



Quarterly Portfolio Metrics Report | Q4, 2020

New Business Written - 2020 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	6,689	17,044	1,588	5,668
LTV at Origination				
<=5%			2	61
>5%<=10%			8	104
>10%<=15%			19	166
>15%<=20%			30	198
>20%<=25%			48	246
>25%<=30%		3	58	268
>30%<=35%	1	3	61	275
>35%<=40%		2	75	314
>40%<=45%	1	5	88	355
>45%<=50%	1	3	109	404
>50%<=55%	1	3	109	376
>55%<=60%	1	4	129	421
>60%<=65%	2	8	222	695
>65%<=70%	4	10	135	407
>70%<=75%	7	20	119	346
>75%<=80%	33	101	377	1,032
>80%<=85%	349	919		
>85%<=90%	2,014	4,689		
>90%<=95%	4,276	11,274		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	11	130	757
>15 to 20 years	15	53	284	1,153
>20 to 25 years	6,673	16,980	1,130	3,618
>25 to 30 years			43	140
>30 years				
Geography				
Alberta	1,188	3,301	470	1,672
British Columbia	1,057	2,221	268	812
Manitoba	213	734	29	139
New Brunswick	71	345	5	38
Newfoundland And Labrador	78	304	7	37
Nova Scotia	167	609	16	75
Ontario	2,811	5,980	610	2,040
Prince Edward Island	22	85	1	9
Quebec	856	2,739	146	708
Saskatchewan	206	676	36	138
Yukon, Northwest Territories, Nunavut	21	50		



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New Business Written - 2020 Q3				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,993	16,057	1,156	3,904
LTV at Origination				
<=5%				6
>5%<=10%			2	19
>10%<=15%		1	7	47
>15%<=20%		1	13	81
>20%<=25%			24	119
>25%<=30%		1	38	178
>30%<=35%		1	43	183
>35%<=40%			4	327
>40%<=45%	1	4	83	337
>45%<=50%		2	94	345
>50%<=55%	1	8	102	375
>55%<=60%	1	6	112	658
>60%<=65%	3	12	216	282
>65%<=70%	3	8	89	220
>70%<=75%	8	23	78	727
>75%<=80%	28	85	254	
>80%<=85%	321	880		
>85%<=90%	1,729	4,226		
>90%<=95%	3,896	10,798		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	4	20	101	492
>15 to 20 years	15	54	230	843
>20 to 25 years	5,973	15,982	802	2,506
>25 to 30 years		1	23	62
>30 years				1
Geography				
Alberta	1,253	3,526	273	920
British Columbia	887	1,893	203	597
Manitoba	223	769	20	82
New Brunswick	78	382	3	17
Newfoundland And Labrador	77	294	6	27
Nova Scotia	163	603	14	62
Ontario	2,330	5,316	496	1,531
Prince Edward Island	17	63	1	4
Quebec	724	2,412	111	543
Saskatchewan	224	758	30	121
Yukon, Northwest Territories, Nunavut	17	41		



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New Business Written - 2019 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,492	9,851	981	3,352
LTV at Origination				
<=5%				
>5%<=10%				3
>10%<=15%			1	9
>15%<=20%			4	29
>20%<=25%		1	11	67
>25%<=30%			17	99
>30%<=35%		3	25	136
>35%<=40%		1	42	178
>40%<=45%		1	47	194
>45%<=50%		1	63	245
>50%<=55%	1	3	72	255
>55%<=60%		1	87	287
>60%<=65%	1	4	143	460
>65%<=70%	1	4	88	268
>70%<=75%		6	62	194
>75%<=80%	25	73	318	928
>80%<=85%	208	570		
>85%<=90%	1,016	2,583		
>90%<=95%	2,234	6,589		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	9	67	331
>15 to 20 years		32	136	549
>20 to 25 years	3,481	9,807	769	2,449
>25 to 30 years	1	3	8	23
>30 years				
Geography				
Alberta	736	2,092	175	603
British Columbia	508	1,162	185	561
Manitoba	109	401	17	74
New Brunswick	38	194	3	20
Newfoundland And Labrador	46	180	5	23
Nova Scotia	95	383	8	33
Ontario	1,436	3,550	431	1,322
Prince Edward Island	8	33	1	3
Quebec	404	1,477	124	598
Saskatchewan	102	353	31	114
Yukon, Northwest Territories, Nunavut	11	26		1

