



## Quarterly Portfolio Metrics Report | Q1, 2024

New Business Written - 2024   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>	2,579	6,167	1,318	4,370
<b>LTV at Origination</b>				
<=5%				1
>5%-<=10%			1	9
>10%-<=15%			6	45
>15%-<=20%			13	88
>20%-<=25%	1	3	29	167
>25%-<=30%	1	3	42	213
>30%-<=35%	1	6	64	282
>35%-<=40%	2	7	83	341
>40%-<=45%	2	7	100	385
>45%-<=50%	2	9	129	451
>50%-<=55%	2	7	112	366
>55%-<=60%	3	11	123	384
>60%-<=65%	6	17	196	569
>65%-<=70%	6	16	70	191
>70%-<=75%	10	28	71	170
>75%-<=80%	36	102	279	708
>80%-<=85%	212	534		
>85%-<=90%	859	1,877		
>90%-<=95%	1,438	3,540		
>95%				
<b>Amortization at Origination</b>				
Up to 15 years	2	15	105	528
>15 to 20 years	14	54	269	1,002
>20 to 25 years	2,563	6,098	945	2,840
>25 years				
<b>Geography</b>				
Alberta	693	1,760	278	884
British Columbia	326	626	174	505
Manitoba	78	241	16	60
New Brunswick	58	206	7	33
Newfoundland And Labrador	39	136	13	53
Nova Scotia	69	191	15	50
Ontario	823	1,590	513	1,529
Prince Edward Island	14	39	2	8
Quebec	377	1,047	269	1,122
Saskatchewan	97	321	30	122
Yukon, Northwest Territories, Nunavut	5	10	1	4



## Quarterly Portfolio Metrics Report | Q1, 2024

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 (#)
<b>Volume</b>	3,713	9,178	1,457	4,806
<b>LTV at Origination</b>				
<=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%	5.0	14	223	635
>65%<=70%	6.0	16	74	195
>70%<=75%	12.0	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%				
<b>Amortization at Origination</b>				
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				
<b>Geography</b>				
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   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, 2024

Total Portfolio as at 2024   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>	98,236	87,260	256,483	32,394	25,823	111,544
<b>LTV at Origination</b>						
<=5%			0	4	2	116
>5%<=10%			2	33	21	448
>10%<=15%			6	127	89	1,247
>15%<=20%	1	1	11	260	189	1,854
>20%<=25%	4	3	26	472	359	2,823
>25%<=30%	5	4	30	740	567	3,845
>30%<=35%	9	7	54	1,059	822	4,990
>35%<=40%	12	9	56	1,549	1,218	6,584
>40%<=45%	18	15	85	1,941	1,526	7,648
>45%<=50%	28	24	121	2,505	1,967	9,244
>50%<=55%	31	25	122	2,535	2,035	8,773
>55%<=60%	48	40	167	2,934	2,353	9,805
>60%<=65%	108	88	351	4,569	3,723	14,286
>65%<=70%	102	82	304	2,719	2,103	8,490
>70%<=75%	296	237	840	2,790	2,141	8,572
>75%<=80%	1,061	868	3,134	8,156	6,708	22,819
>80%<=85%	5,879	5,231	15,510			
>85%<=90%	29,196	26,046	69,723			
>90%<=95%	61,287	54,481	165,367			
>95%	150	99	574			
<b>Estimated Current LTV*</b>						
<=5%	55	3	196	553	86	3,302
>5%<=10%	113	23	415	959	356	5,119
>10%<=15%	166	56	659	1,486	779	6,943
>15%<=20%	330	155	1,228	2,120	1,350	8,960
>20%<=25%	823	489	2,927	2,902	2,066	11,171
>25%<=30%	1,380	899	4,671	3,234	2,462	11,666
>30%<=35%	1,668	1,133	5,683	3,128	2,504	10,751
>35%<=40%	1,802	1,274	5,966	2,931	2,442	9,713
>40%<=45%	2,204	1,639	7,141	2,794	2,401	8,881
>45%<=50%	3,323	2,589	10,269	2,589	2,281	7,998
>50%<=55%	4,946	4,000	14,241	2,189	1,974	6,577
>55%<=60%	6,134	5,135	16,826	1,897	1,751	5,596
>60%<=65%	7,113	6,073	19,042	1,686	1,590	4,746
>65%<=70%	7,439	6,460	19,711	1,056	997	2,835
>70%<=75%	7,618	6,747	20,296	1,057	1,014	2,785
>75%<=80%	7,406	6,720	19,194	1,335	1,305	3,364
>80%<=85%	8,437	7,857	20,879	404	393	954
>85%<=90%	9,901	9,439	23,953	60	58	150
>90%<=95%	11,931	11,552	27,722	13	13	32
>95%	15,446	15,018	35,464			1
<b>Amortization at Origination</b>						
Up to 15 years	50	35	321	2,375	1,520	12,684
>15 to 20 years	295	236	1,113	4,751	3,721	18,772
>20 to 25 years	96,101	85,781	249,127	19,544	16,469	62,469
>25 years	1,791	1,209	5,922	5,724	4,114	17,619
<b>Remaining Amortization</b>						
Up to 15 years	7,801	5,006	25,448	9,910	6,041	40,969
>15 to 20 years	23,564	19,465	67,251	9,423	7,853	31,565
>20 to 25 years	61,264	57,396	152,848	12,567	11,523	37,531
>25 years	5,608	5,394	10,936	494	405	1,479
<b>Geography</b>						
Alberta	26,416	22,996	71,318	6,788	5,498	22,294
British Columbia	12,743	11,355	27,175	5,259	4,129	15,820
Manitoba	3,372	3,016	11,306	555	433	2,435
New Brunswick	1,242	1,131	5,363	176	139	986
Newfoundland And Labrador	1,495	1,322	5,506	280	221	1,324
Nova Scotia	2,617	2,347	8,824	508	410	2,341
Ontario	32,161	28,691	70,360	14,021	10,988	44,890
Prince Edward Island	278	253	980	46	36	234
Quebec	13,733	12,495	42,106	3,951	3,331	17,974
Saskatchewan	3,906	3,412	12,914	797	629	3,200
Yukon, Northwest Territories, Nunavut	271	242	631	13	9	46

<b>Current Delinquency Rate (Total Portfolio)*</b>	0.11%
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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.