



## **B-20 Residential Mortgage Guidelines Public Disclosures**

**For the period ended December 31, 2019**



**Residential Public Disclosure**

**Insured vs. Uninsured by Total Residential Mortgage and HELOC's by Province**

Geographic Split by \$		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	1,212,932	-	-	-	-	-	-	1,212,932
	Uninsured	-	-	-	-	-	1,150,277,346	-	-	-	35,850,851	-	-	1,186,128,197
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	24,105,539	-	-	-	-	-	-	24,105,539
Total		-	-	-	-	-	1,175,595,876	-	-	-	35,850,851	-	-	1,211,446,728

Geographic Split by %		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	0.10%	-	-	-	-	-	-	0.10%
	Uninsured	-	-	-	-	-	94.95%	-	-	-	2.96%	-	-	97.91%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.99%	-	-	-	-	-	-	1.99%
Total		0.00%	0.00%	0.00%	0.00%	0.00%	97.04%	0.00%	0.00%	0.00%	2.96%	0.00%	0.00%	100.00%

**Amortization Period based on %**

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	0.65%	10.91%	88.43%	0.00%	0.00%	100.00%

**Average LTV of Mortgage Purchased/Originated During the Quarter**

	Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	-	-	-	-	69.64%	-	-	-	-	-	-	69.64%
Uninsured HELOCs	-	-	-	-	-	45.79%	-	-	-	-	-	-	45.79%