

# Community Trust Company

## B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended March 31, 2022



# Residential Public Disclosure



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

Geographic Split by \$		Nfld	NS	NB	PEI	Quebec	Ontario	Man
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	707,332	-
	Uninsured	-	-	-	-	-	2,000,930,119	-
<b>HELOCs</b>	Insured	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	27,489,154	-
<b>Total</b>		-	-	-	-	-	2,029,126,605	-

Geographic Split by \$		Sask	Alb	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	707,332
	Uninsured	-	-	337,941,933	-	-	2,338,872,052
<b>HELOCs</b>	Insured	-	-	-	-	-	-
	Uninsured	-	-	1,651,048	-	-	29,140,202
<b>Total</b>		-	-	339,592,982	-	-	2,368,719,587

Geographic Split by %		Nfld	NS	NB	PEI	Quebec	Ontario	Man
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.03%	-
	Uninsured	-	-	-	-	-	84.47%	-
<b>HELOCs</b>	Insured	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.16%	-
<b>Total</b>		-	-	-	-	-	85.66%	-

Geographic Split by %		Sask	Alb	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.03%
	Uninsured	-	-	14.27%	-	-	98.74%
<b>HELOCs</b>	Insured	-	-	-	-	-	-
	Uninsured	-	-	0.07%	-	-	1.23%
<b>Total</b>		-	-	14.34%	-	-	100.00%

# Residential Public Disclosure



## Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
<b>Total Residential Mortgages</b>	1.94%	2.91%	86.20%	8.94%	0.02%	100.00%

## Average LTV of Mortgage Purchased/Originated During the Quarter

	Nfld	NS	NB	PEI	Quebec	Ontario	Man
<b>Total Uninsured Residential Mortgages</b>	-	-	-	-	-	67.57%	-
<b>Uninsured HELOCs</b>	-	-	-	-	-	63.31%	-

	Sask	Alb	BC	Territories	O/S Canada	Average
<b>Total Uninsured Residential Mortgages</b>	-	-	64.74%	-	-	66.16%
<b>Uninsured HELOCs</b>	-	-	64.96%	-	-	64.13%