



Quarterly Portfolio Metrics Report | Q4, 2019

New Business Written - 2019 Q4				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	3,492	9,851	981	3,352
LTV at Origination				
<=5%				
>5%<=10%				3
>10%<=15%			1	9
>15%<=20%			4	29
>20%<=25%		1	11	67
>25%<=30%			17	99
>30%<=35%		3	25	136
>35%<=40%		1	42	178
>40%<=45%		1	47	194
>45%<=50%		1	63	245
>50%<=55%	1	3	72	255
>55%<=60%		1	87	287
>60%<=65%	1	4	143	460
>65%<=70%	1	4	88	268
>70%<=75%	6	17	62	194
>75%<=80%	25	73	318	928
>80%<=85%	208	570		
>85%<=90%	1,016	2,583		
>90%<=95%	2,234	6,589		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	9	67	331
>15 to 20 years	9	32	136	549
>20 to 25 years	3,481	9,807	769	2,449
>25 to 30 years	1	3	8	23
>30 years				
Geography				
Alberta	736	2,092	175	603
British Columbia	508	1,162	185	561
Manitoba	109	401	17	74
New Brunswick	38	194	3	20
Newfoundland And Labrador	46	180	5	23
Nova Scotia	95	383	8	33
Ontario	1,436	3,550	431	1,322
Prince Edward Island	8	33	1	3
Quebec	404	1,477	124	598
Saskatchewan	102	353	31	114
Yukon, Northwest Territories, Nunavut	11	26		1



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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%				
>5%<=10%				1
>10%<=15%			2	22
>15%<=20%			7	62
>20%<=25%		1	11	72
>25%<=30%			21	109
>30%<=35%		2	25	131
>35%<=40%		1	42	173
>40%<=45%			59	226
>45%<=50%	1	3	77	265
>50%<=55%	1	5	83	292
>55%<=60%	1	3	107	346
>60%<=65%	4	10	162	504
>65%<=70%	3	8	150	441
>70%<=75%	8	21	81	232
>75%<=80%	30	85	412	1,139
>80%<=85%	203	557		
>85%<=90%	1,154	2,928		
>90%<=95%	2,599	7,784		
>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		



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New Business Written - 2018 Q4				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,412	7,031	832	2,715
LTV at Origination				
<=5%				
>5%<=10%				2
>10%<=15%			1	14
>15%<=20%			7	39
>20%<=25%			11	62
>25%<=30%			23	105
>30%<=35%		2	27	113
>35%<=40%		1	38	157
>40%<=45%			53	197
>45%<=50%	1	7	66	226
>50%<=55%	2	8	63	210
>55%<=60%	1	2	74	241
>60%<=65%	1	4	107	326
>65%<=70%	4	10	92	267
>70%<=75%	7	18	77	221
>75%<=80%	27	82	191	535
>80%<=85%	150	409		
>85%<=90%	683	1,764		
>90%<=95%	1,537	4,724		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	8	50	233
>15 to 20 years	8	33	100	388
>20 to 25 years	2,401	6,983	649	2,023
>25 to 30 years	2	7	33	71
>30 years				
Geography				
Alberta	558	1,555	124	439
British Columbia	283	679	174	531
Manitoba	76	283	12	60
New Brunswick	24	130	2	15
Newfoundland And Labrador	28	110	3	13
Nova Scotia	63	265	7	38
Ontario	1,036	2,753	449	1,353
Prince Edward Island	6	28	2	9
Quebec	258	969	40	181
Saskatchewan	71	239	18	76
Yukon, Northwest Territories, Nunavut	9	20		

