

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended December 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 |
|-----------------------------|-----------|------------------|-------------------|-------------------|------------------|----------|----------------------|------------------|
| Total Residential Mortgages | Insured | - | - | - | - | - | - | - |
| | Uninsured | 7,323,950 | 23,090,578 | 14,089,903 | 8,113,448 | - | 3,918,917,781 | 1,773,647 |
| HELOCs | Uninsured | - | - | 100,717 | - | - | 83,532,383 | - |
| Total | | 7,323,950 | 23,090,578 | 14,190,620 | 8,113,448 | - | 4,002,450,164 | 1,773,647 |

| Geographic Split by \$ | | SK | AB | BC | Territories | O/S Canada | Total |
|-----------------------------|-----------|------------------|--------------------|--------------------|-------------|------------|----------------------|
| Total Residential Mortgages | Insured | - | - | - | - | - | - |
| | Uninsured | 2,362,457 | 287,706,424 | 724,875,105 | - | - | 4,988,253,294 |
| HELOCs | Uninsured | - | 2,117,632 | 5,691,301 | - | - | 91,442,033 |
| Total | | 2,362,457 | 289,824,056 | 730,566,406 | - | - | 5,079,695,327 |

| Geographic Split by % | | NL | NS | NB | PE | QC | ON | MB |
|-----------------------------|-----------|--------------|--------------|--------------|--------------|----------|---------------|--------------|
| Total Residential Mortgages | Insured | - | - | - | - | - | - | - |
| | Uninsured | 0.14% | 0.45% | 0.28% | 0.16% | - | 77.16% | 0.03% |
| HELOCs | Uninsured | - | - | 0.01% | - | - | 1.64% | - |
| Total | | 0.14% | 0.45% | 0.29% | 0.16% | - | 78.80% | 0.03% |

| Geographic Split by % | | SK | AB | BC | Territories | O/S Canada | Total |
|-----------------------------|-----------|--------------|--------------|---------------|-------------|------------|----------------|
| Total Residential Mortgages | Insured | - | - | - | - | - | - |
| | Uninsured | 0.05% | 5.66% | 14.27% | - | - | 98.20% |
| HELOCs | Uninsured | - | 0.04% | 0.11% | - | - | 1.80% |
| Total | | 0.05% | 5.70% | 14.38% | - | - | 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 | 2.47% | 3.09% | 76.25% | 17.69% | 0.49% | 100.00% |

Average LTV of mortgage originated during the quarter

| | NL | NS | NB | PE | QC | ON | MB |
|---------------------------------------|--------|--------|--------|--------|----|--------|----|
| Total Uninsured Residential Mortgages | 62.46% | 61.67% | 66.97% | 59.70% | - | 69.37% | - |
| Uninsured HELOCs | - | - | - | - | - | 65.78% | - |

| | SK | AB | BC | Territories | O/S Canada | Average |
|---------------------------------------|--------|--------|--------|-------------|------------|---------|
| Total Uninsured Residential Mortgages | 70.53% | 72.18% | 67.09% | - | - | 66.25% |
| Uninsured HELOCs | - | 68.56% | 69.02% | - | - | 67.79% |