

# Community Trust Company

## B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended September 30, 2023



# Residential Public Disclosure



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

| Geographic Split by \$             |           | NL             | NS               | NB             | PE             | QC | ON                   | MB |
|------------------------------------|-----------|----------------|------------------|----------------|----------------|----|----------------------|----|
| <b>Total Residential Mortgages</b> | Insured   | -              | -                | -              | -              | -  | 667,569              | -  |
|                                    | Uninsured | 347,033        | 1,150,964        | 222,903        | 652,533        | -  | 3,130,598,109        | -  |
| <b>HELOCs</b>                      | Uninsured | -              | -                | -              | -              | -  | 61,033,560           | -  |
| <b>Total</b>                       |           | <b>347,033</b> | <b>1,150,964</b> | <b>222,903</b> | <b>652,533</b> | -  | <b>3,192,299,238</b> | -  |

| Geographic Split by \$             |           | SK | AB                 | BC                 | Territories | O/S Canada | Total                |
|------------------------------------|-----------|----|--------------------|--------------------|-------------|------------|----------------------|
| <b>Total Residential Mortgages</b> | Insured   | -  | -                  | -                  | -           | -          | 667,569              |
|                                    | Uninsured | -  | 121,477,289        | 573,471,054        | -           | -          | 3,827,919,885        |
| <b>HELOCs</b>                      | Uninsured | -  | 100,000            | 4,084,755          | -           | -          | 65,218,315           |
| <b>Total</b>                       |           | -  | <b>121,577,289</b> | <b>577,555,809</b> | -           | -          | <b>3,893,805,769</b> |

| Geographic Split by %              |           | NL           | NS           | NB           | PE           | QC | ON            | MB |
|------------------------------------|-----------|--------------|--------------|--------------|--------------|----|---------------|----|
| <b>Total Residential Mortgages</b> | Insured   | -            | -            | -            | -            | -  | 0.02%         | -  |
|                                    | Uninsured | 0.01%        | 0.03%        | 0.01%        | 0.02%        | -  | 80.39%        | -  |
| <b>HELOCs</b>                      | Uninsured | -            | -            | -            | -            | -  | 1.57%         | -  |
| <b>Total</b>                       |           | <b>0.01%</b> | <b>0.03%</b> | <b>0.01%</b> | <b>0.02%</b> | -  | <b>81.98%</b> | -  |

| Geographic Split by %              |           | SK | AB           | BC            | Territories | O/S Canada | Total          |
|------------------------------------|-----------|----|--------------|---------------|-------------|------------|----------------|
| <b>Total Residential Mortgages</b> | Insured   | -  | -            | -             | -           | -          | 0.02%          |
|                                    | Uninsured | -  | 3.12%        | 14.73%        | -           | -          | 98.31%         |
| <b>HELOCs</b>                      | Uninsured | -  | 0.00%        | 0.10%         | -           | -          | 1.67%          |
| <b>Total</b>                       |           | -  | <b>3.12%</b> | <b>14.83%</b> | -           | -          | <b>100.00%</b> |

# Residential Public Disclosure



## Amortization Period based on %

| Amortization Period                | <=20  | >20 to <=25 | >25 to <=30 | >30 to <=35 | >35   | TOTAL          |
|------------------------------------|-------|-------------|-------------|-------------|-------|----------------|
| <b>Total Residential Mortgages</b> | 2.19% | 2.52%       | 78.50%      | 16.27%      | 0.51% | <b>100.00%</b> |

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

|  | NL     | NS     | NB     | PE     | QC | ON     | MB |
|--|--------|--------|--------|--------|----|--------|----|
| <b>Total Uninsured Residential Mortgages</b> | 65.56% | 72.38% | 65.56% | 54.33% | -  | 71.72% | -  |
| <b>Uninsured HELOCs</b>                      | -      | -      | -      | -      | -  | 62.88% | -  |

|  | SK | AB     | BC     | Territories | O/S Canada | Average |
|--|----|--------|--------|-------------|------------|---------|
| <b>Total Uninsured Residential Mortgages</b> | -  | 75.47% | 71.36% | -           | -          | 68.12%  |
| <b>Uninsured HELOCs</b>                      | -  | -      | 55.75% | -           | -          | 59.32%  |