Quarterly Portfolio Metrics Report | Q1, 2025

New Business Written - 2025 | Q1

	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	4,242	8,800	1,126	3,329
LTV at Origination				
<=5%				
>5%-<=10%			1	8
>10%-<=15%			2	23
>15%-<=20%		1	11	77
>20%-<=25%		3	21	115
>25%-<=30%			31	153
>30%-<=35%		2	44	185
>35%-<=40%		2	60	232
>40%-<=45%	1	4	89	297
>45%-<=50%	1	7	95	300
>50%-<=55%	1	2	112	323
>55%-<=60%	2	5	128	332
>60%-<=65%	4	11	191	474
>65%-<=70%	3	10	63	155
>70%-<=75%	4	15	57	133
>75%-<=80%	22	63	220	522
>80%-<=85%	319	643		
>85%-<=90%	1,339	2,477		
>90%-<=95%	2,544	5,555		
>95%				
Amortization at Origination				
Up to 15 years	3	14	93	417
>15 to 20 years	6	25	205	653
>20 to 25 years	2,186	4,980	828	2,259
>25 years	2,047	3,781		
Geography				
Alberta	1,051	2,371	247	717
British Columbia	545	932	147	417
Manitoba	119	333	18	69
New Brunswick	80	252	9	39
Newfoundland And Labrador	63	190	7	29
Nova Scotia	123	332	24	82
Ontario	1,617	2,778	542	1,514
Prince Edward Island	18	51	3	12
Quebec	494	1,181	105	369
Saskatchewan	123	364	20	75
Yukon, Northwest Territories, Nunavut	8	16	2	6

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Quarterly Portfolio Metrics Report | Q1, 2025

	New Business Written - 2024 | Q4			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	5,453	12,255	1,549	4,719
LTV at Origination				
<=5%				
>5%-<=10%			1	9
>10%-<=15%		1	6	61
>15%-<=20%		1	13	95
>20%-<=25%		3	34	191
>25%-<=30%		3	44	221
>30%-<=35%	2	8	64	270
>35%-<=40%		2	85	327
>40%-<=45%	2	9	116	397
>45%-<=50%	1	6	137	434
>50%-<=55%	3	11	125	372
>55%-<=60%	3	10	138	395
>60%-<=65%	6.0	19	243	622
>65%-<=70%	5.0	13	101	252
>70%-<=75%	12.0	32	96	236
>75%-<=80%	31	81	347	837
>80%-<=85%	352	776		
>85%-<=90%	1,668	3,378		
>90%-<=95%	3,367	7,902		
>95%				
Amortization at Origination				
Up to 15 years	2	14	123	559
>15 to 20 years	14	48	290	994
>20 to 25 years	5,157	11,696	1,137	3,166
>25 years	280	497		
Geography				
Alberta	1,393	3,286	314	935
British Columbia	629	1,175	198	553
Manitoba	177	532	32	119
New Brunswick	138	443	18	67
Newfoundland And Labrador	113	341	17	65
Nova Scotia	202	531	35	117
Ontario	1,878	3,513	710	2,063
Prince Edward Island	35	101	5	17
Quebec	672	1,680	181	638
Saskatchewan	203	623	38	142
Yukon, Northwest Territories, Nunavut	14	30	1	3

CANADA GUARANTY

Quarterly Portfolio Metrics Report | Q1, 2025

	New Business Written - 2024 | Q1			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	2,579	6,167	1,318	4,370
LTV at Origination				
<=5%				1
>5%-<=10%			1	9
>10%-<=15%			6	45
>15%-<=20%			13	88
>20%-<=25%	1	3	29	167
>25%-<=30%	1	3	42	213
>30%-<=35%	1	6	64	282
>35%-<=40%	2	7	83	341
>40%-<=45%	2	7	100	385
>45%-<=50%	2	9	129	451
>50%-<=55%	2	7	112	366
>55%-<=60%	3	11	123	384
>60%-<=65%	6	17	196	569
>65%-<=70%	6	16	70	191
>70%-<=75%	10	28	71	170
>75%-<=80%	36	102	279	708
>80%-<=85%	212	534		
>85%-<=90%	859	1,877		
>90%-<=95%	1,438	3,540		
>95%				
Amortization at Origination				
Up to 15 years	2	15	105	528
>15 to 20 years	14	54	269	1,002
>20 to 25 years	2,563	6,098	945	2,840
>25 years				
Geography				
Alberta	693	1,760	278	884
British Columbia	326	626	174	505
Manitoba	78	241	16	60
New Brunswick	58	206	7	33
Newfoundland And Labrador	39	136	13	53
Nova Scotia	69	191	15	50
Ontario	823	1,590	513	1,529
Prince Edward Island	14	39	2	8
Quebec	377	1,047	269	1,122
Saskatchewan	97	321	30	122
Yukon, Northwest Territories, Nunavut	5	10	1	4

