

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended December 31, 2022



Residential Public Disclosure



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

Geographic Split by \$		NL	NS	NB	PEI	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	688,012	-
	Uninsured	-	-	-	-	-	2,596,097,766	-
HELOCs	Uninsured	-	-	-	-	-	66,310,644	-
Total		-	-	-	-	-	2,663,096,422	-

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	688,012
	Uninsured	-	43,896,985	513,568,373	-	-	3,153,563,124
HELOCs	Uninsured	-	-	3,725,437	-	-	70,036,081
Total		-	43,896,985	517,293,810	-	-	3,224,287,217

Geographic Split by %		NL	NS	NB	PEI	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%	-
	Uninsured	-	-	-	-	-	80.51%	-
HELOCs	Uninsured	-	-	-	-	-	2.06%	-
Total		-	-	-	-	-	82.59%	-

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%
	Uninsured	-	1.36%	15.93%	-	-	97.80%
HELOCs	Uninsured	-	-	0.12%	-	-	2.18%
Total		-	1.36%	16.05%	-	-	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	2.72%	2.70%	80.94%	11.23%	2.41%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	NL	NS	NB	PEI	QC	ON	MB
Total Uninsured Residential Mortgages	-	-	-	-	-	71.33%	-
Uninsured HELOCs	-	-	-	-	-	68.00%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	72.61%	66.54%	-	-	70.16%
Uninsured HELOCs	-	-	80.00%	-	-	74.00%