



Quarterly Portfolio Metrics Report | Q4, 2022

New Business Written - 2022 Q4				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,876	9,394	1,243	4,318
LTV at Origination				
<=5%			2	68
>5%<=10%			8	115
>10%<=15%			14	133
>15%<=20%		2	25	165
>20%<=25%		4	40	204
>25%<=30%		2	60	278
>30%<=35%		2	81	361
>35%<=40%			79	325
>40%<=45%		1	89	310
>45%<=50%	1	4	97	318
>50%<=55%	1	4	101	307
>55%<=60%	4	10	105	305
>60%<=65%	6	17	183	511
>65%<=70%	6	18	51	140
>70%<=75%	9	25	54	150
>75%<=80%	41	106	253	628
>80%<=85%	260	639		
>85%<=90%	1,168	2,618		
>90%<=95%	2,379	5,942		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	8	116	737
>15 to 20 years	10	30	249	950
>20 to 25 years	3,863	9,351	877	2,628
>25 to 30 years	2	5	1	3
>30 years				
Geography				
Alberta	815	2,138	235	757
British Columbia	468	906	205	649
Manitoba	160	490	19	83
New Brunswick	71	267	9	44
Newfoundland And Labrador	84	303	6	32
Nova Scotia	127	380	35	158
Ontario	1,312	2,492	523	1,720
Prince Edward Island	13	40	2	11
Quebec	696	1,958	180	749
Saskatchewan	121	398	29	114
Yukon, Northwest Territories, Nunavut	9	22	1	1



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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



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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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Total Portfolio as at 2022 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	87,417	78,832	234,114	28,807	23,004	101,901
LTV at Origination						
<=5%			0	6	4	208
>5%<=10%			1	42	29	595
>10%<=15%			3	127	89	1,312
>15%<=20%	1	1	9	237	167	1,751
>20%<=25%	2	2	15	402	294	2,476
>25%<=30%	3	2	18	618	460	3,267
>30%<=35%	6	5	39	894	677	4,306
>35%<=40%	10	7	49	1,266	972	5,554
>40%<=45%	15	12	72	1,647	1,272	6,657
>45%<=50%	21	17	94	2,143	1,675	8,122
>50%<=55%	27	21	104	2,186	1,748	7,762
>55%<=60%	41	33	143	2,585	2,082	8,917
>60%<=65%	94	76	316	3,955	3,232	12,738
>65%<=70%	96	77	289	2,713	2,151	8,700
>70%<=75%	275	221	785	2,734	2,138	8,645
>75%<=80%	962	789	2,923	7,252	6,015	20,891
>80%<=85%	4,800	4,311	12,935			
>85%<=90%	25,320	22,890	61,958			
>90%<=95%	55,576	50,250	153,695			
>95%<=100%	171	118	666			
>100%						
Estimated Current LTV*						
<=5%	41	2	149	466	85	3,094
>5%<=10%	74	15	280	881	364	5,134
>10%<=15%	130	48	548	1,383	770	6,872
>15%<=20%	263	132	1,016	2,093	1,391	9,070
>20%<=25%	680	431	2,529	2,856	2,100	11,012
>25%<=30%	1,313	908	4,490	3,255	2,544	11,634
>30%<=35%	1,622	1,168	5,446	3,163	2,586	10,742
>35%<=40%	1,799	1,347	6,035	2,699	2,282	8,814
>40%<=45%	1,991	1,559	6,597	2,461	2,124	7,799
>45%<=50%	2,886	2,371	9,269	2,257	1,983	6,949
>50%<=55%	4,430	3,749	13,285	1,950	1,739	5,856
>55%<=60%	5,440	4,669	15,322	1,641	1,498	4,821
>60%<=65%	6,476	5,635	17,721	1,325	1,240	3,821
>65%<=70%	7,500	6,639	19,972	785	745	2,178
>70%<=75%	8,263	7,474	22,433	540	519	1,464
>75%<=80%	8,777	8,130	23,346	664	653	1,728
>80%<=85%	8,445	7,989	21,260	327	322	777
>85%<=90%	7,805	7,490	19,080	52	51	114
>90%<=95%	7,410	7,211	17,578	7	7	16
>95%<=100%	8,033	7,908	19,021	1	1	3
>100%	4,041	3,958	8,737	1	1	3
Amortization at Origination						
Up to 15 years	43	30	287	2,218	1,406	12,490
>15 to 20 years	265	216	1,028	3,904	3,016	15,919
>20 to 25 years	85,117	77,166	226,192	16,110	13,585	53,140
>25 to 30 years	1,288	916	4,056	6,357	4,830	19,700
>30 years	705	504	2,551	219	167	652
Remaining Amortization						
Up to 15 years	5,062	3,320	17,070	8,337	5,147	36,233
>15 to 20 years	18,609	15,220	56,027	8,069	6,691	27,897
>20 to 25 years	57,119	53,928	147,396	11,509	10,405	35,112
>25 to 30 years	763	702	1,871	493	434	1,519
>30 years	5,865	5,664	11,750	399	327	1,140
Geography						
Alberta	23,546	20,793	64,409	5,926	4,847	19,945
British Columbia	11,631	10,542	25,491	4,945	3,926	15,203
Manitoba	2,974	2,701	10,216	503	396	2,315
New Brunswick	982	902	4,547	150	115	933
Newfoundland And Labrador	1,280	1,146	4,791	251	196	1,236
Nova Scotia	2,213	2,012	7,920	440	353	2,229
Ontario	29,068	26,339	66,158	12,985	10,217	42,953
Prince Edward Island	227	209	848	36	28	214
Quebec	11,746	10,849	37,534	2,850	2,353	13,920
Saskatchewan	3,512	3,120	11,635	707	563	2,900
Yukon, Northwest Territories, Nunavut	239	217	565	14	9	53
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.