



## Quarterly Portfolio Metrics Report | Q2, 2018

New Business Written - 2018   Q2				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
<b>Volume</b>	2,425	7,289	728	2,315
<b>LTV at Origination</b>				
<=5%				4
>5%<=10%			1	11
>10%<=15%			1	12
>15%<=20%		1	3	24
>20%<=25%			6	37
>25%<=30%		2	15	76
>30%<=35%	1	3	17	71
>35%<=40%	1	3	28	111
>40%<=45%	1	4	33	130
>45%<=50%	1	3	50	181
>50%<=55%		3	51	165
>55%<=60%	2	8	67	200
>60%<=65%	4	14	102	296
>65%<=70%	5	11	79	237
>70%<=75%	8	21	72	209
>75%<=80%	35	100	203	551
>80%<=85%	146	417		
>85%<=90%	714	1,909		
>90%<=95%	1,508	4,790		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
Up to 15 years	2	10	44	238
>15 to 20 years	7	28	75	289
>20 to 25 years	2,415	7,247	592	1,748
>25 to 30 years	2	4	16	39
>30 years				1
<b>Geography</b>				
Alberta	545	1,521	118	400
British Columbia	319	792	139	414
Manitoba	79	283	10	46
New Brunswick	23	119	2	9
Newfoundland And Labrador	22	88	3	14
Nova Scotia	52	221	10	42
Ontario	870	2,294	393	1,148
Prince Edward Island	5	22	1	6
Quebec	435	1,698	33	167
Saskatchewan	70	239	19	69
Yukon, Northwest Territories, Nunavut	5	12		



## Quarterly Portfolio Metrics Report | Q2, 2018

New Business Written - 2018   Q1				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
<b>Volume</b>	1,573	4,498	329	1,099
<b>LTV at Origination</b>				
<=5%				1
>5%<=10%				3
>10%<=15%			2	17
>15%<=20%		3	2	14
>20%<=25%	1	4	3	22
>25%<=30%			8	39
>30%<=35%		3	10	49
>35%<=40%		2	17	63
>40%<=45%	1	4	18	70
>45%<=50%	1	3	23	87
>50%<=55%	2	7	29	97
>55%<=60%	2	5	40	130
>60%<=65%	5	16	62	216
>65%<=70%	3	10	18	54
>70%<=75%	7	18	26	68
>75%<=80%	28	75	74	169
>80%<=85%	101	276		
>85%<=90%	472	1,217		
>90%<=95%	951	2,855		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
Up to 15 years	1	9	16	73
>15 to 20 years	3	16	23	78
>20 to 25 years	1,568	4,470	287	939
>25 to 30 years	1	3	4	9
>30 years				
<b>Geography</b>				
Alberta	416	1,159	54	191
British Columbia	232	564	48	147
Manitoba	35	133	5	25
New Brunswick	13	69	2	15
Newfoundland And Labrador	19	70	4	17
Nova Scotia	27	120	7	33
Ontario	633	1,667	183	536
Prince Edward Island	2	15	1	7
Quebec	138	510	18	100
Saskatchewan	54	180	7	28
Yukon, Northwest Territories, Nunavut	5	11		



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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 (#)
<b>Volume</b>	2,260	6,987	2,655	11,393
<b>LTV at Origination</b>				
<=5%				
>5%<=10%			4	64
>10%<=15%			17	233
>15%<=20%			25	284
>20%<=25%		1	36	337
>25%<=30%		1	44	340
>30%<=35%		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		
>85%<=90%	653	1,832		
>90%<=95%	1,420	4,586		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
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			11	41
<b>Geography</b>				
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		

