

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended March 31, 2023



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	-	-	-	-	-	680,900	-
	Uninsured	-	-	-	-	-	2,741,641,087	-
HELOCs	Uninsured	-	-	-	-	-	66,302,853	-
Total		-	-	-	-	-	2,808,624,839	-

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	680,900
	Uninsured	-	73,897,587	522,378,366	-	-	3,337,917,040
HELOCs	Uninsured	-	100,000	3,562,330	-	-	69,965,183
Total		-	73,997,587	525,940,695	-	-	3,408,563,122

Geographic Split by %		NL	NS	NB	PEI	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%	-
	Uninsured	-	-	-	-	-	80.43%	-
HELOCs	Uninsured	-	-	-	-	-	1.95%	-
Total		-	-	-	-	-	82.40%	-

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%
	Uninsured	-	2.17%	15.33%	-	-	97.93%
HELOCs	Uninsured	-	0.00%	0.10%	-	-	2.05%
Total		-	2.17%	15.43%	-	-	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	2.61%	2.74%	80.36%	13.55%	0.73%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	NL	NS	NB	PEI	QC	ON	MB
Total Uninsured Residential Mortgages	-	-	-	-	-	71.82%	-
Uninsured HELOCs	-	-	-	-	-	41.74%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	75.63%	67.94%	-	-	71.80%
Uninsured HELOCs	-	75.00%	20.29%	-	-	45.59%