

Community Trust Company

B-20 Residential Mortgage Guidelines Public Disclosures

For the period ended December 31, 2025



Residential Public Disclosure



Uninsured Total Residential Mortgage and HELOCs by Province (in '000s)										
Geographic Split by \$	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	TOTAL
Residential Mortgages	19,543	51,718	37,990	17,932	4,388,235	2,690	7,757	421,161	820,439	5,767,464
HELOCs	-	150	200	-	71,107	-	-	2,611	5,238	79,306
Total	19,543	51,868	38,190	17,932	4,459,342	2,690	7,757	423,771	825,677	5,846,769

Uninsured Total Residential Mortgage and HELOCs as a percentage of Total Portfolio										
Geographic Split by %	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	TOTAL
Residential Mortgages	0.33%	0.88%	0.65%	0.31%	75.06%	0.05%	0.13%	7.20%	14.03%	98.64%
HELOCs	-	-	0.01%	-	1.22%	-	-	0.04%	0.09%	1.36%
Total	0.33%	0.88%	0.66%	0.31%	76.28%	0.05%	0.13%	7.24%	14.12%	100.00%

Amortization Period based on %						
Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.19%	4.05%	73.11%	20.03%	0.61%	100.00%

Average LTV of Residential Mortgages/HELOCs Purchased/Originated During the Quarter										
	Nfld	NS	NB	PE	Ont	Man	Sask	Alb	BC	Average
Residential Mortgages	66.25%	61.36%	63.71%	62.52%	69.94%	74.82%	71.58%	74.41%	67.74%	68.04%
HELOCs	-	-	65.00%	-	50.31%	-	-	-	58.05%	57.79%