



Quarterly Portfolio Metrics Report | Q3, 2022

New Business Written - 2022 Q3				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,396	12,707	1,428	4,453
LTV at Origination				
<=5%				2
>5%<=10%			1	11
>10%<=15%			6	48
>15%<=20%		1	14	87
>20%<=25%		2	26	140
>25%<=30%		1	38	180
>30%<=35%		2	55	225
>35%<=40%		2	83	316
>40%<=45%	2	10	99	344
>45%<=50%	1	6	100	353
>50%<=55%	2	8	109	342
>55%<=60%	3	10	123	374
>60%<=65%	5	14	184	535
>65%<=70%	3	8	83	227
>70%<=75%	12	30	68	179
>75%<=80%	46	128	439	1,090
>80%<=85%	336	809		
>85%<=90%	1,584	3,456		
>90%<=95%	3,401	8,220		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	13	103	502
>15 to 20 years	14	56	262	946
>20 to 25 years	5,370	12,615	1,063	3,004
>25 to 30 years	5	14		1
>30 years	4	9		
Geography				
Alberta	1,281	3,324	447	1,363
British Columbia	662	1,262	181	503
Manitoba	232	695	24	87
New Brunswick	101	374	8	30
Newfoundland And Labrador	87	302	10	43
Nova Scotia	196	548	34	117
Ontario	1,746	3,191	466	1,310
Prince Edward Island	19	56	2	7
Quebec	829	2,236	208	825
Saskatchewan	219	673	47	166
Yukon, Northwest Territories, Nunavut	22	46	1	2



Quarterly Portfolio Metrics Report | Q3, 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	223	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		



Quarterly Portfolio Metrics Report | Q3, 2022

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		

Quarterly Portfolio Metrics Report | Q3, 2022

Total Portfolio as at 2022 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 (#)
Volume	84,999	76,912	229,028	28,208	22,593	100,108
LTV at Origination						
<=5%			0	5	3	153
>5%<=10%			1	37	23	526
>10%<=15%			3	118	81	1,237
>15%<=20%	1	1	8	219	152	1,648
>20%<=25%	1	1	11	374	269	2,358
>25%<=30%	2	2	16	575	423	3,089
>30%<=35%	6	5	37	837	625	4,068
>35%<=40%	11	8	51	1,219	933	5,383
>40%<=45%	15	13	73	1,600	1,236	6,535
>45%<=50%	20	16	91	2,098	1,645	8,006
>50%<=55%	27	21	104	2,139	1,711	7,659
>55%<=60%	38	30	137	2,543	2,057	8,830
>60%<=65%	90	73	307	3,845	3,155	12,478
>65%<=70%	93	75	280	2,730	2,183	8,788
>70%<=75%	271	219	778	2,736	2,157	8,685
>75%<=80%	941	773	2,885	7,133	5,940	20,665
>80%<=85%	4,623	4,164	12,530			
>85%<=90%	24,550	22,268	60,399			
>90%<=95%	54,134	49,121	150,631			
>95%<=100%	176	123	686			
>100%						
Estimated Current LTV*						
<=5%	36	3	139	479	95	3,181
>5%<=10%	79	19	308	962	416	5,503
>10%<=15%	148	59	608	1,542	906	7,497
>15%<=20%	343	192	1,341	2,390	1,652	10,027
>20%<=25%	974	656	3,517	3,150	2,382	11,744
>25%<=30%	1,460	1,044	4,842	3,370	2,692	11,728
>30%<=35%	1,727	1,278	5,751	3,078	2,555	10,274
>35%<=40%	1,901	1,469	6,360	2,599	2,228	8,406
>40%<=45%	2,485	2,026	7,972	2,329	2,031	7,343
>45%<=50%	3,855	3,274	11,639	2,038	1,801	6,302
>50%<=55%	5,072	4,406	14,611	1,816	1,630	5,466
>55%<=60%	5,865	5,141	16,246	1,470	1,348	4,393
>60%<=65%	6,991	6,183	18,718	1,138	1,069	3,303
>65%<=70%	7,408	6,628	19,949	695	662	1,930
>70%<=75%	8,865	8,139	23,580	419	407	1,172
>75%<=80%	9,530	8,953	24,391	638	630	1,639
>80%<=85%	8,248	7,875	20,918	85	83	181
>85%<=90%	6,564	6,357	16,459	5	4	13
>90%<=95%	6,273	6,152	14,755	2	2	4
>95%<=100%	6,602	6,530	15,684	1	1	2
>100%	573	529	1,240			
Amortization at Origination						
Up to 15 years	42	30	284	2,169	1,382	12,201
>15 to 20 years	259	213	1,016	3,740	2,885	15,335
>20 to 25 years	82,663	75,202	220,968	15,557	13,144	51,682
>25 to 30 years	1,311	944	4,139	6,519	5,011	20,226
>30 years	724	523	2,621	222	171	664
Remaining Amortization						
Up to 15 years	4,554	2,996	15,483	8,042	4,991	35,104
>15 to 20 years	17,939	14,662	54,600	7,947	6,595	27,675
>20 to 25 years	55,900	52,891	145,360	11,432	10,329	34,988
>25 to 30 years	1,189	1,104	2,921	537	471	1,651
>30 years	5,416	5,259	10,664	250	208	690
Geography						
Alberta	23,056	20,448	63,197	5,807	4,775	19,636
British Columbia	11,370	10,347	25,091	4,852	3,865	14,942
Manitoba	2,866	2,610	9,911	497	394	2,291
New Brunswick	931	855	4,381	145	112	918
Newfoundland And Labrador	1,214	1,087	4,558	250	196	1,233
Nova Scotia	2,120	1,934	7,688	414	330	2,119
Ontario	28,299	25,722	65,121	12,767	10,073	42,339
Prince Edward Island	218	202	825	36	28	211
Quebec	11,254	10,427	36,305	2,729	2,254	13,501
Saskatchewan	3,439	3,068	11,402	697	557	2,865
Yukon, Northwest Territories, Nunavut	232	212	549	14	9	53
Current Delinquency Rate (Total Portfolio)*	0.09%					

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.