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Total Portfolio as at 2019 Q4						
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	51,644	46,768	156,650	30,524	26,073	108,198
LTV at Origination						
<=5%			0	2	1	60
>5%<=10%			1	25	18	370
>10%<=15%			0	94	68	1,037
>15%<=20%	1	1	7	189	138	1,532
>20%<=25%	2	1	13	325	241	2,197
>25%<=30%	1	1	10	512	394	2,894
>30%<=35%	7	6	49	784	619	3,919
>35%<=40%	12	10	57	1,169	947	5,309
>40%<=45%	14	11	62	1,530	1,260	6,407
>45%<=50%	20	18	89	2,122	1,777	8,311
>50%<=55%	30	26	117	2,093	1,781	7,682
>55%<=60%	40	33	147	2,614	2,248	9,249
>60%<=65%	96	83	319	3,674	3,181	12,219
>65%<=70%	100	85	316	3,195	2,765	10,437
>70%<=75%	319	272	912	3,653	3,138	11,592
>75%<=80%	1,085	941	3,375	8,544	7,497	24,983
>80%<=85%	2,737	2,470	8,120			
>85%<=90%	14,229	12,902	39,394			
>90%<=95%	32,696	29,714	102,660			
>95%<=100%	256	196	1,002			
>100%						
Estimated Current LTV*						
<=5%	13	1	54	159	25	1,131
>5%<=10%	13	2	48	310	125	2,123
>10%<=15%	27	7	108	548	304	3,368
>15%<=20%	45	19	205	817	528	4,317
>20%<=25%	74	36	296	1,182	851	5,547
>25%<=30%	129	77	506	1,673	1,308	7,164
>30%<=35%	246	168	917	2,260	1,839	8,789
>35%<=40%	561	422	1,947	2,947	2,483	10,617
>40%<=45%	1,033	811	3,430	3,399	2,934	11,629
>45%<=50%	1,389	1,122	4,473	3,525	3,108	11,608
>50%<=55%	1,701	1,410	5,486	3,253	2,907	10,540
>55%<=60%	2,053	1,725	6,647	2,867	2,594	9,091
>60%<=65%	2,364	2,006	7,608	2,417	2,218	7,466
>65%<=70%	2,927	2,512	9,471	1,966	1,815	5,769
>70%<=75%	3,543	3,091	11,391	1,602	1,494	4,532
>75%<=80%	4,501	4,016	13,918	1,383	1,339	3,900
>80%<=85%	6,300	5,752	18,553	163	153	464
>85%<=90%	8,075	7,557	23,057	39	35	100
>90%<=95%	8,462	8,093	23,964	11	10	25
>95%<=100%	7,057	6,898	21,235	3	3	8
>100%	1,131	1,043	3,336	2	2	10
Amortization at Origination						
Up to 15 years	38	28	282	2,269	1,622	13,026
>15 to 20 years	185	154	805	3,348	2,713	14,354
>20 to 25 years	48,267	44,060	145,061	13,313	11,702	46,135
>25 to 30 years	2,088	1,686	6,637	11,194	9,692	33,524
>30 years	1,066	840	3,865	399	344	1,159
Remaining Amortization						
Up to 15 years	1,732	1,174	6,421	6,493	4,482	30,064
>15 to 20 years	13,427	11,312	42,957	7,293	6,242	26,710
>20 to 25 years	35,704	33,609	104,721	12,173	11,171	38,581
>25 to 30 years	771	664	2,517	4,416	4,039	12,465
>30 years	10	8	34	149	139	378
Geography						
Alberta	14,409	12,858	40,449	5,043	4,328	16,926
British Columbia	6,920	6,272	17,916	5,559	4,751	17,113
Manitoba	1,496	1,370	5,721	492	418	2,411
New Brunswick	434	395	2,391	150	124	1,046
Newfoundland And Labrador	689	618	2,630	263	223	1,321
Nova Scotia	1,180	1,074	5,150	401	336	2,292
Ontario	19,049	17,348	54,163	15,632	13,348	52,295
Prince Edward Island	85	78	434	32	27	204
Quebec	5,298	4,891	20,735	2,280	1,947	11,758
Saskatchewan	1,973	1,763	6,777	656	559	2,777
Yukon, Northwest Territories, Nunavut	110	101	284	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.