

CANADA MORTGAGE AND HOUSING CORPORATION

Mortgage Loan Insurance Business Supplement

THIRD QUARTER
30 September

To supplement CMHC's unaudited quarterly consolidated financial statements, which are prepared in accordance with IFRS, CMHC uses non-IFRS measures to analyse its performance. The following Mortgage Loan Insurance Business Supplement is prepared for the third quarter ending 30 September and is intended to help readers better understand CMHC's insurance activities. CMHC believes that these performance measures provide meaningful information that enables greater transparency and clarity with respect to CMHC's residential mortgage insurance underwriting practices.

Insurance Volumes

Loans insured in period	Three Months Ended				Nine Months Ended (YTD)	
	30 September		30 June	31 March	30 September	
	2017	2016	2017	2017	2017	2016
Total Insured Volumes (units)¹	67,915	127,991	95,230	48,746	211,891	345,716
Transactional Homeowner	32,942	46,908	36,836	18,624	88,402	120,499
Portfolio (New)	1,743	13,532	8,691	2,790	13,224	67,640
Portfolio (Substitutions)	4,022	42,621	16,623	1,872	22,517	79,184
Multi-Unit Residential	29,208	24,930	33,080	25,460	87,748	78,393
Total Insured Volumes (\$M)¹	12,538	22,539	17,395	8,253	38,186	63,747
Transactional Homeowner	8,892	12,033	9,285	4,858	23,036	29,521
Portfolio (New)	503	3,920	1,982	772	3,256	18,719
Portfolio (Substitutions)	485	4,442	2,911	435	3,831	9,357
Multi-Unit Residential	2,659	2,143	3,217	2,188	8,064	6,150

¹ The sum of all breakdown categories may not add up to Total due to rounding.

Insurance-in-force	As at		
	30 September	30 June	31 March
	2017	2017	2017
Insurance-in-force (loans)	2,381,499	2,450,881	2,492,479
Transactional Homeowner	1,278,289	1,308,845	1,326,275
Portfolio	1,080,263	1,119,829	1,144,539
Multi-Unit Residential	22,947	22,207	21,665
Insurance-in-force (\$B)	484	496	502
Transactional Homeowner	252	258	260
Portfolio	165	173	179
Multi-Unit Residential	67	65	63

LOAN-TO-VALUE

Loans insured in period	Three Months Ended															
	30 September				2016				30 June				31 March			
	2017		2016		2017		2016		2017		2016		2017		2016	
Percentage distribution of loans insured in period by loan-to-value (LTV) ratio based on original property value	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
<= 50 %	0.1	9.8	3.8	1.3	0.2	8.8	1.5	2.2	0.1	16.0	3.5	3.1	0.1	11.3	4.0	2.3
> 50 % <= 55 %	0.0	4.9	2.6	0.8	0.1	3.2	1.4	0.9	0.1	5.1	3.3	1.5	0.0	4.3	1.3	0.8
> 55 % <= 60 %	0.1	6.4	6.3	1.7	0.1	4.5	17.8	3.2	0.1	7.4	13.5	4.0	0.1	5.9	17.3	5.5
> 60 % <= 65 %	0.1	8.1	9.6	2.5	0.1	6.3	3.1	1.9	0.1	10.5	5.0	2.6	0.1	8.3	8.2	3.2
> 65 % <= 70 %	0.1	9.2	2.6	1.0	0.2	8.8	3.0	2.4	0.1	15.0	6.4	3.5	0.1	9.5	13.4	4.7
> 70 % <= 75 %	0.2	12.9	41.1	9.8	0.4	13.7	39.0	7.9	0.2	22.3	45.5	13.3	0.4	12.7	27.6	9.2
> 75 % <= 80 %	0.9	48.6	3.9	3.6	2.3	54.8	1.9	14.0	1.1	23.8	3.4	4.7	2.0	47.9	3.1	6.8
> 80 % <= 85 %	4.1	0.0	29.9	9.6	4.2	0.0	32.0	6.5	4.1	0.0	19.3	6.9	4.7	0.0	24.8	9.9
> 85 % <= 90 %	26.6	0.0	0.0	19.6	25.1	0.0	0.0	16.6	25.3	0.0	0.0	16.2	26.0	0.0	0.0	16.1
> 90 % <= 95 %	67.7	0.0	0.3	50.0	67.2	0.0	0.3	44.4	68.8	0.0	0.0	44.2	66.5	0.0	0.1	41.4
> 95 %	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Average loan-to-value	92.4	69.5	73.5	87.3	92.2	71.0	74.0	85.4	92.5	64.5	71.7	84.1	92.3	68.6	71.3	84.1
Average equity	7.6	30.5	26.5	12.7	7.8	29.0	26.0	14.6	7.5	35.5	28.3	15.9	7.7	31.4	28.7	15.9

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

LOAN-TO-VALUE

Loans insured in period	Nine Months Ended (YTD)							
	2017				30 September			
	2016				30 September			
Percentage distribution of loans insured in period by loan-to-value (LTV) ratio based on original property value	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall
<= 50 %	0.1	13.9	3.7	2.3	0.2	10.2	2.7	4.0
> 50 % <= 55 %	0.1	4.9	2.5	1.1	0.1	3.9	1.1	1.5
> 55 % <= 60 %	0.1	6.9	12.1	3.5	0.1	5.2	15.6	3.6
> 60 % <= 65 %	0.1	9.6	7.4	2.7	0.2	7.7	3.2	3.1
> 65 % <= 70 %	0.1	12.8	7.0	2.9	0.2	9.1	3.3	3.6
> 70 % <= 75 %	0.3	18.6	39.2	11.1	0.5	15.5	44.1	10.6
> 75 % <= 80 %	1.2	33.3	3.6	4.8	2.5	48.4	2.6	18.3
> 80 % <= 85 %	4.2	0.0	24.3	8.5	3.9	0.0	26.3	5.1
> 85 % <= 90 %	25.9	0.0	0.0	17.4	23.7	0.0	0.0	12.9
> 90 % <= 95 %	67.9	0.0	0.1	45.5	68.6	0.0	1.1	37.4
> 95 %	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average loan-to-value	92.4	66.3	72.2	85.2	92.3	69.4	73.7	82.3
Average equity	7.6	33.7	27.8	14.8	7.7	30.6	26.3	17.7
Average equity by province								
Newfoundland	6.4	28.0	17.6	7.2	8.0	27.6	25.2	15.0
Prince Edward Island	6.9	26.4	23.1	9.6	7.5	26.3	19.8	12.8
Nova Scotia	6.7	31.0	22.7	12.3	7.7	28.3	24.1	17.2
New Brunswick	6.3	29.3	30.6	8.5	8.0	27.6	23.6	12.7
Quebec	7.1	40.7	23.8	14.8	7.6	29.7	21.0	13.9
Ontario	8.3	30.7	32.0	17.7	8.1	29.9	29.3	20.2
Manitoba	6.6	30.6	28.7	8.7	6.9	26.7	29.0	11.8
Saskatchewan	6.8	30.7	23.6	10.3	7.2	28.1	23.2	13.2
Alberta	7.1	31.8	28.8	11.1	7.1	29.5	26.9	14.9
British Columbia	8.5	35.4	28.0	15.6	8.2	34.4	29.7	22.0
Territories	8.1		25.0	9.7	9.8	27.7	26.5	13.3

