



Quarterly Portfolio Metrics Report | Q3, 2019

New Business Written - 2019 Q3				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	4,004	11,408	1,241	4,015
LTV at Origination				
<=5%				1
>5%<=10%			2	22
>10%<=15%			7	62
>15%<=20%			11	72
>20%<=25%		1	21	109
>25%<=30%		2	25	131
>30%<=35%		1	42	173
>35%<=40%			59	226
>40%<=45%	1	3	77	265
>45%<=50%	1	5	83	292
>50%<=55%	1	3	107	346
>55%<=60%	4	10	162	504
>60%<=65%	3	8	150	441
>65%<=70%	8	21	81	232
>70%<=75%	30	85	412	1,139
>75%<=80%	203	557		
>80%<=85%	1,154	2,928		
>85%<=90%	2,599	7,784		
>90%<=95%				
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	2	14	75	383
>15 to 20 years	15	59	156	582
>20 to 25 years	3,986	11,333	1,001	3,026
>25 to 30 years		1	10	24
>30 years		1		
Geography				
Alberta	892	2,495	219	710
British Columbia	527	1,211	233	681
Manitoba	148	536	21	85
New Brunswick	52	265	3	17
Newfoundland And Labrador	51	194	4	18
Nova Scotia	129	511	11	54
Ontario	1,647	4,132	613	1,823
Prince Edward Island	9	38	1	6
Quebec	427	1,613	114	536
Saskatchewan	111	386	21	85
Yukon, Northwest Territories, Nunavut	11	27		



Quarterly Portfolio Metrics Report | Q3, 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



Quarterly Portfolio Metrics Report | Q3, 2019

New Business Written - 2018 Q3				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,827	8,214	2,003	7,638
LTV at Origination				
<=5%			1	61
>5%<=10%			6	137
>10%<=15%			20	278
>15%<=20%		2	17	184
>20%<=25%			34	245
>25%<=30%		1	46	273
>30%<=35%	1	4	66	320
>35%<=40%	1	4	101	446
>40%<=45%		2	118	479
>45%<=50%	2	6	169	647
>50%<=55%	1	5	170	623
>55%<=60%	2	9	218	764
>60%<=65%	6	20	310	997
>65%<=70%	4	14	281	871
>70%<=75%	11	27	182	561
>75%<=80%	34	89	263	752
>80%<=85%	187	521		
>85%<=90%	825	2,123		
>90%<=95%	1,753	5,387		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	3	20	148	1,037
>15 to 20 years	12	40	263	1,216
>20 to 25 years	2,803	8,131	1,195	4,156
>25 to 30 years	8	23	397	1,229
>30 years				
Geography				
Alberta	616	1,721	472	1,723
British Columbia	376	885	342	1,100
Manitoba	108	399	25	129
New Brunswick	34	175	4	33
Newfoundland And Labrador	30	118	23	130
Nova Scotia	86	350	28	139
Ontario	1,211	3,235	966	3,644
Prince Edward Island	7	31	2	10
Quebec	263	988	119	635
Saskatchewan	90	295	21	92
Yukon, Northwest Territories, Nunavut	7	17	1	3

Quarterly Portfolio Metrics Report | Q3, 2019

Total Portfolio as at 2019 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	49,386	44,757	150,692	30,953	26,628	109,908
LTV at Origination						
<=5%			0	3	2	71
>5%<=10%			1	26	19	392
>10%<=15%			1	99	73	1,098
>15%<=20%	1	1	8	194	144	1,578
>20%<=25%	2	1	12	330	249	2,237
>25%<=30%	1	1	10	515	401	2,926
>30%<=35%	7	6	48	793	633	3,958
>35%<=40%	12	10	60	1,180	965	5,380
>40%<=45%	14	12	65	1,557	1,294	6,522
>45%<=50%	21	19	92	2,149	1,816	8,433
>50%<=55%	31	27	118	2,116	1,814	7,751
>55%<=60%	40	34	147	2,640	2,290	9,366
>60%<=65%	99	86	327	3,699	3,220	12,308
>65%<=70%	104	89	326	3,261	2,844	10,673
>70%<=75%	325	279	929	3,765	3,260	11,955
>75%<=80%	1,099	959	3,426	8,628	7,607	25,260
>80%<=85%	2,602	2,348	7,762			
>85%<=90%	13,564	12,305	37,823			
>90%<=95%	31,203	28,380	98,517			
>95%<=100%	260	200	1,020			
>100%						
Estimated Current LTV*						
<=5%	11		49	142	24	1,037
>5%<=10%	13	2	48	300	124	2,083
>10%<=15%	23	6	89	520	295	3,290
>15%<=20%	42	18	199	789	514	4,299
>20%<=25%	65	31	259	1,164	846	5,493
>25%<=30%	125	74	487	1,641	1,294	7,076
>30%<=35%	218	149	822	2,199	1,804	8,670
>35%<=40%	499	375	1,756	2,932	2,483	10,700
>40%<=45%	972	766	3,251	3,451	2,992	11,827
>45%<=50%	1,401	1,139	4,545	3,654	3,236	12,034
>50%<=55%	1,725	1,438	5,585	3,389	3,043	10,966
>55%<=60%	2,094	1,774	6,737	2,975	2,702	9,528
>60%<=65%	2,362	2,019	7,758	2,584	2,376	7,920
>65%<=70%	2,888	2,496	9,347	2,032	1,881	6,033
>70%<=75%	3,531	3,098	11,381	1,596	1,492	4,565
>75%<=80%	4,255	3,803	13,256	1,385	1,336	3,851
>80%<=85%	5,796	5,297	17,328	156	146	418
>85%<=90%	7,470	6,982	21,540	34	32	82
>90%<=95%	8,024	7,658	22,741	8	7	21
>95%<=100%	6,929	6,751	20,857	1	1	3
>100%	943	878	2,657	2	2	12
Amortization at Origination						
Up to 15 years	38	28	282	2,326	1,690	13,403
>15 to 20 years	184	153	802	3,376	2,757	14,488
>20 to 25 years	45,907	41,944	138,758	13,061	11,527	45,525
>25 to 30 years	2,159	1,761	6,863	11,773	10,294	35,284
>30 years	1,097	871	3,987	416	361	1,208
Remaining Amortization						
Up to 15 years	1,579	1,072	5,890	6,360	4,447	29,810
>15 to 20 years	12,570	10,616	40,467	7,256	6,243	26,699
>20 to 25 years	34,386	32,332	101,572	12,043	11,072	38,412
>25 to 30 years	838	726	2,717	5,134	4,717	14,583
>30 years	13	11	46	160	150	404
Geography						
Alberta	13,843	12,381	38,817	5,036	4,346	16,883
British Columbia	6,618	5,999	17,323	5,619	4,834	17,320
Manitoba	1,415	1,297	5,433	499	428	2,457
New Brunswick	406	370	2,256	154	129	1,072
Newfoundland And Labrador	652	585	2,483	268	229	1,349
Nova Scotia	1,106	1,007	4,865	412	350	2,356
Ontario	18,268	16,635	52,636	15,991	13,766	53,694
Prince Edward Island	79	72	412	33	28	214
Quebec	5,007	4,625	19,712	2,274	1,949	11,740
Saskatchewan	1,891	1,694	6,493	651	556	2,768
Yukon, Northwest Territories, Nunavut	100	92	262	17	13	55
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.