

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended June 30, 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	11,107	32,309	25,946	13,017	4,076,058	1,819	4,412	340,709	770,787	5,276,164
HELOCs	-	-	100	-	80,395	-	-	2,832	5,316	88,643
Total	11,107	32,309	26,046	13,017	4,156,453	1,819	4,412	343,541	776,103	5,364,807

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	0.21%	0.60%	0.48%	0.24%	75.98%	0.03%	0.08%	6.35%	14.37%	98.34%
HELOCs	-	-	0.01%	-	1.50%	-	-	0.05%	0.10%	1.66%
Total	0.21%	0.60%	0.49%	0.24%	77.48%	0.03%	0.08%	6.40%	14.47%	100.00%

Amortization Period based on %						
Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.42%	3.66%	75.16%	18.15%	0.61%	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	66.74%	61.60%	66.35%	67.09%	70.81%	80.00%	75.00%	74.36%	66.51%	69.83%
HELOCs	-	-	-	-	61.92%	-	-	66.60%	52.17%	60.23%