

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended June 30, 2022



Residential Public Disclosure



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

Geographic Split by \$		Nfld	NS	NB	PEI	Quebec	Ontario	Man
Total Residential Mortgages	Insured	-	-	-	-	-	700,424	-
	Uninsured	-	-	-	-	3,060,686	2,251,200,920	-
HELOCs	Uninsured	-	-	-	-	-	44,902,485	-
Total		-	-	-	-	3,060,686	2,296,803,830	-

Geographic Split by \$		Sask	Alb	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	700,424
	Uninsured	-	4,878,543	405,817,786	-	-	2,664,957,936
HELOCs	Uninsured	-	-	2,783,129	-	-	47,685,614
Total		-	4,878,543	408,600,915	-	-	2,713,343,975

Geographic Split by %		Nfld	NS	NB	PEI	Quebec	Ontario	Man
Total Residential Mortgages	Insured	-	-	-	-	-	0.03%	-
	Uninsured	-	-	-	-	0.11%	82.97%	-
HELOCs	Uninsured	-	-	-	-	-	1.65%	-
Total		-	-	-	-	0.11%	84.65%	-

Geographic Split by %		Sask	Alb	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.03%
	Uninsured	-	0.18%	14.96%	-	-	98.22%
HELOCs	Uninsured	-	-	0.10%	-	-	1.75%
Total		-	0.18%	15.06%	-	-	100.00%

Residential Public Disclosure



Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.51%	2.82%	87.04%	7.13%	0.48%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	Nfld	NS	NB	PEI	Quebec	Ontario	Man
Total Uninsured Residential Mortgages	-	-	-	-	-	66.59%	-
Uninsured HELOCs	-	-	-	-	-	63.37%	-

	Sask	Alb	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	71.38%	66.80%	-	-	68.25%
Uninsured HELOCs	-	-	61.72%	-	-	62.54%