drive	Winnipeg, MB
407 Carlton Street	Winnipeg, MB
1750 Plessis Road, Unit #100	Winnipeg, MB
1021 McGregor Street	Winnipeg, MB
1670 Corydon Avenue	Winnipeg, MB
1485 Portage Avenue	Winnipeg, MB
9600 Islington Avenue, #B1	Woodbridge, ON
951 Devonshire Avenue	Woodstock, ON
361 Norwich Avenue	Woodstock, ON
5000 Forrest Drive	Yellowknife, NT
140 Smith Street E	Yorkton, SK

Declarations

This 2015 Public Accountability Statement is published by, and in respect of, Manulife Financial Corporation, The Manufacturers Life Insurance Company and the following prescribed affiliates:

- First North American Insurance Company
- Manulife Asset Management Limited
- Manulife Securities Incorporated
- Manulife Securities Investment Services Inc.
- Manulife Asset Management (North America) Limited
- Manulife Securities Insurance Inc.
- Manulife Asset Management Investments Inc.
- Manulife Trust Services Limited
- Manulife Assurance Company of Canada

The 2015 Manulife Bank Public Accountability Statement is published by, and in respect of, Manulife Bank and its prescribed affiliate, Manulife Trust Company.

All dollar amounts in this statement are in Canadian dollars unless stated otherwise. Manulife Financial Corporation and its subsidiaries, including The Manufacturers Life Insurance Company, are referred to herein as “Manulife” or “the Company”. This Public Accountability Statement is published for the financial year ended December 31, 2015.

Donations and Sponsorships

All requests for charitable donations or sponsorships should be submitted using our online application process at manulife.com/community. Here, you will find information about Manulife’s philanthropic partners and initiatives, as well as guidelines and criteria that determine eligibility for receiving corporate support.

Electronic Documents

A number of shareholder documents are available electronically. For details about electronic document delivery or more information about other e-services, please contact our local stock transfer agents, listed in the Annual Report.

Manulife’s Annual Report is available online at manulife.com.

Manulife’s 2015 Public Accountability Statement is also available to view and download from our website at manulife.com/pas.

Contact Us

Manulife
Attention: Corporate Citizenship
200 Bloor Street East
Toronto, Ontario, Canada M4W 1E5



Manulife commemorated Veterans’ Week in Canada by planting more than 11,800 Canadian flags on the front lawn of our global headquarters to honour the more than 118,000 members of the Canadian Armed Forces who lost their lives in service to Canada during wartime and on peacekeeping missions.

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ABOUT MANULIFE

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2015, we had approximately 34,000 employees, 63,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of December 2015, we had \$935 billion (US\$676 billion) in assets under management and administration, and in the previous 12 months we paid our customers claims, cash surrender values, annuity payments and other benefits worth more than \$24.6 billion. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.



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May 2016