



Quarterly Portfolio Metrics Report | Q3, 2023

New Business Written - 2023 Q3				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,397	12,795	1,804	5,830
LTV at Origination				
<=5%				
>5%-<=10%			1	7
>10%-<=15%		3	7	58
>15%-<=20%		1	18	128
>20%-<=25%		4	30	183
>25%-<=30%		1	63	313
>30%-<=35%	1	5	72	335
>35%-<=40%	1	4	113	454
>40%-<=45%		2	139	515
>45%-<=50%	2	9	151	510
>50%-<=55%	4	15	165	517
>55%-<=60%	5	13	163	500
>60%-<=65%	7	22	283	782
>65%-<=70%	4	13	93	245
>70%-<=75%	18	45	90	235
>75%-<=80%	63	156	414	1,048
>80%-<=85%	419	1,019		
>85%-<=90%	1,789	3,914		
>90%-<=95%	3,085	7,569		
>95%				
Amortization at Origination				
Up to 15 years	3	18	147	732
>15 to 20 years	17	53	316	1,144
>20 to 25 years	5,378	12,724	1,341	3,954
>25 years				
Geography				
Alberta	1,485	3,815	384	1,212
British Columbia	640	1,218	242	681
Manitoba	219	659	36	133
New Brunswick	94	340	14	55
Newfoundland And Labrador	87	298	14	56
Nova Scotia	199	525	36	125
Ontario	1,697	3,199	708	2,069
Prince Edward Island	22	60	2	10
Quebec	731	1,973	324	1,313
Saskatchewan	211	681	44	176
Yukon, Northwest Territories, Nunavut	13	27		



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New Business Written - 2023 Q2				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	4,416	10,695	1,586	5,247
LTV at Origination				
<=5%				1
>5%<=10%				3
>10%<=15%			5	46
>15%<=20%			16	106
>20%<=25%		3	33	193
>25%<=30%		1	43	227
>30%<=35%	1	5	64	293
>35%<=40%	1	4	97	392
>40%<=45%	1	3	101	381
>45%<=50%	1	5	138	481
>50%<=55%	1	5	136	440
>55%<=60%	3	8	139	435
>60%<=65%	6.0	16	232	709
>65%<=70%	1.0	4	75	208
>70%<=75%	9.0	28	93	257
>75%<=80%	37	99	414	1,075
>80%<=85%	309	791		
>85%<=90%	1,381	3,091		
>90%<=95%	2,664	6,632		
>95%				
Amortization at Origination				
Up to 15 years	4	18	129	656
>15 to 20 years	15	48	284	1,050
>20 to 25 years	4,397	10,628	1,172	3,541
>25 years	1	1		
Geography				
Alberta	1,042	2,727	326	1,081
British Columbia	532	1,025	221	625
Manitoba	136	417	28	107
New Brunswick	82	298	7	33
Newfoundland And Labrador	62	224	19	79
Nova Scotia	129	368	31	108
Ontario	1,294	2,439	562	1,659
Prince Edward Island	14	44	3	11
Quebec	968	2,643	344	1,371
Saskatchewan	139	474	44	173
Yukon, Northwest Territories, Nunavut	16	36		



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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%				
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 years	10	23		1
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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Total Portfolio as at 2023 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	94,513	84,614	248,624	30,864	24,678	107,168
LTV at Origination						
<=5%			0	5	3	142
>5%<=10%			1	34	22	469
>10%<=15%			6	122	86	1,238
>15%<=20%	1	1	9	247	179	1,794
>20%<=25%	3	2	22	436	328	2,646
>25%<=30%	3	3	22	688	525	3,600
>30%<=35%	8	6	48	983	756	4,663
>35%<=40%	10	8	49	1,421	1,111	6,105
>40%<=45%	15	12	70	1,812	1,415	7,211
>45%<=50%	24	19	106	2,344	1,841	8,738
>50%<=55%	29	23	112	2,386	1,918	8,319
>55%<=60%	45	37	152	2,778	2,231	9,380
>60%<=65%	100	82	332	4,313	3,526	13,636
>65%<=70%	95	76	289	2,674	2,089	8,442
>70%<=75%	282	225	802	2,747	2,127	8,545
>75%<=80%	1,014	830	3,017	7,875	6,522	22,240
>80%<=85%	5,452	4,880	14,488			
>85%<=90%	27,803	24,979	66,875			
>90%<=95%	59,470	53,322	161,615			
>95%	158	107	609			
Estimated Current LTV*						
<=5%	50	3	176	513	88	3,174
>5%<=10%	96	21	374	956	376	5,223
>10%<=15%	166	60	647	1,498	816	7,068
>15%<=20%	333	166	1,248	2,187	1,436	9,186
>20%<=25%	864	540	3,084	2,973	2,154	11,239
>25%<=30%	1,361	916	4,567	3,215	2,490	11,490
>30%<=35%	1,620	1,131	5,478	3,058	2,479	10,501
>35%<=40%	1,793	1,304	5,921	2,753	2,316	9,029
>40%<=45%	2,061	1,572	6,737	2,605	2,249	8,275
>45%<=50%	3,322	2,667	10,260	2,410	2,124	7,431
>50%<=55%	4,993	4,135	14,319	2,035	1,834	6,129
>55%<=60%	5,798	4,914	15,972	1,714	1,576	5,075
>60%<=65%	6,881	5,944	18,328	1,615	1,521	4,596
>65%<=70%	7,366	6,463	19,568	865	816	2,383
>70%<=75%	7,515	6,707	20,006	889	855	2,352
>75%<=80%	8,101	7,401	21,057	1,331	1,308	3,397
>80%<=85%	8,661	8,108	21,535	211	204	530
>85%<=90%	9,380	8,994	22,268	33	31	77
>90%<=95%	11,241	10,950	26,004	3	3	8
>95%	12,910	12,618	31,075	2	2	5
Amortization at Origination						
Up to 15 years	47	33	305	2,298	1,473	12,510
>15 to 20 years	280	226	1,064	4,366	3,409	17,419
>20 to 25 years	92,323	83,069	241,089	18,206	15,390	58,746
>25 years	1,862	1,285	6,166	5,994	4,406	18,493
Remaining Amortization						
Up to 15 years	6,559	4,244	21,712	9,184	5,636	38,682
>15 to 20 years	21,137	17,382	61,668	8,821	7,336	29,922
>20 to 25 years	60,803	57,199	153,309	12,272	11,223	36,795
>25 years	6,013	5,788	11,935	587	483	1,769
Geography						
Alberta	25,375	22,254	68,811	6,440	5,243	21,327
British Columbia	12,361	11,109	26,549	5,120	4,047	15,502
Manitoba	3,256	2,936	10,986	541	426	2,404
New Brunswick	1,122	1,024	4,977	167	131	966
Newfoundland And Labrador	1,412	1,256	5,231	269	211	1,292
Nova Scotia	2,491	2,251	8,540	484	392	2,306
Ontario	31,033	27,901	68,699	13,503	10,615	43,656
Prince Edward Island	257	236	924	41	33	226
Quebec	13,176	12,091	40,835	3,530	2,971	16,377
Saskatchewan	3,766	3,318	12,458	758	602	3,069
Yukon, Northwest Territories, Nunavut	263	237	614	11	7	43

Current Delinquency Rate (Total Portfolio)*	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.