

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended December 31, 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
Total Residential Mortgages	Insured	-	-	-	-	-	397,169	-
	Uninsured	346,267	4,080,746	702,976	1,029,437	-	3,246,241,528	-
HELOCs	Uninsured	-	-	-	-	-	65,858,321	-
Total		346,267	4,080,746	702,976	1,029,437	-	3,312,497,018	-

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	397,169
	Uninsured	255,451	151,564,956	594,990,234	-	-	3,999,211,596
HELOCs	Uninsured	-	355,000	5,104,468	-	-	71,317,788
Total		255,451	151,919,956	600,094,702	-	-	4,070,926,553

Geographic Split by %		NL	NS	NB	PE	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	0.01%	-
	Uninsured	0.01%	0.10%	0.02%	0.03%	-	79.74%	-
HELOCs	Uninsured	-	-	-	-	-	1.62%	-
Total		0.01%	0.10%	0.02%	0.03%	-	81.37%	-

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.01%
	Uninsured	0.01%	3.72%	14.62%	-	-	98.25%
HELOCs	Uninsured	-	0.01%	0.13%	-	-	1.74%
Total		0.01%	3.73%	14.75%	-	-	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	2.27%	2.63%	78.21%	16.26%	0.63%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	NL	NS	NB	PE	QC	ON	MB
Total Uninsured Residential Mortgages	-	66.62%	69.95%	68.40%	-	72.58%	-
Uninsured HELOCs	-	-	-	-	-	63.97%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	74.48%	74.68%	70.03%	-	-	70.96%
Uninsured HELOCs	-	79.42%	60.60%	-	-	68.00%