



Quarterly Portfolio Metrics Report | Q2, 2016

New Business Written - 2016 Q2				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,391	7,472	7,528	26,712
LTV at Origination				
<=5%	0	0	1	14
>5%<=10%	0	0	5	43
>10%<=15%	0	1	12	103
>15%<=20%	0	0	27	173
>20%<=25%	0	0	52	305
>25%<=30%	0	0	75	351
>30%<=35%	0	2	151	730
>35%<=40%	1	3	210	970
>40%<=45%	1	2	262	1,095
>45%<=50%	0	1	338	1,348
>50%<=55%	1	6	534	1,988
>55%<=60%	2	6	700	2,528
>60%<=65%	4	11	966	3,356
>65%<=70%	4	11	1,088	3,672
>70%<=75%	17	41	1,457	4,853
>75%<=80%	51	170	1,650	5,183
>80%<=85%	107	325	0	0
>85%<=90%	643	1,869	0	0
>90%<=95%	1,559	5,024	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	10	508	2,378
>15 to 20 years	9	38	957	3,716
>20 to 25 years	2,333	7,295	2,631	9,404
>25 to 30 years	47	129	3,393	11,110
>30 years	0	0	40	104
Geography				
Alberta	598	1,632	932	3,610
British Columbia	395	1,062	1,349	4,216
Manitoba	51	199	93	474
New Brunswick	12	64	23	144
Newfoundland And Labrador	26	100	65	308
Nova Scotia	40	175	83	440
Ontario	854	2,620	4,376	14,719
Prince Edward Island	3	14	4	25
Quebec	327	1,333	460	2,152
Saskatchewan	78	255	143	618
Yukon, Northwest Territories, Nunavut	6	18	1	6



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New Business Written - 2016 Q1				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	1,487	4,542	4,789	17,965
LTV at Origination				
<=5%	0	0	1	19
>5%<=10%	0	0	3	59
>10%<=15%	0	1	13	172
>15%<=20%	0	4	18	192
>20%<=25%	1	8	39	270
>25%<=30%	1	6	51	311
>30%<=35%	2	10	63	346
>35%<=40%	3	15	96	458
>40%<=45%	3	14	131	584
>45%<=50%	7	25	174	728
>50%<=55%	7	27	235	907
>55%<=60%	13	35	364	1,346
>60%<=65%	13	41	558	1,989
>65%<=70%	21	56	747	2,604
>70%<=75%	23	65	903	3,233
>75%<=80%	40	123	1,393	4,747
>80%<=85%	64	196	0	0
>85%<=90%	384	1,110	0	0
>90%<=95%	904	2,806	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	10	49	60	336
>15 to 20 years	20	69	752	3,415
>20 to 25 years	1,382	4,217	1,952	7,539
>25 to 30 years	75	207	1,965	6,506
>30 years	0	0	61	169
Geography				
Alberta	377	1,033	743	2,374
British Columbia	292	812	774	2,479
Manitoba	26	105	126	597
New Brunswick	7	37	52	364
Newfoundland And Labrador	17	63	45	216
Nova Scotia	22	92	91	531
Ontario	614	1,889	2,235	8,017
Prince Edward Island	1	5	12	69
Quebec	78	323	552	2,653
Saskatchewan	52	179	153	647
Yukon, Northwest Territories, Nunavut	1	4	6	18



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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 (#)
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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Total Portfolio as at 2016 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	30,567	28,608	98,623	26,534	25,313	94,086
LTV at Origination						
<=5%	0	0	0	2	1	46
>5%<=10%	0	0	2	13	12	164
>10%<=15%	0	0	5	53	48	530
>15%<=20%	2	1	13	96	88	778
>20%<=25%	2	2	17	184	169	1,204
>25%<=30%	2	2	15	262	240	1,502
>30%<=35%	8	7	41	415	389	2,158
>35%<=40%	13	12	67	591	557	2,868
>40%<=45%	13	12	63	794	750	3,450
>45%<=50%	20	19	89	1,046	987	4,311
>50%<=55%	27	26	117	1,444	1,373	5,564
>55%<=60%	44	41	165	1,938	1,852	7,139
>60%<=65%	92	85	309	3,112	2,968	10,666
>65%<=70%	132	123	412	3,263	3,134	11,181
>70%<=75%	381	353	1,090	4,571	4,385	15,320
>75%<=80%	1,106	1,030	3,521	8,750	8,361	27,205
>80%<=85%	1,562	1,443	5,070	0	0	0
>85%<=90%	7,960	7,440	23,997	0	0	0
>90%<=95%	18,780	17,653	61,959	0	0	0
>95%<=100%	423	360	1,671	0	0	0
>100%						
Estimated Current LTV*						
<=5%	6	0	21	20	5	166
>5%<=10%	7	2	28	46	31	405
>10%<=15%	7	3	36	116	89	899
>15%<=20%	9	3	44	192	160	1,203
>20%<=25%	16	9	81	321	276	1,774
>25%<=30%	25	16	118	466	409	2,212
>30%<=35%	41	30	184	697	633	3,127
>35%<=40%	68	52	261	1,018	938	4,103
>40%<=45%	138	110	477	1,289	1,198	4,923
>45%<=50%	268	226	918	1,829	1,717	6,527
>50%<=55%	523	455	1,695	2,439	2,314	8,440
>55%<=60%	947	841	2,927	3,078	2,938	10,441
>60%<=65%	1,490	1,339	4,610	3,568	3,434	12,056
>65%<=70%	2,034	1,847	6,396	3,877	3,755	12,970
>70%<=75%	2,601	2,385	8,377	3,984	3,887	13,314
>75%<=80%	3,499	3,229	11,382	3,278	3,225	10,519
>80%<=85%	4,318	4,028	14,166	280	272	862
>85%<=90%	4,794	4,548	15,714	21	21	82
>90%<=95%	4,897	4,726	15,754	8	7	34
>95%<=100%	4,300	4,205	13,580	1	1	6
>100%	579	553	1,854	4	4	23
Amortization at Origination						
Up to 15 years	43	36	301	1,162	1,059	6,083
>15 to 20 years	154	138	694	3,189	2,994	13,755
>20 to 25 years	24,843	23,491	79,230	8,917	8,507	33,202
>25 to 30 years	3,774	3,415	12,059	12,762	12,284	39,578
>30 years	1,752	1,528	6,339	504	469	1,468
Remaining Amortization						
Up to 15 years	688	527	2,776	2,516	2,149	11,655
>15 to 20 years	6,194	5,629	20,986	4,633	4,354	18,188
>20 to 25 years	21,338	20,298	67,206	9,218	8,897	32,686
>25 to 30 years	1,891	1,744	5,975	9,965	9,716	30,987
>30 years	456	410	1,680	201	197	570
Geography						
Alberta	8,485	7,934	23,950	3,772	3,579	12,665
British Columbia	4,706	4,398	13,512	4,614	4,388	14,511
Manitoba	663	625	2,688	446	427	2,162
New Brunswick	196	181	1,175	139	132	927
Newfoundland And Labrador	380	355	1,478	230	220	1,101
Nova Scotia	550	510	2,635	348	331	1,917
Ontario	12,072	11,296	39,247	14,406	13,763	48,470
Prince Edward Island	36	33	219	33	32	222
Quebec	2,319	2,190	9,738	1,929	1,852	9,547
Saskatchewan	1,108	1,037	3,834	592	567	2,483
Yukon, Northwest Territories, Nunavut	52	49	147	24	23	81

Current Delinquency Rate (Total Portfolio)* 0.12%

NOTES:A1

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.