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Quarterly Portfolio Metrics Report | Q1, 2025

	Total Portfolio as at 2025 | 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	109,211	96,548	275,425	34,479	27,548	115,827
LTV at Origination						
<=5%			0	3	2	82
>5%-<=10%			1	27	18	374
>10%-<=15%	1		8	131	93	1,271
>15%-<=20%	1	1	11	283	209	1,962
>20%-<=25%	5	4	34	537	414	3,137
>25%-<=30%	7	5	39	824	637	4,233
>30%-<=35%	12	10	69	1,185	933	5,452
>35%-<=40%	14	11	63	1,712	1,355	7,072
>40%-<=45%	22	18	97	2,181	1,740	8,303
>45%-<=50%	32	27	140	2,721	2,153	9,737
>50%-<=55%	37	30	137	2,761	2,227	9,257
>55%-<=60%	56	46	192	3,164	2,541	10,221
>60%-<=65%	123	102	388	5,007	4,093	15,076
>65%-<=70%	110	89	317	2,670	2,051	8,146
>70%-<=75%	301	238	845	2,802	2,147	8,321
>75%-<=80%	1,081	876	3,153	8,472	6,934	23,183
>80%-<=85%	6,825	6,051	17,326			
>85%-<=90%	32,998	29,285	76,036			
>90%-<=95%	67,452	59,668	176,047			
>95%	136	87	522			
Estimated Current LTV*						
<=5%	86	6	298	609	87	3,309
>5%-<=10%	139	27	506	1,028	369	5,267
>10%-<=15%	219	72	833	1,610	824	7,421
>15%-<=20%	496	230	1,805	2,295	1,439	9,610
>20%-<=25%	1,076	618	3,785	3,006	2,111	11,558
>25%-<=30%	1,607	1,003	5,565	3,221	2,431	11,620
>30%-<=35%	1,870	1,224	6,249	3,138	2,506	10,760
>35%-<=40%	2,207	1,525	7,176	3,179	2,661	10,492
>40%-<=45%	3,123	2,281	9,879	2,969	2,572	9,377
>45%-<=50%	4,378	3,376	13,095	2,706	2,418	8,184
>50%-<=55%	6,031	4,858	17,017	2,373	2,174	6,885
>55%-<=60%	7,075	5,855	19,121	2,037	1,905	5,602
>60%-<=65%	7,261	6,167	19,401	1,932	1,834	5,052
>65%-<=70%	7,195	6,263	18,998	1,364	1,297	3,471
>70%-<=75%	7,403	6,632	19,088	1,326	1,274	3,272
>75%-<=80%	8,521	7,836	21,486	1,411	1,377	3,294
>80%-<=85%	10,760	10,116	25,830	244	237	567
>85%-<=90%	12,700	12,146	28,182	29	27	75
>90%-<=95%	14,240	13,806	29,535	4	3	8
>95%	12,825	12,507	27,576	1	1	3
Amortization at Origination						
Up to 15 years	54	39	337	2,444	1,599	12,482
>15 to 20 years	307	242	1,147	5,272	4,159	20,280
>20 to 25 years	104,843	92,846	264,215	21,790	18,384	67,837
>25 years	4,008	3,421	9,726	4,974	3,406	15,228
Remaining Amortization						
Up to 15 years	10,314	6,542	32,627	10,965	6,686	43,766
>15 to 20 years	28,633	23,946	77,868	10,987	9,246	35,621
>20 to 25 years	65,685	61,554	156,429	12,379	11,498	36,002
>25 years	4,579	4,506	8,501	149	118	438
Geography						
Alberta	29,112	25,249	76,677	7,217	5,827	23,273
British Columbia	13,973	12,379	28,858	5,320	4,159	15,764
Manitoba	3,780	3,354	12,319	636	507	2,671
New Brunswick	1,563	1,429	6,203	217	177	1,112
Newfoundland And Labrador	1,719	1,516	6,123	300	238	1,385
Nova Scotia	3,018	2,700	9,613	591	486	2,503
Ontario	36,260	32,247	76,088	15,017	11,863	46,885
Prince Edward Island	366	336	1,215	60	50	275
Quebec	14,786	13,310	43,471	4,256	3,561	18,590
Saskatchewan	4,338	3,768	14,180	845	666	3,307
Yukon, Northwest Territories, Nunavut	296	261	678	18	14	62

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.

CANADA GUARANTY
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