

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended June 30, 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
Total Residential Mortgages	Insured	-	-	-	-	-	396,071	-
	Uninsured	1,950,978	10,016,527	2,195,066	3,727,298	-	3,539,526,534	991,860
HELOCs	Uninsured	-	-	-	-	-	72,868,714	-
Total		1,950,978	10,016,527	2,195,066	3,727,298	-	3,612,791,319	991,860

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	396,071
	Uninsured	254,735	214,131,612	654,114,016	-	-	4,426,908,626
HELOCs	Uninsured	-	1,368,978	5,218,549	-	-	79,456,241
Total		254,735	215,500,590	659,332,565	-	-	4,506,760,938

Geographic Split by %		NL	NS	NB	PE	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	0.01%	-
	Uninsured	0.04%	0.22%	0.05%	0.08%	-	78.54%	0.02%
HELOCs	Uninsured	-	-	-	-	-	1.62%	-
Total		0.04%	0.22%	0.05%	0.08%	-	80.17%	0.02%

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	0.01%
	Uninsured	0.01%	4.75%	14.51%	-	-	98.22%
HELOCs	Uninsured	-	0.03%	0.12%	-	-	1.77%
Total		0.01%	4.78%	14.63%	-	-	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	2.38%	2.64%	76.86%	17.51%	0.61%	100.00%

Average LTV of mortgage originated during the quarter

	NL	NS	NB	PE	QC	ON	MB
Total Uninsured Residential Mortgages	70.90%	61.11%	64.99%	61.87%	-	70.46%	79.71%
Uninsured HELOCs	-	-	-	-	-	64.06%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	73.74%	67.27%	-	-	68.76%
Uninsured HELOCs	-	72.58%	68.86%	-	-	68.50%