

CANADA MORTGAGE AND HOUSING CORPORATION

Mortgage Loan Insurance Business Supplement

THIRD QUARTER
September 30, 2016

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 2016 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	
	2016	2015	2016	2016	2016	2015
Total Insured Volumes (units)	127,991	100,936	134,891	82,834	345,716	290,807
Transactional Homeowner	46,908	47,267	49,429	24,162	120,499	122,438
Portfolio (New)	13,532	5,071	36,553	17,555	67,640	24,630
Portfolio (Substitutions)	42,621	20,572	17,428	19,135	79,184	77,335
Multi-Unit Residential	24,930	28,026	31,481	21,982	78,393	66,404
Total Insured Volumes (\$M)	22,539	18,770	26,873	14,335	63,747	55,088
Transactional Homeowner	12,034	11,891	11,721	5,766	29,521	29,667
Portfolio (New)	3,920	1,221	10,206	4,593	18,719	6,539
Portfolio (Substitutions)	4,442	3,822	2,529	2,386	9,357	14,408
Multi-Unit Residential	2,143	1,836	2,416	1,591	6,150	4,475

Insurance-in-force	30 September	As at	
		30 June	31 March
	2016	2016	2016
Insurance-in-force (loans)	2,566,946	2,603,044	2,625,329
Transactional Homeowner	1,359,002	1,383,177	1,391,647
Portfolio	1,186,478	1,197,278	1,211,389
Multi-Unit Residential	21,466	22,589	22,293
Insurance-in-force (\$B)	514	523	520
Transactional Homeowner	267	272	271
Portfolio	185	189	190
Multi-Unit Residential	62	62	59

LOAN-TO-VALUE

Loans insured in period	Three Months Ended															
	30 September				30 June				31 March							
	2016		2015		2016		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%	0.2	8.8	1.5	2.2	0.3	16.4	3.1	1.9	0.2	7.6	3.7	3.7	0.3	17.7	2.9	7.4
>50% <=55%	0.1	3.2	1.4	0.9	0.1	4.1	0.1	0.4	0.1	3.3	0.7	1.5	0.1	6.0	1.4	2.6
>55% <=60%	0.1	4.5	17.8	3.2	0.1	5.0	7.5	1.4	0.1	4.6	17.3	3.7	0.2	7.7	10.1	4.4
>60% <=65%	0.1	6.3	3.1	1.9	0.2	6.4	4.4	1.2	0.2	6.9	2.6	3.2	0.3	10.8	4.0	4.8
>65% <=70%	0.2	8.8	3.0	2.4	0.2	9.2	8.1	1.9	0.2	8.2	3.0	3.8	0.3	11.5	4.2	5.1
>70% <=75%	0.4	13.7	39.0	7.9	0.5	13.5	34.6	5.7	0.4	15.2	45.7	11.1	0.8	17.9	48.8	13.8
>75% <=80%	2.3	54.8	1.9	14.0	2.6	45.3	6.7	6.6	2.2	54.3	3.4	24.2	3.4	28.3	2.3	12.8
>80% <=85%	4.2	0.0	32.0	6.5	3.9	0.0	35.0	7.4	3.7	0.0	21.1	3.9	3.8	0.0	26.1	5.3
>85% <=90%	25.1	0.0	0.0	16.6	23.2	0.0	0.0	18.5	22.8	0.0	0.0	11.0	22.5	0.0	0.0	10.9
>90% <=95%	67.2	0.0	0.3	44.4	68.9	0.0	0.6	55.0	70.2	0.0	2.4	34.0	68.3	0.0	0.0	33.0
>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	0.1	0.0
Average loan-to-value	92.2	71.0	74.0	85.4	92.3	66.6	75.3	88.1	92.4	71.0	73.1	81.5	92.1	64.3	74.0	79.0
Average equity	7.8	29.0	26.0	14.6	7.7	33.4	24.7	11.9	7.6	29.0	26.9	18.5	7.9	35.7	26.0	21.0

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.

LOAN-TO-VALUE

Loans insured in period	Nine Months Ended (YTD)							
	30 September							
	2016				2015			
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
<=50%	0.2	10.2	2.7	4.0	0.3	14.0	2.2	2.7
>50% <=55%	0.1	3.9	1.1	1.5	0.1	3.7	0.1	0.7
>55% <=60%	0.1	5.2	15.6	3.6	0.2	5.2	9.9	2.0
>60% <=65%	0.2	7.7	3.2	3.1	0.2	7.3	2.6	1.6
>65% <=70%	0.2	9.1	3.3	3.6	0.3	8.7	5.5	2.2
>70% <=75%	0.5	15.5	44.1	10.6	0.7	14.4	41.9	7.4
>75% <=80%	2.5	48.4	2.6	18.3	2.8	46.7	4.6	10.1
>80% <=85%	3.9	0.0	26.3	5.1	3.7	0.0	32.4	6.3
>85% <=90%	23.7	0.0	0.0	12.9	21.7	0.0	0.0	15.8
>90% <=95%	68.6	0.0	1.1	37.4	70.1	0.0	0.7	51.2
>95%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average loan-to-value	92.3	69.4	73.7	82.3	92.2	67.9	75.3	86.5
Average equity	7.7	30.6	26.3	17.7	7.8	32.1	24.7	13.5
Average equity by province								
Newfoundland	8.0	27.6	25.2	15.0	8.4	28.4	21.4	10.5
Prince Edward Island	7.5	26.3	19.8	12.8	7.6	28.3	19.9	10.3
Nova Scotia	7.7	28.3	24.1	17.2	8.0	29.0	21.2	13.0
New Brunswick	8.0	27.6	23.6	12.7	8.2	26.2	28.3	10.8
Quebec	7.6	29.7	21.0	13.9	7.9	32.5	19.5	11.9
Ontario	8.1	29.9	29.3	20.2	8.1	30.9	27.7	14.9
Manitoba	6.9	26.7	29.0	11.8	7.1	27.8	28.5	9.0
Saskatchewan	7.2	28.1	23.2	13.2	7.2	30.1	23.2	10.7
Alberta	7.1	29.5	26.9	14.9	7.1	28.3	27.9	11.5
British Columbia	8.2	34.4	29.7	22.0	8.0	36.6	25.0	17.8
Territories	9.8	27.7	26.5	13.3	10.4	23.5	23.8	11.4