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

LOAN-TO-VALUE

Based on Loan Amounts and Property Values at Origination ¹												
As at												
Insurance-in-force	30 September 2017				30 June 2017				31 March 2017			
	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall
Percentage distribution of insurance-in-force by loan-to-value (LTV) ratio.												
<= 50 %	0.2	20.2	2.4	7.3	0.3	20.1	2.4	7.5	0.3	19.9	2.3	7.5
> 50 % <= 55 %	0.1	5.8	1.4	2.2	0.1	5.8	1.4	2.3	0.1	5.8	1.3	2.3
> 55 % <= 60 %	0.2	7.3	11.8	4.2	0.2	7.3	12.0	4.2	0.2	7.2	12.0	4.2
> 60 % <= 65 %	0.3	10.0	4.6	4.2	0.3	10.0	4.4	4.2	0.3	9.9	4.4	4.2
> 65 % <= 70 %	0.3	9.7	4.9	4.2	0.3	9.7	5.0	4.2	0.3	9.6	4.9	4.2
> 70 % <= 75 %	0.8	16.1	39.5	11.4	0.8	16.1	39.7	11.3	0.8	16.1	39.5	11.1
> 75 % <= 80 %	3.6	30.8	4.5	13.0	3.7	30.9	4.5	13.3	3.8	31.4	4.6	13.7
> 80 % <= 85 %	5.9	0.0	28.2	7.0	6.0	0.0	27.8	6.8	6.1	0.0	28.8	6.8
> 85 % <= 90 %	24.4	0.0	0.3	12.8	24.4	0.0	0.3	12.7	24.3	0.0	0.3	12.7
> 90 % <= 95 %	63.0	0.0	1.3	33.0	62.8	0.0	1.3	32.8	62.4	0.0	1.4	32.5
> 95 %	1.2	0.0	1.0	0.7	1.2	0.0	1.1	0.8	1.3	0.0	0.5	0.7
Average loan-to-value	90.9	56.9	78.7	75.3	90.8	57.0	78.6	75.3	90.8	57.2	78.2	75.2
Average equity	9.1	43.1	21.3	24.7	9.2	43.0	21.4	24.7	9.2	42.8	21.8	24.8
Average equity by province												
Newfoundland	10.3	39.3	20.8	20.5	10.4	39.3	20.7	20.7	10.5	39.1	21.3	20.7
Prince Edward Island	9.8	39.2	20.7	19.5	9.8	39.2	20.7	19.6	9.9	39.1	19.6	19.7
Nova Scotia	9.6	41.0	19.9	20.7	9.7	41.0	19.8	20.9	9.8	40.9	20.1	20.9
New Brunswick	9.8	39.9	18.0	16.9	9.8	39.9	17.8	17.1	9.9	39.6	17.7	17.1
Quebec	9.2	43.0	18.4	21.2	9.3	43.0	18.4	21.5	9.5	42.8	18.7	21.6
Ontario	9.0	43.8	25.0	29.0	9.0	43.6	24.8	28.8	9.0	43.4	25.7	28.7
Manitoba	8.4	42.2	27.6	19.3	8.5	42.2	27.5	19.6	8.5	42.1	28.4	19.7
Saskatchewan	8.7	42.4	24.0	19.9	8.8	42.3	24.2	20.2	8.8	42.1	24.7	20.2
Alberta	8.4	40.9	25.3	21.0	8.4	40.8	25.4	21.2	8.5	40.8	25.8	21.3
British Columbia	9.9	44.4	27.5	29.0	9.9	44.2	27.4	28.8	9.9	44.1	28.5	28.7
Territories	13.6	40.9	23.6	19.2	13.8	40.9	23.6	19.4	14.0	40.6	23.6	19.6

¹ LTV calculated on the basis of loan amounts and property values at insurance origination.

