Questbank

B-20 Residential Mortgage Guidelines Public Disclosures

June 30, 2026

QUESTBANK

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	24,469	69,108	52,659	21,433	4,764,059	3,643	9,724	461,381	845,146	6,251,620
HELOCs	300	255	94	-	64,899	-	-	2,530	4,687	72,766
Total	24,769	69,362	52,753	21,433	4,828,958	3,643	9,724	463,911	849,833	6,324,386

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	0.39%	1.09%	0.83%	0.34%	75.33%	0.06%	0.15%	7.30%	13.36%	98.85%
HELOCs	-	-	-	-	1.04%	-	-	0.04%	0.07%	1.15%
Total	0.39%	1.09%	0.83%	0.34%	76.37%	0.06%	0.15%	7.34%	13.43%	100.00%

Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.12%	4.77%	72.52%	20.15%	0.44%	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	64.95%	58.85%	61.98%	63.39%	69.21%	70.21%	72.28%	71.01%	64.76%	66.29%
HELOCs	38.71%	45.97%	-	-	45.52%	-	-	50.76%	-	45.24%