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Total Portfolio as at 2018   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 (#)
<b>Volume</b>	40,908	37,413	127,826	32,087	28,644	115,298
<b>LTV at Origination</b>						
<=5%			0	3	2	75
>5%<=10%			1	29	22	393
>10%<=15%			2	101	79	1,071
>15%<=20%	1	1	7	188	148	1,551
>20%<=25%	2	1	14	332	266	2,271
>25%<=30%	1	1	10	508	417	2,937
>30%<=35%	6	5	39	800	677	4,047
>35%<=40%	12	11	62	1,179	1,015	5,460
>40%<=45%	15	13	66	1,588	1,386	6,747
>45%<=50%	20	18	83	2,193	1,941	8,720
>50%<=55%	27	24	106	2,132	1,902	7,920
>55%<=60%	38	34	148	2,692	2,421	9,688
>60%<=65%	97	86	324	3,732	3,357	12,667
>65%<=70%	110	97	352	3,300	2,966	11,096
>70%<=75%	343	303	994	4,257	3,832	13,694
>75%<=80%	1,130	1,014	3,585	9,052	8,214	26,961
>80%<=85%	2,096	1,907	6,444			
>85%<=90%	11,102	10,161	32,001			
>90%<=95%	25,607	23,498	82,412			
>95%<=100%	299	240	1,176			
>100%						
<b>Estimated Current LTV*</b>						
<=5%	9		34	88	18	653
>5%<=10%	11	2	42	208	104	1,598
>10%<=15%	15	4	65	417	266	2,750
>15%<=20%	30	13	121	671	480	3,712
>20%<=25%	46	24	191	1,013	788	4,937
>25%<=30%	82	50	314	1,508	1,248	6,582
>30%<=35%	153	109	557	2,063	1,773	8,312
>35%<=40%	342	264	1,199	2,812	2,474	10,357
>40%<=45%	752	615	2,445	3,453	3,088	12,019
>45%<=50%	1,339	1,128	4,147	3,871	3,518	13,050
>50%<=55%	1,721	1,479	5,387	3,959	3,639	13,079
>55%<=60%	1,940	1,696	6,139	3,552	3,288	11,708
>60%<=65%	2,249	1,995	7,204	3,024	2,816	9,942
>65%<=70%	2,705	2,410	8,768	2,489	2,332	7,834
>70%<=75%	3,416	3,056	11,097	1,743	1,646	5,284
>75%<=80%	4,212	3,815	13,608	1,029	989	2,913
>80%<=85%	4,741	4,366	14,789	145	137	424
>85%<=90%	5,622	5,284	17,100	35	33	104
>90%<=95%	6,238	5,977	18,323	4	4	15
>95%<=100%	4,554	4,436	13,964	3	2	14
>100%	732	691	2,332	2	2	11
<b>Amortization at Origination</b>						
Up to 15 years	35	27	270	2,472	1,985	14,254
>15 to 20 years	151	126	687	3,499	2,990	15,181
>20 to 25 years	36,964	34,089	114,287	11,650	10,477	42,252
>25 to 30 years	2,492	2,127	7,977	13,975	12,752	42,167
>30 years	1,265	1,044	4,605	490	440	1,444
<b>Remaining Amortization</b>						
Up to 15 years	1,016	703	3,923	5,557	4,222	27,198
>15 to 20 years	8,754	7,552	28,915	6,698	5,924	25,481
>20 to 25 years	29,934	28,088	91,046	11,492	10,657	38,193
>25 to 30 years	1,095	975	3,540	8,139	7,648	23,905
>30 years	109	95	402	201	193	521
<b>Geography</b>						
Alberta	11,615	10,545	32,579	4,807	4,277	15,972
British Columbia	5,814	5,328	15,940	5,734	5,109	17,836
Manitoba	1,081	998	4,222	549	489	2,724
New Brunswick	282	256	1,619	185	164	1,278
Newfoundland And Labrador	530	481	2,010	285	256	1,432
Nova Scotia	825	752	3,760	442	393	2,577
Ontario	15,332	14,047	46,735	16,894	15,106	57,573
Prince Edward Island	58	54	326	36	32	241
Quebec	3,684	3,416	14,903	2,441	2,180	12,643
Saskatchewan	1,608	1,465	5,512	694	620	2,954
Yukon, Northwest Territories, Nunavut	79	73	220	20	17	68
<b>Current Delinquency Rate (Total Portfolio)*</b>	0.12%					

**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.