

2020 Fourth Quarter Residential Mortgages Disclosure

This disclosure has been prepared in accordance with requirements of OSFI's *B-20 Residential Mortgage Underwriting Practices Procedures Guideline*. Information disclosed below is subject to internal review but has not been audited by First Commercial Bank's external auditors.

For the purpose of this disclosure, a "residential mortgage" means any loan to an individual that is secured by residential property (one to four-unit dwellings). Home equity lines of credit (HELOCs), equity loans and other such products that use residential property as security are also included.

**All amount in Canadian dollar*

Outstanding Balance of Residential Mortgages and HELOCs								
Province	Mortgage				HELOC		Total	
	Insured		Uninsured		Uninsured		Total	
British Columbia	0	0%	\$1,268,290	100%	0	0%	\$1,268,290	100%
Ontario	0	0%	0	0%	0	0%	0	0%
Total	0	0%	\$1,268,290	100%	0	0%	\$1,268,290	100%

Residential Mortgages by Amortization Period		
No amortization	\$1,140,000	90%
0 – 9 years	0	0%
10 – 19 years	\$128,290	10%
20 – 24 years	0	0%
25 – 29 years	0	0%
30 – 34 years	0	0%
35+ years	0	0%
Total	\$1,268,290	100%

Average LTV Ratio of Newly Originated Uninsured Residential Mortgages in 2020 Fourth Quarter		
Province	Outstanding Balance	Average LTV
British Columbia	0	0%
Ontario	0	0%
Total	0	0%

In the event of an economic downturn, as our residential mortgages are well secured and having a moderate average LTV of 40%, the potential impact on the residential mortgage portfolio is deemed to be minimum.