Quarterly Portfolio Metrics Report | Q2, 2025

	New Business Written - 2025 | Q2			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	7,163	14,990	1,800	5,499
LTV at Origination				
<=5%				
>5%-<=10%			2	22
>10%-<=15%			6	57
>15%-<=20%		1	17	125
>20%-<=25%		1	37	224
>25%-<=30%		1	59	291
>30%-<=35%	1	3	79	341
>35%-<=40%	1	5	100	381
>40%-<=45%		1	144	501
>45%-<=50%	2	6	165	513
>50%-<=55%	1	3	169	495
>55%-<=60%	1	3	177	481
>60%-<=65%	5	15	271	710
>65%-<=70%	2	7	95	228
>70%-<=75%	7	21	97	235
>75%-<=80%	31	76	383	895
>80%-<=85%	559	1,144		
>85%-<=90%	2,137	4,042		
>90%-<=95%	4,416	9,661		
>95%				
Amortization at Origination				
Up to 15 years	3	14	160	754
>15 to 20 years	12	35	347	1,185
>20 to 25 years	2,958	6,675	1,293	3,560
>25 years	4,191	8,266		
Geography				
Alberta	1,682	3,799	395	1,191
British Columbia	891	1,515	279	773
Manitoba	210	571	29	114
New Brunswick	146	452	18	71
Newfoundland And Labrador	104	308	14	49
Nova Scotia	215	514	35	125
Ontario	2,364	4,136	731	2,133
Prince Edward Island	39	108	5	16
Quebec	1,271	2,922	241	832
Saskatchewan	227	640	51	188
Yukon, Northwest Territories, Nunavut	13	25	3	7

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Quarterly Portfolio Metrics Report | Q2, 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%	4.0	11	191	474
>65%-<=70%	3.0	10	63	155
>70%-<=75%	4.0	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

Quarterly Portfolio Metrics Report | Q2, 2025

	New Business Written - 2024 | Q2			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	5,055	11,580	1,632	5,455
LTV at Origination				
<=5%				2
>5%-<=10%			1	25
>10%-<=15%			14	143
>15%-<=20%			20	155
>20%-<=25%		2	33	198
>25%-<=30%	1	4	56	291
>30%-<=35%	1	4	72	333
>35%-<=40%	1	4	99	402
>40%-<=45%	2	7	125	462
>45%-<=50%	2	8	137	473
>50%-<=55%	4	14	142	455
>55%-<=60%	2	6	150	461
>60%-<=65%	9	24	268	738
>65%-<=70%	8	21	78	211
>70%-<=75%	11	33	97	254
>75%-<=80%	36	97	339	852
>80%-<=85%	373	871		
>85%-<=90%	1,618	3,408		
>90%-<=95%	2,988	7,077		
>95%				
Amortization at Origination				
Up to 15 years	3	17	129	639
>15 to 20 years	11	41	292	1,135
>20 to 25 years	5,041	11,522	1,211	3,681
>25 years				
Geography				
Alberta	1,317	3,246	353	1,157
British Columbia	664	1,226	185	540
Manitoba	172	494	42	161
New Brunswick	103	344	15	69
Newfoundland And Labrador	61	204	14	63
Nova Scotia	138	381	31	109
Ontario	1,631	3,050	665	2,021
Prince Edward Island	27	75	5	19
Quebec	749	1,938	288	1,179
Saskatchewan	183	595	34	133
Yukon, Northwest Territories, Nunavut	11	27	2	4

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Quarterly Portfolio Metrics Report | Q2, 2025