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

LOAN-TO-VALUE

Based on Outstanding Loan Amounts and Updated Property Value ¹									
As at									
<u>Insurance-in-force</u>	30 September 2017			30 June 2017			31 March 2017		
	Transactional Homeowner	Portfolio	Overall ²	Transactional Homeowner	Portfolio	Overall ²	Transactional Homeowner	Portfolio	Overall ²
Percentage distribution of insurance-in-force by loan-to-value (LTV) ratio.									
<= 50 %	16.0	62.7	34.4	12.3	55.8	29.8	12.6	55.7	30.1
> 50 % <= 55 %	5.2	8.6	6.5	4.7	9.2	6.5	4.8	9.2	6.6
> 55 % <= 60 %	6.6	8.2	7.2	6.1	9.0	7.3	6.4	9.2	7.5
> 60 % <= 65 %	8.2	7.4	7.9	7.6	7.9	7.7	7.7	8.0	7.8
> 65 % <= 70 %	9.0	6.1	7.9	9.8	7.2	8.7	10.0	7.2	8.8
> 70 % <= 75 %	10.7	4.7	8.3	11.0	6.2	9.1	11.5	6.2	9.3
> 75 % <= 80 %	11.3	2.3	7.7	11.5	4.0	8.5	11.8	4.3	8.8
> 80 % <= 85 %	10.7	0.0	6.5	11.2	0.4	6.9	11.4	0.2	6.8
> 85 % <= 90 %	11.3	0.0	6.8	11.6	0.2	7.0	11.4	0.0	6.8
> 90 % <= 95 %	10.5	0.0	6.3	11.5	0.0	6.9	10.8	0.0	6.4
> 95 %	0.6	0.0	0.3	2.7	0.0	1.6	1.7	0.0	1.0
Average loan-to-value	63.2	34.3	50.0	65.2	36.9	52.2	64.8	37.1	52.0
Average equity	36.8	65.7	50.0	34.8	63.1	47.8	35.2	62.9	48.0
Average equity by province									
Newfoundland	34.7	56.3	42.3	37.0	56.9	44.1	36.3	56.2	43.4
Prince Edward Island	39.0	61.7	46.5	36.9	59.9	44.6	35.9	59.1	43.7
Nova Scotia	34.5	58.5	43.0	32.7	56.9	41.4	32.7	56.6	41.3
New Brunswick	33.7	57.4	39.3	31.4	55.1	37.1	31.3	54.6	37.0
Quebec	31.0	59.6	41.3	30.2	58.5	40.5	31.0	58.3	41.0
Ontario	46.9	70.6	60.5	42.1	66.8	56.2	42.5	66.6	56.3
Manitoba	33.2	62.0	42.5	32.1	60.3	41.4	32.3	59.9	41.4
Saskatchewan	30.1	57.9	39.4	31.1	57.8	40.1	30.7	57.1	39.7
Alberta	28.5	57.7	39.8	28.2	56.9	39.5	28.2	56.6	39.5
British Columbia	42.9	69.0	57.3	39.5	65.9	54.0	39.8	65.7	54.0
Territories	38.7	59.2	42.9	39.5	58.2	43.4	39.7	57.5	43.4

¹ LTV calculated on the basis of outstanding loan amounts and estimated updated property values reflecting changes in local resale prices.

² CMHC does not estimate updated property value for multi-unit residential.

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

AMORTIZATION AT ORIGINATION

Loans insured in period	Three Months Ended															
	30 September								30 June				31 March			
	2017				2016				2017				2017			
Percentage distribution of loans insured during the period by amortization at origination (years)	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
<= 5	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
> 5 <= 10	0.1	0.6	0.0	0.1	0.1	0.6	0.0	0.2	0.0	0.2	0.0	0.1	0.1	0.5	0.0	0.1
> 10 <= 15	0.2	2.2	0.3	0.3	0.3	1.9	0.2	0.7	0.2	0.7	1.9	0.6	0.2	1.6	2.1	0.9
> 15 <= 20	0.7	8.0	1.2	1.1	0.8	9.2	3.7	3.0	0.6	17.3	1.6	3.1	0.5	6.8	4.7	2.3
> 20 <= 25	98.9	76.3	29.1	82.6	98.5	29.1	36.0	75.8	99.1	34.6	32.6	75.5	99.0	40.6	38.3	76.3
> 25 <= 30	0.1	12.6	36.3	8.6	0.2	55.3	36.1	16.6	0.0	46.9	33.5	13.9	0.2	49.9	34.1	14.6
> 30 <= 35	0.0	0.1	22.2	4.9	0.0	3.8	12.8	2.4	0.0	0.4	20.3	4.5	0.0	0.4	15.4	4.4
> 35	0.0	0.0	10.8	2.4	0.0	0.0	11.2	1.3	0.0	0.0	10.0	2.2	0.0	0.0	5.3	1.5
Average amortization period (years)	24.8	23.9	30.5	26.1	24.8	26.6	29.5	25.8	24.9	24.7	29.9	26.0	24.9	26.4	28.5	26.0

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

AMORTIZATION AT ORIGINATION

Loans insured in period	Nine Months Ended (YTD)							
	2017				2016			
	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
Percentage distribution of loans insured during the period by amortization at origination (years)								
<= 5	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
> 5 <= 10	0.1	0.3	0.0	0.1	0.1	0.7	0.0	0.3
> 10 <= 15	0.2	1.1	1.9	0.7	0.3	2.0	0.2	0.9
> 15 <= 20	0.6	13.4	1.8	2.1	0.9	10.0	2.0	4.1
> 20 <= 25	99.0	42.4	33.0	78.2	98.4	32.6	42.7	69.5
> 25 <= 30	0.1	42.3	34.6	12.2	0.2	51.0	31.9	21.3
> 30 <= 35	0.0	0.4	19.6	4.6	0.0	3.5	14.4	2.8
> 35	0.0	0.0	9.0	2.1	0.0	0.1	8.9	1.0
Average amortization period (years)	24.9	25.0	29.7	26.0	24.8	26.1	29.2	25.8
Average amortization period (years) by province								
Newfoundland	24.8	25.2	25.0	24.9	24.6	23.9	26.9	24.5
Prince Edward Island	24.8	27.8	25.0	24.9	24.7	23.0	25.0	24.4
Nova Scotia	24.8	24.4	27.1	25.5	24.5	23.7	32.2	26.9
New Brunswick	24.8	23.4	26.1	24.9	24.4	22.6	26.1	24.3
Quebec	24.9	21.4	30.0	26.1	24.9	25.0	30.4	25.7
Ontario	24.9	26.4	28.9	26.2	24.9	26.4	27.6	25.9
Manitoba	24.8	26.0	32.1	25.4	24.8	24.7	28.6	24.9
Saskatchewan	24.8	24.6	31.2	25.8	24.8	24.3	34.7	25.1
Alberta	24.8	25.3	30.0	25.4	24.9	25.2	33.2	25.6
British Columbia	24.8	26.7	31.3	26.7	24.8	27.3	27.1	26.2
Territories	24.6		28.7	25.0	24.5	23.2	30.8	24.5

