



## Quarterly Portfolio Metrics Report | Q1, 2023

New Business Written - 2023   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>	2,355	5,717	1,076	3,570
<b>LTV at Origination</b>				
<=5%				
>5%-<=10%			1	10
>10%-<=15%			4	38
>15%-<=20%			11	78
>20%-<=25%		1	24	132
>25%-<=30%		3	36	182
>30%-<=35%		1	48	220
>35%-<=40%	1	3	67	282
>40%-<=45%		1	79	304
>45%-<=50%	1	3	102	362
>50%-<=55%	1	3	101	325
>55%-<=60%	1	3	103	296
>60%-<=65%	3	8	159	455
>65%-<=70%	2	7	47	134
>70%-<=75%	3	8	59	163
>75%-<=80%	19	50	236	589
>80%-<=85%	187	474		
>85%-<=90%	737	1,641		
>90%-<=95%	1,401	3,511		
>95%				
<b>Amortization at Origination</b>				
Up to 15 years	2	8	79	393
>15 to 20 years	5	17	217	819
>20 to 25 years	2,346	5,688	780	2,357
>25 years	2	4		1
<b>Geography</b>				
Alberta	555	1,450	207	663
British Columbia	324	620	151	446
Manitoba	79	247	17	67
New Brunswick	37	141	9	36
Newfoundland And Labrador	41	140	6	30
Nova Scotia	76	220	16	63
Ontario	747	1,442	398	1,154
Prince Edward Island	8	25	3	12
Quebec	403	1,148	245	1,006
Saskatchewan	80	270	23	91
Yukon, Northwest Territories, Nunavut	6	14	1	2



## Quarterly Portfolio Metrics Report | Q1, 2023

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 (#)
<b>Volume</b>	3,876	9,394	1,243	4,318
<b>LTV at Origination</b>				
<=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%				
<b>Amortization at Origination</b>				
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 years	2	5	1	3
<b>Geography</b>				
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



## Quarterly Portfolio Metrics Report | Q1, 2023

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%				4
>5%<=10%			1	14
>10%<=15%			4	28
>15%<=20%			9	46
>20%<=25%			11	56
>25%<=30%		1	17	83
>30%<=35%			29	119
>35%<=40%		2	39	152
>40%<=45%	1	4	47	157
>45%<=50%		1	48	155
>50%<=55%	1	3	71	214
>55%<=60%	1	4	102	302
>60%<=65%	1	1	26	76
>65%<=70%	2	6	27	72
>70%<=75%	16	41	148	402
>75%<=80%	167	399		
>80%<=85%	1,009	2,130		
>85%<=90%	2,054	4,939		
>90%<=95%				
>95%				
<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 years	2	5	1	3
<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, 2023

Total Portfolio as at 2023   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>	88,783	79,671	236,909	29,475	23,466	103,672
<b>LTV at Origination</b>						
<=5%			0	6	4	191
>5%<=10%			1	40	27	566
>10%<=15%			3	125	87	1,296
>15%<=20%	1	1	9	238	168	1,755
>20%<=25%	2	2	16	413	304	2,525
>25%<=30%	3	3	21	640	478	3,363
>30%<=35%	7	5	40	920	699	4,411
>35%<=40%	10	7	49	1,307	1,004	5,714
>40%<=45%	15	12	71	1,689	1,303	6,808
>45%<=50%	21	17	96	2,211	1,724	8,341
>50%<=55%	27	20	104	2,252	1,793	7,951
>55%<=60%	40	33	141	2,645	2,121	9,038
>60%<=65%	95	77	320	4,054	3,302	12,983
>65%<=70%	96	77	288	2,719	2,140	8,680
>70%<=75%	273	218	780	2,753	2,139	8,676
>75%<=80%	967	789	2,931	7,463	6,173	21,374
>80%<=85%	4,932	4,410	13,260			
>85%<=90%	25,777	23,195	62,850			
>90%<=95%	56,349	50,689	155,274			
>95%	168	116	655			
<b>Estimated Current LTV*</b>						
<=5%	40	3	148	476	81	3,075
>5%<=10%	75	14	288	871	348	5,006
>10%<=15%	133	47	539	1,350	732	6,643
>15%<=20%	252	120	964	1,997	1,302	8,638
>20%<=25%	614	380	2,268	2,762	1,997	10,699
>25%<=30%	1,236	839	4,206	3,188	2,460	11,427
>30%<=35%	1,548	1,094	5,184	3,134	2,539	10,772
>35%<=40%	1,746	1,281	5,844	2,717	2,273	8,970
>40%<=45%	1,873	1,432	6,207	2,505	2,148	7,966
>45%<=50%	2,611	2,094	8,364	2,342	2,051	7,291
>50%<=55%	4,036	3,359	12,229	2,046	1,817	6,137
>55%<=60%	5,263	4,455	14,900	1,690	1,540	5,007
>60%<=65%	6,141	5,293	16,887	1,432	1,333	4,114
>65%<=70%	7,237	6,369	19,183	944	890	2,659
>70%<=75%	8,008	7,171	21,550	649	618	1,775
>75%<=80%	8,117	7,422	21,701	791	773	2,056
>80%<=85%	8,175	7,635	20,981	445	435	1,112
>85%<=90%	7,955	7,556	19,488	103	101	249
>90%<=95%	8,355	8,067	20,009	27	26	58
>95%	15,370	15,040	35,969	4	4	18
<b>Amortization at Origination</b>						
Up to 15 years	45	31	291	2,229	1,404	12,440
>15 to 20 years	266	215	1,029	4,055	3,133	16,441
>20 to 25 years	86,500	78,034	229,062	16,755	14,092	54,886
>25 years	1,972	1,391	6,527	6,436	4,837	19,905
<b>Remaining Amortization</b>						
Up to 15 years	5,572	3,633	18,684	8,698	5,338	37,374
>15 to 20 years	19,592	16,058	58,297	8,345	6,922	28,617
>20 to 25 years	57,337	53,952	147,085	11,705	10,601	35,472
>25 years	6,282	6,028	12,843	728	605	2,209
<b>Geography</b>						
Alberta	23,853	20,952	65,153	6,167	5,023	20,615
British Columbia	11,808	10,652	25,748	5,000	3,951	15,317
Manitoba	3,026	2,734	10,363	511	399	2,333
New Brunswick	1,006	919	4,622	156	120	950
Newfoundland And Labrador	1,311	1,168	4,889	251	196	1,233
Nova Scotia	2,261	2,046	8,028	446	356	2,239
Ontario	29,461	26,567	66,661	13,131	10,289	43,130
Prince Edward Island	232	213	861	39	30	222
Quebec	12,024	11,055	38,220	3,043	2,523	14,646
Saskatchewan	3,558	3,144	11,786	719	569	2,935
Yukon, Northwest Territories, Nunavut	245	221	578	14	9	52

<b>Current Delinquency Rate (Total Portfolio)*</b>	0.10%
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**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.