CANADA GUARANTY

Quarterly Portfolio Metrics Report | Q2, 2026

New Business Written - 2026 | Q2

	Mortgage Insurance Type			
	INDIVIDUAL INSURANCE		PORTFOLIO INSURANCE	
	Funded At Origination ($MM)	Funded at Origination (#)	Funded At Origination ($MM)	Funded at Origination (#)
Volume	7,257	14,640	1,824	5,521
LTV at Origination				
<=5%				1
>5%-<=10%			1	12
>10%-<=15%		1	6	61
>15%-<=20%			17	121
>20%-<=25%		1	34	209
>25%-<=30%		2	51	262
>30%-<=35%		1	77	326
>35%-<=40%		2	96	385
>40%-<=45%	1	3	148	510
>45%-<=50%	1	5	152	496
>50%-<=55%		2	173	517
>55%-<=60%	1	2	210	566
>60%-<=65%	4	10	332	835
>65%-<=70%	3	8	95	221
>70%-<=75%	5	14	96	215
>75%-<=80%	17	50	336	784
>80%-<=85%	570	1,102		
>85%-<=90%	2,038	3,715		
>90%-<=95%	4,616	9,722		
>95%				
Amortization at Origination				
Up to 15 years	2	10	191	856
>15 to 20 years	11	27	463	1,534
>20 to 25 years	2,462	5,258	1,170	3,131
>25 years	4,782	9,345		
Geography				
Alberta	1,704	3,702	429	1,331
British Columbia	894	1,494	279	776
Manitoba	234	597	30	116
New Brunswick	136	392	13	56
Newfoundland And Labrador	107	287	13	56
Nova Scotia	169	412	43	148
Ontario	2,528	4,415	779	2,211
Prince Edward Island	37	98	3	9
Quebec	1,227	2,673	177	606
Saskatchewan	204	539	53	201
Yukon, Northwest Territories, Nunavut	16	31	4	11

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Canada Guaranty Mortgage Insurance Company
1 Toronto St., Suite 400, Toronto, ON M5C 2V6
www.canadaguaranty.ca | 1.877.244.8422

Quarterly Portfolio Metrics Report | Q2, 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%-<=10%				5
>10%-<=15%			3	26
>15%-<=20%			8	55
>20%-<=25%			19	109
>25%-<=30%			33	161
>30%-<=35%		2	49	216
>35%-<=40%	1	4	64	243
>40%-<=45%		1	71	239
>45%-<=50%	1	4	98	303
>50%-<=55%	3	10	107	313
>55%-<=60%	2	6	112	303
>60%-<=65%	5.0	13	185	463
>65%-<=70%	1.0	3	52	126
>70%-<=75%	5.0	13	49	118
>75%-<=80%	9	30	198	477
>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

Quarterly Portfolio Metrics Report | Q2, 2026

	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, 2026

	Total Portfolio as at 2026 | 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	126,008	111,647	299,263	35,158	28,011	114,956
LTV at Origination						
<=5%			0	2	1	57
>5%-<=10%			0	23	15	307
>10%-<=15%	1		9	119	83	1,161
>15%-<=20%	1	1	11	284	207	1,971
>20%-<=25%	4	3	31	570	441	3,290
>25%-<=30%	6	4	36	874	673	4,422
>30%-<=35%	13	10	70	1,263	998	5,703
>35%-<=40%	16	12	73	1,822	1,437	7,336
>40%-<=45%	20	16	88	2,311	1,846	8,502
>45%-<=50%	35	30	146	2,828	2,249	9,815
>50%-<=55%	36	29	133	2,960	2,393	9,600
>55%-<=60%	51	40	177	3,332	2,686	10,302
>60%-<=65%	127	104	392	5,266	4,308	15,225
>65%-<=70%	107	86	311	2,499	1,888	7,352
>70%-<=75%	289	224	796	2,621	1,976	7,589
>75%-<=80%	1,025	812	2,951	8,385	6,811	22,324
>80%-<=85%	8,391	7,469	19,780			
>85%-<=90%	38,101	33,766	82,660			
>90%-<=95%	77,664	68,965	191,134			
>95%	121	74	465			
Estimated Current LTV*						
<=5%	116	6	381	593	76	3,047
>5%-<=10%	182	32	654	1,054	340	5,178
>10%-<=15%	304	91	1,116	1,524	727	6,962
>15%-<=20%	578	247	2,099	2,165	1,291	9,164
>20%-<=25%	1,215	644	4,355	2,789	1,897	10,844
>25%-<=30%	1,727	1,017	5,999	2,911	2,150	10,694
>30%-<=35%	2,023	1,275	6,678	3,097	2,436	10,704
>35%-<=40%	2,665	1,799	8,641	2,992	2,482	9,932
>40%-<=45%	3,270	2,330	10,181	2,877	2,489	9,023
>45%-<=50%	4,457	3,346	13,098	2,672	2,387	7,957
>50%-<=55%	5,632	4,424	15,768	2,502	2,291	7,074
>55%-<=60%	5,798	4,713	15,926	2,394	2,226	6,357
>60%-<=65%	6,066	5,090	16,411	2,348	2,218	5,910
>65%-<=70%	6,345	5,525	16,844	1,537	1,451	3,745
>70%-<=75%	7,533	6,730	19,254	1,332	1,265	3,116
>75%-<=80%	8,839	8,049	21,677	1,617	1,563	3,661
>80%-<=85%	9,935	9,213	22,880	628	603	1,320
>85%-<=90%	13,296	12,603	28,097	100	94	211
>90%-<=95%	17,864	17,203	35,115	21	20	48
>95%	28,165	27,307	54,089	3	3	9
Amortization at Origination						
Up to 15 years	50	35	303	2,499	1,721	12,129
>15 to 20 years	299	233	1,079	5,806	4,618	21,467
>20 to 25 years	101,236	87,832	248,594	22,776	19,059	68,843
>25 years	24,423	23,548	49,287	4,077	2,613	12,517
Remaining Amortization						
Up to 15 years	12,656	7,827	38,771	11,734	7,143	45,347
>15 to 20 years	34,428	28,638	88,334	11,417	9,582	35,887
>20 to 25 years	56,827	53,394	129,542	11,937	11,233	33,507
>25 years	22,096	21,789	42,616	70	53	215
Geography						
Alberta	32,469	28,199	82,020	7,273	5,857	23,001
British Columbia	16,046	14,223	31,343	5,367	4,194	15,654
Manitoba	4,259	3,771	13,232	661	525	2,666
New Brunswick	2,005	1,838	7,218	269	223	1,242
Newfoundland And Labrador	2,024	1,788	6,789	312	245	1,391
Nova Scotia	3,541	3,164	10,472	669	553	2,650
Ontario	43,329	38,683	85,726	15,419	12,193	47,081
Prince Edward Island	486	446	1,505	68	58	287
Quebec	16,757	15,130	45,202	4,196	3,427	17,463
Saskatchewan	4,759	4,116	15,019	896	712	3,433
Yukon, Northwest Territories, Nunavut	332	290	737	29	25	88

Current Delinquency Rate (Total Portfolio)*	0.18%

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.