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

AMORTIZATION AT ORIGINATION

Insurance-in-force	Amortization at Origination											
	As at				As at				As at			
	30 September 2017				30 June 2017				31 March 2017			
Percentage distribution of insurance-in-force by amortization at origination (years)	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall
<= 5	0.1	0.6	2.3	0.6	0.2	0.6	2.5	0.6	0.2	0.6	1.9	0.6
> 5 <= 10	0.1	3.3	0.0	1.2	0.1	3.4	0.0	1.2	0.1	3.4	0.0	1.3
> 10 <= 15	0.4	6.3	0.5	2.5	0.5	6.4	0.5	2.5	0.5	6.4	0.4	2.6
> 15 <= 20	1.6	11.5	2.0	5.0	1.6	11.5	2.0	5.1	1.7	11.4	2.2	5.2
> 20 <= 25	69.6	40.4	44.7	56.2	68.2	40.0	45.8	55.4	66.5	39.9	46.6	54.5
> 25 <= 30	11.1	28.8	28.9	19.6	11.8	29.0	28.1	19.9	12.6	28.9	28.3	20.4
> 30 <= 35	13.6	8.0	15.5	11.9	14.1	8.0	15.3	12.1	14.7	8.2	15.2	12.4
> 35	3.5	1.2	6.0	3.0	3.6	1.2	5.7	3.0	3.8	1.2	5.4	3.1
Average amortization period (years)	26.5	22.0	27.2	24.5	26.6	21.9	27.0	24.5	26.6	21.9	27.3	24.5
Average amortization period (years) by province												
Newfoundland	25.3	19.6	23.6	23.3	25.2	19.5	23.5	23.2	25.2	19.6	24.0	23.2
Prince Edward Island	25.4	19.3	23.3	23.4	25.4	19.2	23.3	23.3	25.4	19.2	24.3	23.3
Nova Scotia	25.8	19.7	25.0	23.6	25.8	19.6	24.9	23.6	25.8	19.6	25.2	23.6
New Brunswick	25.2	18.8	24.6	23.7	25.2	18.8	24.6	23.7	25.2	18.8	24.9	23.7
Quebec	26.1	21.0	28.4	24.4	26.1	20.9	28.2	24.3	26.2	20.9	28.5	24.3
Ontario	26.9	22.0	25.7	24.1	27.0	21.9	25.5	24.1	27.0	21.9	25.5	24.1
Manitoba	25.9	20.8	26.4	24.3	25.9	20.8	26.3	24.2	26.0	20.7	26.7	24.2
Saskatchewan	25.8	21.3	27.7	24.3	25.8	21.3	27.6	24.3	25.8	21.3	27.1	24.3
Alberta	27.3	23.0	27.9	25.6	27.3	22.9	27.9	25.6	27.4	22.9	27.8	25.6
British Columbia	27.2	23.6	25.1	25.2	27.3	23.6	25.0	25.3	27.4	23.6	25.2	25.3
Territories	24.4	19.4	24.7	23.4	24.4	19.4	24.7	23.4	24.4	19.4	24.3	23.4

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

REMAINING AMORTIZATION

Insurance-in-force	Amortization at Origination								
	30 September 2017			As at 30 June 2017			31 March 2017		
	Transactional Homeowner	Portfolio	Overall	Transactional Homeowner	Portfolio	Overall	Transactional Homeowner	Portfolio	Overall
Percentage distribution of insurance-in-force by amortization at origination (years)									
<= 5	5.2	15.5	9.9	5.1	15.2	9.7	5.1	14.8	9.6
> 5 <= 10	7.0	15.9	11.0	7.0	16.0	11.1	6.9	16.0	11.1
> 10 <= 15	10.4	15.4	12.7	10.5	15.5	12.8	10.5	15.4	12.8
> 15 <= 20	20.4	15.9	18.3	19.9	16.0	18.1	19.5	15.8	17.8
> 20 <= 25	47.9	16.6	33.5	48.2	17.0	33.8	47.0	16.9	33.1
> 25 <= 30	7.5	11.4	9.3	7.7	11.7	9.5	9.2	12.1	10.5
> 30 <= 35	1.2	0.9	1.1	1.1	0.8	1.0	1.3	0.6	1.0
> 35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Not Available	0.5	8.4	4.1	0.5	7.9	3.9	0.5	8.4	4.2
Average amortization period (years)	19.0	14.6	17.1	19.0	14.7	17.1	19.1	14.8	17.2
Average amortization period (years) by province									
Newfoundland	17.0	13.3	15.7	17.0	13.3	15.7	17.1	13.4	15.8
Prince Edward Island	17.0	11.8	15.4	17.0	11.9	15.4	17.1	11.9	15.5
Nova Scotia	17.3	12.4	15.6	17.3	12.5	15.7	17.4	12.6	15.8
New Brunswick	17.0	11.7	15.8	17.0	11.8	15.8	17.1	12.0	15.9
Quebec	19.2	14.2	17.5	19.2	14.3	17.5	19.2	14.3	17.5
Ontario	18.8	14.6	16.5	18.8	14.7	16.6	19.0	14.8	16.7
Manitoba	19.2	13.6	17.5	19.1	13.8	17.5	19.2	13.9	17.5
Saskatchewan	18.9	13.6	17.3	19.0	13.7	17.3	19.0	13.9	17.4
Alberta	19.7	15.2	18.1	19.8	15.2	18.1	19.9	15.4	18.2
British Columbia	19.5	16.1	17.7	19.6	16.2	17.8	19.8	16.4	18.0
Territories	16.5	13.0	15.8	16.4	13.3	15.8	16.5	13.4	15.9

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GEOGRAPHY

Loans insured in period	Three Months Ended															
	30 September								30 June				31 March			
	2017				2016				2017				2017			
	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
Percentage distribution of loans insured during period by province																
Newfoundland	1.2	0.1	0.0	0.9	1.4	0.7	0.1	1.1	0.9	0.1	0.1	0.6	1.2	0.7	0.0	0.8
Prince Edward Island	0.3	0.0	0.2	0.3	0.3	0.1	0.4	0.2	0.3	0.0	0.2	0.2	0.2	0.0	0.1	0.2
Nova Scotia	2.5	0.1	3.7	2.7	2.2	0.8	6.6	2.4	1.7	0.4	2.9	1.8	1.7	0.3	1.7	1.6
New Brunswick	2.2	0.0	0.7	1.8	1.8	0.3	0.4	1.3	1.6	0.1	0.3	1.1	1.6	0.1	0.3	1.1
Quebec	20.6	5.3	40.0	24.3	17.4	9.9	29.5	17.1	36.7	37.7	35.7	36.6	22.0	8.5	33.4	23.8
Ontario	33.6	77.4	33.5	35.4	36.4	59.7	41.9	42.2	26.4	45.6	40.1	32.1	32.2	59.5	37.8	36.4
Manitoba	5.0	0.5	1.3	4.0	4.7	1.0	0.4	3.4	3.2	0.6	0.0	2.2	3.9	0.7	2.0	3.0
Saskatchewan	3.3	0.4	1.9	2.9	3.3	1.0	0.2	2.4	2.8	0.9	1.5	2.2	3.5	1.7	1.8	2.8
Alberta	18.5	3.6	5.8	15.1	18.8	11.7	12.2	16.4	16.2	8.8	4.8	12.7	20.9	18.5	10.4	17.7
British Columbia	12.1	12.6	12.6	12.2	13.2	14.7	8.3	12.9	9.6	5.7	14.3	10.1	12.1	10.1	12.4	12.0
Territories	0.7	0.0	0.2	0.6	0.7	0.1	0.1	0.5	0.5	0.0	0.2	0.4	0.7	0.0	0.1	0.5

