



Quarterly Portfolio Metrics Report | Q2, 2019

New Business Written - 2019 Q2				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,086	9,074	1,147	3,929
LTV at Origination				
<=5%				4
>5%<=10%			1	9
>10%<=15%			3	37
>15%<=20%		1	9	65
>20%<=25%			11	68
>25%<=30%			19	93
>30%<=35%		3	28	137
>35%<=40%			35	153
>40%<=45%	1	4	46	196
>45%<=50%		2	69	267
>50%<=55%		2	88	296
>55%<=60%	1	4	102	360
>60%<=65%	3	13	141	478
>65%<=70%	3	7	132	409
>70%<=75%	6	19	98	314
>75%<=80%	24	62	367	1,043
>80%<=85%	153	437		
>85%<=90%	851	2,243		
>90%<=95%	2,043	6,277		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	13	65	345
>15 to 20 years	13	46	150	608
>20 to 25 years	3,071	9,015	851	2,707
>25 to 30 years			81	269
>30 years				
Geography				
Alberta	651	1,823	213	716
British Columbia	399	929	220	663
Manitoba	80	295	15	65
New Brunswick	29	151	3	17
Newfoundland And Labrador	30	121	6	26
Nova Scotia	67	283	16	73
Ontario	1,100	2,762	531	1,673
Prince Edward Island	4	21		2
Quebec	639	2,397	117	591
Saskatchewan	82	278	26	102
Yukon, Northwest Territories, Nunavut	7	14		1



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New Business Written - 2019 Q1				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	1,564	4,540	287	916
LTV at Origination				
<=5%				
>5%<=10%				2
>10%<=15%			1	7
>15%<=20%			2	15
>20%<=25%			2	14
>25%<=30%		1	7	35
>30%<=35%			6	25
>35%<=40%		1	15	59
>40%<=45%	1	2	14	57
>45%<=50%			25	84
>50%<=55%	1	3	23	68
>55%<=60%			25	84
>60%<=65%	2	5	48	144
>65%<=70%	2	6	31	88
>70%<=75%	6	15	19	50
>75%<=80%	23	60	70	184
>80%<=85%	103	277		
>85%<=90%	446	1,178		
>90%<=95%	982	2,992		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years		1	14	72
>15 to 20 years	6	27	29	99
>20 to 25 years	1,557	4,512	237	728
>25 to 30 years			7	17
>30 years				
Geography				
Alberta	369	1,052	54	181
British Columbia	202	483	65	195
Manitoba	44	169	5	20
New Brunswick	14	77		3
Newfoundland And Labrador	19	75	1	3
Nova Scotia	37	150	2	11
Ontario	648	1,686	150	449
Prince Edward Island	2	10		
Quebec	184	685	8	40
Saskatchewan	41	146	4	14
Yukon, Northwest Territories, Nunavut	3	7		



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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 (#)
Volume	2,425	7,289	728	2,315
LTV at Origination				
<=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%				
Amortization at Origination				
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
Geography				
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		

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Total Portfolio as at 2019 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	46,847	42,422	143,927	31,413	27,179	112,082
LTV at Origination						
<=5%			0	3	2	100
>5%<=10%			1	29	21	438
>10%<=15%			1	104	78	1,164
>15%<=20%	1	1	8	194	146	1,591
>20%<=25%	1	1	11	333	254	2,285
>25%<=30%	1	1	10	522	410	2,975
>30%<=35%	7	6	46	810	655	4,043
>35%<=40%	13	11	63	1,194	984	5,456
>40%<=45%	15	13	67	1,573	1,318	6,623
>45%<=50%	22	19	93	2,194	1,868	8,620
>50%<=55%	29	25	114	2,147	1,851	7,875
>55%<=60%	40	34	148	2,669	2,329	9,520
>60%<=65%	100	87	329	3,723	3,260	12,444
>65%<=70%	108	93	339	3,306	2,895	10,887
>70%<=75%	336	289	961	3,921	3,421	12,509
>75%<=80%	1,117	980	3,489	8,690	7,684	25,552
>80%<=85%	2,478	2,236	7,445			
>85%<=90%	12,818	11,615	36,074			
>90%<=95%	29,493	26,800	93,677			
>95%<=100%	268	208	1,051			
>100%						
Estimated Current LTV*						
<=5%	9		37	129	23	993
>5%<=10%	14	2	55	290	122	2,059
>10%<=15%	18	5	65	495	286	3,204
>15%<=20%	39	16	181	752	501	4,161
>20%<=25%	56	27	225	1,105	811	5,278
>25%<=30%	109	64	425	1,599	1,259	6,936
>30%<=35%	188	129	714	2,121	1,759	8,445
>35%<=40%	437	328	1,531	2,863	2,433	10,463
>40%<=45%	844	668	2,834	3,455	3,004	11,922
>45%<=50%	1,370	1,119	4,407	3,721	3,304	12,394
>50%<=55%	1,724	1,442	5,524	3,550	3,196	11,498
>55%<=60%	2,028	1,728	6,507	3,115	2,831	10,104
>60%<=65%	2,301	1,982	7,531	2,746	2,526	8,627
>65%<=70%	2,754	2,388	8,918	2,122	1,964	6,427
>70%<=75%	3,312	2,906	10,738	1,632	1,524	4,775
>75%<=80%	4,080	3,642	12,993	1,425	1,362	3,959
>80%<=85%	5,048	4,601	15,319	234	221	654
>85%<=90%	6,666	6,209	19,319	46	44	126
>90%<=95%	7,666	7,279	22,005	9	8	30
>95%<=100%	6,867	6,647	20,587	3	3	16
>100%	1,315	1,240	4,012	2	2	11
Amortization at Origination						
Up to 15 years	38	28	279	2,374	1,755	13,752
>15 to 20 years	176	145	769	3,432	2,818	14,804
>20 to 25 years	43,255	39,490	131,626	12,706	11,223	44,841
>25 to 30 years	2,251	1,856	7,161	12,467	11,003	37,419
>30 years	1,126	902	4,092	434	380	1,266
Remaining Amortization						
Up to 15 years	1,451	990	5,445	6,278	4,449	29,705
>15 to 20 years	11,890	10,086	38,494	7,233	6,251	26,768
>20 to 25 years	32,576	30,535	96,980	11,719	10,769	37,866
>25 to 30 years	913	796	2,950	6,016	5,552	17,316
>30 years	17	14	58	167	157	427
Geography						
Alberta	13,174	11,790	36,944	5,044	4,381	16,920
British Columbia	6,345	5,748	16,820	5,668	4,904	17,540
Manitoba	1,307	1,195	5,054	515	443	2,559
New Brunswick	363	328	2,038	161	136	1,125
Newfoundland And Labrador	610	547	2,327	276	238	1,387
Nova Scotia	1,012	918	4,510	425	364	2,437
Ontario	17,369	15,787	50,840	16,316	14,125	55,148
Prince Edward Island	72	66	384	34	29	221
Quebec	4,695	4,337	18,576	2,285	1,968	11,837
Saskatchewan	1,805	1,620	6,184	671	577	2,850
Yukon, Northwest Territories, Nunavut	94	86	250	18	14	58
Current Delinquency Rate (Total Portfolio)*	0.13%					

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.