



B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended June 30, 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	-	-	-	-	-	726,630	-	-	-	-	-	-	726,630
	Uninsured	-	-	-	-	3,109,652	1,497,133,141	-	-	-	167,607,194	-	-	1,667,849,987
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	21,427,700	-	-	-	-	-	-	21,427,700
Total		-	-	-	-	3,109,652	1,519,287,471	-	-	-	167,607,194	-	-	1,690,004,317

Geographic Split by %		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	0.04%	-	-	-	-	-	-	0.04%
	Uninsured	-	-	-	-	0.18%	88.59%	-	-	-	9.92%	-	-	98.69%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.27%	-	-	-	-	-	-	1.27%
Total		0.00%	0.00%	0.00%	0.00%	0.18%	89.90%	0.00%	0.00%	0.00%	9.92%	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	0.47%	5.12%	94.41%	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	-	-	-	-	-	70.44%	-	-	-	71.06%	-	-	70.75%	
Uninsured HELOCs	-	-	-	-	-	57.17%	-	-	-	-	-	-	57.17%	