



B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended March 31, 2021



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	-	-	-	-	-	733,263	-	-	-	-	-	-	733,263
	Uninsured	-	-	-	-	3,126,237	1,286,905,150	-	-	-	81,949,195	-	-	1,371,980,581
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	20,557,229	-	-	-	-	-	-	20,557,229
Total		-	-	-	-	3,126,237	1,308,195,642	-	-	-	81,949,195	-	-	1,393,271,073

Geographic Split by %		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	0.05%	-	-	-	-	-	-	0.05%
	Uninsured	-	-	-	-	0.22%	92.37%	-	-	-	5.88%	-	-	98.47%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.48%	-	-	-	-	-	-	1.48%
Total		0.00%	0.00%	0.00%	0.00%	0.22%	93.90%	0.00%	0.00%	0.00%	5.88%	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	0.55%	6.64%	92.81%	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	-	-	-	-	-	70.48%	-	-	-	69.65%	-	-	70.06%	
Uninsured HELOCs	-	-	-	-	-	47.64%	-	-	-	-	-	-	47.64%	