



Quarterly Portfolio Metrics Report | Q1, 2016

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 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,415	7,454	2,083	6,686
LTV at Origination				
<=5%	0	0	0	2
>5%<=10%	0	0	1	11
>10%<=15%	0	0	14	91
>15%<=20%	0	0	18	121
>20%<=25%	0	0	29	150
>25%<=30%	0	0	39	166
>30%<=35%	0	1	53	225
>35%<=40%	0	2	61	238
>40%<=45%	0	1	86	314
>45%<=50%	1	6	91	317
>50%<=55%	1	5	114	383
>55%<=60%	1	7	132	410
>60%<=65%	5	17	172	499
>65%<=70%	8	22	177	509
>70%<=75%	16	44	218	661
>75%<=80%	60	194	879	2,589
>80%<=85%	91	284	0	0
>85%<=90%	636	1,824	0	0
>90%<=95%	1,596	5,047	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	3	18	186	906
>15 to 20 years	10	40	191	700
>20 to 25 years	2,347	7,238	553	1,876
>25 to 30 years	55	158	1,084	3,013
>30 years	0	0	69	191
Geography				
Alberta	645	1,780	274	849
British Columbia	392	1,069	365	1,073
Manitoba	64	250	31	140
New Brunswick	11	66	7	47
Newfoundland And Labrador	30	115	15	64
Nova Scotia	32	143	16	87
Ontario	1,011	3,157	1,229	3,751
Prince Edward Island	3	19	1	10
Quebec	139	561	101	495
Saskatchewan	83	281	43	165
Yukon, Northwest Territories, Nunavut	5	13	1	5



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New Business Written - 2015 Q1				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	1,190	3,722	1,942	6,596
LTV at Origination				
<=5%	0	0	0	3
>5%<=10%	0	0	1	9
>10%<=15%	0	0	3	17
>15%<=20%	0	0	4	30
>20%<=25%	0	0	13	73
>25%<=30%	0	0	13	82
>30%<=35%	0	0	23	138
>35%<=40%	0	2	33	172
>40%<=45%	0	2	35	164
>45%<=50%	0	2	41	173
>50%<=55%	1	4	55	224
>55%<=60%	1	6	92	320
>60%<=65%	3	8	210	698
>65%<=70%	5	16	227	770
>70%<=75%	17	48	345	1,113
>75%<=80%	59	192	847	2,610
>80%<=85%	59	173	0	0
>85%<=90%	308	883	0	0
>90%<=95%	735	2,386	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	11	95	509
>15 to 20 years	8	33	200	833
>20 to 25 years	1,133	3,537	586	2,177
>25 to 30 years	47	141	1,057	3,065
>30 years	0	0	5	12
Geography				
Alberta	318	881	243	744
British Columbia	162	456	315	956
Manitoba	29	117	41	190
New Brunswick	4	26	8	53
Newfoundland And Labrador	15	57	21	90
Nova Scotia	18	85	22	120
Ontario	507	1,568	1,097	3,497
Prince Edward Island	1	6	2	15
Quebec	92	381	152	779
Saskatchewan	41	138	41	152
Yukon, Northwest Territories, Nunavut	3	7	0	0

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Total Portfolio as at 2016 Q1						
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	28,608	26,861	92,253	19,664	18,679	69,555
LTV at Origination						
<=5%	0	0	0	2	2	34
>5%<=10%	0	0	2	9	8	129
>10%<=15%	0	0	4	43	38	442
>15%<=20%	2	1	13	71	64	623
>20%<=25%	2	2	17	136	124	921
>25%<=30%	2	2	16	192	174	1,184
>30%<=35%	7	7	40	272	251	1,478
>35%<=40%	12	11	66	391	365	1,954
>40%<=45%	13	12	63	542	508	2,402
>45%<=50%	21	20	92	735	686	3,068
>50%<=55%	27	25	113	944	889	3,706
>55%<=60%	42	39	161	1,280	1,214	4,758
>60%<=65%	90	84	308	2,235	2,121	7,576
>65%<=70%	131	123	413	2,237	2,137	7,731
>70%<=75%	373	347	1,075	3,212	3,065	10,747
>75%<=80%	1,089	1,020	3,454	7,365	7,033	22,802
>80%<=85%	1,506	1,395	4,900	0	0	0
>85%<=90%	7,461	6,996	22,469	0	0	0
>90%<=95%	17,468	16,467	57,633	0	0	0
>95%<=100%	361	309	1,414	0	0	0
>100%						
Estimated Current LTV*						
<=5%	4	0	15	15	4	128
>5%<=10%	5	1	24	35	20	304
>10%<=15%	7	2	32	86	65	708
>15%<=20%	9	4	47	137	112	934
>20%<=25%	13	7	62	231	199	1,334
>25%<=30%	18	13	99	312	272	1,608
>30%<=35%	27	19	140	479	427	2,192
>35%<=40%	47	35	192	642	585	2,690
>40%<=45%	94	73	352	877	809	3,427
>45%<=50%	160	132	595	1,197	1,114	4,361
>50%<=55%	345	298	1,188	1,663	1,567	5,704
>55%<=60%	710	627	2,287	2,226	2,111	7,478
>60%<=65%	1,301	1,169	3,991	2,705	2,585	8,953
>65%<=70%	2,103	1,914	6,512	2,956	2,847	9,807
>70%<=75%	2,937	2,699	9,302	2,850	2,768	9,525
>75%<=80%	3,940	3,659	12,611	3,003	2,952	9,540
>80%<=85%	4,667	4,388	15,395	220	215	747
>85%<=90%	5,516	5,292	17,694	22	21	70
>90%<=95%	5,477	5,342	17,626	2	2	16
>95%<=100%	983	954	3,326	2	2	12
>100%	246	233	763	3	3	17
Amortization at Origination						
Up to 15 years	42	36	289	675	599	3,825
>15 to 20 years	145	130	654	2,292	2,139	10,296
>20 to 25 years	22,842	21,667	72,896	6,471	6,146	24,480
>25 to 30 years	3,922	3,571	12,494	9,737	9,340	29,531
>30 years	1,657	1,457	5,920	489	456	1,423
Remaining Amortization						
Up to 15 years	856	702	3,481	1,800	1,502	8,489
>15 to 20 years	5,812	5,326	19,636	3,554	3,331	14,162
>20 to 25 years	19,208	18,315	60,357	6,546	6,297	23,399
>25 to 30 years	2,385	2,206	7,504	7,516	7,311	22,793
>30 years	347	312	1,275	247	238	712
Geography						
Alberta	7,921	7,434	22,417	2,894	2,736	9,241
British Columbia	4,463	4,179	12,844	3,422	3,233	10,754
Manitoba	619	585	2,518	362	347	1,732
New Brunswick	180	167	1,085	116	111	788
Newfoundland And Labrador	357	334	1,391	167	159	798
Nova Scotia	510	475	2,450	270	257	1,506
Ontario	11,423	10,734	37,088	10,412	9,896	34,954
Prince Edward Island	33	31	205	29	28	193
Quebec	2,022	1,907	8,535	1,509	1,451	7,603
Saskatchewan	1,033	971	3,590	460	440	1,912
Yukon, Northwest Territories, Nunavut	47	44	130	23	21	74

Current Delinquency Rate (Total Portfolio)* **0.14%**

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.