Questbank

B-20 Residential Mortgage Guidelines Public Disclosures

March 31, 2026

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	21,968	59,334	44,369	18,884	4,602,966	3,161	8,111	448,411	827,269	6,034,473
HELOCs	-	150	184	-	68,502	-	-	2,791	5,314	76,941
Total	21,968	59,484	44,553	18,884	4,671,468	3,161	8,111	451,202	832,583	6,111,414

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	0.36%	0.97%	0.73%	0.31%	75.30%	0.05%	0.13%	7.34%	13.54%	98.73%
HELOCs	-	-	0.01%	-	1.12%	-	-	0.05%	0.09%	1.27%
Total	0.36%	0.97%	0.74%	0.31%	80.19%	0.05%	0.13%	7.39%	13.63%	100.00%

Amortization Period based on %						
Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	2.17%	4.32%	72.75%	20.36%	0.40%	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	65.32%	62.69%	63.94%	69.84%	70.11%	57.38%	69.31%	71.75%	62.52%	65.87%
HELOCs	-	-	66.19%	-	59.54%	-	-	80.00%	80.00%	71.43%