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GEOGRAPHY

Loans insured in period	Nine Months Ended (YTD)							
	30 September				30 September			
	2017				2016			
	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
Percentage distribution of loans insured during period by province								
Newfoundland	1.1	0.2	0.0	0.8	1.3	1.0	0.6	1.1
Prince Edward Island	0.3	0.0	0.1	0.2	0.3	0.1	0.3	0.2
Nova Scotia	2.0	0.3	2.9	2.0	1.8	1.2	6.2	2.1
New Brunswick	1.8	0.1	0.5	1.4	1.7	0.6	1.0	1.2
Quebec	27.4	25.8	36.5	29.4	24.5	11.4	27.0	20.3
Ontario	30.4	53.8	37.3	34.2	31.5	49.0	42.4	38.8
Manitoba	4.1	0.6	1.0	3.0	3.8	1.7	0.9	2.8
Saskatchewan	3.1	1.0	1.7	2.6	3.2	1.8	1.0	2.5
Alberta	18.1	10.3	6.6	14.7	18.5	12.6	10.5	15.6
British Columbia	11.1	7.8	13.2	11.3	12.8	20.4	9.9	15.1
Territories	0.6	0.0	0.2	0.5	0.6	0.2	0.1	0.4

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GEOGRAPHY

Insurance-in-force	30 September 2017				As at 30 June 2017				31 March 2017			
	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall
Percentage distribution of insurance-in-force by province												
Newfoundland	1.6	1.0	0.4	1.2	1.6	1.0	0.4	1.2	1.6	1.0	0.4	1.2
Prince Edward Island	0.3	0.2	0.2	0.3	0.3	0.2	0.2	0.3	0.3	0.2	0.2	0.3
Nova Scotia	2.5	1.7	4.3	2.5	2.5	1.7	4.3	2.4	2.5	1.7	4.4	2.4
New Brunswick	2.2	0.8	0.9	1.6	2.2	0.8	0.9	1.5	2.2	0.8	0.9	1.5
Quebec	21.6	13.1	29.8	19.9	21.3	13.1	29.1	19.5	20.8	12.9	29.6	19.1
Ontario	30.6	46.9	35.6	36.8	31.1	47.0	35.9	37.3	31.6	47.2	35.4	37.6
Manitoba	3.7	1.8	2.6	2.9	3.6	1.8	2.6	2.8	3.6	1.8	2.7	2.8
Saskatchewan	3.6	2.0	1.4	2.8	3.6	2.0	1.4	2.7	3.5	2.0	1.4	2.7
Alberta	21.7	14.4	11.5	17.8	21.3	14.3	11.8	17.6	21.2	14.2	12.1	17.5
British Columbia	11.6	17.8	12.8	13.9	12.0	17.9	12.8	14.2	12.2	18.1	12.4	14.4
Territories	0.6	0.2	0.4	0.4	0.6	0.2	0.5	0.4	0.6	0.2	0.5	0.4

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

ARREARS & CLAIMS PAID

By product	As at								
	30 September 2017			30 June 2017			31 March 2017		
	No. of Loans in Arrears	Arrears Rate	No. of Claims Paid (YTD)	No. of Loans in Arrears	Arrears Rate	No. of Claims Paid (YTD)	No. of Loans in Arrears	Arrears Rate	No. of Claims Paid (YTD)
Transactional Homeowner	5584	0.44 %	3,650	5,703	0.44 %	2,537	6,373	0.48 %	1,234
Portfolio	1,443	0.13 %	276	1,406	0.13 %	198	1,549	0.14 %	104
Multi-Unit Residential	107	0.47 %	21	109	0.49 %	13	100	0.46 %	8
Overall	7,134	0.30 %	3,947	7,218	0.29 %	2,748	8,022	0.32 %	1,346
By region									
Atlantic	962	0.48 %	791	980	0.48 %	543	1,059	0.51 %	271
Quebec	1,933	0.37 %	1,442	2,019	0.38 %	1,003	2,265	0.42 %	505
Ontario	1,030	0.12 %	384	1,070	0.12 %	279	1,241	0.13 %	154
Prairies and Territories	2,621	0.51 %	1,143	2,564	0.49 %	774	2,772	0.53 %	340
British Columbia	588	0.22 %	187	585	0.21 %	149	685	0.23 %	76
Overall	7,134	0.30 %	3,947	7,218	0.29 %	2,748	8,022	0.32 %	1,346
By province									
Newfoundland	147	0.36 %	91	139	0.33 %	67	138	0.33 %	37
Prince Edward Island	40	0.35 %	41	52	0.44 %	28	61	0.51 %	9
Nova Scotia	432	0.55 %	299	431	0.54 %	211	472	0.59 %	111
New Brunswick	343	0.49 %	360	358	0.51 %	237	388	0.54 %	114
Quebec	1,933	0.37 %	1,442	2,019	0.38 %	1,003	2,265	0.42 %	505
Ontario	1,030	0.12 %	384	1,070	0.12 %	279	1,241	0.13 %	154
Manitoba	262	0.33 %	98	262	0.32 %	58	285	0.35 %	28
Saskatchewan	615	0.84 %	177	574	0.77 %	111	599	0.80 %	42
Alberta	1,685	0.48 %	853	1,669	0.47 %	591	1,829	0.51 %	263
British Columbia	588	0.22 %	187	585	0.21 %	149	685	0.23 %	76
Territories	59	0.71 %	15	59	0.70 %	14	59	0.70 %	7

