

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended September 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	14,634	42,658	31,233	15,222	4,163,752	2,348	5,155	373,996	802,368	5,451,366
HELOCs	-	150	100	-	74,758	-	-	2,737	5,380	83,127
Total	14,634	42,808	31,333	15,222	4,238,511	2,348	5,155	376,733	807,748	5,534,492

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	0.26%	0.77%	0.56%	0.28%	75.23%	0.04%	0.09%	6.76%	14.50%	98.49%
HELOCs	-	-	0.01%	-	1.35%	-	-	0.05%	0.10%	1.51%
Total	0.26%	0.77%	0.57%	0.28%	76.58%	0.04%	0.09%	6.81%	14.60%	100.00%

Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.34%	3.83%	74.08%	19.17%	0.58%	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	63.05%	65.49%	65.67%	67.74%	70.23%	76.67%	72.39%	75.12%	67.90%	69.36%
HELOCs	-	55.56%	-	-	59.24%	-	-	-	79.85%	64.88%