



## Quarterly Portfolio Metrics Report | Q2, 2020

New Business Written - 2020   Q2				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
<b>Volume</b>	3,714	10,290	1,882	7,255
<b>LTV at Origination</b>				
<=5%				3
>5%<=10%		1	1	32
>10%<=15%			9	138
>15%<=20%			12	105
>20%<=25%			26	187
>25%<=30%		1	43	260
>30%<=35%		1	61	323
>35%<=40%		2	88	407
>40%<=45%		1	117	504
>45%<=50%			176	668
>50%<=55%	1	2	188	697
>55%<=60%	1	2	226	794
>60%<=65%	1	5	312	1,111
>65%<=70%		2	181	638
>70%<=75%	6	16	165	550
>75%<=80%	20	65	278	838
>80%<=85%	208	586		
>85%<=90%	1,059	2,707		
>90%<=95%	2,417	6,899		
>95%<=100%				
>100%				
<b>Amortization at Origination</b>				
Up to 15 years	1	8	96	518
>15 to 20 years	17	57	311	1,340
>20 to 25 years	3,696	10,222	1,099	4,032
>25 to 30 years	1	2	377	1,365
>30 years		1		
<b>Geography</b>				
Alberta	687	1,960	257	923
British Columbia	510	1,101	356	1,127
Manitoba	113	405	28	142
New Brunswick	34	171	8	50
Newfoundland And Labrador	33	128	14	65
Nova Scotia	71	266	21	114
Ontario	1,415	3,220	894	3,233
Prince Edward Island	9	34	2	10
Quebec	710	2,587	264	1,426
Saskatchewan	121	391	38	165
Yukon, Northwest Territories, Nunavut	11	27		



## Quarterly Portfolio Metrics Report | Q2, 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 (#)
<b>Volume</b>	2,300	6,349	1,513	7,930
<b>LTV at Origination</b>				
<=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%				
<b>Amortization at Origination</b>				
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
<b>Geography</b>				
Alberta	511	1,469	352	1,461
British Columbia	360	807	288	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



## Quarterly Portfolio Metrics Report | Q2, 2020

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 (#)
<b>Volume</b>	3,086	9,074	1,147	3,929
<b>LTV at Origination</b>				
<=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%				
<b>Amortization at Origination</b>				
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				
<b>Geography</b>				
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 | Q2, 2020

Total Portfolio as at 2020   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 (#)
<b>Volume</b>	55,376	50,011	166,191	31,468	26,746	114,010
<b>LTV at Origination</b>						
<=5%			0	13	10	508
>5%<=10%			2	56	45	894
>10%<=15%			0	152	121	1,686
>15%<=20%	1		7	249	195	2,006
>20%<=25%	2	1	13	397	308	2,644
>25%<=30%	1	1	11	585	462	3,313
>30%<=35%	7	6	48	862	688	4,382
>35%<=40%	11	9	53	1,251	1,016	5,711
>40%<=45%	13	11	57	1,621	1,333	6,842
>45%<=50%	20	17	87	2,250	1,881	8,793
>50%<=55%	30	25	117	2,218	1,885	8,158
>55%<=60%	38	31	138	2,731	2,341	9,670
>60%<=65%	95	81	319	3,860	3,334	12,888
>65%<=70%	94	79	299	3,216	2,758	10,529
>70%<=75%	308	259	885	3,587	3,051	11,388
>75%<=80%	1,061	909	3,300	8,420	7,316	24,598
>80%<=85%	2,966	2,671	8,745			
>85%<=90%	15,343	13,871	42,051			
>90%<=95%	35,139	31,853	109,096			
>95%<=100%	247	186	963			
>100%						
<b>Estimated Current LTV*</b>						
<=5%	15	1	61	207	43	1,827
>5%<=10%	16	3	60	397	175	2,896
>10%<=15%	35	10	147	684	400	4,326
>15%<=20%	59	24	242	1,003	665	5,221
>20%<=25%	95	48	376	1,440	1,060	6,627
>25%<=30%	175	109	676	1,994	1,563	8,327
>30%<=35%	394	280	1,384	2,661	2,176	10,060
>35%<=40%	840	636	2,817	3,300	2,785	11,673
>40%<=45%	1,263	992	4,112	3,466	3,001	11,749
>45%<=50%	1,486	1,200	4,797	3,367	2,975	11,198
>50%<=55%	1,801	1,480	5,875	3,016	2,703	9,750
>55%<=60%	2,090	1,743	6,681	2,619	2,380	8,385
>60%<=65%	2,431	2,056	7,840	2,305	2,123	7,230
>65%<=70%	3,012	2,586	9,642	1,892	1,748	5,648
>70%<=75%	3,914	3,435	12,094	1,747	1,637	5,022
>75%<=80%	5,377	4,837	15,753	1,182	1,137	3,485
>80%<=85%	7,187	6,593	20,302	148	141	479
>85%<=90%	8,441	7,896	23,832	24	21	69
>90%<=95%	8,455	8,069	24,275	9	8	23
>95%<=100%	6,780	6,608	20,433	4	4	11
>100%	1,508	1,405	4,792	1	1	4
<b>Amortization at Origination</b>						
Up to 15 years	36	25	268	2,624	1,941	16,000
>15 to 20 years	202	168	860	3,542	2,870	15,152
>20 to 25 years	52,154	47,468	155,116	14,281	12,520	49,655
>25 to 30 years	1,969	1,561	6,267	10,645	9,095	32,114
>30 years	1,016	789	3,680	376	320	1,089
<b>Remaining Amortization</b>						
Up to 15 years	2,113	1,431	7,717	7,292	5,061	34,630
>15 to 20 years	14,885	12,499	47,004	7,784	6,652	28,279
>20 to 25 years	37,726	35,528	109,318	12,696	11,647	40,593
>25 to 30 years	649	552	2,141	3,560	3,260	10,164
>30 years	2	2	11	137	126	344
<b>Geography</b>						
Alberta	15,331	13,606	43,098	5,352	4,574	18,264
British Columbia	7,403	6,701	18,778	5,741	4,881	17,922
Manitoba	1,639	1,496	6,214	508	428	2,537
New Brunswick	470	427	2,572	152	125	1,084
Newfoundland And Labrador	736	656	2,817	269	227	1,370
Nova Scotia	1,259	1,140	5,433	411	341	2,386
Ontario	20,158	18,316	55,935	15,796	13,400	53,748
Prince Edward Island	97	88	473	33	28	222
Quebec	6,036	5,579	23,285	2,511	2,158	13,481
Saskatchewan	2,127	1,891	7,274	678	571	2,928
Yukon, Northwest Territories, Nunavut	122	111	312	17	13	68

<b>Current Delinquency Rate (Total Portfolio)*</b>	0.14%
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**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.