



Quarterly Portfolio Metrics Report | Q4, 2023

New Business Written - 2023 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,713	9,178	1,457	4,806
LTV at Origination				
<=5%				3
>5%-<=10%		1	1	21
>10%-<=15%			8	74
>15%-<=20%		2	17	109
>20%-<=25%		2	29	168
>25%-<=30%	1	5	46	228
>30%-<=35%	1	4	65	285
>35%-<=40%	1	5	104	412
>40%-<=45%	2	8	118	429
>45%-<=50%	4	13	126	434
>50%-<=55%	2	7	137	447
>55%-<=60%	2	11	155	464
>60%-<=65%	5	14	223	635
>65%-<=70%	6	16	74	195
>70%-<=75%	12	33	78	201
>75%-<=80%	46	129	278	701
>80%-<=85%	332	840		
>85%-<=90%	1,228	2,821		
>90%-<=95%	2,073	5,267		
>95%				
Amortization at Origination				
Up to 15 years	3	19	113	552
>15 to 20 years	13	46	294	1,091
>20 to 25 years	3,697	9,113	1,050	3,163
>25 years				
Geography				
Alberta	1,051	2,746	335	1,077
British Columbia	414	833	178	508
Manitoba	129	410	22	90
New Brunswick	94	344	10	39
Newfoundland And Labrador	76	265	11	46
Nova Scotia	128	370	26	87
Ontario	1,117	2,193	570	1,732
Prince Edward Island	14	43	3	13
Quebec	548	1,498	268	1,086
Saskatchewan	135	454	34	127
Yukon, Northwest Territories, Nunavut	9	22		1



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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%	7.0	22	283	782
>65%<=70%	4.0	13	93	245
>70%<=75%	18.0	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 - 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%				
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 years	2	5	1	3
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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Total Portfolio as at 2023 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	96,750	86,343	253,463	31,662	25,291	109,446
LTV at Origination						
<=5%			0	4	3	132
>5%<=10%			2	33	21	459
>10%<=15%			6	126	89	1,258
>15%<=20%	1	1	11	256	186	1,843
>20%<=25%	3	3	23	454	343	2,739
>25%<=30%	4	4	27	714	547	3,726
>30%<=35%	8	6	49	1,019	789	4,822
>35%<=40%	11	8	51	1,492	1,173	6,364
>40%<=45%	17	13	78	1,880	1,476	7,429
>45%<=50%	26	22	113	2,420	1,898	8,971
>50%<=55%	30	24	117	2,465	1,983	8,566
>55%<=60%	47	38	161	2,862	2,301	9,607
>60%<=65%	103	84	338	4,451	3,636	13,975
>65%<=70%	98	78	295	2,695	2,096	8,461
>70%<=75%	291	232	824	2,771	2,136	8,563
>75%<=80%	1,043	855	3,086	8,020	6,613	22,531
>80%<=85%	5,720	5,112	15,133			
>85%<=90%	28,631	25,653	68,634			
>90%<=95%	60,563	54,106	163,924			
>95%	154	103	591			
Estimated Current LTV*						
<=5%	52	3	184	527	87	3,209
>5%<=10%	103	22	396	958	366	5,191
>10%<=15%	160	56	633	1,501	804	7,036
>15%<=20%	333	161	1,253	2,149	1,390	9,077
>20%<=25%	848	517	3,007	2,933	2,107	11,138
>25%<=30%	1,378	911	4,659	3,193	2,453	11,493
>30%<=35%	1,614	1,114	5,451	3,097	2,497	10,623
>35%<=40%	1,781	1,278	5,904	2,831	2,374	9,332
>40%<=45%	2,110	1,592	6,907	2,668	2,297	8,512
>45%<=50%	3,282	2,604	10,145	2,483	2,183	7,669
>50%<=55%	4,902	4,010	14,109	2,117	1,910	6,347
>55%<=60%	5,878	4,955	16,066	1,834	1,686	5,420
>60%<=65%	6,897	5,922	18,301	1,681	1,583	4,737
>65%<=70%	7,017	6,109	18,638	973	918	2,659
>70%<=75%	7,475	6,628	19,760	961	923	2,531
>75%<=80%	7,800	7,078	20,370	1,380	1,351	3,508
>80%<=85%	8,639	8,057	21,365	318	309	806
>85%<=90%	9,896	9,453	23,718	44	41	109
>90%<=95%	12,048	11,713	27,843	7	6	24
>95%	14,534	14,158	34,754	5	5	25
Amortization at Origination						
Up to 15 years	49	34	313	2,334	1,498	12,589
>15 to 20 years	287	230	1,083	4,575	3,580	18,160
>20 to 25 years	94,590	84,833	246,032	18,910	15,965	60,695
>25 years	1,824	1,246	6,035	5,843	4,247	18,002
Remaining Amortization						
Up to 15 years	7,151	4,606	23,511	9,527	5,829	39,765
>15 to 20 years	22,229	18,317	64,146	9,079	7,553	30,643
>20 to 25 years	61,592	57,862	154,447	12,520	11,468	37,423
>25 years	5,778	5,557	11,359	536	441	1,615
Geography						
Alberta	26,037	22,772	70,451	6,667	5,417	21,995
British Columbia	12,565	11,250	26,883	5,177	4,077	15,610
Manitoba	3,328	2,992	11,191	548	430	2,422
New Brunswick	1,198	1,093	5,230	171	136	968
Newfoundland And Labrador	1,470	1,306	5,423	274	215	1,305
Nova Scotia	2,576	2,322	8,741	501	407	2,344
Ontario	31,676	28,388	69,631	13,760	10,807	44,277
Prince Edward Island	267	244	953	44	35	236
Quebec	13,516	12,356	41,614	3,729	3,142	17,111
Saskatchewan	3,847	3,377	12,718	778	616	3,135
Yukon, Northwest Territories, Nunavut	270	242	628	12	8	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.