



Quarterly Portfolio Metrics Report | Q4, 2024

New Business Written - 2024 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,453	12,255	1,549	4,719
LTV at Origination				
<=5%				
>5%<=10%			1	9
>10%<=15%		1	6	61
>15%<=20%		1	13	95
>20%<=25%		3	34	191
>25%<=30%		3	44	221
>30%<=35%	2	8	64	270
>35%<=40%		2	85	327
>40%<=45%	2	9	116	397
>45%<=50%	1	6	137	434
>50%<=55%	3	11	125	372
>55%<=60%	3	10	138	395
>60%<=65%	6	19	243	622
>65%<=70%	5	13	101	252
>70%<=75%	12	32	96	236
>75%<=80%	31	81	347	837
>80%<=85%	352	776		
>85%<=90%	1,668	3,378		
>90%<=95%	3,367	7,902		
>95%				
Amortization at Origination				
Up to 15 years	2	14	123	559
>15 to 20 years	14	48	290	994
>20 to 25 years	5,157	11,696	1,137	3,166
>25 years	280	497		
Geography				
Alberta	1,393	3,286	314	935
British Columbia	629	1,175	198	553
Manitoba	177	532	32	119
New Brunswick	138	443	18	67
Newfoundland And Labrador	113	341	17	65
Nova Scotia	202	531	35	117
Ontario	1,878	3,513	710	2,063
Prince Edward Island	35	101	5	17
Quebec	672	1,680	181	638
Saskatchewan	203	623	38	142
Yukon, Northwest Territories, Nunavut	14	30	1	3



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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%	7.0	20	328	888
>65%<=70%	5.0	12	110	286
>70%<=75%	11.0	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



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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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Total Portfolio as at 2024 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	107,008	94,853	272,181	34,362	27,535	116,165
LTV at Origination						
<=5%			0	3	2	90
>5%<=10%			1	29	18	400
>10%<=15%	1		8	136	98	1,318
>15%<=20%	1	1	11	282	209	1,977
>20%<=25%	4	4	31	532	412	3,122
>25%<=30%	7	5	40	817	636	4,214
>30%<=35%	13	11	70	1,182	935	5,464
>35%<=40%	14	11	64	1,702	1,352	7,070
>40%<=45%	21	18	96	2,156	1,721	8,292
>45%<=50%	31	26	135	2,713	2,150	9,772
>50%<=55%	37	30	141	2,730	2,206	9,232
>55%<=60%	55	45	189	3,127	2,512	10,197
>60%<=65%	122	101	386	4,952	4,056	15,021
>65%<=70%	110	89	317	2,705	2,085	8,289
>70%<=75%	307	244	855	2,821	2,173	8,432
>75%<=80%	1,080	881	3,154	8,474	6,969	23,275
>80%<=85%	6,628	5,891	17,015			
>85%<=90%	32,230	28,687	74,956			
>90%<=95%	66,209	58,720	174,181			
>95%	139	89	531			
Estimated Current LTV*						
<=5%	79	5	265	600	89	3,328
>5%<=10%	135	27	493	1,033	374	5,319
>10%<=15%	205	69	795	1,607	833	7,420
>15%<=20%	457	215	1,684	2,293	1,452	9,612
>20%<=25%	1,034	600	3,633	3,003	2,126	11,576
>25%<=30%	1,549	980	5,339	3,260	2,472	11,783
>30%<=35%	1,846	1,219	6,174	3,172	2,542	10,851
>35%<=40%	2,074	1,445	6,751	3,083	2,592	10,198
>40%<=45%	2,888	2,123	9,173	2,969	2,573	9,413
>45%<=50%	4,161	3,216	12,457	2,642	2,364	8,091
>50%<=55%	5,672	4,586	16,018	2,379	2,177	6,986
>55%<=60%	6,874	5,709	18,567	2,055	1,920	5,745
>60%<=65%	7,402	6,278	19,866	1,866	1,776	4,955
>65%<=70%	7,280	6,322	19,245	1,355	1,289	3,546
>70%<=75%	7,390	6,603	19,053	1,321	1,274	3,269
>75%<=80%	8,230	7,560	20,776	1,479	1,447	3,520
>80%<=85%	10,283	9,688	25,201	214	207	480
>85%<=90%	12,685	12,169	29,065	24	22	57
>90%<=95%	13,854	13,460	29,399	5	4	9
>95%	12,911	12,579	28,227	3	2	7
Amortization at Origination						
Up to 15 years	53	38	331	2,474	1,618	12,766
>15 to 20 years	307	244	1,147	5,225	4,138	20,272
>20 to 25 years	104,651	93,154	264,636	21,515	18,215	67,375
>25 years	1,997	1,418	6,067	5,148	3,565	15,752
Remaining Amortization						
Up to 15 years	9,695	6,167	30,918	10,747	6,564	43,290
>15 to 20 years	27,789	23,251	76,245	10,844	9,135	35,443
>20 to 25 years	65,386	61,424	157,244	12,505	11,619	36,649
>25 years	4,138	4,011	7,774	266	217	783
Geography						
Alberta	28,608	24,884	75,824	7,201	5,842	23,319
British Columbia	13,728	12,194	28,587	5,351	4,194	15,917
Manitoba	3,718	3,311	12,179	633	505	2,672
New Brunswick	1,513	1,386	6,080	213	175	1,106
Newfoundland And Labrador	1,676	1,482	6,012	301	239	1,391
Nova Scotia	2,946	2,643	9,472	581	478	2,498
Ontario	35,282	31,432	74,798	14,888	11,775	46,791
Prince Edward Island	353	324	1,181	57	48	271
Quebec	14,616	13,207	43,352	4,273	3,594	18,809
Saskatchewan	4,278	3,732	14,026	847	673	3,333
Yukon, Northwest Territories, Nunavut	291	257	670	17	12	58

Current Delinquency Rate (Total Portfolio)*	0.12%
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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.