



Quarterly Portfolio Metrics Report | Q3, 2015

New Business Written - 2015 | Q3

Mortgage Insurance Type

	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,099	9,438	1,904	6,002
LTV at Origination				
<=5%	0	0	0	2
>5%<=10%	0	0	0	9
>10%<=15%	0	0	2	28
>15%<=20%	0	1	6	52
>20%<=25%	0	1	8	64
>25%<=30%	0	2	11	74
>30%<=35%	1	3	22	123
>35%<=40%	3	13	36	174
>40%<=45%	3	8	55	222
>45%<=50%	3	11	70	269
>50%<=55%	4	17	89	332
>55%<=60%	5	19	117	398
>60%<=65%	13	36	187	573
>65%<=70%	11	34	161	484
>70%<=75%	35	96	294	855
>75%<=80%	102	307	847	2,343
>80%<=85%	133	393	0	0
>85%<=90%	843	2,350	0	0
>90%<=95%	1,945	6,146	0	0
>95%<=100%	0	1	0	0
>100%				
Amortization at Origination				
Up to 15 years	4	34	86	497
>15 to 20 years	14	62	162	657
>20 to 25 years	2,979	9,061	488	1,719
>25 to 30 years	100	280	1,145	3,060
>30 years	0	1	23	69
Geography				
Alberta	786	2,101	268	817
British Columbia	478	1,310	316	929
Manitoba	77	299	22	103
New Brunswick	17	96	6	36
Newfoundland And Labrador	35	129	12	58
Nova Scotia	45	197	17	88
Ontario	1,374	4,199	1,164	3,468
Prince Edward Island	4	25	1	9
Quebec	174	711	70	385
Saskatchewan	107	364	27	105
Yukon, Northwest Territories, Nunavut	3	7	1	4



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New Business Written - 2015 | Q2

Mortgage Insurance Type

INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)

	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,045	6,553	830	2,768
LTV at Origination				
<=5%	0	0	0	4
>5%<=10%	0	0	0	8
>10%<=15%	0	0	2	23
>15%<=20%	0	0	4	29
>20%<=25%	0	1	5	41
>25%<=30%	0	1	7	47
>30%<=35%	0	0	9	52
>35%<=40%	0	3	16	92
>40%<=45%	0	2	21	99
>45%<=50%	1	4	30	129
>50%<=55%	1	5	43	150
>55%<=60%	2	5	39	152
>60%<=65%	3	11	67	220
>65%<=70%	6	20	58	180
>70%<=75%	26	73	128	411
>75%<=80%	77	246	401	1,131
>80%<=85%	88	283	0	0
>85%<=90%	523	1,526	0	0
>90%<=95%	1,318	4,373	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	15	46	298
>15 to 20 years	8	40	60	269
>20 to 25 years	1,973	6,328	193	681
>25 to 30 years	61	169	530	1,514
>30 years	0	1	1	6
Geography				
Alberta	527	1,471	130	416
British Columbia	297	835	182	528
Manitoba	45	178	7	29
New Brunswick	13	64	2	13
Newfoundland And Labrador	21	79	6	24
Nova Scotia	30	138	5	28
Ontario	793	2,523	420	1,357
Prince Edward Island	2	15	0	3
Quebec	253	1,035	65	323
Saskatchewan	60	205	12	46
Yukon, Northwest Territories, Nunavut	3	10	0	1



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New Business Written - 2014 | Q3

Mortgage Insurance Type

	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,849	8,866	1,377	4,830
LTV at Origination				
<=5%	0	0	0	5
>5%<=10%	0	0	1	14
>10%<=15%	0	0	1	23
>15%<=20%	0	1	3	29
>20%<=25%	0	3	7	55
>25%<=30%	0	2	11	77
>30%<=35%	0	1	17	85
>35%<=40%	1	4	18	97
>40%<=45%	0	1	27	126
>45%<=50%	0	1	42	183
>50%<=55%	0	1	54	211
>55%<=60%	1	9	62	232
>60%<=65%	7	18	146	465
>65%<=70%	13	36	115	403
>70%<=75%	47	126	256	874
>75%<=80%	129	379	617	1,951
>80%<=85%	123	353	0	0
>85%<=90%	738	2,163	0	0
>90%<=95%	1,790	5,768	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	4	30	42	310
>15 to 20 years	10	46	150	641
>20 to 25 years	2,732	8,513	506	1,866
>25 to 30 years	103	277	675	1,996
>30 years	0	0	4	17
Geography				
Alberta	842	2,318	234	740
British Columbia	364	1,010	252	788
Manitoba	86	336	30	132
New Brunswick	22	130	6	38
Newfoundland And Labrador	30	115	9	45
Nova Scotia	54	249	14	75
Ontario	1,131	3,478	716	2,463
Prince Edward Island	6	36	1	6
Quebec	186	771	82	409
Saskatchewan	119	396	28	120
Yukon, Northwest Territories, Nunavut	10	27	4	14



