



Quarterly Portfolio Metrics Report | Q1, 2026

New Business Written - 2026 Q1				
Mortgage Insurance Type				
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination (\$MM)	Funded at Origination (#)	Funded At Origination (\$MM)	Funded at Origination (#)
Volume	4,464	8,985	1,049	3,157
LTV at Origination				
<=5%				5
>5% <=10%				26
>10% <=15%			3	8
>15% <=20%			8	109
>20% <=25%			19	161
>25% <=30%			33	216
>30% <=35%		2	49	243
>35% <=40%	1	4	64	239
>40% <=45%		1	71	303
>45% <=50%	1	4	98	313
>50% <=55%	3	10	107	303
>55% <=60%	2	6	112	463
>60% <=65%	5	13	185	126
>65% <=70%	1	3	52	118
>70% <=75%	5	13	49	477
>75% <=80%	9	30	198	
>80% <=85%	330	648		
>85% <=90%	1,267	2,312		
>90% <=95%	2,839	5,939		
>95%				
Amortization at Origination				
Up to 15 years	2	12	123	516
>15 to 20 years	9	25	246	790
>20 to 25 years	1,477	3,210	680	1,851
>25 years	2,976	5,738		
Geography				
Alberta	1,092	2,388	245	751
British Columbia	638	1,044	148	418
Manitoba	125	335	17	60
New Brunswick	74	213	12	39
Newfoundland And Labrador	64	181	9	35
Nova Scotia	109	264	18	67
Ontario	1,607	2,804	472	1,341
Prince Edward Island	17	49	3	9
Quebec	606	1,350	96	340
Saskatchewan	125	341	29	95
Yukon, Northwest Territories, Nunavut	7	16	1	2



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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%	6.0	17	245	624
>65%<=70%	4.0	12	61	147
>70%<=75%	7.0	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 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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Total Portfolio as at 2026 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	122,357	108,312	294,156	34,830	27,727	114,413
LTV at Origination						
<=5%			0	2	1	60
>5%<=10%			0	23	15	316
>10%<=15%	1		8	119	83	1,160
>15%<=20%	1	1	12	280	204	1,945
>20%<=25%	4	3	32	557	429	3,209
>25%<=30%	6	4	36	864	665	4,356
>30%<=35%	13	10	71	1,237	977	5,606
>35%<=40%	16	13	75	1,789	1,413	7,223
>40%<=45%	21	17	92	2,257	1,798	8,357
>45%<=50%	34	29	144	2,789	2,218	9,719
>50%<=55%	36	29	133	2,907	2,345	9,473
>55%<=60%	54	43	187	3,261	2,617	10,177
>60%<=65%	127	104	393	5,154	4,205	15,048
>65%<=70%	109	87	316	2,529	1,914	7,504
>70%<=75%	292	226	808	2,639	1,994	7,701
>75%<=80%	1,048	834	3,027	8,423	6,849	22,559
>80%<=85%	8,045	7,153	19,257			
>85%<=90%	37,097	32,879	81,429			
>90%<=95%	75,327	66,801	187,658			
>95%	125	76	478			
Estimated Current LTV*						
<=5%	109	6	364	578	77	3,023
>5%<=10%	169	30	611	1,047	344	5,148
>10%<=15%	287	87	1,068	1,506	728	6,909
>15%<=20%	553	238	1,988	2,144	1,284	9,028
>20%<=25%	1,161	624	4,159	2,808	1,913	10,905
>25%<=30%	1,679	998	5,834	2,954	2,185	10,825
>30%<=35%	1,915	1,211	6,347	3,090	2,432	10,690
>35%<=40%	2,512	1,695	8,159	3,029	2,507	10,041
>40%<=45%	3,282	2,341	10,187	2,848	2,454	8,926
>45%<=50%	4,225	3,177	12,528	2,654	2,366	7,926
>50%<=55%	5,687	4,470	15,999	2,412	2,207	6,855
>55%<=60%	5,964	4,860	16,377	2,279	2,113	6,123
>60%<=65%	6,200	5,188	16,662	2,232	2,105	5,684
>65%<=70%	6,452	5,596	17,109	1,583	1,495	3,901
>70%<=75%	7,596	6,777	19,508	1,297	1,232	3,105
>75%<=80%	8,634	7,874	21,243	1,502	1,450	3,452
>80%<=85%	9,916	9,202	23,234	734	709	1,586
>85%<=90%	12,219	11,566	26,336	113	108	245
>90%<=95%	16,359	15,738	32,853	15	14	30
>95%	27,439	26,634	53,590	5	5	11
Amortization at Origination						
Up to 15 years	50	35	307	2,431	1,652	11,918
>15 to 20 years	303	236	1,100	5,573	4,409	20,792
>20 to 25 years	102,267	89,081	252,546	22,578	18,906	68,683
>25 years	19,737	18,960	40,203	4,248	2,760	13,020
Remaining Amortization						
Up to 15 years	12,229	7,604	37,626	11,577	7,052	44,913
>15 to 20 years	32,466	27,024	84,655	11,242	9,426	35,507
>20 to 25 years	59,405	55,859	136,725	11,930	11,187	33,743
>25 years	18,256	18,025	35,150	81	62	250
Geography						
Alberta	31,744	27,542	80,927	7,210	5,794	22,847
British Columbia	15,524	13,757	30,626	5,304	4,134	15,505
Manitoba	4,143	3,667	13,016	651	519	2,630
New Brunswick	1,926	1,765	7,057	265	221	1,231
Newfoundland And Labrador	1,974	1,744	6,704	308	243	1,372
Nova Scotia	3,464	3,099	10,356	649	535	2,598
Ontario	41,749	37,241	83,391	15,244	12,037	46,748
Prince Edward Island	457	419	1,435	66	56	285
Quebec	16,355	14,729	44,986	4,231	3,471	17,750
Saskatchewan	4,696	4,064	14,931	879	696	3,370
Yukon, Northwest Territories, Nunavut	326	284	727	25	21	77

Current Delinquency Rate (Total Portfolio)*	0.16%
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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.