



Quarterly Portfolio Metrics Report | Q4, 2025

New Business Written - 2025 Q4				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	6,750	13,834	1,393	4,231
LTV at Origination				
<=5%				
>5%-<=10%			1	7
>10%-<=15%			4	34
>15%-<=20%		2	13	90
>20%-<=25%			28	154
>25%-<=30%			40	199
>30%-<=35%	1	3	57	247
>35%-<=40%	1	7	84	320
>40%-<=45%	1	3	102	347
>45%-<=50%	1	4	130	409
>50%-<=55%	1	5	139	405
>55%-<=60%	2	8	149	410
>60%-<=65%	6	17	245	624
>65%-<=70%	4	12	61	147
>70%-<=75%	7	16	59	151
>75%-<=80%	23	64	280	687
>80%-<=85%	478	968		
>85%-<=90%	2,041	3,751		
>90%-<=95%	4,183	8,974		
>95%				
Amortization at Origination				
Up to 15 years	1	8	135	598
>15 to 20 years	12	35	330	1,064
>20 to 25 years	2,479	5,493	927	2,569
>25 years	4,258	8,298		
Geography				
Alberta	1,512	3,325	296	922
British Columbia	801	1,338	195	538
Manitoba	218	600	30	109
New Brunswick	138	423	20	80
Newfoundland And Labrador	125	350	14	53
Nova Scotia	204	506	34	114
Ontario	2,521	4,409	610	1,778
Prince Edward Island	35	95	4	15
Quebec	952	2,120	145	460
Saskatchewan	233	642	44	158
Yukon, Northwest Territories, Nunavut	13	26	2	4



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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%	4.0	16	257	656
>65%<=70%	3.0	10	82	193
>70%<=75%	8.0	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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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	19	243	622
>65%<=70%	5	13	101	252
>70%<=75%	12	32	96	236
>75%<=80%	31	81	347	637
>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



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Total Portfolio as at 2025 Q4						
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	120,360	106,786	291,692	34,927	27,918	115,187
LTV at Origination						
<=5%			0	2	1	64
>5%<=10%			0	25	16	336
>10%<=15%	1		8	123	86	1,198
>15%<=20%	1	1	14	284	208	1,974
>20%<=25%	5	4	34	561	433	3,242
>25%<=30%	6	5	37	859	665	4,344
>30%<=35%	13	10	70	1,231	974	5,596
>35%<=40%	16	13	73	1,784	1,417	7,231
>40%<=45%	22	17	93	2,261	1,810	8,400
>45%<=50%	35	29	146	2,793	2,227	9,768
>50%<=55%	35	28	130	2,888	2,338	9,468
>55%<=60%	54	43	185	3,255	2,618	10,223
>60%<=65%	126	103	395	5,128	4,199	15,074
>65%<=70%	112	90	322	2,573	1,960	7,662
>70%<=75%	297	232	826	2,686	2,041	7,860
>75%<=80%	1,074	861	3,088	8,473	6,924	22,747
>80%<=85%	7,857	7,003	18,988			
>85%<=90%	36,540	32,477	80,843			
>90%<=95%	74,042	65,792	185,955			
>95%	126	78	485			
Estimated Current LTV*						
<=5%	102	6	344	588	81	3,119
>5%<=10%	164	30	595	1,033	351	5,164
>10%<=15%	284	89	1,070	1,562	770	7,185
>15%<=20%	566	249	2,046	2,247	1,370	9,452
>20%<=25%	1,192	652	4,247	2,904	2,003	11,185
>25%<=30%	1,730	1,047	6,013	3,069	2,297	11,202
>30%<=35%	1,983	1,272	6,555	3,115	2,475	10,722
>35%<=40%	2,599	1,782	8,445	3,119	2,597	10,268
>40%<=45%	3,417	2,472	10,622	2,937	2,553	9,201
>45%<=50%	4,587	3,510	13,640	2,664	2,387	7,927
>50%<=55%	5,822	4,628	16,288	2,438	2,241	6,911
>55%<=60%	6,316	5,188	17,287	2,256	2,107	5,993
>60%<=65%	6,279	5,300	16,764	2,206	2,091	5,605
>65%<=70%	6,737	5,871	17,710	1,489	1,411	3,672
>70%<=75%	7,885	7,082	20,197	1,314	1,255	3,115
>75%<=80%	9,396	8,628	23,261	1,503	1,463	3,421
>80%<=85%	10,456	9,783	24,015	427	414	924
>85%<=90%	13,364	12,738	28,510	49	47	107
>90%<=95%	16,829	16,294	33,279	4	4	9
>95%	20,652	20,165	40,804	2	2	5
Amortization at Origination						
Up to 15 years	50	35	309	2,430	1,645	12,041
>15 to 20 years	302	237	1,107	5,524	4,378	20,759
>20 to 25 years	103,183	90,384	255,639	22,582	19,003	68,949
>25 years	16,825	16,129	34,637	4,391	2,892	13,438
Remaining Amortization						
Up to 15 years	11,744	7,334	36,341	11,380	6,944	44,461
>15 to 20 years	31,198	26,012	82,302	11,212	9,413	35,669
>20 to 25 years	61,284	57,474	141,908	12,242	11,487	34,767
>25 years	16,134	15,966	31,141	93	73	290
Geography						
Alberta	31,321	27,236	80,318	7,236	5,836	23,004
British Columbia	15,220	13,507	30,296	5,342	4,177	15,644
Manitoba	4,100	3,641	12,954	654	524	2,653
New Brunswick	1,881	1,729	6,983	258	216	1,224
Newfoundland And Labrador	1,944	1,723	6,645	305	242	1,371
Nova Scotia	3,412	3,061	10,281	644	535	2,594
Ontario	40,837	36,499	82,155	15,244	12,074	46,924
Prince Edward Island	447	411	1,411	65	56	285
Quebec	16,225	14,652	45,071	4,274	3,537	18,028
Saskatchewan	4,652	4,044	14,860	880	701	3,383
Yukon, Northwest Territories, Nunavut	321	282	718	25	20	77

Current Delinquency Rate (Total Portfolio)*	0.15%
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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.