



Quarterly Portfolio Metrics Report | Q4, 2021

New Business Written - 2021 Q4				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,257	12,542	914	3,056
LTV at Origination				
<=5%				3
>5%<=10%			1	29
>10%<=15%			3	41
>15%<=20%		1	6	50
>20%<=25%			12	74
>25%<=30%		2	18	101
>30%<=35%		1	31	142
>35%<=40%		2	42	170
>40%<=45%	1	4	54	216
>45%<=50%		2	70	241
>50%<=55%	1	4	75	253
>55%<=60%	1	5	97	298
>60%<=65%	4	14	144	425
>65%<=70%	3	7	87	257
>70%<=75%	5	16	61	184
>75%<=80%	29	86	213	572
>80%<=85%	278	682		
>85%<=90%	1,600	3,472		
>90%<=95%	3,334	8,244		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	3	18	56	298
>15 to 20 years	13	48	137	524
>20 to 25 years	5,240	12,475	721	2,234
>25 to 30 years		1		
>30 years				
Geography				
Alberta	1,185	3,144	202	727
British Columbia	736	1,416	127	358
Manitoba	180	562	17	67
New Brunswick	69	293	6	27
Newfoundland And Labrador	73	274	8	39
Nova Scotia	128	407	19	71
Ontario	1,836	3,478	365	1,038
Prince Edward Island	20	65	1	7
Quebec	808	2,234	150	657
Saskatchewan	205	629	18	65
Yukon, Northwest Territories, Nunavut	17	40		



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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 (#)
Volume	7,195	17,267	1,021	3,215
LTV at Origination				
<=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%				
Amortization at Origination				
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				
Geography				
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		



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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	288	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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Total Portfolio as at 2021 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	78,744	71,793	218,222	28,527	23,297	102,500
LTV at Origination						
<=5%			0	7	4	216
>5%<=10%			2	42	28	619
>10%<=15%			2	127	91	1,371
>15%<=20%	1	1	7	223	159	1,751
>20%<=25%	1	1	10	375	273	2,417
>25%<=30%	3	2	19	572	428	3,133
>30%<=35%	6	5	40	829	630	4,090
>35%<=40%	10	8	50	1,193	928	5,369
>40%<=45%	13	11	64	1,563	1,230	6,510
>45%<=50%	19	16	88	2,102	1,683	8,096
>50%<=55%	27	22	109	2,105	1,718	7,660
>55%<=60%	37	30	138	2,551	2,100	8,958
>60%<=65%	92	76	319	3,829	3,203	12,570
>65%<=70%	91	75	280	2,867	2,357	9,298
>70%<=75%	274	222	790	2,926	2,373	9,327
>75%<=80%	952	791	2,961	7,216	6,090	21,115
>80%<=85%	4,179	3,794	11,606			
>85%<=90%	22,506	20,574	56,826			
>90%<=95%	50,334	46,024	144,141			
>95%<=100%	198	142	770			
>100%						
Estimated Current LTV*						
<=5%	32	2	122	383	87	2,655
>5%<=10%	46	9	182	739	322	4,544
>10%<=15%	91	34	389	1,182	685	6,168
>15%<=20%	184	92	727	1,852	1,267	8,284
>20%<=25%	464	302	1,768	2,606	1,962	10,414
>25%<=30%	1,093	778	3,797	3,182	2,533	11,549
>30%<=35%	1,417	1,059	4,671	3,279	2,720	11,251
>35%<=40%	1,588	1,221	5,210	3,002	2,566	9,938
>40%<=45%	1,839	1,461	6,140	2,484	2,177	8,032
>45%<=50%	2,250	1,864	7,342	2,232	1,989	7,040
>50%<=55%	3,313	2,851	10,078	1,961	1,762	6,085
>55%<=60%	4,737	4,184	13,756	1,666	1,510	5,085
>60%<=65%	5,442	4,867	15,443	1,525	1,398	4,546
>65%<=70%	6,151	5,542	16,851	1,065	994	3,106
>70%<=75%	7,328	6,660	19,806	741	711	2,096
>75%<=80%	7,919	7,253	21,713	580	571	1,580
>80%<=85%	8,822	8,288	23,689	29	27	83
>85%<=90%	10,381	9,996	26,682	9	8	24
>90%<=95%	9,138	8,959	22,700	5	4	13
>95%<=100%	5,904	5,840	15,641	4	3	6
>100%	605	532	1,515			1
Amortization at Origination						
Up to 15 years	41	29	290	2,233	1,491	12,874
>15 to 20 years	250	209	992	3,607	2,822	15,042
>20 to 25 years	76,177	69,869	209,330	15,080	12,925	51,072
>25 to 30 years	1,484	1,099	4,727	7,353	5,857	22,751
>30 years	793	587	2,883	254	202	761
Remaining Amortization						
Up to 15 years	3,681	2,463	12,811	7,939	5,140	35,335
>15 to 20 years	17,361	14,343	53,478	7,978	6,694	28,094
>20 to 25 years	57,467	54,795	151,066	12,036	10,944	37,323
>25 to 30 years	236	192	866	564	510	1,727
>30 years			1	10	9	21
Geography						
Alberta	21,136	18,855	58,643	5,713	4,780	19,566
British Columbia	10,814	9,933	24,680	5,023	4,090	15,662
Manitoba	2,566	2,356	9,132	490	398	2,324
New Brunswick	805	743	4,011	141	110	939
Newfoundland And Labrador	1,086	977	4,120	254	203	1,264
Nova Scotia	1,863	1,704	7,214	396	318	2,139
Ontario	27,289	25,047	65,694	13,309	10,758	44,733
Prince Edward Island	184	172	747	33	27	211
Quebec	9,707	9,041	33,167	2,490	2,067	12,819
Saskatchewan	3,089	2,776	10,316	664	537	2,789
Yukon, Northwest Territories, Nunavut	205	189	498	14	9	54
Current Delinquency Rate (Total Portfolio)*	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.