



B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended September 30, 2020



Residential Public Disclosure

Insured vs. Uninsured by Total Residential Mortgage and HELOC's by Province

Geographic Split by \$		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	1,004,626	-	-	-	-	-	-	1,004,626
	Uninsured	-	-	-	-	-	1,247,810,725	-	-	-	23,581,184	-	-	1,271,391,909
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	21,328,740	-	-	-	-	-	-	21,328,740
Total		-	-	-	-	-	1,270,144,091	-	-	-	23,581,184	-	-	1,293,725,275

Geographic Split by %		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	0.08%	-	-	-	-	-	-	0.08%
	Uninsured	-	-	-	-	-	96.45%	-	-	-	1.82%	-	-	96.27%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.65%	-	-	-	-	-	-	1.65%
Total		0.00%	0.00%	0.00%	0.00%	0.00%	96.18%	0.00%	0.00%	0.00%	1.82%	0.00%	0.00%	100.00%

Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	0.76%	8.60%	90.64%	0.00%	0.00%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	-	-	-	-	72.94%	-	-	-	-	-	-	72.94%
Uninsured HELOCs	-	-	-	-	-	47.83%	-	-	-	-	-	-	47.83%