



Quarterly Portfolio Metrics Report | Q1, 2019

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 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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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 (#)
Volume	1,573	4,498	329	1,099
LTV at Origination				
<=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%				
Amortization at Origination				
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				
Geography				
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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Total Portfolio as at 2019 Q1						
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	44,910	40,713	138,608	31,597	27,513	113,155
LTV at Origination						
<=5%			0	3	2	107
>5%<=10%			1	30	22	457
>10%<=15%			2	105	80	1,181
>15%<=20%	1	1	8	193	146	1,603
>20%<=25%	2	1	13	336	259	2,314
>25%<=30%	1	1	11	523	416	3,001
>30%<=35%	7	6	45	810	662	4,056
>35%<=40%	13	11	63	1,205	1,004	5,527
>40%<=45%	14	12	65	1,594	1,347	6,724
>45%<=50%	22	19	92	2,214	1,902	8,707
>50%<=55%	29	26	114	2,152	1,867	7,915
>55%<=60%	39	33	146	2,679	2,354	9,559
>60%<=65%	100	88	327	3,754	3,307	12,565
>65%<=70%	109	94	343	3,321	2,926	10,989
>70%<=75%	339	295	970	4,020	3,533	12,839
>75%<=80%	1,129	997	3,540	8,659	7,686	25,611
>80%<=85%	2,394	2,165	7,220			
>85%<=90%	12,278	11,139	34,757			
>90%<=95%	28,159	25,610	89,816			
>95%<=100%	274	215	1,075			
>100%						
Estimated Current LTV*						
<=5%	8		36	121	21	923
>5%<=10%	11	2	47	270	117	1,988
>10%<=15%	16	4	61	463	272	3,029
>15%<=20%	39	15	165	721	483	4,011
>20%<=25%	51	25	215	1,069	794	5,145
>25%<=30%	92	55	348	1,524	1,212	6,690
>30%<=35%	170	116	635	2,066	1,720	8,337
>35%<=40%	363	272	1,277	2,752	2,358	10,102
>40%<=45%	777	617	2,576	3,422	2,990	11,834
>45%<=50%	1,328	1,090	4,195	3,806	3,392	12,775
>50%<=55%	1,632	1,370	5,186	3,661	3,305	11,917
>55%<=60%	1,945	1,664	6,244	3,302	3,008	10,778
>60%<=65%	2,267	1,961	7,355	2,918	2,689	9,322
>65%<=70%	2,684	2,338	8,757	2,320	2,152	7,106
>70%<=75%	3,359	2,949	10,920	1,704	1,591	5,027
>75%<=80%	4,025	3,594	12,709	1,162	1,109	3,285
>80%<=85%	4,979	4,535	15,434	247	234	675
>85%<=90%	6,558	6,103	19,266	59	55	167
>90%<=95%	7,081	6,740	20,362	8	7	25
>95%<=100%	6,081	5,889	18,201	1	1	6
>100%	1,447	1,376	4,619	3	3	13
Amortization at Origination						
Up to 15 years	37	27	274	2,397	1,805	13,930
>15 to 20 years	167	138	741	3,452	2,854	14,934
>20 to 25 years	41,223	37,679	125,978	12,373	10,951	44,078
>25 to 30 years	2,325	1,935	7,409	12,928	11,510	38,901
>30 years	1,158	935	4,206	447	393	1,312
Remaining Amortization						
Up to 15 years	1,322	908	5,020	6,140	4,414	29,281
>15 to 20 years	11,106	9,461	36,153	7,082	6,151	26,434
>20 to 25 years	31,472	29,459	94,163	11,569	10,639	37,724
>25 to 30 years	992	870	3,207	6,633	6,145	19,271
>30 years	18	15	65	173	164	445
Geography						
Alberta	12,703	11,400	35,631	5,004	4,363	16,770
British Columbia	6,150	5,577	16,476	5,683	4,945	17,626
Manitoba	1,253	1,149	4,860	523	454	2,609
New Brunswick	339	307	1,920	167	142	1,167
Newfoundland And Labrador	587	527	2,229	279	243	1,406
Nova Scotia	964	875	4,314	428	369	2,469
Ontario	16,824	15,314	49,863	16,481	14,373	55,977
Prince Edward Island	69	63	371	35	30	231
Quebec	4,183	3,844	16,707	2,303	1,993	11,964
Saskatchewan	1,746	1,573	5,989	678	587	2,878
Yukon, Northwest Territories, Nunavut	92	84	248	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.