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.

LOAN-TO-VALUE

Based on Loan Amounts and Property Values at Origination ¹												
As at												
Insurance-in-force	30 September 2016				30 June 2016				31 March 2016			
	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%	0.3	20.2	2.2	7.7	0.3	19.7	2.3	7.5	0.3	19.9	2.3	7.7
>50% <=55%	0.1	5.8	1.2	2.3	0.1	5.8	1.2	2.3	0.1	5.9	1.2	2.4
>55% <=60%	0.2	7.2	11.9	4.1	0.2	7.3	11.6	4.1	0.2	7.4	11.0	4.0
>60% <=65%	0.3	10.0	4.0	4.2	0.3	10.1	4.0	4.3	0.3	10.3	4.2	4.4
>65% <=70%	0.3	9.6	4.6	4.2	0.4	9.7	4.6	4.2	0.4	9.8	4.8	4.3
>70% <=75%	0.9	16.0	40.0	11.0	0.9	16.2	39.6	11.1	0.9	16.4	38.7	10.8
>75% <=80%	3.9	31.1	4.9	13.8	4.0	31.1	5.0	13.9	3.9	30.1	5.1	13.6
>80% <=85%	6.4	0.0	28.9	6.8	6.6	0.0	28.6	6.8	6.9	0.0	29.4	7.0
>85% <=90%	24.4	0.0	0.3	12.7	24.3	0.0	0.4	12.7	24.6	0.0	0.4	12.9
>90% <=95%	61.9	0.0	1.3	32.3	61.4	0.0	1.3	32.0	60.9	0.0	1.3	31.9
>95%	1.3	0.0	0.6	0.8	1.5	0.0	1.4	0.9	1.5	0.0	1.6	1.0
Average loan-to-value	90.7	56.9	78.2	75.0	90.6	57.5	78.7	75.3	90.6	57.5	78.7	75.2
Average equity	9.3	43.1	21.8	25.0	9.4	42.5	21.3	24.7	9.4	42.5	21.3	24.8
Average equity by province												
Newfoundland	10.6	39.4	20.8	20.9	10.7	38.7	20.6	20.7	10.8	38.7	20.5	20.5
Prince Edward Island	10.0	39.5	19.8	20.1	10.0	38.7	20.7	19.8	10.0	38.7	20.4	19.8
Nova Scotia	9.7	41.3	19.8	21.3	9.8	40.0	19.5	20.6	9.9	39.8	19.2	20.5
New Brunswick	10.0	40.2	18.0	17.5	10.0	38.7	17.8	17.0	10.1	38.6	17.7	16.9
Quebec	9.5	43.3	18.8	21.8	9.6	42.7	18.4	21.5	9.7	42.7	18.6	21.8
Ontario	9.1	43.6	25.4	28.9	9.2	43.0	24.2	28.3	9.1	43.0	24.2	28.3
Manitoba	8.6	42.5	28.5	20.1	8.7	41.1	27.6	19.6	8.7	41.4	27.4	19.7
Saskatchewan	8.9	42.5	24.9	20.6	9.0	41.4	25.0	20.2	9.1	41.5	24.8	20.3
Alberta	8.5	41.1	25.9	21.7	8.9	40.6	25.3	21.4	8.6	40.7	25.6	21.8
British Columbia	9.9	44.3	28.3	28.8	10.0	43.7	27.3	28.5	10.0	43.8	27.2	28.5
Territories	14.2	41.1	23.6	19.9	14.3	39.5	23.5	19.6	14.4	39.9	23.5	19.7

