



Quarterly Portfolio Metrics Report | Q1, 2020

New Business Written - 2020 Q1				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	2,300	6,349	1,513	7,930
LTV at Origination				
<=5%			14	662
>5%<=10%			38	621
>10%<=15%			63	676
>15%<=20%		1	73	584
>20%<=25%			82	531
>25%<=30%			83	483
>30%<=35%			85	500
>35%<=40%			92	460
>40%<=45%			103	476
>45%<=50%	1	3	114	495
>50%<=55%	1	4	101	405
>55%<=60%	1	2	105	378
>60%<=65%	2	8	149	493
>65%<=70%	1	4	95	283
>70%<=75%	4	12	74	206
>75%<=80%	14	41	244	677
>80%<=85%	152	417		
>85%<=90%	697	1,751		
>90%<=95%	1,427	4,106		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	1	7	571	4,569
>15 to 20 years	7	28	145	620
>20 to 25 years	2,292	6,313	779	2,686
>25 to 30 years		1	18	54
>30 years				1
Geography				
Alberta	511	1,469	352	1,461
British Columbia	360	807	268	1,119
Manitoba	74	265	24	181
New Brunswick	20	104	8	91
Newfoundland And Labrador	26	108	8	68
Nova Scotia	45	183	19	167
Ontario	883	2,110	609	2,995
Prince Edward Island	7	27	2	22
Quebec	291	1,012	199	1,639
Saskatchewan	76	250	23	167
Yukon, Northwest Territories, Nunavut	6	14	2	20



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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	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		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 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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Total Portfolio as at 2020 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	53,099	47,915	160,338	30,971	26,350	112,065
LTV at Origination						
<=5%			0	15	13	623
>5%<=10%			1	60	51	945
>10%<=15%			0	150	122	1,634
>15%<=20%	1	1	8	251	199	2,021
>20%<=25%	2	1	13	391	304	2,599
>25%<=30%	1	1	10	569	448	3,234
>30%<=35%	7	6	49	840	669	4,267
>35%<=40%	11	9	55	1,221	991	5,565
>40%<=45%	13	11	57	1,580	1,299	6,662
>45%<=50%	21	18	91	2,172	1,810	8,535
>50%<=55%	30	26	117	2,116	1,793	7,798
>55%<=60%	40	33	143	2,627	2,246	9,304
>60%<=65%	96	82	321	3,707	3,193	12,315
>65%<=70%	99	84	314	3,162	2,718	10,311
>70%<=75%	311	263	896	3,587	3,058	11,371
>75%<=80%	1,074	925	3,338	8,523	7,436	24,881
>80%<=85%	2,840	2,557	8,396			
>85%<=90%	14,682	13,268	40,456			
>90%<=95%	33,620	30,441	105,087			
>95%<=100%	252	191	986			
>100%						
Estimated Current LTV*						
<=5%	16	1	56	185	40	1,799
>5%<=10%	16	2	60	375	168	2,806
>10%<=15%	27	7	109	629	372	4,078
>15%<=20%	53	21	228	938	623	5,004
>20%<=25%	83	42	332	1,332	974	6,212
>25%<=30%	148	89	561	1,827	1,435	7,779
>30%<=35%	293	204	1,079	2,436	1,985	9,411
>35%<=40%	671	506	2,252	3,164	2,662	11,286
>40%<=45%	1,133	886	3,709	3,430	2,960	11,760
>45%<=50%	1,416	1,140	4,580	3,464	3,050	11,449
>50%<=55%	1,747	1,442	5,623	3,138	2,798	10,250
>55%<=60%	2,060	1,716	6,668	2,736	2,472	8,683
>60%<=65%	2,469	2,083	7,950	2,318	2,125	7,144
>65%<=70%	2,927	2,504	9,445	1,894	1,747	5,558
>70%<=75%	3,712	3,232	11,769	1,585	1,480	4,486
>75%<=80%	4,929	4,401	14,795	1,317	1,272	3,764
>80%<=85%	6,437	5,891	18,518	160	151	484
>85%<=90%	8,409	7,856	23,705	22	20	69
>90%<=95%	8,672	8,288	24,711	13	11	30
>95%<=100%	6,604	6,425	20,285	4	3	10
>100%	1,277	1,180	3,903	2	2	3
Amortization at Origination						
Up to 15 years	38	27	279	2,700	2,032	16,644
>15 to 20 years	191	158	829	3,377	2,718	14,450
>20 to 25 years	49,791	45,286	148,974	13,696	12,001	47,475
>25 to 30 years	2,035	1,628	6,475	10,809	9,267	32,367
>30 years	1,044	816	3,781	389	332	1,129
Remaining Amortization						
Up to 15 years	1,963	1,332	7,181	7,263	5,111	34,878
>15 to 20 years	14,552	12,268	46,020	7,624	6,520	27,602
>20 to 25 years	35,878	33,711	104,825	12,172	11,158	38,619
>25 to 30 years	704	602	2,300	3,771	3,431	10,609
>30 years	3	2	12	141	131	357
Geography						
Alberta	14,812	13,161	41,606	5,219	4,469	17,813
British Columbia	7,124	6,443	18,289	5,640	4,799	17,628
Manitoba	1,555	1,419	5,924	502	425	2,513
New Brunswick	450	408	2,473	152	126	1,093
Newfoundland And Labrador	711	635	2,719	264	223	1,351
Nova Scotia	1,212	1,099	5,278	407	338	2,376
Ontario	19,485	17,683	54,893	15,677	13,319	53,226
Prince Edward Island	90	82	451	33	28	221
Quebec	5,513	5,073	21,441	2,396	2,048	12,906
Saskatchewan	2,032	1,807	6,971	664	561	2,868
Yukon, Northwest Territories, Nunavut	114	104	293	18	14	70
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.