

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended June 30, 2023



Residential Public Disclosure



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

Geographic Split by \$		NL	NS	NB	PEI	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	673,712	-
	Uninsured	-	270,000	-	-	-	2,874,560,267	-
HELOCs	Uninsured	-	-	-	-	-	63,676,944	-
Total		-	270,000	-	-	-	2,938,910,923	-

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	673,712
	Uninsured	-	102,771,256	551,330,441	-	-	3,528,931,964
HELOCs	Uninsured	-	100,000	3,384,773	-	-	67,161,717
Total		-	102,871,256	554,715,214	-	-	3,596,767,393

Geographic Split by %		NL	NS	NB	PEI	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%	-
	Uninsured	-	0.01%	-	-	-	79.92%	-
HELOCs	Uninsured	-	-	-	-	-	1.77%	-
Total		-	0.01%	-	-	-	81.71%	-

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.02%
	Uninsured	-	2.86%	15.33%	-	-	98.12%
HELOCs	Uninsured	-	0.00%	0.09%	-	-	1.86%
Total		-	2.86%	15.42%	-	-	100.00%

Residential Public Disclosure



Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.39%	2.58%	78.83%	15.50%	0.70%	100.00%

Average LTV of Mortgage Purchased/Originated During the Quarter

	NL	NS	NB	PEI	QC	ON	MB
Total Uninsured Residential Mortgages	-	75.00%	-	-	-	71.64%	-
Uninsured HELOCs	-	-	-	-	-	66.02%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	74.28%	68.88%	-	-	72.45%
Uninsured HELOCs	-	-	69.80%	-	-	67.91%