

# Community Trust Company

## B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended September 30, 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	-	-	-	-	-	694,752	-
	Uninsured	-	-	-	-	-	2,414,051,765	-
<b>HELOCs</b>	Uninsured	-	-	-	-	-	61,649,805	-
<b>Total</b>		-	-	-	-	-	2,476,396,322	-

Geographic Split by \$		Sask	Alb	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	694,752
	Uninsured	-	21,152,219	460,170,456	-	-	2,895,374,440
<b>HELOCs</b>	Uninsured	-	-	3,237,042	-	-	64,886,847
<b>Total</b>		-	21,152,219	463,407,498	-	-	2,960,956,039

Geographic Split by %		Nfld	NS	NB	PEI	Quebec	Ontario	Man
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.02%	-
	Uninsured	-	-	-	-	-	81.54%	-
<b>HELOCs</b>	Uninsured	-	-	-	-	-	2.08%	-
<b>Total</b>		-	-	-	-	-	83.64%	-

Geographic Split by %		Sask	Alb	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.02%
	Uninsured	-	0.71%	15.54%	-	-	97.79%
<b>HELOCs</b>	Uninsured	-	-	0.11%	-	-	2.19%
<b>Total</b>		-	0.71%	15.65%	-	-	100.00%

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## Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
<b>Total Residential Mortgages</b>	2.66%	2.85%	84.74%	8.25%	1.50%	100.00%

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

	Nfld	NS	NB	PEI	Quebec	Ontario	Man
<b>Total Uninsured Residential Mortgages</b>	-	-	-	-	-	69.59%	-
<b>Uninsured HELOCs</b>	-	-	-	-	-	65.79%	-

	Sask	Alb	BC	Territories	O/S Canada	Average
<b>Total Uninsured Residential Mortgages</b>	-	74.07%	65.38%	-	-	69.68%
<b>Uninsured HELOCs</b>	-	-	59.88%	-	-	62.84%