CREDIT SCORE

Loans insured in period	Three Months Ended							
	30 September				30 June		31 March	
	2017		2016		2017		2017	
	Transactional Homeowner	Portfolio ¹	Transactional Homeowner	Portfolio ¹	Transactional Homeowner	Portfolio ¹	Transactional Homeowner	Portfolio ¹
Percentage distribution of loans insured during period by credit score at origination								
No credit score	0.0	0.5	0.0	0.0	0.0	0.1	0.0	0.0
< 600	0.4	0.9	0.1	0.3	0.4	0.7	0.3	0.5
>= 600 < 660	3.1	3.7	4.0	3.2	2.9	8.3	3.7	3.1
>= 660 < 680	3.3	2.8	4.0	2.9	3.2	7.1	3.6	2.9
>= 680 < 700	5.7	7.0	6.4	8.1	6.0	8.6	6.0	4.9
>= 700 < 750	27.9	28.6	29.4	28.9	28.2	21.7	29.1	27.2
>= 750	59.7	56.6	56.1	56.5	59.3	53.4	57.2	61.3
Average credit score at origination	753	749	751	750	753	742	751	754

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

CREDIT SCORE

Loans insured in period	Nine Months Ended (YTD)			
	30 September			
	2017		2016	
	Transactional Homeowner	Portfolio ¹	Transactional Homeowner	Portfolio ¹
Percentage distribution of loans insured during period by credit score at origination				
No credit score	0.0	0.2	0.0	0.0
< 600	0.4	0.7	0.1	0.3
>= 600 < 660	3.1	6.4	4.1	2.9
>= 660 < 680	3.3	5.5	4.2	3.1
>= 680 < 700	5.9	7.5	6.6	6.0
>= 700 < 750	28.3	24.1	29.8	26.7
>= 750	59.0	55.8	55.2	61.0
Average credit score at origination	752	746	750	755
Average credit score at origination by province				
Newfoundland	746	730	739	747
Prince Edward Island	738	688	741	749
Nova Scotia	741	725	742	751
New Brunswick	743	731	742	748
Quebec	755	775	752	755
Ontario	756	735	753	753
Manitoba	749	723	750	758
Saskatchewan	746	751	746	752
Alberta	747	736	744	756
British Columbia	752	746	750	761
Territories	745		747	756

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

CREDIT SCORE

Insurance-in-force	As at					
	30 September 2017		30 June 2017		31 March 2017	
	Transactional Homeowner	Portfolio	Transactional Homeowner	Portfolio	Transactional Homeowner	Portfolio
Percentage distribution of insurance-in-force by credit score at origination						
No credit score	0.2	0.5	0.2	0.5	0.2	0.6
< 600	0.5	0.5	0.5	0.5	0.5	0.5
>= 600 < 660	6.1	2.8	6.2	2.8	6.4	2.8
>= 660 < 680	5.2	2.5	5.3	2.5	5.4	2.5
>= 680 < 700	7.7	4.6	7.8	4.6	7.9	4.6
>= 700 < 750	30.7	22.0	30.9	22.0	31.1	22.1
>= 750	49.7	67.1	49.1	67.1	48.5	66.9
Average credit score at origination	736	763	736	763	735	763
Average credit score at origination by province						
Newfoundland	724	756	724	756	723	755
Prince Edward Island	721	755	720	754	720	754
Nova Scotia	721	755	721	755	720	755
New Brunswick	720	754	719	754	719	754
Quebec	743	766	743	766	742	766
Ontario	738	765	738	765	737	764
Manitoba	735	763	735	763	734	763
Saskatchewan	730	759	730	759	729	758
Alberta	733	757	732	757	732	757
British Columbia	738	765	738	765	737	765
Territories	727	764	726	764	726	764

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

VOLUMES BY LOAN AMOUNT

Loans insured in period	Three Months Ended															
	30 September								30 June				31 March			
	2017				2016				2017				2017			
Percentage distribution of loans insured during period by loan amount (per unit)	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
Over \$1,000,000	0.0	0.8	0.0	0.0	0.0	2.9	0.0	0.6	0.0	1.4	0.0	0.2	0.0	4.6	0.0	0.5
Over \$850,000 to \$1,000,000	0.7	0.6	0.0	0.5	0.6	2.6	0.0	1.0	0.5	1.3	0.0	0.5	0.4	2.4	0.0	0.5
Over \$600,000 to \$850,000	8.2	17.5	0.0	6.8	7.0	11.4	0.0	7.2	6.4	5.7	0.0	4.9	7.0	10.4	0.0	5.4
Over \$400,000 to \$600,000	23.0	29.4	0.1	18.2	23.7	24.6	0.0	21.1	19.1	17.4	0.9	14.8	23.0	25.5	0.0	16.8
Over \$300,000 to \$400,000	24.4	16.7	1.8	19.1	24.4	19.7	0.3	20.6	22.6	17.8	3.6	17.7	25.0	19.4	0.8	17.7
Over \$200,000 to \$300,000	25.9	17.5	16.9	23.6	26.0	21.9	7.1	22.9	29.9	26.0	6.6	24.2	25.5	20.5	19.3	23.3
\$200,000 or under	17.8	17.6	81.1	31.7	18.2	16.8	92.6	26.6	21.6	30.4	89.0	37.7	19.1	17.3	79.9	35.9
Average insured loan amount (\$)	269,813	288,362	91,003	188,668	256,609	287,977	86,190	212,609	252,066	228,028	97,586	184,603	260,826	276,628	85,949	166,781

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

VOLUMES BY LOAN AMOUNT

Loans insured in period	Nine Months Ended (YTD)							
	30 September							
	2017				2016			
	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio ¹	Multi-Unit Residential	Overall
Percentage distribution of loans insured during period by loan amount (per unit)								
Over \$1,000,000	0.0	2.1	0.0	0.2	0.0	3.0	0.0	1.0
Over \$850,000 to \$1,000,000	0.6	1.5	0.0	0.5	0.6	2.6	0.0	1.2
Over \$600,000 to \$850,000	7.2	8.6	0.0	5.6	5.9	9.6	0.0	6.5
Over \$400,000 to \$600,000	21.4	21.1	0.4	16.5	21.7	22.4	0.0	19.5
Over \$300,000 to \$400,000	23.8	18.0	2.2	18.2	23.6	20.0	1.1	19.8
Over \$200,000 to \$300,000	27.4	23.4	13.4	23.8	27.7	23.5	5.8	23.8
\$200,000 or under	19.6	25.3	84.0	35.2	20.6	19.0	93.1	28.2
Average insured loan amount (\$)	260,577	246,234	91,898	181,417	244,987	276,747	78,452	204,065
Average insured loan amount (\$) by province								
Newfoundland	206,626	179,629	33,441	192,512	189,528	198,826	67,513	173,157
Prince Edward Island	153,798	156,429	44,651	111,654	133,704	144,613	71,950	118,626
Nova Scotia	174,304	149,187	94,280	135,876	154,497	171,987	94,700	129,927
New Brunswick	141,537	124,432	35,989	113,739	122,041	137,254	44,742	106,748
Quebec	199,081	161,877	80,025	137,017	179,085	175,589	66,471	142,170
Ontario	326,453	313,746	95,334	200,775	298,976	301,212	78,314	222,239
Manitoba	239,435	177,381	68,278	199,808	222,344	198,804	64,006	199,638
Saskatchewan	250,432	217,777	117,607	212,513	237,939	232,190	79,458	216,173
Alberta	326,760	272,161	101,782	261,788	326,025	314,221	104,311	278,018
British Columbia	320,615	310,595	137,133	234,088	305,624	341,400	103,869	279,018
Territories	308,047		71,155	236,305	282,511	300,598	55,370	250,247

