Quarterly Portfolio Metrics Report | Q3, 2025

	New Business Written - 2025 | Q3			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	7,724	15,944	1,574	4,736
LTV at Origination				
<=5%				2
>5%-<=10%			1	14
>10%-<=15%			4	38
>15%-<=20%			13	100
>20%-<=25%		1	30	174
>25%-<=30%	1	5	42	206
>30%-<=35%	1	4	65	282
>35%-<=40%	1	5	84	323
>40%-<=45%	1	6	106	365
>45%-<=50%	3	9	136	434
>50%-<=55%	1	5	154	469
>55%-<=60%	2	7	155	426
>60%-<=65%	4	16	257	656
>65%-<=70%	3	10	82	193
>70%-<=75%	8	24	83	198
>75%-<=80%	29	73	361	856
>80%-<=85%	606	1,201		
>85%-<=90%	2,248	4,158		
>90%-<=95%	4,815	10,420		
>95%				
Amortization at Origination				
Up to 15 years	2	9	122	560
>15 to 20 years	16	51	280	963
>20 to 25 years	3,146	6,966	1,171	3,213
>25 years	4,561	8,918		
Geography				
Alberta	1,811	4,079	360	1,066
British Columbia	887	1,465	218	599
Manitoba	264	717	34	109
New Brunswick	178	534	23	87
Newfoundland And Labrador	138	393	10	36
Nova Scotia	260	621	44	136
Ontario	2,809	4,836	666	1,945
Prince Edward Island	35	99	6	22
Quebec	1,048	2,396	156	535
Saskatchewan	269	755	52	190
Yukon, Northwest Territories, Nunavut	25	49	4	11

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CANADA GUARANTY

Quarterly Portfolio Metrics Report | Q3, 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%	5.0	15	271	710
>65%-<=70%	2.0	7	95	228
>70%-<=75%	7.0	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

CANADA GUARANTY

Quarterly Portfolio Metrics Report | Q3, 2025

	New Business Written - 2024 | Q3			
	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	5,796	13,183	2,158	6,924
LTV at Origination				
<=5%				1
>5%-<=10%			3	33
>10%-<=15%		1	8	76
>15%-<=20%		1	23	158
>20%-<=25%		3	45	262
>25%-<=30%	1	4	62	322
>30%-<=35%	2	11	99	450
>35%-<=40%	2	7	132	526
>40%-<=45%	2	7	165	590
>45%-<=50%	4	16	196	663
>50%-<=55%	3	9	183	570
>55%-<=60%	4	15	202	592
>60%-<=65%	7	20	328	888
>65%-<=70%	5	12	110	286
>70%-<=75%	11	30	138	332
>75%-<=80%	43	116	465	1,175
>80%-<=85%	437	999		
>85%-<=90%	1,822	3,741		
>90%-<=95%	3,452	8,191		
>95%				
Amortization at Origination				
Up to 15 years	5	24	170	836
>15 to 20 years	20	58	381	1,410
>20 to 25 years	5,714	13,001	1,607	4,677
>25 years	57	100		1
Geography				
Alberta	1,570	3,806	486	1,534
British Columbia	724	1,342	267	776
Manitoba	220	653	57	219
New Brunswick	145	471	23	93
Newfoundland And Labrador	100	312	15	68
Nova Scotia	203	536	60	204
Ontario	1,916	3,586	937	2,825
Prince Edward Island	33	96	7	28
Quebec	619	1,582	248	968
Saskatchewan	250	767	56	201
Yukon, Northwest Territories, Nunavut	16	32	2	8

