

Strength In Numbers.



STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF JUNE 30, 2025

FINANCIAL STRENGTH¹

Essent Guaranty, Inc.

MOODY'S:

A2

Essent Guaranty, Inc. & Essent Reinsurance Ltd.

AM BEST:

A (Excellent)

S&P:

A-

>3.2 Million
homebuyers Essent MI
has helped become
successful homeowners

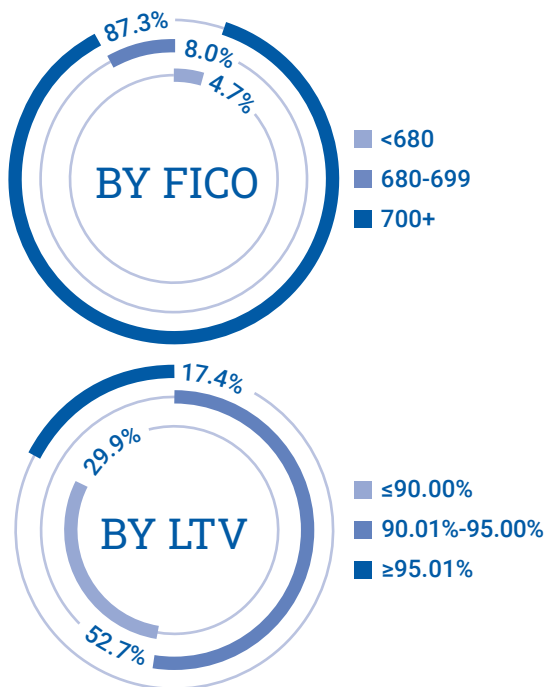
Essent Guaranty, Inc.

RISK-TO-CAPITAL

9.2:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

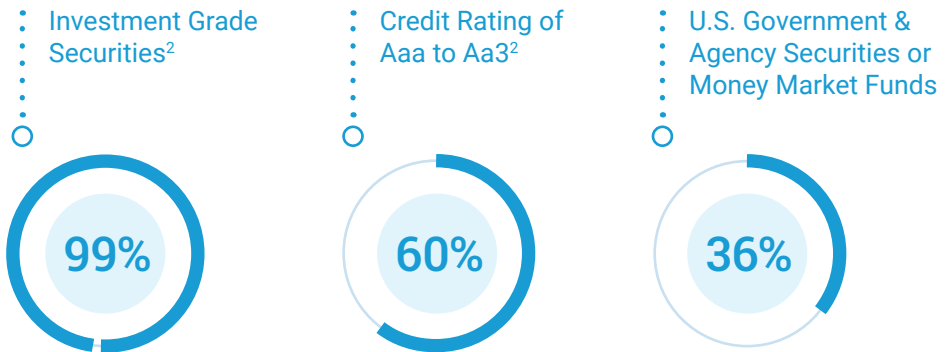
\$246.8 BILLION



ROBUST REINSURANCE PROTECTION



HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



STRONG CAPITAL & LIQUIDITY

\$5.7 BILLION

Of GAAP Equity

\$6.4 BILLION

Consolidated Cash & Investments

\$1.6 BILLION

Excess U.S. PMIERs Capital

\$1.0 BILLION

Cash and Investments at the Holding Companies

\$500 MILLION

Undrawn Credit Facility Capacity (an Additional Source of Liquidity)

8% DEBT-TO-CAPITAL RATIO

¹ The Moody's financial strength rating was upgraded to A2 from A3 on August 6, 2025. For more information, visit "Understanding Credit Ratings" in the Ratings section at moodys.com, the "Rating Methodologies" section at ambest.com and "Understanding Credit Ratings" at spglobal.com.

² Based on ratings issued by Moody's, if available. S&P or Fitch rating utilized if Moody's not available. Percentages exclude money market funds.

Mortgage Insurance provided by Essent Guaranty, Inc.