



Quarterly Portfolio Metrics Report | Q2, 2024

New Business Written - 2024 Q2				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,055	11,580	1,632	5,455
LTV at Origination				
<=5%				2
>5%-<=10%			1	25
>10%-<=15%			14	143
>15%-<=20%			20	155
>20%-<=25%		2	33	198
>25%-<=30%	1	4	56	291
>30%-<=35%	1	4	72	333
>35%-<=40%	1	4	99	402
>40%-<=45%	2	7	125	462
>45%-<=50%	2	8	137	473
>50%-<=55%	4	14	142	455
>55%-<=60%	2	6	150	461
>60%-<=65%	9	24	268	738
>65%-<=70%	8	21	78	211
>70%-<=75%	11	33	97	254
>75%-<=80%	36	97	339	852
>80%-<=85%	373	871		
>85%-<=90%	1,618	3,408		
>90%-<=95%	2,988	7,077		
>95%				
Amortization at Origination				
Up to 15 years	3	17	129	639
>15 to 20 years	11	41	292	1,135
>20 to 25 years	5,041	11,522	1,211	3,681
>25 years				
Geography				
Alberta	1,317	3,246	353	1,157
British Columbia	664	1,226	185	540
Manitoba	172	494	42	161
New Brunswick	103	344	15	69
Newfoundland And Labrador	61	204	14	63
Nova Scotia	138	381	31	109
Ontario	1,631	3,050	665	2,021
Prince Edward Island	27	75	5	19
Quebec	749	1,938	288	1,179
Saskatchewan	183	595	34	133
Yukon, Northwest Territories, Nunavut	11	27	2	4



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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 (#)
Volume	2,579	6,167	1,318	4,370
LTV at Origination				
<=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%	6.0	17	196	569
>65%<=70%	6.0	16	70	191
>70%<=75%	10.0	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%				
Amortization at Origination				
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				
Geography				
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



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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	16	232	709
>65%<=70%	1	4	75	208
>70%<=75%	9	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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Total Portfolio as at 2024 Q2						
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	100,989	89,597	261,443	33,010	26,331	113,174
LTV at Origination						
<=5%			0	4	2	109
>5%<=10%			2	31	19	431
>10%<=15%			6	134	97	1,323
>15%<=20%	1	1	10	267	196	1,907
>20%<=25%	4	3	28	492	375	2,921
>25%<=30%	6	5	34	771	594	3,998
>30%<=35%	10	8	55	1,091	852	5,115
>35%<=40%	13	10	59	1,603	1,264	6,779
>40%<=45%	19	15	90	2,006	1,585	7,848
>45%<=50%	30	25	125	2,572	2,024	9,416
>50%<=55%	35	28	134	2,602	2,092	8,932
>55%<=60%	50	41	171	2,994	2,401	9,939
>60%<=65%	113	94	364	4,692	3,830	14,565
>65%<=70%	105	85	310	2,709	2,086	8,416
>70%<=75%	299	239	843	2,795	2,141	8,527
>75%<=80%	1,070	874	3,151	8,248	6,772	22,948
>80%<=85%	6,123	5,447	16,024			
>85%<=90%	30,207	26,917	71,556			
>90%<=95%	62,757	55,708	167,912			
>95%	149	98	569			
Estimated Current LTV*						
<=5%	68	4	237	578	88	3,329
>5%<=10%	123	25	447	1,000	368	5,274
>10%<=15%	178	60	705	1,557	821	7,239
>15%<=20%	384	184	1,419	2,224	1,418	9,395
>20%<=25%	922	546	3,223	2,994	2,129	11,392
>25%<=30%	1,456	941	4,948	3,285	2,506	11,827
>30%<=35%	1,734	1,165	5,884	3,151	2,529	10,810
>35%<=40%	1,886	1,323	6,163	2,959	2,474	9,789
>40%<=45%	2,448	1,815	7,855	2,919	2,518	9,261
>45%<=50%	3,792	2,947	11,555	2,551	2,260	7,851
>50%<=55%	5,386	4,376	15,270	2,199	1,997	6,607
>55%<=60%	6,543	5,480	17,708	1,954	1,814	5,693
>60%<=65%	7,365	6,276	19,508	1,717	1,628	4,699
>65%<=70%	7,315	6,346	19,537	1,090	1,034	2,917
>70%<=75%	7,472	6,640	19,818	1,204	1,160	3,142
>75%<=80%	7,838	7,151	19,854	1,361	1,331	3,323
>80%<=85%	9,148	8,572	22,558	228	220	533
>85%<=90%	11,246	10,787	26,870	31	29	76
>90%<=95%	12,965	12,601	29,360	6	5	12
>95%	12,723	12,360	28,524	2	2	5
Amortization at Origination						
Up to 15 years	52	36	330	2,397	1,542	12,687
>15 to 20 years	297	236	1,116	4,901	3,847	19,291
>20 to 25 years	98,891	88,159	254,221	20,160	16,999	64,157
>25 years	1,750	1,167	5,776	5,553	3,943	17,039
Remaining Amortization						
Up to 15 years	8,392	5,361	27,227	10,189	6,208	41,748
>15 to 20 years	25,123	20,848	70,913	9,852	8,237	32,772
>20 to 25 years	62,122	58,235	152,940	12,531	11,529	37,353
>25 years	5,351	5,154	10,363	438	358	1,301
Geography						
Alberta	27,109	23,579	72,770	6,915	5,593	22,660
British Columbia	13,092	11,652	27,687	5,269	4,131	15,795
Manitoba	3,484	3,110	11,583	580	457	2,516
New Brunswick	1,313	1,196	5,551	187	149	1,027
Newfoundland And Labrador	1,533	1,352	5,626	285	226	1,342
Nova Scotia	2,697	2,414	8,979	523	423	2,374
Ontario	33,089	29,484	71,684	14,261	11,188	45,386
Prince Edward Island	299	273	1,031	48	39	243
Quebec	14,089	12,798	42,661	4,120	3,479	18,561
Saskatchewan	4,006	3,493	13,224	806	635	3,221
Yukon, Northwest Territories, Nunavut	279	247	647	14	10	49

Current Delinquency Rate (Total Portfolio)*	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.