¹ Portfolio distributions do not include substitutions volumes for Portfolio insurance.

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

VOLUMES BY LOAN AMOUNT

Insurance-in-force	30 September 2017				As at 30 June 2017				31 March 2017			
	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall	Transactional Homeowner	Portfolio	Multi-Unit Residential	Overall
Percentage distribution of insurance-in-force by outstanding loan amount (per unit)												
Over \$1,000,000	0.1	1.2	0.0	0.5	0.1	1.2	0.0	0.5	0.1	1.2	0.0	0.5
Over \$850,000 to \$1,000,000	0.2	0.7	0.0	0.3	0.2	0.7	0.0	0.4	0.2	0.8	0.0	0.4
Over \$600,000 to \$850,000	2.7	3.1	0.1	2.5	2.6	3.1	0.1	2.5	2.6	3.2	0.1	2.5
Over \$400,000 to \$600,000	12.5	10.1	0.3	10.0	12.4	10.2	0.3	10.0	12.3	10.2	0.1	10.1
Over \$300,000 to \$400,000	18.6	13.1	0.8	14.3	18.6	13.2	0.8	14.4	18.6	13.3	0.6	14.5
Over \$200,000 to \$300,000	30.0	25.4	3.8	24.8	30.2	25.7	3.3	25.1	30.2	25.7	3.0	25.2
\$200,000 or under	35.8	46.3	95.0	47.6	35.9	45.9	95.5	47.3	36.0	45.6	96.1	47.0
Average outstanding loan amount (\$)	192,989	151,140	63,638	172,684	192,749	153,077	62,664	173,345	192,443	154,335	63,788	173,739
Average outstanding loan amount (\$) by province												
Newfoundland	145,112	114,716	44,676	133,987	144,779	115,776	45,002	134,064	144,598	116,738	45,581	134,314
Prince Edward Island	106,426	83,387	51,563	98,233	106,274	84,523	51,388	98,397	106,334	85,003	57,378	98,700
Nova Scotia	123,251	100,476	67,202	114,721	123,270	101,910	66,858	115,130	123,426	102,972	66,633	115,625
New Brunswick	102,111	83,666	45,286	97,414	102,005	84,837	45,109	97,539	102,105	85,939	45,651	97,901
Quebec	154,030	113,031	61,941	137,476	153,616	114,064	60,737	137,447	151,747	113,842	62,236	136,140
Ontario	207,726	154,268	59,007	176,210	206,755	156,394	57,852	177,056	206,481	157,506	58,490	177,707
Manitoba	173,409	114,348	55,943	153,694	172,063	116,201	55,809	153,056	171,566	117,062	56,757	152,841
Saskatchewan	187,727	134,613	59,189	169,479	187,366	136,091	57,733	169,468	186,723	137,961	56,633	169,612
Alberta	254,819	175,698	72,688	223,426	254,780	177,914	72,934	223,848	255,056	179,255	73,376	224,280
British Columbia	238,436	196,158	82,190	214,082	238,502	198,578	80,790	215,554	238,793	201,039	82,977	217,148
Territories	217,299	167,366	99,097	205,623	216,216	170,324	100,257	205,150	215,550	170,993	100,456	204,682

Distribution based on number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

PURCHASE PRICE

Loans insured in period	Three Months Ended			
	30 September		30 June	31 March
	2017	2016	2017	2017
Percentage distribution of loans insured in period by purchase price	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
Over \$1,000,000	0.0	0.0	0.0	0.0
Over \$850,000 to \$1,000,000	1.5	1.4	1.3	1.3
Over \$600,000 to \$850,000	10.4	9.3	8.1	9.1
Over \$500,000 to \$600,000	9.1	10.3	8.0	10.0
Over \$400,000 to \$500,000	15.8	15.9	13.8	15.5
Over \$300,000 to \$400,000	24.3	24.7	23.5	25.5
Over \$200,000 to \$300,000	24.3	24.4	28.1	23.7
\$200,000 or under	14.6	14.0	17.2	14.8
Average purchase price amount (\$)	282,770	284,914	264,541	278,337

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

PURCHASE PRICE

Loans insured in period	Nine Months Ended (YTD)	
	30 September	
	2017	2016
Percentage distribution of loans insured in period by purchase price	Transactional Homeowner	Transactional Homeowner
Over \$1,000,000	0.0	0.0
Over \$850,000 to \$1,000,000	1.4	1.2
Over \$600,000 to \$850,000	9.2	8.1
Over \$500,000 to \$600,000	8.8	9.3
Over \$400,000 to \$500,000	14.9	15.3
Over \$300,000 to \$400,000	24.2	24.3
Over \$200,000 to \$300,000	25.7	26.2
\$200,000 or under	15.7	15.7
Average purchase price amount (\$)	274,271	272,964
Average purchase price amount (\$) by province		
Newfoundland	214,886	215,315
Prince Edward Island	160,617	148,004
Nova Scotia	181,588	176,262
New Brunswick	146,527	144,843
Quebec	208,668	204,999
Ontario	346,091	323,538
Manitoba	248,407	242,410
Saskatchewan	260,503	259,789
Alberta	341,217	347,533
British Columbia	342,206	336,518
Territories	328,510	346,854

