

2025 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% | \$84,068 | 100% | 0 | 0% | \$84,068 | 100% |
| Ontario | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| Total | 0 | 0% | \$84,068 | 100% | 0 | 0% | \$84,068 | 100% |

| Residential Mortgages by Amortization Period | | |
|--|----------|------|
| No amortization | 0 | 0% |
| 0 – 9 years | 0 | 0% |
| 10 – 19 years | \$84,068 | 100% |
| 20 – 24 years | 0 | 0% |
| 25 – 29 years | 0 | 0% |
| 30 – 34 years | 0 | 0% |
| 35+ years | 0 | 0% |
| Total | \$84,068 | 100% |

| Average LTV Ratio of Newly Originated Uninsured Residential Mortgages in 2025 Third 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 9.06%, the potential impact on the residential mortgage portfolio is deemed to be minimum.