



Quarterly Portfolio Metrics Report | Q2, 2021

New Business Written - 2021 Q2				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	7,913	19,187	1,090	3,524
LTV at Origination				
<=5%				4
>5%<=10%			2	23
>10%<=15%			6	46
>15%<=20%		1	13	84
>20%<=25%		1	21	119
>25%<=30%		1	33	145
>30%<=35%		1	43	177
>35%<=40%	1	4	59	227
>40%<=45%	1	4	71	256
>45%<=50%	1	2	92	306
>50%<=55%	1	4	95	300
>55%<=60%	4	15	164	495
>60%<=65%	3	8	106	300
>65%<=70%	10	28	87	234
>70%<=75%	35	103	298	808
>75%<=80%	414	1,006		
>80%<=85%	2,397	5,317		
>85%<=90%	5,045	12,691		
>90%<=95%				
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	17	84	404
>15 to 20 years	21	67	149	539
>20 to 25 years	7,890	19,103	847	2,548
>25 to 30 years			11	33
>30 years				
Geography				
Alberta	1,714	4,474	412	1,324
British Columbia	1,200	2,392	166	491
Manitoba	215	708	16	56
New Brunswick	91	395	4	20
Newfoundland And Labrador	91	327	7	36
Nova Scotia	176	565	20	77
Ontario	2,766	5,335	333	971
Prince Edward Island	22	76	2	7
Quebec	1,354	4,030	101	440
Saskatchewan	267	845	29	101
Yukon, Northwest Territories, Nunavut	17	40	1	1



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New Business Written - 2021 Q1				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	4,214	10,486	801	2,569
LTV at Origination				
<=5%				
>5%<=10%				
>10%<=15%			2	17
>15%<=20%			6	33
>20%<=25%			9	59
>25%<=30%			1	79
>30%<=35%			29	122
>35%<=40%			37	154
>40%<=45%			54	191
>45%<=50%			62	214
>50%<=55%			54	167
>55%<=60%			81	254
>60%<=65%	1	5	135	391
>65%<=70%	2	4	70	212
>70%<=75%	8	19	48	135
>75%<=80%	20	63	196	541
>80%<=85%	212	541		
>85%<=90%	1,277	2,906		
>90%<=95%	2,692	6,938		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	7	75	340
>15 to 20 years	9	34	142	502
>20 to 25 years	4,204	10,445	583	1,724
>25 to 30 years			1	3
>30 years				
Geography				
Alberta	851	2,350	174	557
British Columbia	739	1,537	159	466
Manitoba	118	396	17	70
New Brunswick	40	200	3	14
Newfoundland And Labrador	42	158	6	23
Nova Scotia	83	298	10	36
Ontario	1,665	3,401	334	986
Prince Edward Island	11	39	1	4
Quebec	531	1,667	73	325
Saskatchewan	127	423	25	88
Yukon, Northwest Territories, Nunavut	7	17		



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New Business Written - 2020 Q2				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,714	10,290	1,882	7,255
LTV at Origination				
<=5%				3
>5%<=10%		1	1	32
>10%<=15%			9	138
>15%<=20%			12	105
>20%<=25%			26	187
>25%<=30%		1	43	260
>30%<=35%		1	61	323
>35%<=40%		2	88	407
>40%<=45%		1	117	504
>45%<=50%			176	668
>50%<=55%	1	2	188	697
>55%<=60%	1	2	226	794
>60%<=65%	1	5	312	1,111
>65%<=70%		2	181	638
>70%<=75%	6	16	165	550
>75%<=80%	20	65	278	838
>80%<=85%	208	586		
>85%<=90%	1,059	2,707		
>90%<=95%	2,417	6,899		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	8	96	518
>15 to 20 years	17	57	311	1,340
>20 to 25 years	3,696	10,222	1,099	4,032
>25 to 30 years	1	2	377	1,365
>30 years		1		
Geography				
Alberta	687	1,960	257	923
British Columbia	510	1,101	356	1,127
Manitoba	113	405	28	142
New Brunswick	34	171	8	50
Newfoundland And Labrador	33	128	14	65
Nova Scotia	71	266	21	114
Ontario	1,415	3,220	894	3,233
Prince Edward Island	9	34	2	10
Quebec	710	2,587	264	1,426
Saskatchewan	121	391	38	165
Yukon, Northwest Territories, Nunavut	11	27		



