

# Community Trust Company

## B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended March 31, 2024



# Residential Public Disclosure



## Insured vs. uninsured by total residential mortgage and HELOCs by province

Geographic Split by \$		NL	NS	NB	PE	QC	ON	MB
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	393,584	-
	Uninsured	948,747	5,198,536	865,757	2,128,584	-	3,415,901,461	-
<b>HELOCs</b>	Uninsured	-	-	-	-	-	70,307,545	-
<b>Total</b>		<b>948,747</b>	<b>5,198,536</b>	<b>865,757</b>	<b>2,128,584</b>	-	<b>3,486,602,590</b>	-

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	393,584
	Uninsured	254,618	180,597,444	604,639,956	-	-	4,210,535,103
<b>HELOCs</b>	Uninsured	-	465,111	5,417,169	-	-	76,189,825
<b>Total</b>		<b>254,618</b>	<b>181,062,555</b>	<b>610,057,125</b>	-	-	<b>4,287,118,512</b>

Geographic Split by %		NL	NS	NB	PE	QC	ON	MB
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.01%	-
	Uninsured	0.02%	0.12%	0.02%	0.05%	-	79.68%	-
<b>HELOCs</b>	Uninsured	-	-	-	-	-	1.64%	-
<b>Total</b>		<b>0.02%</b>	<b>0.12%</b>	<b>0.02%</b>	<b>0.05%</b>	-	<b>81.33%</b>	-

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
<b>Total Residential Mortgages</b>	Insured	-	-	-	-	-	0.01%
	Uninsured	0.01%	4.21%	14.10%	-	-	98.21%
<b>HELOCs</b>	Uninsured	-	0.01%	0.13%	-	-	1.78%
<b>Total</b>		<b>0.01%</b>	<b>4.22%</b>	<b>14.23%</b>	-	-	<b>100.00%</b>

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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>	2.27%	2.53%	78.07%	16.64%	0.49%	<b>100.00%</b>

## Average LTV of mortgage purchased/originated during the quarter

	NL	NS	NB	PE	QC	ON	MB
<b>Total Uninsured Residential Mortgages</b>	64.15	68.51%	71.67%	69.31%	-	72.70%	-
<b>Uninsured HELOCs</b>	-	-	-	-	-	60.02%	-

	SK	AB	BC	Territories	O/S Canada	Average
<b>Total Uninsured Residential Mortgages</b>	-	74.92%	68.73%	-	-	70.00%
<b>Uninsured HELOCs</b>	-	79.92%	46.01%	-	-	61.98%