



**B-20 Residential Mortgage Guidelines  
Public Disclosures**

**For the period ended December 31, 2020**



## Residential Public Disclosure

### Insured vs. Uninsured by Total Residential Mortgage and HELOC's by Province

Geographic Split by \$		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	739,827	-	-	-	-	-	-	739,827
	Uninsured	-	-	-	-	-	1,241,471,417	-	-	-	35,922,058	-	-	1,277,393,475
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	21,167,988	-	-	-	-	-	-	21,167,988
Total		-	-	-	-	-	1,263,379,232	-	-	-	35,922,058	-	-	1,299,301,290

Geographic Split by %		Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	TOTAL
Total Residential Mortgages	Insured	-	-	-	-	-	0.06%	-	-	-	-	-	-	0.06%
	Uninsured	-	-	-	-	-	95.55%	-	-	-	2.76%	-	-	98.31%
HELOCs	Insured	-	-	-	-	-	-	-	-	-	-	-	-	-
	Uninsured	-	-	-	-	-	1.63%	-	-	-	-	-	-	1.63%
Total		0.00%	0.00%	0.00%	0.00%	0.00%	97.24%	0.00%	0.00%	0.00%	2.76%	0.00%	0.00%	100.00%

### Amortization Period based on %

Amortization Period	<=20	>20 to <=25	>25 to <=30	>30 to <=35	>35	TOTAL
Total Residential Mortgages	0.58%	8.24%	91.18%	0.00%	0.00%	100.00%

### Average LTV of Mortgage Purchased/Originated During the Quarter

	Nfld	NS	NB	PEI	Que	Ont	Man	Sask	Alb	BC	Territories	O/S Canada	Average
Total Uninsured Residential Mortgages	-	-	-	-	-	71.22%	-	-	-	73.15%	-	-	72.18%
Uninsured HELOCs	-	-	-	-	-	38.76%	-	-	-	-	-	-	38.76%