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									
Insurance-in-force	30 September 2016			As at 30 June 2016			31 March 2016		
	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%	11.5	54.4	29.1	10.6	52.0	27.6	9.9	51.0	26.8
>50% <=55%	4.6	9.4	6.6	4.3	9.9	6.6	4.0	10.3	6.6
>55% <=60%	6.2	9.5	7.6	5.9	10.0	7.6	5.6	10.8	7.7
>60% <=65%	8.0	8.9	8.4	8.3	9.5	8.8	8.0	10.3	9.0
>65% <=70%	9.9	6.9	8.7	10.5	7.4	9.2	11.1	8.0	9.9
>70% <=75%	12.1	6.1	9.7	12.6	5.8	9.8	13.1	6.0	10.2
>75% <=80%	12.5	4.7	9.3	13.5	5.2	10.1	14.1	3.4	9.7
>80% <=85%	11.1	0.1	6.6	11.5	0.1	6.8	11.9	0.1	7.0
>85% <=90%	11.8	0.0	7.0	11.4	0.0	6.7	11.5	0.0	6.8
>90% <=95%	10.8	0.0	6.4	10.1	0.0	6.0	9.7	0.0	5.7
>95%	1.4	0.0	0.9	1.4	0.0	0.9	1.0	0.0	0.6
Average loan-to-value	65.2	37.7	52.4	65.6	38.7	53.2	65.5	38.9	53.1
Average equity	34.8	62.3	47.6	34.4	61.3	46.8	34.5	61.1	46.9
Average equity by province									
Newfoundland	37.0	56.2	43.9	38.7	56.2	44.9	39.5	57.0	45.6
Prince Edward Island	34.2	57.6	42.2	33.7	56.4	41.4	32.8	56.1	40.8
Nova Scotia	32.6	56.0	41.2	31.7	54.5	39.9	32.0	54.7	40.0
New Brunswick	30.1	53.5	35.9	29.8	52.3	35.2	29.7	52.3	35.1
Quebec	30.9	58.7	41.0	31.0	58.0	40.8	31.6	58.0	41.4
Ontario	41.3	65.6	55.2	40.2	64.4	53.9	39.3	64.1	53.3
Manitoba	31.9	59.2	41.2	32.7	58.2	41.2	32.8	58.8	41.5
Saskatchewan	31.7	57.0	40.5	32.5	56.3	40.8	33.0	56.8	41.2
Alberta	28.9	56.7	40.2	28.9	56.6	39.8	30.5	57.1	41.4
British Columbia	38.4	64.6	52.8	36.9	62.9	51.2	35.5	61.7	49.9
Territories	40.3	57.6	44.0	40.1	56.2	43.5	39.3	56.1	42.7

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							
	2016				2015				2016							
	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 the period by amortization at origination (years)																
<= 5	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0
>5 <= 10	0.1	0.6	0.0	0.2	0.1	0.8	0.6	0.3	0.1	0.7	0.0	0.4	0.2	0.8	0.0	0.4
>10 <= 15	0.3	1.9	0.2	0.7	0.4	3.3	0.1	0.6	0.3	2.0	0.2	1.0	0.4	1.7	0.1	0.9
>15 <= 20	0.8	9.2	3.7	3.0	1.0	11.4	1.2	1.9	0.8	8.6	0.6	4.1	1.1	14.4	1.7	6.3
>20 <= 25	98.5	29.1	36.0	75.8	98.2	37.4	49.0	87.3	98.6	30.7	41.0	64.4	97.9	40.7	54.9	70.2
>25 <= 30	0.2	55.3	36.1	16.6	0.2	44.2	34.2	8.0	0.2	54.4	28.7	25.7	0.4	38.6	30.6	19.1
>30 <= 35	0.0	3.8	12.8	2.4	0.0	2.8	13.1	1.8	0.0	3.3	18.9	3.3	0.0	3.7	9.7	2.7
> 35	0.0	0.0	11.2	1.3	0.0	0.0	1.8	0.2	0.0	0.2	10.7	1.1	0.0	0.0	3.1	0.4
Average amortization period (years)	24.8	26.6	29.5	25.8	24.8	25.6	28.1	25.3	24.9	26.3	29.9	26.0	24.8	25.1	27.8	25.3

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.

AMORTIZATION AT ORIGINATION

Loans insured in period	Nine Months Ended (YTD)							
	30 September							
	2016				2015			
	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	0.1	0.0	0.0	0.0	0.1	0.0	0.0
>5 <= 10	0.1	0.7	0.0	0.3	0.2	0.8	0.4	0.3
>10 <= 15	0.3	2.0	0.2	0.9	0.4	2.3	0.1	0.7
>15 <= 20	0.9	10.0	2.0	4.1	1.0	8.1	1.0	2.2
>20 <= 25	98.4	32.6	42.7	69.5	98.1	33.2	52.9	82.7
>25 <= 30	0.2	51.0	31.9	21.3	0.3	50.6	32.4	11.9
>30 <= 35	0.0	3.5	14.4	2.8	0.0	4.9	11.9	2.1
> 35	0.0	0.1	8.9	1.0	0.0	0.1	1.3	0.2
Average amortization period (years)	24.8	26.1	29.2	25.8	24.8	26.4	27.9	25.4
Average amortization period (years) by province								
Newfoundland	24.6	23.9	26.9	24.5	24.6	25.5	24.9	24.6
Prince Edward Island	24.7	23.0	25.0	24.4	24.6	24.5	25.0	24.7
Nova Scotia	24.5	23.7	32.2	26.9	24.5	24.5	27.0	25.2
New Brunswick	24.4	22.6	26.1	24.3	24.4	24.4	25.0	24.5
Quebec	24.9	25.0	30.4	25.7	24.9	24.5	29.0	25.5
Ontario	24.9	26.4	27.6	25.9	24.9	26.6	26.7	25.4
Manitoba	24.8	24.7	28.6	24.9	24.8	26.5	30.6	25.1
Saskatchewan	24.8	24.3	34.7	25.1	24.7	24.5	28.7	24.8
Alberta	24.9	25.2	33.2	25.6	24.9	26.0	30.4	25.5
British Columbia	24.8	27.3	27.1	26.2	24.8	27.3	26.3	25.7
Territories	24.5	23.2	30.8	24.5	24.4	25.5	24.4	24.4

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.

