



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

For the period ended December 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 | - | - | - | - | - | 714,167 | - | - | - | - | - | - | 714,167 |
| | Uninsured | - | - | - | - | - | 1,851,678,334 | - | - | - | 289,107,764 | - | - | 2,140,786,098 |
| HELOCs | Insured | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Uninsured | - | - | - | - | - | 23,293,969 | - | - | - | 146,586 | - | - | 23,440,555 |
| Total | | - | - | - | - | - | 1,875,686,470 | - | - | - | 289,254,350 | - | - | 2,164,940,820 |

| Geographic Split by % | | Nfld | NS | NB | PEI | Que | Ont | Man | Sask | Alb | BC | Territories | O/S Canada | TOTAL |
|-----------------------------|-----------|-------|-------|-------|-------|-------|--------|-------|-------|-------|--------|-------------|------------|---------|
| Total Residential Mortgages | Insured | - | - | - | - | - | 0.03% | - | - | - | - | - | - | 0.03% |
| | Uninsured | - | - | - | - | - | 85.53% | - | - | - | 13.35% | - | - | 98.88% |
| HELOCs | Insured | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Uninsured | - | - | - | - | - | 1.08% | - | - | - | 0.01% | - | - | 1.09% |
| Total | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 86.64% | 0.00% | 0.00% | 0.00% | 13.36% | 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 | 1.67% | 2.76% | 85.92% | 9.63% | 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 | - | - | - | - | - | 69.10% | - | - | - | 69.17% | - | - | 69.14% |
| Uninsured HELOCs | - | - | - | - | - | 62.13% | - | - | - | 79.44% | - | - | 70.78% |