	Total Portfolio as at 2025 | 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 (#)
Volume	113,221	100,201	281,678	34,968	27,982	116,563
LTV at Origination						
<=5%			0	3	1	71
>5%-<=10%			1	27	18	371
>10%-<=15%	1		8	131	93	1,263
>15%-<=20%	1	1	12	285	212	1,987
>20%-<=25%	5	4	35	553	428	3,229
>25%-<=30%	6	5	37	853	662	4,352
>30%-<=35%	12	10	70	1,213	960	5,552
>35%-<=40%	14	11	64	1,754	1,392	7,178
>40%-<=45%	21	17	91	2,249	1,802	8,486
>45%-<=50%	33	28	143	2,777	2,208	9,840
>50%-<=55%	35	29	132	2,832	2,290	9,404
>55%-<=60%	55	44	188	3,222	2,591	10,287
>60%-<=65%	124	102	391	5,076	4,154	15,139
>65%-<=70%	110	88	316	2,665	2,044	8,038
>70%-<=75%	300	236	842	2,776	2,125	8,179
>75%-<=80%	1,087	878	3,151	8,553	7,002	23,187
>80%-<=85%	7,213	6,410	17,998			
>85%-<=90%	34,280	30,439	77,890			
>90%-<=95%	69,790	61,813	179,796			
>95%	133	85	513			
Estimated Current LTV*						
<=5%	96	6	320	627	91	3,365
>5%-<=10%	146	28	528	1,086	390	5,436
>10%-<=15%	256	85	975	1,651	852	7,581
>15%-<=20%	580	271	2,082	2,415	1,523	10,021
>20%-<=25%	1,202	686	4,200	3,119	2,194	11,887
>25%-<=30%	1,745	1,082	6,037	3,292	2,499	11,788
>30%-<=35%	2,025	1,325	6,634	3,236	2,605	11,045
>35%-<=40%	2,493	1,734	8,030	3,265	2,751	10,631
>40%-<=45%	3,621	2,668	11,223	2,996	2,618	9,349
>45%-<=50%	5,009	3,901	14,689	2,687	2,420	8,079
>50%-<=55%	6,537	5,282	18,192	2,364	2,183	6,735
>55%-<=60%	7,249	6,045	19,567	2,141	2,010	5,747
>60%-<=65%	7,287	6,227	19,361	1,970	1,874	5,041
>65%-<=70%	6,890	6,053	17,856	1,399	1,331	3,494
>70%-<=75%	7,934	7,178	20,232	1,334	1,286	3,207
>75%-<=80%	9,769	9,057	24,069	1,251	1,225	2,837
>80%-<=85%	11,755	11,105	27,155	115	111	264
>85%-<=90%	13,465	12,932	28,540	15	14	42
>90%-<=95%	13,761	13,382	27,673	3	3	9
>95%	11,400	11,152	24,315	2	2	5
Amortization at Origination						
Up to 15 years	53	38	333	2,467	1,640	12,474
>15 to 20 years	303	238	1,122	5,415	4,285	20,652
>20 to 25 years	104,721	92,382	262,387	22,321	18,833	68,853
>25 years	8,145	7,542	17,836	4,765	3,223	14,584
Remaining Amortization						
Up to 15 years	10,845	6,843	34,112	11,177	6,831	44,264
>15 to 20 years	28,585	23,837	77,262	11,029	9,268	35,533
>20 to 25 years	65,220	61,041	153,940	12,633	11,780	36,385
>25 years	8,570	8,480	16,364	129	102	381
Geography						
Alberta	29,898	25,947	78,059	7,302	5,897	23,399
British Columbia	14,469	12,829	29,489	5,398	4,237	15,908
Manitoba	3,889	3,449	12,549	646	514	2,686
New Brunswick	1,668	1,527	6,465	228	188	1,135
Newfoundland And Labrador	1,787	1,575	6,292	304	241	1,387
Nova Scotia	3,152	2,822	9,855	605	500	2,527
Ontario	37,743	33,599	78,112	15,223	12,044	47,244
Prince Edward Island	397	365	1,287	62	53	279
Quebec	15,467	13,958	44,453	4,316	3,608	18,574
Saskatchewan	4,447	3,863	14,428	863	683	3,357
Yukon, Northwest Territories, Nunavut	304	267	689	20	16	67

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.

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