AMORTIZATION AT ORIGINATION

Insurance-in-force	Amortization at Origination											
	As at											
	30 September 2016				30 June 2016				31 March 2016			
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	0.2	0.8	2.2	0.7	0.2	0.5	3.4	0.7	0.2	0.5	3.8	0.7
>5 <= 10	0.1	3.7	0.1	1.4	0.2	3.1	0.1	1.2	0.1	3.2	0.1	1.2
>10 <= 15	0.5	6.6	0.3	2.7	0.5	6.9	0.3	2.8	0.5	7.1	0.3	2.9
>15 <= 20	1.7	11.5	2.0	5.3	1.8	11.7	2.0	5.4	1.8	11.9	2.1	5.5
>20 <= 25	63.9	39.8	47.1	53.2	61.5	40.2	46.9	52.0	59.3	40.8	47.8	51.2
>25 <= 30	14.0	27.8	27.2	20.6	15.1	27.5	26.7	21.0	16.3	26.0	26.8	21.0
>30 <= 35	15.5	8.5	15.5	13.0	16.4	8.8	15.3	13.5	17.3	9.2	14.3	14.0
> 35	4.0	1.2	5.7	3.2	4.2	1.3	5.3	3.3	4.4	1.3	4.8	3.3
Average amortization period (years)	26.7	21.8	27.1	24.4	26.7	22.1	26.7	24.6	26.9	22.1	26.5	24.7
Average amortization period (years) by province												
Newfoundland	25.2	19.4	23.6	23.1	25.2	19.7	23.2	23.2	25.1	19.7	23.0	23.2
Prince Edward Island	25.4	19.1	24.3	23.2	25.4	19.4	23.2	23.4	25.5	19.5	23.1	23.4
Nova Scotia	25.8	19.4	25.0	23.5	25.8	20.1	24.6	23.8	25.8	20.1	24.3	23.8
New Brunswick	25.2	18.6	24.7	23.6	25.2	19.4	24.2	23.8	25.2	19.5	24.0	23.9
Quebec	26.2	20.7	28.4	24.3	26.3	20.9	27.9	24.4	26.4	20.8	27.8	24.4
Ontario	27.1	21.8	25.3	24.1	27.2	22.1	25.1	24.3	27.3	22.1	25.0	24.4
Manitoba	26.0	20.6	26.6	24.2	26.1	21.3	25.8	24.5	26.2	21.3	25.7	24.5
Saskatchewan	25.9	21.1	27.0	24.2	25.9	21.8	27.0	24.5	25.9	21.7	26.2	24.5
Alberta	27.5	22.8	27.8	25.6	27.3	23.0	27.4	25.6	27.6	23.0	27.2	25.7
British Columbia	27.5	23.5	25.0	25.3	27.7	23.7	24.3	25.5	27.8	23.7	24.2	25.6
Territories	24.4	19.3	24.4	23.3	24.3	20.0	24.2	23.4	24.3	19.9	24.2	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	Remaining Amortization								
	30 September 2016			As at 30 June 2016			31 March 2016		
	Transactional Homeowner	Portfolio	Overall	Transactional Homeowner	Portfolio	Overall	Transactional Homeowner	Portfolio	Overall
Percentage distribution of insurance-in-force by amortization (years)									
<= 5	5.2	12.2	8.5	5.3	11.2	8.0	5.8	12.0	8.7
>5 <= 10	6.8	16.2	11.2	6.8	15.2	10.7	6.8	15.0	10.7
>10 <= 15	10.5	15.5	12.9	10.4	15.9	12.9	10.5	15.8	12.9
>15 <= 20	18.4	15.7	17.2	18.0	16.2	17.1	17.9	16.4	17.2
>20 <= 25	45.4	16.7	32.0	44.0	16.9	31.4	41.7	16.4	30.0
>25 <= 30	11.4	12.4	11.9	12.9	12.7	12.8	13.9	12.0	13.0
>30 <= 35	1.5	0.6	1.1	1.6	0.7	1.2	2.0	0.8	1.5
> 35	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Not Available	0.7	10.5	5.3	1.0	11.2	5.8	1.2	11.5	6.0
Average amortization period (years)	19.3	15.3	17.6	19.4	15.6	17.8	19.4	15.4	17.6
Average amortization period (years) by province									
Newfoundland	17.2	13.9	16.1	17.3	14.2	16.2	16.9	13.9	15.8
Prince Edward Island	17.3	12.4	15.7	17.3	12.7	15.9	17.3	12.6	15.9
Nova Scotia	17.6	13.4	16.2	17.6	13.9	16.4	17.6	13.7	16.3
New Brunswick	17.2	12.6	16.2	17.2	13.2	16.4	17.2	12.9	16.3
Quebec	19.4	14.7	17.8	19.5	14.9	17.9	19.3	14.7	17.7
Ontario	19.2	15.2	17.0	19.4	15.5	17.3	19.3	15.3	17.2
Manitoba	19.4	14.6	17.9	19.5	15.3	18.2	19.7	15.0	18.2
Saskatchewan	19.2	15.0	17.9	19.3	15.6	18.2	19.2	15.3	18.0
Alberta	20.1	16.0	18.5	20.2	16.2	18.7	20.2	16.1	18.6
British Columbia	20.0	17.0	18.4	20.2	17.2	18.7	20.3	17.1	18.6
Territories	16.6	13.7	16.0	16.5	14.3	16.1	16.4	14.0	16.0