CANADA GUARANTY

Quarterly Portfolio Metrics Report | Q3, 2025

	Total Portfolio as at 2025 | 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	117,108	103,841	287,160	35,012	28,023	115,976
LTV at Origination						
<=5%			0	2	1	69
>5%-<=10%			0	25	17	348
>10%-<=15%	1		8	128	90	1,229
>15%-<=20%	1	1	12	284	210	1,981
>20%-<=25%	5	4	35	558	432	3,249
>25%-<=30%	6	5	41	861	669	4,363
>30%-<=35%	13	11	71	1,226	970	5,585
>35%-<=40%	15	12	68	1,764	1,402	7,186
>40%-<=45%	22	17	94	2,256	1,809	8,438
>45%-<=50%	35	29	146	2,789	2,221	9,823
>50%-<=55%	35	28	130	2,862	2,321	9,450
>55%-<=60%	54	43	186	3,240	2,605	10,242
>60%-<=65%	124	102	392	5,107	4,179	15,102
>65%-<=70%	109	88	315	2,619	2,003	7,839
>70%-<=75%	301	235	842	2,736	2,091	8,026
>75%-<=80%	1,082	872	3,109	8,554	7,002	23,046
>80%-<=85%	7,603	6,774	18,603			
>85%-<=90%	35,504	31,552	79,516			
>90%-<=95%	72,070	63,985	183,093			
>95%	130	81	499			
Estimated Current LTV*						
<=5%	105	6	346	604	85	3,209
>5%-<=10%	154	29	552	1,056	369	5,296
>10%-<=15%	277	88	1,038	1,602	807	7,379
>15%-<=20%	576	261	2,074	2,314	1,437	9,670
>20%-<=25%	1,186	664	4,189	3,046	2,119	11,680
>25%-<=30%	1,745	1,069	6,058	3,170	2,391	11,493
>30%-<=35%	1,986	1,286	6,528	3,189	2,554	10,947
>35%-<=40%	2,580	1,783	8,356	3,192	2,672	10,405
>40%-<=45%	3,534	2,579	11,002	3,004	2,618	9,372
>45%-<=50%	4,778	3,687	14,164	2,672	2,404	7,992
>50%-<=55%	6,194	4,967	17,303	2,372	2,187	6,740
>55%-<=60%	6,785	5,621	18,507	2,248	2,103	5,986
>60%-<=65%	6,819	5,786	18,114	2,078	1,973	5,313
>65%-<=70%	6,797	5,949	17,708	1,464	1,392	3,596
>70%-<=75%	8,082	7,296	20,765	1,348	1,295	3,198
>75%-<=80%	9,651	8,908	23,914	1,433	1,401	3,226
>80%-<=85%	11,288	10,619	26,035	198	191	418
>85%-<=90%	13,330	12,761	28,045	19	18	42
>90%-<=95%	15,707	15,262	30,948	5	4	11
>95%	15,535	15,220	31,514	1	1	3
Amortization at Origination						
Up to 15 years	52	37	321	2,439	1,636	12,215
>15 to 20 years	303	239	1,115	5,432	4,298	20,594
>20 to 25 years	104,116	91,566	259,175	22,575	19,044	69,199
>25 years	12,638	11,998	26,549	4,566	3,044	13,968
Remaining Amortization						
Up to 15 years	11,255	7,051	35,004	11,281	6,893	44,355
>15 to 20 years	29,714	24,761	79,583	11,155	9,368	35,648
>20 to 25 years	63,697	59,705	148,642	12,469	11,678	35,649
>25 years	12,442	12,323	23,931	107	83	324
Geography						
Alberta	30,661	26,655	79,305	7,290	5,891	23,232
British Columbia	14,880	13,204	29,931	5,383	4,213	15,812
Manitoba	4,009	3,562	12,772	647	517	2,647
New Brunswick	1,790	1,645	6,757	245	204	1,187
Newfoundland And Labrador	1,873	1,657	6,498	302	239	1,363
Nova Scotia	3,298	2,961	10,092	629	522	2,565
Ontario	39,415	35,177	80,242	15,244	12,080	47,081
Prince Edward Island	424	390	1,359	65	55	284
Quebec	15,882	14,344	44,823	4,307	3,585	18,346
Saskatchewan	4,558	3,966	14,669	876	697	3,385
Yukon, Northwest Territories, Nunavut	317	279	712	24	19	74

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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