



## Quarterly Portfolio Metrics Report | Q3, 2021

New Business Written - 2021   Q3				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
<b>Volume</b>	7,195	17,267	1,021	3,215
<b>LTV at Origination</b>				
<=5%				3
>5%<=10%				6
>10%<=15%		1	3	27
>15%<=20%			5	43
>20%<=25%		2	13	85
>25%<=30%		2	18	102
>30%<=35%		1	31	137
>35%<=40%		1	43	169
>40%<=45%		3	46	175
>45%<=50%	1	3	79	266
>50%<=55%		1	83	259
>55%<=60%	4	11	92	282
>60%<=65%	3	11	160	469
>65%<=70%	5	13	102	269
>70%<=75%	8	22	54	143
>75%<=80%	31	95	290	780
>80%<=85%	391	948		
>85%<=90%	2,190	4,818		
>90%<=95%	4,561	11,335		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
Up to 15 years	2	15	63	307
>15 to 20 years	23	75	125	457
>20 to 25 years	7,169	17,175	829	2,441
>25 to 30 years		2	4	10
>30 years				
<b>Geography</b>				
Alberta	1,645	4,334	332	1,067
British Columbia	1,047	2,077	142	409
Manitoba	263	832	14	53
New Brunswick	96	407	6	28
Newfoundland And Labrador	96	364	7	33
Nova Scotia	204	631	20	74
Ontario	2,629	5,067	383	1,086
Prince Edward Island	21	70	1	6
Quebec	921	2,657	97	389
Saskatchewan	246	773	19	70
Yukon, Northwest Territories, Nunavut	26	55		



## Quarterly Portfolio Metrics Report | Q3, 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 (#)
<b>Volume</b>	7,913	19,187	1,090	3,524
<b>LTV at Origination</b>				
<=5%				
>5%<=10%				4
>10%<=15%			2	23
>15%<=20%		1	6	46
>20%<=25%		1	13	84
>25%<=30%		1	21	119
>30%<=35%		1	33	145
>35%<=40%		1	43	177
>40%<=45%	1	4	59	227
>45%<=50%	1	4	71	256
>50%<=55%	1	2	92	306
>55%<=60%	1	4	95	300
>60%<=65%	4	15	164	495
>65%<=70%	3	8	106	300
>70%<=75%	10	28	87	234
>75%<=80%	35	103	298	808
>80%<=85%	414	1,006		
>85%<=90%	2,397	5,317		
>90%<=95%	5,045	12,691		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
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				
<b>Geography</b>				
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



## Quarterly Portfolio Metrics Report | Q3, 2021

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 (#)
<b>Volume</b>	5,993	16,057	1,156	3,904
<b>LTV at Origination</b>				
<=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%				
<b>Amortization at Origination</b>				
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
<b>Geography</b>				
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		



## Quarterly Portfolio Metrics Report | Q3, 2021

Total Portfolio as at 2021   Q3						
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 (#)
<b>Volume</b>	75,800	69,219	212,294	28,800	23,693	103,709
<b>LTV at Origination</b>						
<=5%			0	8	5	237
>5%<=10%			2	45	31	655
>10%<=15%			2	128	94	1,404
>15%<=20%	1	1	6	227	164	1,786
>20%<=25%	2	1	11	378	279	2,461
>25%<=30%	2	2	17	572	433	3,152
>30%<=35%	6	5	40	828	635	4,110
>35%<=40%	10	8	48	1,189	932	5,374
>40%<=45%	13	11	62	1,570	1,245	6,549
>45%<=50%	19	16	87	2,107	1,698	8,152
>50%<=55%	27	22	109	2,104	1,729	7,675
>55%<=60%	37	30	136	2,543	2,106	8,979
>60%<=65%	92	76	317	3,830	3,227	12,618
>65%<=70%	91	75	281	2,893	2,396	9,415
>70%<=75%	283	231	812	2,997	2,452	9,550
>75%<=80%	978	815	3,032	7,381	6,267	21,592
>80%<=85%	4,026	3,660	11,285			
>85%<=90%	21,576	19,753	55,080			
>90%<=95%	48,432	44,364	140,167			
>95%<=100%	206	149	800			
>100%						
<b>Estimated Current LTV*</b>						
<=5%	29	2	104	328	66	2,408
>5%<=10%	42	8	169	687	302	4,344
>10%<=15%	79	30	345	1,090	631	5,791
>15%<=20%	145	71	590	1,680	1,148	7,739
>20%<=25%	359	227	1,388	2,433	1,834	9,962
>25%<=30%	937	665	3,324	3,138	2,495	11,487
>30%<=35%	1,344	1,009	4,443	3,284	2,728	11,365
>35%<=40%	1,552	1,197	5,077	3,112	2,660	10,363
>40%<=45%	1,786	1,419	5,883	2,679	2,345	8,704
>45%<=50%	2,077	1,708	6,782	2,305	2,055	7,301
>50%<=55%	2,772	2,368	8,709	2,065	1,862	6,454
>55%<=60%	4,066	3,572	12,011	1,762	1,599	5,433
>60%<=65%	5,336	4,776	15,203	1,544	1,415	4,654
>65%<=70%	5,682	5,126	15,963	1,190	1,103	3,485
>70%<=75%	6,868	6,260	18,695	824	787	2,337
>75%<=80%	7,944	7,298	21,503	638	628	1,774
>80%<=85%	8,639	8,063	23,824	29	27	79
>85%<=90%	9,670	9,263	25,853	5	4	14
>90%<=95%	9,072	8,893	22,744	4	3	8
>95%<=100%	6,961	6,888	18,565	2	2	3
>100%	441	380	1,119	1	1	4
<b>Amortization at Origination</b>						
Up to 15 years	38	27	279	2,274	1,545	13,209
>15 to 20 years	245	205	976	3,592	2,833	15,046
>20 to 25 years	73,142	67,207	203,106	14,937	12,863	50,787
>25 to 30 years	1,555	1,166	4,947	7,735	6,241	23,883
>30 years	821	613	2,986	263	211	784
<b>Remaining Amortization</b>						
Up to 15 years	3,384	2,276	11,879	7,802	5,111	35,073
>15 to 20 years	17,001	14,088	52,578	7,908	6,662	28,002
>20 to 25 years	55,140	52,629	146,860	12,181	11,097	37,964
>25 to 30 years	274	226	974	884	800	2,614
>30 years	1		3	25	23	56
<b>Geography</b>						
Alberta	20,284	18,120	56,430	5,735	4,835	19,594
British Columbia	10,459	9,623	24,171	5,105	4,190	15,948
Manitoba	2,439	2,243	8,764	488	399	2,338
New Brunswick	757	699	3,830	139	109	949
Newfoundland And Labrador	1,028	927	3,913	254	205	1,264
Nova Scotia	1,795	1,644	7,055	393	316	2,152
Ontario	26,564	24,425	65,124	13,541	11,033	45,718
Prince Edward Island	169	158	706	33	26	208
Quebec	9,172	8,557	31,954	2,432	2,027	12,668
Saskatchewan	2,942	2,644	9,880	667	544	2,815
Yukon, Northwest Territories, Nunavut	192	178	467	14	10	55
<b>Current Delinquency Rate (Total Portfolio)*</b>	0.10%					

**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.