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			
	2016				2015				2016				2016			
	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	1.4	0.7	0.1	1.1	1.4	0.4	0.8	1.2	1.1	1.1	0.4	1.0	1.6	1.0	1.6	1.4
Prince Edward Island	0.3	0.1	0.4	0.2	0.3	0.1	0.1	0.3	0.3	0.1	0.2	0.2	0.3	0.1	0.5	0.2
Nova Scotia	2.2	0.8	6.6	2.4	2.1	0.8	6.8	2.6	1.5	1.5	6.9	2.0	1.8	1.0	4.4	1.8
New Brunswick	1.8	0.3	0.4	1.3	1.9	0.3	0.8	1.7	1.5	0.7	1.2	1.1	1.9	0.6	1.7	1.4
Quebec	17.4	9.9	29.5	17.1	15.8	10.8	29.6	17.1	33.2	11.1	24.5	23.1	21.4	13.1	26.8	18.9
Ontario	36.4	59.7	41.9	42.2	36.6	48.4	34.0	37.2	27.2	48.0	39.9	37.2	30.2	41.8	47.4	36.9
Manitoba	4.7	1.0	0.4	3.4	4.5	0.9	0.3	3.7	3.0	2.3	1.4	2.5	3.8	1.0	0.7	2.3
Saskatchewan	3.3	1.0	0.2	2.4	3.8	5.2	0.1	3.4	2.9	2.4	2.1	2.6	3.6	1.2	0.5	2.2
Alberta	18.8	11.7	12.2	16.4	20.4	13.3	16.4	19.3	17.3	12.0	11.5	14.5	20.3	14.9	6.9	16.4
British Columbia	13.2	14.7	8.3	12.9	12.7	19.7	11.1	13.1	11.5	20.5	11.7	15.3	14.6	25.3	9.4	18.0
Territories	0.7	0.1	0.1	0.5	0.6	0.0	0.1	0.5	0.5	0.3	0.2	0.4	0.7	0.1	0.0	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

Loans insured in period	Nine Months Ended (YTD)							
	30 September				30 September			
	2016				2015			
	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	1.3	1.0	0.6	1.1	1.3	0.5	0.6	1.1
Prince Edward Island	0.3	0.1	0.3	0.2	0.2	0.1	0.3	0.2
Nova Scotia	1.8	1.2	6.2	2.1	1.8	0.7	5.4	2.0
New Brunswick	1.7	0.6	1.0	1.2	1.6	0.4	1.1	1.4
Quebec	24.5	11.4	27.0	20.3	21.3	11.5	28.6	20.6
Ontario	31.5	49.0	42.4	38.8	32.8	42.2	37.3	34.8
Manitoba	3.8	1.7	0.9	2.8	3.8	0.9	1.2	3.1
Saskatchewan	3.2	1.8	1.0	2.5	3.7	2.6	0.8	3.2
Alberta	18.5	12.6	10.5	15.6	20.7	14.9	14.5	19.1
British Columbia	12.8	20.4	9.9	15.1	12.2	26.2	10.1	14.2
Territories	0.6	0.2	0.1	0.4	0.5	0.1	0.2	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 2016				As at 30 June 2016				31 March 2016			
	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	0.5	1.2	1.5	1.0	0.5	1.2	1.6	1.0	0.5	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	2.4	1.7	4.3	2.4	2.4	1.7	4.1	2.4	2.4	1.7	4.1	2.4
New Brunswick	2.2	0.9	0.9	1.5	2.1	0.8	1.0	1.5	2.1	0.8	1.0	1.5
Quebec	20.6	12.2	29.3	18.6	20.4	12.2	29.3	18.5	20.0	12.4	30.0	18.4
Ontario	32.2	47.5	35.1	38.1	32.6	47.3	35.3	38.2	33.0	47.1	35.1	38.4
Manitoba	3.5	1.8	2.6	2.8	3.5	1.8	2.7	2.8	3.4	1.8	2.8	2.8
Saskatchewan	3.5	2.0	1.6	2.7	3.4	2.0	1.6	2.7	3.4	1.9	1.5	2.6
Alberta	20.7	14.3	12.8	17.5	20.5	14.3	12.5	17.3	20.2	14.2	11.6	17.0
British Columbia	12.5	18.2	12.1	14.5	12.7	18.6	12.3	14.8	13.0	18.8	12.6	15.1
Territories	0.5	0.2	0.5	0.4	0.5	0.2	0.5	0.4	0.5	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 2016			30 June 2016			31 March 2016		
	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	6,548	0.48%	4,315	6,591	0.48%	2,887	7,113	0.51%	1,411
Portfolio	1,639	0.14%	345	1,704	0.14%	251	1,788	0.15%	130
Multi-unit residential	99	0.46%	15	91	0.40%	11	122	0.55%	7
Overall	8,286	0.32%	4,675	8,386	0.32%	3,149	9,023	0.34%	1,548
By region									
Atlantic	1,114	0.53%	985	1,134	0.54%	663	1,217	0.57%	335
Quebec	2,363	0.44%	1,660	2,581	0.47%	1,111	2,902	0.53%	508
Ontario	1,421	0.15%	740	1,450	0.15%	541	1,669	0.17%	295
Prairies and Territories	2,597	0.49%	801	2,361	0.44%	480	2,183	0.41%	230
British Columbia	791	0.26%	489	860	0.27%	354	1,052	0.33%	180
Overall	8,286	0.32%	4,675	8,386	0.32%	3,149	9,023	0.34%	1,548
By province									
Newfoundland	140	0.32%	85	148	0.34%	44	143	0.32%	22
Prince Edward Island	45	0.37%	40	66	0.53%	28	74	0.60%	9
Nova Scotia	522	0.64%	360	507	0.62%	230	528	0.64%	116
New Brunswick	407	0.55%	500	413	0.56%	361	472	0.64%	188
Quebec	2,363	0.44%	1,660	2,581	0.47%	1,111	2,902	0.53%	508
Ontario	1,421	0.15%	740	1,450	0.15%	541	1,669	0.17%	295
Manitoba	287	0.34%	118	279	0.33%	81	284	0.34%	32
Saskatchewan	556	0.73%	129	529	0.69%	74	531	0.70%	31
Alberta	1,685	0.46%	535	1,487	0.41%	311	1,298	0.35%	159
British Columbia	791	0.26%	489	860	0.27%	354	1,052	0.33%	180
Territories	69	0.80%	19	66	0.77%	14	70	0.82%	8