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Total Portfolio as at 2020 Q4						
Mortgage Insurance Type						
	INDIVIDUAL INSURANCE			PORTFOLIO INSURANCE		
	Funded At Origination (\$MM)	Insurance In Force (\$MM)	Insurance In Force (#)	Funded At Origination (\$MM)	Insurance In Force (\$MM)	Insurance In Force (#)
Volume	64,330	58,538	187,926	30,673	25,807	111,084
LTV at Origination						
<=5%			0	11	8	415
>5%<=10%			2	57	43	861
>10%<=15%			1	149	116	1,626
>15%<=20%	1	1	8	251	194	1,978
>20%<=25%	1	1	10	414	320	2,670
>25%<=30%	2	2	15	603	474	3,331
>30%<=35%	7	6	47	875	689	4,390
>35%<=40%	11	9	53	1,248	1,004	5,663
>40%<=45%	13	11	62	1,631	1,331	6,861
>45%<=50%	19	16	85	2,236	1,847	8,673
>50%<=55%	29	24	119	2,190	1,842	8,023
>55%<=60%	37	30	138	2,676	2,268	9,481
>60%<=65%	97	82	319	3,928	3,374	13,055
>65%<=70%	93	78	291	3,090	2,619	10,129
>70%<=75%	297	247	849	3,368	2,828	10,699
>75%<=80%	1,035	879	3,217	7,946	6,849	23,229
>80%<=85%	3,447	3,121	9,997			
>85%<=90%	18,006	16,409	47,954			
>90%<=95%	41,002	37,451	123,849			
>95%<=100%	233	173	910			
>100%						
Estimated Current LTV*						
<=5%	31	1	98	236	47	2,007
>5%<=10%	28	5	113	491	209	3,298
>10%<=15%	44	13	188	797	458	4,789
>15%<=20%	80	33	329	1,149	764	5,788
>20%<=25%	122	66	492	1,704	1,257	7,548
>25%<=30%	276	179	1,033	2,296	1,802	9,301
>30%<=35%	649	470	2,288	2,994	2,451	11,087
>35%<=40%	1,146	869	3,885	3,362	2,841	11,674
>40%<=45%	1,429	1,122	4,631	3,336	2,899	11,294
>45%<=50%	1,697	1,363	5,591	3,017	2,674	9,882
>50%<=55%	1,898	1,557	6,210	2,648	2,383	8,447
>55%<=60%	2,273	1,905	7,314	2,320	2,115	7,251
>60%<=65%	2,826	2,413	9,044	2,183	2,016	6,625
>65%<=70%	3,872	3,390	11,893	1,746	1,619	5,116
>70%<=75%	5,325	4,776	15,643	1,300	1,215	3,812
>75%<=80%	6,814	6,225	19,279	1,003	974	2,884
>80%<=85%	7,847	7,260	22,050	61	57	197
>85%<=90%	9,042	8,518	24,991	16	14	46
>90%<=95%	9,868	9,534	26,787	6	5	18
>95%<=100%	8,164	8,029	23,371	5	4	13
>100%	900	811	2,696	2	2	7
Amortization at Origination						
Up to 15 years	38	27	279	2,485	1,790	14,919
>15 to 20 years	217	181	904	3,675	2,976	15,603
>20 to 25 years	61,314	56,195	177,544	14,803	12,916	51,054
>25 to 30 years	1,822	1,416	5,792	9,387	7,855	28,561
>30 years	939	719	3,407	324	270	947
Remaining Amortization						
Up to 15 years	2,605	1,762	9,397	7,543	5,130	35,084
>15 to 20 years	16,211	13,579	50,602	8,100	6,912	29,178
>20 to 25 years	45,042	42,799	126,348	12,683	11,622	40,235
>25 to 30 years	471	397	1,575	2,267	2,068	6,387
>30 years	1	1	4	81	74	200
Geography						
Alberta	17,265	15,383	48,529	5,553	4,731	19,098
British Columbia	8,751	8,000	21,297	5,585	4,702	17,413
Manitoba	1,998	1,837	7,416	508	425	2,508
New Brunswick	589	542	3,143	146	117	1,026
Newfoundland And Labrador	863	774	3,307	260	216	1,313
Nova Scotia	1,505	1,375	6,281	400	327	2,292
Ontario	23,378	21,435	61,653	14,975	12,543	50,828
Prince Edward Island	125	116	570	33	27	214
Quebec	7,236	6,722	26,938	2,516	2,141	13,402
Saskatchewan	2,465	2,210	8,404	681	568	2,928
Yukon, Northwest Territories, Nunavut	155	143	388	16	11	62

Current Delinquency Rate (Total Portfolio)* 0.11%

NOTES:

Estimated Current LTV* :

The estimated current LTV is calculated using the current mortgage balances submitted by the lender divided by the estimated current property value (property value at origination adjusted by change in house price index at an FSA level).

Current Delinquency Rate*:

This is calculated as the number of mortgage loans that have a delinquency status of 90 days or greater divided by the total number of mortgage loans currently in force.

Potential impact of economic downturn on insured loans: Canada Guaranty conducts regular stress testing. While a severe economic downturn (i.e. elevated unemployment and declining house prices) would adversely affect incurred losses and capital levels, the company's capital position allows a sufficient buffer to withstand a 1/200 year economic downturn and remain solvent.