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GROSS DEBT SERVICE RATIOS

Loans insured in period	Three Months Ended			
	30 September		30 June	31 March
	2017	2016	2017	2017
Percentage distribution of loans insured in period by CMHC borrower average gross debt service ratio	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30 %	60.7	67.8	63.6	61.0
> 30 % <= 35 %	23.4	21.2	22.5	24.6
> 35 % <= 39 %	15.9	11.1	14.0	14.4
> 39 %	0.0	0.0	0.0	0.0
Average Gross Debt Service Ratio (GDS)	27.0	25.7	26.6	26.9

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GROSS DEBT SERVICE RATIOS

Loans insured in period	Nine Months Ended (YTD)	
	30 September	
	2017	2016
Percentage distribution of loans insured in period by CMHC borrower average gross debt service ratio	Transactional Homeowner	Transactional Homeowner
<= 30 %	61.9	68.5
> 30 % <= 35 %	23.3	20.7
> 35 % <= 39 %	14.8	10.8
> 39 %	0.0	0.0
Average Gross Debt Service Ratio (GDS)	26.8	25.6
Average Gross Debt Service Ratio (GDS) by province		
Newfoundland	21.6	20.9
Prince Edward Island	20.1	19.7
Nova Scotia	22.1	20.5
New Brunswick	20.4	19.3
Quebec	25.3	24.3
Ontario	28.9	27.2
Manitoba	26.5	24.8
Saskatchewan	24.6	23.5
Alberta	27.0	25.7
British Columbia	28.4	26.9
Territories	24.4	22.5

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

GROSS DEBT SERVICE RATIOS

Insurance-in-force	As at		
	30 September 2017	30 June 2017	31 March 2017
Percentage distribution of insurance-in-force by CMHC borrower average gross debt service ratio at origination	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30 %	70.3	70.7	71.0
> 30 % <= 35 %	19.6	19.4	19.2
> 35 % <= 39 %	9.0	8.7	8.5
> 39 %	1.1	1.2	1.2
Average Gross Debt Service Ratio (GDS)	23.8	23.7	23.7
Average Gross Debt Service Ratio (GDS) by province			
Newfoundland	19.6	19.5	19.5
Prince Edward Island	19.5	19.4	19.5
Nova Scotia	19.9	19.9	19.9
New Brunswick	19.3	19.2	19.2
Quebec	23.5	23.5	23.4
Ontario	25.0	24.9	24.9
Manitoba	23.4	23.3	23.2
Saskatchewan	21.8	21.8	21.7
Alberta	24.5	24.5	24.4
British Columbia	25.4	25.3	25.3
Territories	21.1	21.0	20.9

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

TOTAL DEBT SERVICE RATIOS

Loans insured in period	Three Months Ended			
	30 September		30 June	31 March
	2017	2016	2017	2017
Percentage distribution of loans insured in period by CMHC borrower average total debt service ratio	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30 %	13.4	17.2	14.9	13.4
> 30 % <= 35 %	17.8	19.8	18.7	18.7
> 35 % <= 40 %	33.9	33.3	33.7	34.1
> 40 % <= 44 %	34.9	29.7	32.6	33.8
> 44 %	0.0	0.0	0.0	0.0
Average Total Debt Service Ratio (TDS)	36.7	35.8	36.4	36.6

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

TOTAL DEBT SERVICE RATIOS

Loans insured in period	Nine Months Ended (YTD)	
	30 September	
	2017	2016
Percentage distribution of loans insured in period by CMHC borrower average total debt service ratio	Transactional Homeowner	Transactional Homeowner
<= 30 %	14.0	17.0
> 30 % <= 35 %	18.4	19.8
> 35 % <= 40 %	33.9	33.4
> 40 % <= 44 %	33.8	29.8
> 44 %	0.0	0.0
Average Total Debt Service Ratio (TDS)	36.6	35.9
Average Total Debt Service Ratio (TDS) by province		
Newfoundland	35.8	35.4
Prince Edward Island	34.8	34.5
Nova Scotia	35.5	34.4
New Brunswick	34.6	34.0
Quebec	35.5	35.0
Ontario	37.3	36.4
Manitoba	35.9	35.2
Saskatchewan	36.2	35.3
Alberta	37.1	36.3
British Columbia	37.4	36.5
Territories	35.0	34.3

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

TOTAL DEBT SERVICE RATIOS

Insurance-in-force	As at		
	30 September 2017	30 June 2017	31 March 2017
Percentage distribution of insurance-in-force by CMHC borrower average total debt service ratio at origination	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30 %	19.1	19.2	19.4
> 30 % <= 35 %	21.0	21.1	21.2
> 35 % <= 40 %	33.3	33.2	33.2
> 40 % <= 44 %	26.0	25.7	25.5
> 44 %	0.6	0.7	0.7
Average Gross Debt Service Ratio (TDS)	34.4	34.4	34.3
Average Total Debt Service Ratio (TDS) by province			
Newfoundland	33.2	33.2	33.1
Prince Edward Island	33.1	33.2	33.2
Nova Scotia	33.3	33.3	33.2
New Brunswick	32.7	32.7	32.6
Quebec	33.9	33.8	33.7
Ontario	34.9	34.8	34.8
Manitoba	33.7	33.6	33.6
Saskatchewan	33.8	33.8	33.8
Alberta	35.2	35.1	35.1
British Columbia	35.3	35.3	35.3
Territories	32.5	32.4	32.4

Distribution based on outstanding loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.

INTEREST RATES

Loans insured in period	Three Months Ended			
	30 September		30 June	31 March
Distribution of interest rate type for homeowner purchase loans at origination	2017	2016	2017	2017
Fixed	82.9	93.2	79.4	80.3
Variable and Other	17.1	6.8	20.6	19.7
% of purchase loans that are fixed interest rate at origination by province				
Newfoundland	89.1	94.1	87.8	84.1
Prince Edward Island	96.1	96.9	93.6	97.1
Nova Scotia	91.1	96.1	90.1	90.1
New Brunswick	92.1	94.5	90.4	92.1
Quebec	86.9	94.3	83.3	84.5
Ontario	73.7	92.9	71.9	70.7
Manitoba	90.3	94.5	88.2	87.0
Saskatchewan	87.7	91.7	83.8	83.0
Alberta	85.7	92.7	80.2	83.3
British Columbia	87.1	92.3	80.2	80.2
Territories	91.7	93.7	87.7	85.8

Distribution based on loan amounts, not number of loans.

The sum of all breakdown categories may not add up to 100 due to rounding.