CREDIT SCORE

Loans insured in period	Three Months Ended							
	30 September				30 June		31 March	
	2016		2015		2016		2016	
	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	0.0	0.0	0.1	0.0	0.0	0.0	0.0
< 600	0.1	0.3	0.1	0.3	0.1	0.3	0.1	0.3
>=600 <660	4.0	3.2	4.8	2.6	3.9	2.8	4.6	2.6
>=660 <680	4.0	2.9	4.5	3.1	4.2	3.3	4.7	2.8
>=680 <700	6.4	8.1	6.9	5.4	6.6	5.6	6.9	4.8
>=700 <750	29.4	28.9	30.6	26.0	29.8	27.5	30.4	22.5
>= 750	56.1	56.5	53.0	62.6	55.3	60.5	53.2	67.0
Average credit score at origination	751	750	747	756	750	755	747	761

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			
	2016		2015	
	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	0.0	0.0	0.0
< 600	0.1	0.3	0.1	0.4
>=600 <660	4.1	2.9	4.7	2.9
>=660 <680	4.2	3.1	4.5	2.9
>=680 <700	6.6	6.0	7.1	6.4
>=700 <750	29.8	26.7	30.3	27.9
>= 750	55.2	61.0	53.3	59.4
Average credit score at origination	750	755	747	754
Average credit score at origination by province				
Newfoundland	739	747	732	739
Prince Edward Island	741	749	738	743
Nova Scotia	742	751	739	744
New Brunswick	742	748	736	742
Quebec	752	755	752	757
Ontario	753	753	750	750
Manitoba	750	758	744	755
Saskatchewan	746	752	741	756
Alberta	744	756	742	755
British Columbia	750	761	750	759
Territories	747	756	744	726

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 2016		30 June 2016		31 March 2016	
Percentage distribution of insurance-in-force by credit score at origination	Transactional Homeowner	Portfolio	Transactional Homeowner	Portfolio	Transactional Homeowner	Portfolio
No credit score	0.2	0.6	0.3	0.7	0.3	0.7
< 600	0.5	0.5	0.5	0.5	0.6	0.6
>=600 <660	6.6	2.9	6.7	2.9	6.9	2.9
>=660 <680	5.5	2.5	5.6	2.5	5.7	2.5
>=680 <700	8.0	4.7	8.1	4.6	8.2	4.6
>=700 <750	31.4	22.3	31.5	22.4	31.7	22.3
>= 750	47.8	66.5	47.4	66.4	46.8	66.3
Average credit score at origination	734	763	734	762	733	762
Average credit score at origination by province						
Newfoundland	723	754	722	754	722	753
Prince Edward Island	719	754	718	753	718	753
Nova Scotia	720	755	719	754	718	754
New Brunswick	718	753	718	753	717	752
Quebec	741	765	741	764	740	764
Ontario	736	764	735	763	734	763
Manitoba	733	763	732	762	731	761
Saskatchewan	729	758	728	758	727	757
Alberta	731	757	731	756	730	756
British Columbia	737	764	736	764	735	763
Territories	725	764	724	764	722	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			
	2016				2015				2016				2016			
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	2.9	0.0	0.6	0.0	1.9	0.0	0.2	0.0	2.3	0.0	1.0	0.0	4.4	0.0	1.7
Over \$850,000 to \$1,000,000	0.6	2.6	0.0	1.0	0.8	2.6	0.0	0.8	0.4	2.6	0.0	1.3	0.7	2.5	0.0	1.3
Over \$600,000 to \$850,000	7.0	11.4	0.0	7.2	5.6	8.2	0.0	5.1	4.8	9.2	0.0	6.2	5.7	8.7	0.0	6.1
Over \$400,000 to \$600,000	23.7	24.6	0.0	21.1	23.6	19.0	0.0	20.4	19.2	23.0	0.0	18.9	22.2	18.8	0.0	18.0
Over \$300,000 to \$400,000	24.4	19.7	0.3	20.6	24.8	20.2	2.5	21.7	23.0	20.8	1.6	20.0	23.4	18.6	1.3	18.6
Over \$200,000 to \$300,000	26.0	21.9	7.1	22.9	26.4	24.4	0.4	23.1	30.0	24.0	6.9	25.2	26.6	24.1	2.6	22.5
\$200,000 or under	18.2	16.8	92.6	26.6	18.8	23.6	97.2	28.7	22.5	18.1	91.6	27.5	21.4	22.9	96.1	31.9
Average insured loan amount (\$)	256,609	287,977	86,190	212,609	251,262	240,713	65,407	186,266	237,158	279,212	76,873	207,384	238,632	261,636	72,373	187,597