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Total Portfolio as at 2015 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	26,095	24,683	84,979	13,968	13,285	48,888
LTV at Origination						
<=5%	0	0	0	1	1	16
>5%-<=10%	0	0	1	5	4	68
>10%-<=15%	0	0	2	18	16	198
>15%-<=20%	1	0	6	39	35	345
>20%-<=25%	1	1	11	73	67	533
>25%-<=30%	1	1	9	110	99	750
>30%-<=35%	3	2	20	167	155	972
>35%-<=40%	8	7	46	256	239	1,348
>40%-<=45%	9	8	45	354	332	1,631
>45%-<=50%	11	10	55	507	473	2,175
>50%-<=55%	17	16	75	643	606	2,592
>55%-<=60%	26	23	116	863	820	3,276
>60%-<=65%	65	60	230	1,646	1,564	5,545
>65%-<=70%	98	92	330	1,463	1,395	5,112
>70%-<=75%	341	320	996	2,317	2,212	7,578
>75%-<=80%	1,029	973	3,263	5,507	5,266	16,749
>80%-<=85%	1,468	1,371	4,806	0	0	0
>85%-<=90%	6,833	6,456	20,774	0	0	0
>90%-<=95%	15,722	14,937	52,365	0	0	0
>95%-<=100%	464	404	1,829	0	0	0
>100%						
Estimated Current LTV*						
<=5%	7	0	18	7	2	74
>5%-<=10%	4	2	22	22	12	174
>10%-<=15%	8	2	33	48	34	381
>15%-<=20%	4	2	27	83	67	576
>20%-<=25%	9	4	47	140	119	834
>25%-<=30%	15	10	90	194	168	1,048
>30%-<=35%	21	15	106	313	279	1,513
>35%-<=40%	36	25	157	449	409	1,967
>40%-<=45%	68	53	276	602	556	2,406
>45%-<=50%	131	107	503	827	775	3,093
>50%-<=55%	267	231	995	1,263	1,192	4,382
>55%-<=60%	565	499	1,938	1,739	1,653	5,823
>60%-<=65%	1,040	939	3,372	2,198	2,103	7,212
>65%-<=70%	1,883	1,727	6,020	2,238	2,155	7,342
>70%-<=75%	3,039	2,814	9,696	2,156	2,097	6,967
>75%-<=80%	4,106	3,848	13,272	1,626	1,605	4,854
>80%-<=85%	4,808	4,564	15,782	51	50	186
>85%-<=90%	5,170	5,006	16,689	7	7	32
>90%-<=95%	4,567	4,498	14,629	4	4	17
>95%-<=100%	252	247	908	1	1	4
>100%	95	91	399	0	0	3
Amortization at Origination						
Up to 15 years	28	24	230	466	421	2,790
>15 to 20 years	120	107	575	1,484	1,378	6,747
>20 to 25 years	19,799	18,948	63,725	4,325	4,105	16,383
>25 to 30 years	4,097	3,771	13,119	7,280	6,999	21,738
>30 years	2,051	1,833	7,330	413	382	1,230
Remaining Amortization						
Up to 15 years	643	518	2,696	1,314	1,109	6,328
>15 to 20 years	4,403	4,058	15,171	2,266	2,121	9,007
>20 to 25 years	17,549	16,864	55,752	4,547	4,373	16,168
>25 to 30 years	3,016	2,802	9,593	5,606	5,459	16,684
>30 years	484	441	1,767	235	222	701
Geography						
Alberta	7,166	6,780	20,398	2,039	1,926	6,549
British Columbia	4,020	3,784	11,618	2,479	2,346	7,787
Manitoba	545	521	2,246	222	213	1,076
New Brunswick	174	163	1,067	62	59	408
Newfoundland And Labrador	321	303	1,265	115	110	562
Nova Scotia	474	445	2,319	176	167	963
Ontario	10,524	9,955	34,583	7,653	7,292	25,496
Prince Edward Island	31	29	191	18	17	128
Quebec	1,871	1,784	7,939	901	867	4,679
Saskatchewan	926	878	3,234	287	273	1,187
Yukon, Northwest Territories, Nunavut	43	41	119	16	15	53

Current Delinquency Rate (Total Portfolio)*	0.16%
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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 regularly stress tests its insured loan portfolio under several different potential future macroeconomic environments, including exceptional, but plausible, economic downturns that feature prolonged periods of elevated unemployment and a significant and sustained drop in residential housing prices. These stress tests show that the company's capital levels provide a more than sufficient buffer to withstand severe and prolonged periods of economic distress.