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Total Portfolio as at 2021 Q2						
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	71,560	65,241	203,474	29,352	24,299	105,952
LTV at Origination						
<=5%			0	8	5	278
>5%<=10%			2	48	34	712
>10%<=15%			1	134	99	1,467
>15%<=20%	1	1	7	235	174	1,838
>20%<=25%	2	1	11	384	289	2,505
>25%<=30%	2	2	16	576	441	3,182
>30%<=35%	7	6	43	843	652	4,186
>35%<=40%	10	8	50	1,207	952	5,465
>40%<=45%	13	11	61	1,598	1,279	6,667
>45%<=50%	19	16	86	2,135	1,734	8,287
>50%<=55%	28	23	113	2,121	1,752	7,761
>55%<=60%	35	28	132	2,577	2,147	9,108
>60%<=65%	92	76	315	3,853	3,261	12,750
>65%<=70%	91	75	282	2,961	2,469	9,676
>70%<=75%	289	238	827	3,128	2,584	9,975
>75%<=80%	1,002	838	3,108	7,544	6,426	22,095
>80%<=85%	3,794	3,443	10,783			
>85%<=90%	20,215	18,475	52,393			
>90%<=95%	45,745	41,844	134,403			
>95%<=100%	215	157	841			
>100%						
Estimated Current LTV*						
<=5%	30	1	111	303	60	2,293
>5%<=10%	38	7	148	630	276	4,053
>10%<=15%	72	26	309	1,047	608	5,669
>15%<=20%	116	55	480	1,551	1,059	7,251
>20%<=25%	275	170	1,086	2,293	1,727	9,536
>25%<=30%	767	543	2,735	3,050	2,429	11,372
>30%<=35%	1,276	956	4,264	3,400	2,822	11,815
>35%<=40%	1,553	1,202	5,087	3,256	2,788	10,942
>40%<=45%	1,731	1,376	5,634	2,909	2,552	9,542
>45%<=50%	2,001	1,637	6,550	2,469	2,202	7,842
>50%<=55%	2,500	2,116	7,925	2,185	1,976	6,861
>55%<=60%	3,602	3,137	10,991	1,888	1,719	5,836
>60%<=65%	5,084	4,534	14,517	1,600	1,467	4,856
>65%<=70%	5,870	5,314	16,648	1,248	1,154	3,739
>70%<=75%	6,545	5,966	18,083	901	856	2,570
>75%<=80%	7,794	7,198	21,321	572	560	1,618
>80%<=85%	8,767	8,188	23,963	26	23	85
>85%<=90%	9,151	8,743	25,251	14	12	41
>90%<=95%	8,027	7,840	21,099	7	6	20
>95%<=100%	5,836	5,777	15,834	2	2	5
>100%	525	456	1,438	1	1	6
Amortization at Origination						
Up to 15 years	38	27	274	2,329	1,615	13,660
>15 to 20 years	231	193	939	3,636	2,893	15,284
>20 to 25 years	68,779	63,119	193,880	14,838	12,810	50,760
>25 to 30 years	1,652	1,255	5,257	8,266	6,751	25,409
>30 years	859	647	3,124	284	231	839
Remaining Amortization						
Up to 15 years	3,118	2,101	11,035	7,726	5,126	35,048
>15 to 20 years	16,666	13,846	51,694	8,021	6,784	28,563
>20 to 25 years	51,442	49,014	139,603	12,205	11,121	38,367
>25 to 30 years	334	279	1,139	1,354	1,226	3,868
>30 years	1		3	46	42	106
Geography						
Alberta	19,126	17,055	53,426	5,651	4,770	19,356
British Columbia	9,892	9,086	23,268	5,253	4,350	16,414
Manitoba	2,243	2,058	8,181	500	411	2,417
New Brunswick	690	635	3,568	140	111	967
Newfoundland And Labrador	959	862	3,650	257	208	1,280
Nova Scotia	1,660	1,516	6,701	390	315	2,176
Ontario	25,337	23,259	63,754	13,993	11,489	47,335
Prince Edward Island	152	141	656	33	27	210
Quebec	8,568	7,993	30,515	2,448	2,052	12,881
Saskatchewan	2,759	2,476	9,326	673	554	2,859
Yukon, Northwest Territories, Nunavut	174	160	429	15	10	57
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.