



Quarterly Portfolio Metrics Report | Q3, 2017

New Business Written - 2017 Q3				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,753	8,051	769	3,332
LTV at Origination				
<=5%	0	0	1	46
>5%<=10%	0	0	9	160
>10%<=15%	0	0	22	238
>15%<=20%	0	0	28	232
>20%<=25%	0	0	37	257
>25%<=30%	0	0	36	214
>30%<=35%	0	1	44	249
>35%<=40%	0	1	58	267
>40%<=45%	0	2	65	267
>45%<=50%	1	3	65	256
>50%<=55%	0	3	71	236
>55%<=60%	2	6	60	191
>60%<=65%	4	12	73	218
>65%<=70%	2	9	28	69
>70%<=75%	11	29	44	107
>75%<=80%	41	105	127	325
>80%<=85%	147	401	0	0
>85%<=90%	801	2,114	0	0
>90%<=95%	1,743	5,365	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	12	156	1,073
>15 to 20 years	8	27	107	530
>20 to 25 years	2,741	8,007	415	1,428
>25 to 30 years	2	5	88	254
>30 years	0	0	3	47
Geography				
Alberta	656	1,795	190	641
British Columbia	464	1,180	119	471
Manitoba	106	385	11	81
New Brunswick	23	119	2	28
Newfoundland And Labrador	36	130	3	20
Nova Scotia	69	287	7	56
Ontario	1,095	3,030	373	1,581
Prince Edward Island	5	25	1	9
Quebec	198	772	50	366
Saskatchewan	95	315	11	75
Yukon, Northwest Territories, Nunavut	5	13	1	4



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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 - 2016 Q3				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,145	9,356	4,071	15,574
LTV at Origination				
<=5%	0	0	2	32
>5%<=10%	0	0	9	94
>10%<=15%	0	0	25	231
>15%<=20%	0	1	60	409
>20%<=25%	0	1	105	664
>25%<=30%	0	1	187	1,020
>30%<=35%	2	9	320	1,466
>35%<=40%	3	12	534	2,291
>40%<=45%	2	7	684	2,742
>45%<=50%	7	21	828	3,142
>50%<=55%	8	19	88	219
>55%<=60%	8	25	113	262
>60%<=65%	16	44	167	373
>65%<=70%	12	36	111	314
>70%<=75%	28	81	174	489
>75%<=80%	87	281	664	1,826
>80%<=85%	138	410	0	0
>85%<=90%	866	2,360	0	0
>90%<=95%	1,969	6,048	0	0
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	3	21	886	5,012
>15 to 20 years	9	41	525	2,036
>20 to 25 years	3,020	8,979	1,176	4,179
>25 to 30 years	113	315	1,421	4,172
>30 years	0	0	64	175
Geography				
Alberta	698	1,947	340	1,314
British Columbia	517	1,354	981	2,958
Manitoba	91	354	49	310
New Brunswick	13	72	12	95
Newfoundland And Labrador	37	137	20	115
Nova Scotia	50	210	34	239
Ontario	1,445	4,188	2,229	8,106
Prince Edward Island	4	20	2	19
Quebec	176	692	351	2,145
Saskatchewan	110	369	54	273
Yukon, Northwest Territories, Nunavut	4	13	0	0

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Total Portfolio as at 2017 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	37,314	34,471	117,939	34,070	31,413	123,423
LTV at Origination						
<=5%	0	0	0	4	3	93
>5%<=10%	0	0	1	31	26	441
>10%<=15%	0	0	3	114	97	1,200
>15%<=20%	1	0	6	204	173	1,684
>20%<=25%	1	1	12	355	307	2,430
>25%<=30%	1	1	10	535	467	3,102
>30%<=35%	5	5	35	852	762	4,327
>35%<=40%	12	10	58	1,256	1,135	5,867
>40%<=45%	13	11	56	1,711	1,564	7,265
>45%<=50%	18	17	79	2,371	2,187	9,419
>50%<=55%	26	23	99	2,290	2,119	8,562
>55%<=60%	36	32	141	2,891	2,688	10,519
>60%<=65%	91	82	307	3,944	3,651	13,524
>65%<=70%	107	96	353	3,552	3,290	11,982
>70%<=75%	352	316	1,023	4,513	4,174	14,629
>75%<=80%	1,138	1,037	3,636	9,448	8,769	28,379
>80%<=85%	1,866	1,710	5,862	0	0	0
>85%<=90%	9,998	9,241	29,299	0	0	0
>90%<=95%	23,308	21,610	75,614	0	0	0
>95%<=100%	341	279	1,345	0	0	0
>100%						
Estimated Current LTV*						
<=5%	6	0	29	49	14	449
>5%<=10%	11	2	38	170	100	1,385
>10%<=15%	13	4	55	372	270	2,596
>15%<=20%	22	11	101	627	493	3,604
>20%<=25%	40	23	162	1,002	836	4,922
>25%<=30%	77	51	292	1,545	1,345	6,690
>30%<=35%	163	124	575	2,205	1,968	8,770
>35%<=40%	380	310	1,266	3,055	2,782	11,147
>40%<=45%	827	698	2,572	3,699	3,408	12,819
>45%<=50%	1,368	1,184	4,147	4,124	3,849	13,867
>50%<=55%	1,800	1,584	5,517	4,208	3,966	14,050
>55%<=60%	1,988	1,781	6,262	3,752	3,549	12,851
>60%<=65%	2,245	2,035	7,109	3,285	3,116	11,117
>65%<=70%	2,612	2,378	8,496	2,743	2,610	9,082
>70%<=75%	3,303	3,015	10,785	2,028	1,941	6,368
>75%<=80%	4,096	3,766	13,246	1,100	1,064	3,333
>80%<=85%	4,366	4,065	14,153	84	81	294
>85%<=90%	4,844	4,578	14,994	16	15	58
>90%<=95%	5,099	4,899	15,287	3	3	10
>95%<=100%	3,776	3,700	11,852	1	1	3
>100%	279	265	1,001	2	2	8
Amortization at Origination						
Up to 15 years	34	26	261	2,645	2,300	15,391
>15 to 20 years	144	123	659	3,862	3,464	16,801
>20 to 25 years	32,980	30,729	103,079	11,530	10,637	42,686
>25 to 30 years	2,737	2,397	8,764	15,495	14,518	46,950
>30 years	1,420	1,197	5,176	538	495	1,595
Remaining Amortization						
Up to 15 years	742	522	2,941	5,053	4,130	25,684
>15 to 20 years	6,307	5,508	21,289	6,334	5,758	24,811
>20 to 25 years	28,748	27,072	88,743	11,713	11,031	40,482
>25 to 30 years	1,206	1,095	3,803	10,735	10,266	31,810
>30 years	311	274	1,163	235	228	636
Geography						
Alberta	10,480	9,629	29,412	4,851	4,450	16,220
British Columbia	5,522	5,107	15,473	6,145	5,657	19,187
Manitoba	940	876	3,722	577	533	2,885
New Brunswick	242	221	1,413	196	181	1,366
Newfoundland And Labrador	484	444	1,835	303	281	1,530
Nova Scotia	727	668	3,352	468	430	2,762
Ontario	14,232	13,170	44,515	18,086	16,699	62,302
Prince Edward Island	49	46	281	38	35	255
Quebec	3,124	2,912	12,769	2,667	2,467	13,776
Saskatchewan	1,447	1,336	4,976	717	661	3,066
Yukon, Northwest Territories, Nunavut	67	62	191	22	19	74
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.