



Quarterly Portfolio Metrics Report | Q2, 2017

New Business Written - 2017 Q2				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,260	6,987	2,655	11,393
LTV at Origination				
<=5%				
>5%<=10%	0	0	4	64
>10%<=15%	0	0	17	233
>15%<=20%	0	0	25	284
>20%<=25%	0	1	36	337
>25%<=30%	0	1	44	340
>30%<=35%	0	1	73	443
>35%<=40%	1	2	94	560
>40%<=45%	1	3	149	710
>45%<=50%	2	8	236	1,017
>50%<=55%	1	2	331	1,281
>55%<=60%	2	7	467	1,849
>60%<=65%	5	15	477	1,827
>65%<=70%	3	8	276	1,055
>70%<=75%	5	15	217	773
>75%<=80%	38	114	209	620
>80%<=85%	130	392	0	0
>85%<=90%	653	1,832	0	0
>90%<=95%	1,420	4,586	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	7	274	2,313
>15 to 20 years	7	32	447	2,172
>20 to 25 years	2,246	6,935	1,015	3,949
>25 to 30 years	6	13	909	2,918
>30 years	0	0	11	41
Geography				
Alberta	513	1,438	417	1,459
British Columbia	360	981	437	1,529
Manitoba	58	231	27	160
New Brunswick	14	80	40	308
Newfoundland And Labrador	22	81	63	362
Nova Scotia	48	208	79	572
Ontario	756	2,120	1,323	5,554
Prince Edward Island	4	20	1	10
Quebec	387	1,491	219	1,199
Saskatchewan	91	320	49	240
Yukon, Northwest Territories, Nunavut	6	17	0	0



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New Business Written - 2017 Q1				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	1,404	4,136	4,543	17,022
LTV at Origination				
<=5%	0	0	0	4
>5%<=10%	0	0	2	41
>10%<=15%	0	0	9	119
>15%<=20%	0	0	16	156
>20%<=25%	0	0	27	198
>25%<=30%	0	0	52	316
>30%<=35%	0	1	86	468
>35%<=40%	1	2	141	661
>40%<=45%	0	1	245	1,045
>45%<=50%	1	2	500	1,934
>50%<=55%	1	4	601	2,290
>55%<=60%	1	1	673	2,538
>60%<=65%	2	7	674	2,512
>65%<=70%	2	8	479	1,695
>70%<=75%	10	28	363	1,171
>75%<=80%	42	125	675	1,874
>80%<=85%	73	205	0	0
>85%<=90%	421	1,134	0	0
>90%<=95%	850	2,618	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	5	668	3,553
>15 to 20 years	6	21	585	2,428
>20 to 25 years	1,371	4,043	1,566	5,759
>25 to 30 years	26	67	1,716	5,262
>30 years	0	0	9	20
Geography				
Alberta	341	949	596	2,053
British Columbia	215	572	824	2,627
Manitoba	34	132	109	537
New Brunswick	7	39	21	136
Newfoundland And Labrador	18	63	33	171
Nova Scotia	24	106	53	297
Ontario	606	1,683	2,447	8,891
Prince Edward Island	1	4	6	37
Quebec	105	409	348	1,802
Saskatchewan	51	174	106	471
Yukon, Northwest Territories, Nunavut	2	5	0	0



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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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Total Portfolio as at 2017 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	35,912	33,224	114,161	34,837	32,474	125,640
LTV at Origination						
<=5%	0	0	0	3	2	58
>5%<=10%	0	0	1	24	20	309
>10%<=15%	0	0	3	98	84	1,029
>15%<=20%	1	0	6	183	158	1,520
>20%<=25%	1	1	12	330	290	2,269
>25%<=30%	1	1	10	519	461	2,999
>30%<=35%	5	5	35	844	767	4,256
>35%<=40%	12	11	60	1,261	1,156	5,879
>40%<=45%	13	11	55	1,737	1,611	7,360
>45%<=50%	18	17	79	2,433	2,274	9,648
>50%<=55%	26	24	99	2,333	2,185	8,751
>55%<=60%	36	32	143	2,971	2,795	10,819
>60%<=65%	91	82	307	4,050	3,788	13,917
>65%<=70%	107	97	356	3,677	3,441	12,453
>70%<=75%	357	322	1,042	4,673	4,361	15,185
>75%<=80%	1,150	1,053	3,681	9,702	9,081	29,188
>80%<=85%	1,790	1,640	5,681	0	0	0
>85%<=90%	9,552	8,840	28,209	0	0	0
>90%<=95%	22,392	20,790	72,963	0	0	0
>95%<=100%	360	297	1,419	0	0	0
>100%						
Estimated Current LTV*						
<=5%	11	0	41	38	11	348
>5%<=10%	9	2	32	132	80	1,031
>10%<=15%	11	3	49	308	229	2,199
>15%<=20%	21	9	92	537	429	3,115
>20%<=25%	32	19	146	873	736	4,387
>25%<=30%	63	43	245	1,368	1,202	5,960
>30%<=35%	141	107	486	2,040	1,836	8,195
>35%<=40%	311	256	1,025	2,817	2,584	10,439
>40%<=45%	693	590	2,151	3,451	3,203	12,087
>45%<=50%	1,122	972	3,395	4,010	3,762	13,569
>50%<=55%	1,584	1,396	4,761	4,216	3,991	14,126
>55%<=60%	2,012	1,798	6,247	4,141	3,944	14,147
>60%<=65%	2,161	1,959	6,871	3,634	3,467	12,552
>65%<=70%	2,585	2,358	8,295	3,106	2,974	10,307
>70%<=75%	3,132	2,866	10,284	2,411	2,321	7,782
>75%<=80%	3,942	3,632	12,850	1,593	1,548	4,815
>80%<=85%	4,496	4,190	14,688	138	133	471
>85%<=90%	4,816	4,559	15,272	19	18	75
>90%<=95%	4,993	4,790	15,167	4	4	24
>95%<=100%	3,313	3,234	10,572	1	1	7
>100%	462	440	1,492	1	0	4
Amortization at Origination						
Up to 15 years	33	25	259	2,594	2,306	14,924
>15 to 20 years	144	123	662	3,946	3,591	17,079
>20 to 25 years	31,251	29,169	98,254	11,633	10,840	43,164
>25 to 30 years	2,990	2,640	9,551	16,105	15,218	48,855
>30 years	1,494	1,267	5,435	560	519	1,618
Remaining Amortization						
Up to 15 years	682	486	2,725	4,762	3,982	24,186
>15 to 20 years	5,857	5,136	19,854	6,317	5,799	24,798
>20 to 25 years	27,471	25,884	85,402	11,937	11,319	41,574
>25 to 30 years	1,524	1,385	4,769	11,553	11,112	34,357
>30 years	378	334	1,411	269	261	725
Geography						
Alberta	10,034	9,242	28,201	4,825	4,466	16,120
British Columbia	5,333	4,934	15,088	6,326	5,890	19,663
Manitoba	854	796	3,422	595	556	2,943
New Brunswick	226	205	1,328	202	189	1,389
Newfoundland And Labrador	457	420	1,739	312	292	1,574
Nova Scotia	679	624	3,167	480	446	2,815
Ontario	13,846	12,826	43,740	18,597	17,361	63,826
Prince Edward Island	46	42	264	38	35	257
Quebec	2,997	2,802	12,292	2,709	2,536	13,871
Saskatchewan	1,377	1,274	4,738	733	683	3,110
Yukon, Northwest Territories, Nunavut	64	59	182	22	19	72
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.