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							
	2016				2015			
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
Over \$1,000,000	0.0	3.0	0.0	1.0	0.0	4.9	0.0	0.8
Over \$850,000 to \$1,000,000	0.6	2.6	0.0	1.2	0.6	3.1	0.0	0.9
Over \$600,000 to \$850,000	5.9	9.6	0.0	6.5	4.9	8.9	0.0	5.0
Over \$400,000 to \$600,000	21.7	22.4	0.0	19.5	21.7	19.3	0.1	18.9
Over \$300,000 to \$400,000	23.6	20.0	1.1	19.8	24.3	18.7	1.0	20.9
Over \$200,000 to \$300,000	27.7	23.5	5.8	23.8	28.0	24.1	1.3	24.4
\$200,000 or under	20.6	19.0	93.1	28.2	20.6	21.0	97.6	29.1
Average insured loan amount (\$)	244,987	276,747	78,452	204,065	242,304	265,483	67,386	190,567
Average insured loan amount (\$) by province								
Newfoundland	189,528	198,826	67,513	173,157	196,610	204,739	43,981	163,707
Prince Edward Island	133,704	144,613	71,950	118,626	133,664	133,522	40,087	101,830
Nova Scotia	154,497	171,987	94,700	129,927	159,067	180,912	81,831	124,902
New Brunswick	122,041	137,254	44,742	106,748	116,238	142,672	49,368	105,008
Quebec	179,085	175,589	66,471	142,170	169,650	154,397	54,394	127,228
Ontario	298,976	301,212	78,314	222,239	284,191	283,671	67,405	206,019
Manitoba	222,344	198,804	64,006	199,638	216,928	194,347	75,151	199,553
Saskatchewan	237,939	232,190	79,458	216,173	240,313	223,686	75,228	224,702
Alberta	326,025	314,221	104,311	278,018	330,587	317,173	91,984	270,576
British Columbia	305,624	341,400	103,869	279,018	302,654	325,982	90,566	260,545
Territories	282,511	300,598	55,370	250,247	256,218	307,115	140,525	247,310

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 2016				As at 30 June 2016				31 March 2016			
	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	0.2	1.2	0.0	0.5	0.1	1.2	0.0	0.5	0.2	1.2	0.0	0.5
Over \$850,000 to \$1,000,000	0.2	0.7	0.0	0.4	0.2	0.7	0.0	0.4	0.2	0.6	0.0	0.4
Over \$600,000 to \$850,000	2.5	3.1	0.1	2.4	2.4	3.0	0.1	2.3	2.3	2.7	0.1	2.2
Over \$400,000 to \$600,000	12.3	10.2	0.1	10.1	12.0	10.1	0.1	9.9	11.9	9.7	0.2	9.7
Over \$300,000 to \$400,000	18.8	13.4	0.4	14.6	18.7	13.6	0.4	14.7	18.8	13.4	0.5	14.7
Over \$200,000 to \$300,000	30.3	26.0	2.1	25.4	30.5	26.4	1.9	25.6	30.5	26.6	1.6	25.8
\$200,000 or under	35.7	45.4	97.3	46.6	36.1	45.0	97.4	46.7	36.2	45.8	97.6	46.7
Average outstanding loan amount (\$)	192,779	154,520	62,152	173,924	191,713	156,448	58,736	174,163	191,119	154,775	57,542	173,120
Average outstanding loan amount (\$) by province												
Newfoundland	143,950	117,070	44,584	133,925	143,323	118,842	43,585	134,203	142,477	117,352	43,181	133,178
Prince Edward Island	106,337	85,264	57,498	98,650	106,487	87,358	50,583	99,411	106,440	87,304	48,459	99,325
Nova Scotia	124,131	105,875	65,041	116,959	123,841	109,220	62,809	118,080	124,211	109,258	62,072	118,372
New Brunswick	101,974	86,407	44,355	97,830	101,929	88,867	43,916	98,450	102,221	89,144	43,197	98,785
Quebec	151,725	111,796	60,597	135,524	150,944	113,295	56,889	135,445	148,624	111,952	55,744	133,292
Ontario	206,298	157,454	57,112	177,670	204,854	158,652	54,460	177,955	204,357	156,703	53,188	176,726
Manitoba	170,377	117,891	54,130	151,958	168,707	121,557	53,011	152,227	167,758	119,507	52,033	150,989
Saskatchewan	186,225	138,441	55,473	169,161	185,116	141,996	54,670	169,669	184,098	140,147	53,341	168,428
Alberta	256,162	180,682	72,211	224,843	257,291	182,208	69,712	224,844	253,879	180,256	68,625	222,942
British Columbia	240,715	201,017	80,086	217,990	240,872	203,728	73,339	219,422	241,120	202,250	71,798	218,748
Territories	214,453	172,922	97,168	204,006	212,337	178,922	97,145	203,639	209,736	172,879	97,893	200,583

