



**B-20 Residential Mortgage Guidelines  
Public Disclosures**

**For the period ended September 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	-	-	-	-	720,931	-	-	-	-	-	-	720,931
	Uninsured	-	-	-	3,092,850	1,580,739,458	-	-	-	207,533,351	-	-	1,791,365,659
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	23,491,369	-	-	-	-	-	-	23,491,369
<b>Total</b>	-	-	-	-	3,092,850	1,604,951,758	-	-	-	207,533,351	-	-	1,815,577,959

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	-	-	-	0.17%	87.07%	-	-	-	11.43%	-	-	98.67%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	1.29%	-	-	-	-	-	-	1.29%
<b>Total</b>	0.00%	0.00%	0.00%	0.00%	0.17%	88.40%	0.00%	0.00%	0.00%	11.43%	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	2.00%	3.36%	85.91%	8.71%	0.02%	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	-	-	-	-	-	69.65%	-	-	-	66.92%	-	-	68.29%
Uninsured HELOCs	-	-	-	-	-	53.80%	-	-	-	-	-	-	53.80%