



## Quarterly Portfolio Metrics Report | Q1, 2022

New Business Written - 2022   Q1				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
<b>Volume</b>	3,251	7,531	580	1,880
<b>LTV at Origination</b>				
<=5%				
>5%<=10%				4
>10%<=15%			1	14
>15%<=20%			4	28
>20%<=25%			9	46
>25%<=30%			11	56
>30%<=35%		1	17	83
>35%<=40%			29	119
>40%<=45%		2	39	152
>45%<=50%	1	4	47	157
>50%<=55%		1	48	155
>55%<=60%	1	3	71	214
>60%<=65%	1	4	102	302
>65%<=70%	1	1	26	76
>70%<=75%	2	6	27	72
>75%<=80%	16	41	148	402
>80%<=85%	167	399		
>85%<=90%	1,009	2,130		
>90%<=95%	2,054	4,939		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
Up to 15 years	2	10	45	212
>15 to 20 years	9	34	102	382
>20 to 25 years	3,238	7,482	432	1,283
>25 to 30 years	2	5	1	3
>30 years				
<b>Geography</b>				
Alberta	789	2,081	119	382
British Columbia	488	897	91	259
Manitoba	93	287	9	33
New Brunswick	32	133	2	8
Newfoundland And Labrador	39	134	5	22
Nova Scotia	82	245	12	49
Ontario	1,058	1,906	218	616
Prince Edward Island	12	33	1	5
Quebec	539	1,437	106	437
Saskatchewan	110	360	17	68
Yukon, Northwest Territories, Nunavut	8	18		1



## Quarterly Portfolio Metrics Report | Q1, 2022

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 (#)
<b>Volume</b>	5,257	12,542	914	3,056
<b>LTV at Origination</b>				
<=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%				
<b>Amortization at Origination</b>				
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				
<b>Geography</b>				
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		



## Quarterly Portfolio Metrics Report | Q1, 2022

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 (#)
<b>Volume</b>	4,214	10,486	801	2,569
<b>LTV at Origination</b>				
<=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%			2	191
>45%<=50%			62	214
>50%<=55%			54	167
>55%<=60%			1	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%				
<b>Amortization at Origination</b>				
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				
<b>Geography</b>				
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		

# Quarterly Portfolio Metrics Report | Q1, 2022

Total Portfolio as at 2022   Q1						
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>	79,714	72,309	219,615	27,943	22,561	100,384
<b>LTV at Origination</b>						
<=5%			0	6	3	191
>5%<=10%			2	40	27	583
>10%<=15%			2	121	85	1,309
>15%<=20%	1	1	7	219	152	1,704
>20%<=25%	1	1	8	368	265	2,362
>25%<=30%	3	2	18	563	413	3,071
>30%<=35%	6	5	38	816	611	4,017
>35%<=40%	10	8	49	1,176	904	5,284
>40%<=45%	13	11	65	1,551	1,205	6,443
>45%<=50%	20	16	89	2,072	1,640	7,977
>50%<=55%	26	21	106	2,088	1,686	7,575
>55%<=60%	36	29	135	2,522	2,058	8,848
>60%<=65%	89	72	309	3,800	3,151	12,449
>65%<=70%	91	73	278	2,786	2,259	9,051
>70%<=75%	268	216	774	2,832	2,268	9,040
>75%<=80%	938	773	2,904	6,982	5,834	20,480
>80%<=85%	4,245	3,834	11,731			
>85%<=90%	22,856	20,790	57,382			
>90%<=95%	50,917	46,320	144,967			
>95%<=100%	194	138	751			
>100%						
<b>Estimated Current LTV*</b>						
<=5%	37	3	141	431	87	2,921
>5%<=10%	63	14	241	864	384	5,110
>10%<=15%	115	45	473	1,385	823	6,930
>15%<=20%	273	151	1,066	2,214	1,546	9,425
>20%<=25%	801	545	2,888	3,007	2,284	11,381
>25%<=30%	1,301	947	4,345	3,293	2,650	11,615
>30%<=35%	1,494	1,118	4,859	3,205	2,669	10,796
>35%<=40%	1,769	1,368	5,853	2,683	2,306	8,811
>40%<=45%	2,135	1,727	6,954	2,330	2,044	7,500
>45%<=50%	3,208	2,732	9,693	1,963	1,740	6,275
>50%<=55%	4,557	4,004	13,066	1,734	1,551	5,382
>55%<=60%	5,135	4,565	14,575	1,575	1,421	4,789
>60%<=65%	5,935	5,329	16,194	1,334	1,225	3,972
>65%<=70%	6,846	6,150	18,530	894	837	2,611
>70%<=75%	7,267	6,579	19,666	598	574	1,671
>75%<=80%	8,660	8,022	22,717	403	395	1,116
>80%<=85%	10,085	9,563	26,056	19	16	53
>85%<=90%	8,909	8,600	22,973	6	5	16
>90%<=95%	7,042	6,883	18,191	4	3	7
>95%<=100%	3,623	3,568	9,985	1	1	2
>100%	459	396	1,169			1
<b>Amortization at Origination</b>						
Up to 15 years	42	30	290	2,190	1,427	12,554
>15 to 20 years	254	211	1,003	3,583	2,771	14,918
>20 to 25 years	77,213	70,452	210,952	14,890	12,641	50,339
>25 to 30 years	1,428	1,045	4,543	7,038	5,532	21,851
>30 years	777	570	2,827	242	190	722
<b>Remaining Amortization</b>						
Up to 15 years	4,021	2,678	13,871	8,059	5,127	35,578
>15 to 20 years	17,766	14,627	54,521	8,007	6,688	28,032
>20 to 25 years	57,706	54,823	150,400	11,479	10,384	35,496
>25 to 30 years	222	181	822	396	361	1,275
>30 years			1	1	1	3
<b>Geography</b>						
Alberta	21,598	19,175	59,827	5,573	4,597	19,104
British Columbia	10,879	9,942	24,622	4,921	3,961	15,326
Manitoba	2,623	2,394	9,284	487	390	2,298
New Brunswick	822	755	4,071	138	107	916
Newfoundland And Labrador	1,111	995	4,204	252	201	1,253
Nova Scotia	1,893	1,723	7,251	396	315	2,114
Ontario	27,228	24,855	64,846	12,948	10,347	43,487
Prince Edward Island	192	178	764	34	27	214
Quebec	9,996	9,273	33,684	2,519	2,079	12,843
Saskatchewan	3,162	2,826	10,553	661	528	2,775
Yukon, Northwest Territories, Nunavut	210	193	509	14	9	54
<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.