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
	2016	2015	2016	2016
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	1.4	1.3	1.0	1.1
Over \$600,000 to \$850,000	9.3	7.4	6.8	8.3
Over \$500,000 to \$600,000	10.3	9.8	8.0	9.7
Over \$400,000 to \$500,000	15.9	17.0	14.4	15.8
Over \$300,000 to \$400,000	24.7	25.2	23.8	24.4
Over \$200,000 to \$300,000	24.4	24.8	28.7	25.1
\$200,000 or under	14.0	14.4	17.3	15.7
Average purchase price amount (\$)	284,914	281,515	262,497	271,284

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	
	2016	2015
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	1.2	1.1
Over \$600,000 to \$850,000	8.1	6.5
Over \$500,000 to \$600,000	9.3	9.1
Over \$400,000 to \$500,000	15.3	16.2
Over \$300,000 to \$400,000	24.3	25.1
Over \$200,000 to \$300,000	26.2	26.4
\$200,000 or under	15.7	15.6
Average purchase price amount (\$)	272,964	272,569
Average purchase price amount (\$) by province		
Newfoundland	215,315	230,698
Prince Edward Island	148,004	148,965
Nova Scotia	176,262	183,504
New Brunswick	144,843	141,739
Quebec	204,999	200,208
Ontario	323,538	308,502
Manitoba	242,410	236,103
Saskatchewan	259,789	264,029
Alberta	347,533	353,357
British Columbia	336,518	331,563
Territories	346,854	336,343

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
	2016	2015	2016	2016
Percentage distribution of loans insured in period by CMHC borrower average gross debt service ratio	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30%	67.8	68.0	70.2	66.8
>30% <=35%	21.2	20.1	19.9	21.3
>35% <=39%	11.1	11.9	10.0	11.9
>39%	0.0	0.0	0.0	0.0
Average Gross Debt Service Ratio (GDS)	25.7	25.7	25.4	25.8

Distribution based on loan amounts, not number of loans.

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

GROSS DEBT SERVICE RATIOS

Loans insured in period	Nine Months Ended (YTD)	
	30 September	
	2016	2015
Percentage distribution of loans insured in period by CMHC borrower average gross debt service ratio	Transactional Homeowner	Transactional Homeowner
<= 30%	68.5	68.5
>30% <=35%	20.7	20.1
>35% <=39%	10.8	11.4
>39%	0.0	0.0
Average Gross Debt Service Ratio (GDS)	25.6	25.7
Average Gross Debt Service Ratio (GDS) by province		
Newfoundland	20.9	21.0
Prince Edward Island	19.7	19.9
Nova Scotia	20.5	20.7
New Brunswick	19.3	19.4
Quebec	24.3	24.5
Ontario	27.2	27.1
Manitoba	24.8	24.7
Saskatchewan	23.5	23.8
Alberta	25.7	25.8
British Columbia	26.9	26.9
Territories	22.5	22.6

Distribution based on loan amounts, not number of loans.

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

GROSS DEBT SERVICE RATIOS

Insurance-in-force	As at		
	30 September 2016	30 June 2016	31 March 2016
Percentage distribution of insurance-in-force by CMHC borrower average gross debt service ratio at origination	Transactional Homeowner	Transactional Homeowner	Transactional Homeowner
<= 30%	71.4	71.5	71.6
>30% <=35%	19.1	19.1	19.0
>35% <=39%	8.2	8.0	7.8
>39%	1.3	1.4	1.5
Average Gross Debt Service Ratio (GDS)	23.7	23.7	23.7
Average Gross Debt Service Ratio (GDS) by province			
Newfoundland	19.5	19.5	19.5
Prince Edward Island	19.5	19.5	19.6
Nova Scotia	19.9	19.9	20.0
New Brunswick	19.2	19.2	19.3
Quebec	23.3	23.3	23.3
Ontario	24.8	24.8	24.8
Manitoba	23.1	23.0	23.0
Saskatchewan	21.7	21.6	21.6
Alberta	24.3	24.4	24.3
British Columbia	25.3	25.3	25.3
Territories	20.6	20.5	20.6

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
Interest Rate on 5 Year Fixed Term	2016	2015	2016	2016
CMHC ¹ (%)	2.91	3.02	2.91	3.18
Bank of Canada ² (%)	4.64	4.64	4.65	4.64
Difference (bps)	173	162	173	146

Results based on loans not dollars

¹ Average interest rate on transactional purchase loans approved by CMHC in the quarter.

² Chartered Bank administered 5 year interest rates, reported in the Bank of Canada Weekly Financial Statistics Report. Average for the quarter weighted by CMHC business.

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	2016	2015	2016	2016
Fixed	93.2	81.6	93.0	90.1
Variable and Other	6.8	18.4	7.0	9.9
% of purchase loans that are fixed interest rate at origination by province				
Newfoundland	94.1	84.0	93.9	91.4
Prince Edward Island	96.9	89.7	98.0	92.7
Nova Scotia	96.1	83.0	95.6	93.1
New Brunswick	94.5	86.2	95.3	96.3
Quebec	94.3	83.5	94.2	91.8
Ontario	92.9	78.2	91.8	86.9
Manitoba	94.5	88.9	94.8	95.3
Saskatchewan	91.7	86.7	93.6	93.1
Alberta	92.7	84.0	93.2	91.2
British Columbia	92.3	79.4	92.1	88.7
Territories	93.7	80.3	92.8	93.3

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

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