

# Community Trust Company

## B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended September 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	-	-	-	-	-	-	-
	Uninsured	5,206,881	16,064,799	6,994,713	6,335,414	-	3,688,532,380	1,775,371
HELOCs	Uninsured	-	-	99,819	-	-	76,813,166	-
<b>Total</b>		<b>5,206,881</b>	<b>16,064,799</b>	<b>7,094,532</b>	<b>6,335,414</b>	<b>-</b>	<b>3,765,345,546</b>	<b>1,775,371</b>

Geographic Split by \$		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	-
	Uninsured	1,075,118	255,771,809	673,744,190	-	-	4,655,500,674
HELOCs	Uninsured	-	1,262,679	5,157,568	-	-	83,333,231
<b>Total</b>		<b>1,075,118</b>	<b>257,034,488</b>	<b>678,901,757</b>	<b>-</b>	<b>-</b>	<b>4,738,833,906</b>

Geographic Split by %		NL	NS	NB	PE	QC	ON	MB
Total Residential Mortgages	Insured	-	-	-	-	-	-	-
	Uninsured	0.11%	0.34%	0.15%	0.13%	-	77.82%	0.04%
HELOCs	Uninsured	-	-	0.01%	-	-	1.62%	-
<b>Total</b>		<b>0.11%</b>	<b>0.34%</b>	<b>0.16%</b>	<b>0.13%</b>	<b>-</b>	<b>79.44%</b>	<b>0.04%</b>

Geographic Split by %		SK	AB	BC	Territories	O/S Canada	Total
Total Residential Mortgages	Insured	-	-	-	-	-	-
	Uninsured	0.02%	5.40%	14.22%	-	-	98.23%
HELOCs	Uninsured	-	0.03%	0.11%	-	-	1.77%
<b>Total</b>		<b>0.02%</b>	<b>5.43%</b>	<b>14.33%</b>	<b>-</b>	<b>-</b>	<b>100.00%</b>

# Residential Public Disclosure



## Amortization period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.44%	2.97%	76.67%	17.63%	0.29%	100.00%

## Average LTV of mortgage originated during the quarter

	NL	NS	NB	PE	QC	ON	MB
Total Uninsured Residential Mortgages	75.04%	63.93%	64.65%	50.50%	-	70.34%	75.23%
Uninsured HELOCs	-	-	35.76%	-	-	67.25%	-

	SK	AB	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	74.96%	73.74%	69.68%	-	-	68.68%
Uninsured HELOCs	-	-	68.61%	-	-	57.21%