

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended March 31, 2025



Residential Public Disclosure



Uninsured Total Residential Mortgage and HELOCs by Province (in '000s)										
Geographic Split by \$	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	TOTAL
Residential Mortgages	10,146	29,106	19,227	11,350	4,050,450	1,954	5,740	323,599	756,378	5,207,951
HELOCs	-	-	100	-	84,049	-	-	2,764	5,977	92,890
Total	10,146	29,106	19,327	11,350	4,134,499	1,954	5,740	326,363	762,355	5,300,841

Uninsured Total Residential Mortgage and HELOCs as a percentage of Total Portfolio										
Geographic Split by %	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	TOTAL
Residential Mortgages	0.19%	0.55%	0.36%	0.21%	76.41%	0.04%	0.11%	6.10%	14.27%	98.24%
HELOCs	-	-	0.01%	-	1.59%	-	-	0.05%	0.11%	1.76%
Total	0.19%	0.55%	0.37%	0.21%	78.00%	0.04%	0.11%	6.15%	14.38%	100.00%

Amortization Period based on %						
Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.48%	3.45%	75.55%	17.92%	0.60%	100.00%

Average LTV of Residential Mortgages/HELOCs Purchased/Originated During the Quarter										
	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	Average
Residential Mortgages	65.98%	59.68%	65.63%	62.47%	70.59%	67.21%	72.46%	74.75%	69.26%	67.56%
HELOCs	-	-	-	-	66.95%	-	-	69.42%	27.27%	54.55%