



Quarterly Portfolio Metrics Report | Q3, 2024

New Business Written - 2024 Q3				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,796	13,183	2,158	6,924
LTV at Origination				
<=5%				1
>5%-<=10%			3	33
>10%-<=15%		1	8	76
>15%-<=20%		1	23	158
>20%-<=25%		3	45	262
>25%-<=30%	1	4	62	322
>30%-<=35%	2	11	99	450
>35%-<=40%	2	7	132	526
>40%-<=45%	2	7	165	590
>45%-<=50%	4	16	196	663
>50%-<=55%	3	9	183	570
>55%-<=60%	4	15	202	592
>60%-<=65%	7	20	328	888
>65%-<=70%	5	12	110	286
>70%-<=75%	11	30	138	332
>75%-<=80%	43	116	465	1,175
>80%-<=85%	437	999		
>85%-<=90%	1,822	3,741		
>90%-<=95%	3,452	8,191		
>95%				
Amortization at Origination				
Up to 15 years	5	24	170	836
>15 to 20 years	20	58	381	1,410
>20 to 25 years	5,714	13,001	1,607	4,677
>25 years	57	100		1
Geography				
Alberta	1,570	3,806	486	1,534
British Columbia	724	1,342	267	776
Manitoba	220	653	57	219
New Brunswick	145	471	23	93
Newfoundland And Labrador	100	312	15	68
Nova Scotia	203	536	60	204
Ontario	1,916	3,586	937	2,825
Prince Edward Island	33	96	7	28
Quebec	619	1,582	248	968
Saskatchewan	250	767	56	201
Yukon, Northwest Territories, Nunavut	16	32	2	8



Quarterly Portfolio Metrics Report | Q3, 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%	9.0	24	268	738
>65%<=70%	8.0	21	78	211
>70%<=75%	11.0	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



Quarterly Portfolio Metrics Report | Q3, 2024

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		



Quarterly Portfolio Metrics Report | Q3, 2024

Total Portfolio as at 2024 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	104,059	92,327	266,912	33,986	27,246	115,774
LTV at Origination						
<=5%			0	3	2	100
>5%<=10%			1	31	20	433
>10%<=15%	1		7	135	98	1,321
>15%<=20%	1	1	10	279	208	1,972
>20%<=25%	4	3	29	520	401	3,070
>25%<=30%	6	5	38	806	626	4,169
>30%<=35%	11	10	63	1,154	911	5,379
>35%<=40%	14	11	63	1,680	1,337	7,049
>40%<=45%	21	17	92	2,108	1,681	8,181
>45%<=50%	31	26	132	2,670	2,115	9,708
>50%<=55%	36	29	135	2,700	2,180	9,195
>55%<=60%	53	44	182	3,092	2,489	10,159
>60%<=65%	118	98	374	4,861	3,988	14,912
>65%<=70%	107	87	314	2,711	2,089	8,360
>70%<=75%	305	243	852	2,820	2,175	8,499
>75%<=80%	1,079	882	3,164	8,417	6,929	23,267
>80%<=85%	6,411	5,708	16,617			
>85%<=90%	31,262	27,862	73,342			
>90%<=95%	64,454	57,206	170,946			
>95%	145	94	551			
Estimated Current LTV*						
<=5%	71	4	248	600	91	3,403
>5%<=10%	128	26	478	1,024	377	5,349
>10%<=15%	196	67	758	1,602	840	7,417
>15%<=20%	442	211	1,620	2,304	1,474	9,699
>20%<=25%	993	586	3,487	3,042	2,165	11,615
>25%<=30%	1,538	984	5,256	3,354	2,556	12,066
>30%<=35%	1,806	1,208	6,088	3,151	2,542	10,814
>35%<=40%	1,997	1,397	6,471	3,028	2,550	10,059
>40%<=45%	2,735	2,025	8,719	3,017	2,614	9,540
>45%<=50%	4,161	3,233	12,499	2,567	2,298	7,867
>50%<=55%	5,727	4,661	16,106	2,338	2,137	6,941
>55%<=60%	6,850	5,715	18,503	2,060	1,926	5,855
>60%<=65%	7,429	6,322	19,810	1,768	1,685	4,740
>65%<=70%	7,345	6,394	19,496	1,244	1,186	3,302
>70%<=75%	7,593	6,787	19,692	1,297	1,253	3,288
>75%<=80%	8,073	7,421	20,210	1,442	1,414	3,469
>80%<=85%	10,026	9,462	24,697	121	116	281
>85%<=90%	12,776	12,294	29,697	23	21	58
>90%<=95%	13,255	12,899	28,686	4	3	11
>95%	10,918	10,632	24,391			
Amortization at Origination						
Up to 15 years	54	39	336	2,460	1,604	12,883
>15 to 20 years	304	242	1,131	5,108	4,039	19,998
>20 to 25 years	101,944	90,869	259,741	21,075	17,853	66,522
>25 years	1,757	1,178	5,704	5,344	3,750	16,371
Remaining Amortization						
Up to 15 years	8,992	5,725	28,968	10,451	6,384	42,572
>15 to 20 years	26,364	21,959	73,425	10,389	8,718	34,290
>20 to 25 years	63,792	59,905	155,148	12,776	11,841	37,823
>25 years	4,911	4,738	9,371	370	303	1,089
Geography						
Alberta	27,910	24,296	74,455	7,150	5,810	23,303
British Columbia	13,447	11,962	28,185	5,345	4,201	15,976
Manitoba	3,609	3,222	11,889	617	493	2,628
New Brunswick	1,413	1,292	5,817	203	164	1,081
Newfoundland And Labrador	1,599	1,412	5,813	293	232	1,368
Nova Scotia	2,822	2,529	9,221	566	464	2,489
Ontario	34,160	30,451	73,163	14,674	11,586	46,436
Prince Edward Island	326	298	1,109	54	45	263
Quebec	14,329	12,980	42,939	4,234	3,578	18,871
Saskatchewan	4,159	3,631	13,663	835	662	3,303
Yukon, Northwest Territories, Nunavut	285	253	658	16	12	56

Current Delinquency Rate (Total Portfolio)*	0.13%
--	-------

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.