



Quarterly Portfolio Metrics Report | Q2, 2022

New Business Written - 2022 Q2				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,599	12,801	865	2,757
LTV at Origination				
<=5%				
>5%<=10%				3
>10%<=15%		1	2	21
>15%<=20%			7	47
>20%<=25%		1	12	62
>25%<=30%			21	98
>30%<=35%	1	2	30	129
>35%<=40%		1	40	160
>40%<=45%		2	54	190
>45%<=50%		2	70	242
>50%<=55%	1	3	83	258
>55%<=60%	1	3	81	256
>60%<=65%	2	8	129	387
>65%<=70%	3	10	56	161
>70%<=75%	11	27	56	166
>75%<=80%	31	89	224	577
>80%<=85%	295	706		
>85%<=90%	1,671	3,521		
>90%<=95%	3,581	8,425		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	9	55	262
>15 to 20 years	11	34	150	549
>20 to 25 years	5,575	12,730	659	1,944
>25 to 30 years	12	28	1	2
>30 years				
Geography				
Alberta	1,439	3,607	209	639
British Columbia	740	1,331	132	354
Manitoba	172	521	14	50
New Brunswick	71	262	7	28
Newfoundland And Labrador	65	239	8	32
Nova Scotia	167	444	14	47
Ontario	1,607	2,801	286	797
Prince Edward Island	17	54	1	6
Quebec	1,102	2,854	165	690
Saskatchewan	204	657	31	114
Yukon, Northwest Territories, Nunavut	15	31		



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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 (#)
Volume	3,251	7,531	580	1,880
LTV at Origination				
<=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%				
Amortization at Origination				
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				
Geography				
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



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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%				
>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%				
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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Total Portfolio as at 2022 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	81,980	74,262	223,216	27,686	22,215	99,059
LTV at Origination						
<=5%			0	5	3	172
>5%<=10%			2	39	25	546
>10%<=15%			3	117	81	1,264
>15%<=20%	1	1	7	216	149	1,650
>20%<=25%	1	1	9	366	260	2,323
>25%<=30%	2	2	16	558	408	3,027
>30%<=35%	6	5	37	811	605	3,981
>35%<=40%	10	8	49	1,173	896	5,253
>40%<=45%	14	11	66	1,546	1,194	6,388
>45%<=50%	19	16	88	2,061	1,622	7,905
>50%<=55%	25	20	99	2,098	1,683	7,571
>55%<=60%	36	29	132	2,502	2,030	8,745
>60%<=65%	88	71	303	3,779	3,111	12,349
>65%<=70%	92	74	280	2,731	2,196	8,843
>70%<=75%	265	213	788	2,767	2,199	8,828
>75%<=80%	926	760	2,857	6,916	5,754	20,214
>80%<=85%	4,387	3,953	12,038			
>85%<=90%	23,612	21,444	58,630			
>90%<=95%	52,311	47,525	147,114			
>95%<=100%	185	130	718			
>100%						
Estimated Current LTV*						
<=5%	50	3	183	487	102	3,232
>5%<=10%	77	19	301	995	453	5,718
>10%<=15%	154	67	638	1,645	1,002	7,877
>15%<=20%	432	259	1,642	2,605	1,849	10,688
>20%<=25%	1,130	787	3,958	3,286	2,536	12,044
>25%<=30%	1,452	1,059	4,758	3,427	2,774	11,728
>30%<=35%	1,691	1,275	5,523	2,977	2,498	9,948
>35%<=40%	2,071	1,630	6,805	2,560	2,212	8,256
>40%<=45%	2,939	2,457	9,009	2,141	1,874	6,847
>45%<=50%	4,322	3,751	12,411	1,875	1,660	5,884
>50%<=55%	5,064	4,462	14,442	1,686	1,512	5,168
>55%<=60%	6,014	5,359	16,389	1,406	1,280	4,209
>60%<=65%	6,672	5,954	18,079	1,094	1,019	3,259
>65%<=70%	7,223	6,513	19,201	711	673	2,027
>70%<=75%	9,013	8,311	23,331	426	412	1,204
>75%<=80%	9,517	8,957	24,687	354	348	940
>80%<=85%	8,186	7,816	21,365	6	6	18
>85%<=90%	6,345	6,150	16,594	5	4	11
>90%<=95%	5,272	5,165	12,979	1	1	1
>95%<=100%	4,133	4,083	10,411			
>100%	223	185	510			
Amortization at Origination						
Up to 15 years	41	29	280	2,147	1,377	12,218
>15 to 20 years	256	212	1,004	3,599	2,767	14,896
>20 to 25 years	79,572	72,488	214,900	14,957	12,645	50,292
>25 to 30 years	1,366	993	4,329	6,753	5,247	20,962
>30 years	745	540	2,703	231	180	691
Remaining Amortization						
Up to 15 years	4,225	2,791	14,497	8,015	5,028	35,197
>15 to 20 years	17,673	14,473	54,144	7,913	6,579	27,646
>20 to 25 years	54,767	51,839	143,850	11,231	10,132	34,611
>25 to 30 years	4,489	4,343	9,137	516	467	1,569
>30 years	826	816	1,588	11	9	36
Geography						
Alberta	22,304	19,796	61,376	5,561	4,566	18,974
British Columbia	11,051	10,077	24,658	4,831	3,863	14,972
Manitoba	2,723	2,479	9,538	486	387	2,277
New Brunswick	859	788	4,152	140	108	914
Newfoundland And Labrador	1,153	1,032	4,356	252	199	1,248
Nova Scotia	1,986	1,808	7,393	396	313	2,087
Ontario	27,465	25,000	64,305	12,713	10,075	42,481
Prince Edward Island	205	190	793	34	27	211
Quebec	10,725	9,955	35,157	2,591	2,135	13,056
Saskatchewan	3,290	2,937	10,963	668	532	2,785
Yukon, Northwest Territories, Nunavut	219	200	525	14	9	54
Current Delinquency Rate (Total Portfolio)*	0.08%					

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.