



Quarterly Portfolio Metrics Report | Q3, 2020

New Business Written - 2020 Q3				
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	5,993	16,057	1,156	3,904
LTV at Origination				
<=5%				6
>5%<=10%			2	19
>10%<=15%		1	7	47
>15%<=20%		1	13	81
>20%<=25%			24	119
>25%<=30%		1	38	178
>30%<=35%		1	43	183
>35%<=40%		1	83	327
>40%<=45%	1	4	94	337
>45%<=50%		2	102	345
>50%<=55%	1	8	112	375
>55%<=60%	1	6	216	658
>60%<=65%	3	12	89	282
>65%<=70%	3	8	78	220
>70%<=75%	8	23	254	727
>75%<=80%	28	85		
>80%<=85%	321	880		
>85%<=90%	1,729	4,226		
>90%<=95%	3,896	10,798		
>95%<=100%				
>100%				
Amortization at Origination				
Up to 15 years	4	20	101	492
>15 to 20 years	15	54	230	843
>20 to 25 years	5,973	15,982	802	2,506
>25 to 30 years		1	23	62
>30 years				1
Geography				
Alberta	1,253	3,526	273	920
British Columbia	887	1,893	203	597
Manitoba	223	769	20	82
New Brunswick	78	382	3	17
Newfoundland And Labrador	77	294	6	27
Nova Scotia	163	603	14	62
Ontario	2,330	5,316	496	1,531
Prince Edward Island	17	63	1	4
Quebec	724	2,412	111	543
Saskatchewan	224	758	30	121
Yukon, Northwest Territories, Nunavut	17	41		



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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 (#)
Volume	3,714	10,290	1,882	7,255
LTV at Origination				
<=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%				
Amortization at Origination				
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		
Geography				
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		



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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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Total Portfolio as at 2020 | 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	59,680	54,138	176,968	30,881	26,095	111,701
LTV at Origination						
<=5%			0	11	8	428
>5%<=10%			2	53	40	840
>10%<=15%			1	143	110	1,585
>15%<=20%	1	1	8	240	185	1,924
>20%<=25%	1	1	10	390	298	2,568
>25%<=30%	2	1	12	575	450	3,240
>30%<=35%	7	6	47	858	679	4,334
>35%<=40%	11	9	53	1,236	995	5,629
>40%<=45%	13	11	59	1,624	1,330	6,846
>45%<=50%	19	16	86	2,236	1,858	8,693
>50%<=55%	29	25	119	2,208	1,869	8,090
>55%<=60%	38	31	139	2,693	2,295	9,548
>60%<=65%	96	82	319	3,904	3,362	12,979
>65%<=70%	94	79	296	3,138	2,674	10,281
>70%<=75%	303	254	869	3,449	2,915	10,949
>75%<=80%	1,051	895	3,260	8,124	7,026	23,767
>80%<=85%	3,203	2,893	9,378			
>85%<=90%	16,596	15,071	44,912			
>90%<=95%	37,976	34,584	116,457			
>95%<=100%	241	180	941			
>100%						
Estimated Current LTV*						
<=5%	20	1	73	217	44	1,884
>5%<=10%	24	4	91	442	189	3,057
>10%<=15%	41	12	176	726	417	4,451
>15%<=20%	70	29	287	1,064	701	5,390
>20%<=25%	103	54	416	1,526	1,123	6,947
>25%<=30%	208	132	806	2,103	1,645	8,629
>30%<=35%	490	350	1,730	2,842	2,321	10,616
>35%<=40%	1,000	758	3,362	3,323	2,802	11,644
>40%<=45%	1,359	1,067	4,423	3,413	2,963	11,602
>45%<=50%	1,585	1,277	5,183	3,198	2,828	10,505
>50%<=55%	1,861	1,526	6,063	2,834	2,546	9,138
>55%<=60%	2,139	1,789	6,899	2,445	2,229	7,755
>60%<=65%	2,584	2,195	8,394	2,197	2,026	6,711
>65%<=70%	3,305	2,860	10,390	1,898	1,756	5,619
>70%<=75%	4,463	3,967	13,513	1,481	1,384	4,289
>75%<=80%	6,075	5,516	17,528	1,051	1,012	3,081
>80%<=85%	7,821	7,224	21,975	88	82	291
>85%<=90%	8,602	8,077	24,199	21	18	62
>90%<=95%	8,805	8,438	24,492	7	6	16
>95%<=100%	7,975	7,805	23,398	4	3	10
>100%	1,149	1,058	3,570	1	1	4
Amortization at Origination						
Up to 15 years	39	28	281	2,536	1,846	15,317
>15 to 20 years	212	177	888	3,582	2,900	15,218
>20 to 25 years	56,551	51,685	166,209	14,410	12,593	49,853
>25 to 30 years	1,896	1,490	6,032	9,999	8,460	30,284
>30 years	982	758	3,558	352	296	1,029
Remaining Amortization						
Up to 15 years	2,368	1,606	8,571	7,398	5,080	34,718
>15 to 20 years	15,574	13,066	48,884	7,907	6,749	28,549
>20 to 25 years	41,177	38,990	117,640	12,646	11,588	40,134
>25 to 30 years	561	475	1,869	2,813	2,572	8,005
>30 years	1	1	4	116	107	295
Geography						
Alberta	16,332	14,547	45,930	5,378	4,577	18,389
British Columbia	8,029	7,305	19,948	5,650	4,776	17,604
Manitoba	1,823	1,672	6,830	502	421	2,490
New Brunswick	531	487	2,868	148	120	1,036
Newfoundland And Labrador	801	717	3,063	263	220	1,332
Nova Scotia	1,381	1,257	5,856	404	333	2,332
Ontario	21,647	19,761	58,727	15,314	12,909	51,966
Prince Edward Island	108	99	510	32	27	214
Quebec	6,586	6,106	25,016	2,497	2,133	13,355
Saskatchewan	2,305	2,062	7,874	676	566	2,916
Yukon, Northwest Territories, Nunavut	137	126	346	17	13	67

Current Delinquency Rate (Total Portfolio)*	0.13%
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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.