

Strength In Numbers.



STRONG BALANCE SHEET

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

FINANCIAL STRENGTH¹

Essent Guaranty, Inc.

MOODY'S:

A2

Essent Guaranty, Inc. & Essent Reinsurance Ltd.

AM BEST:

A (Excellent)

S&P:

A-

>3.3 Million
homebuyers Essent MI
has helped become
successful homeowners

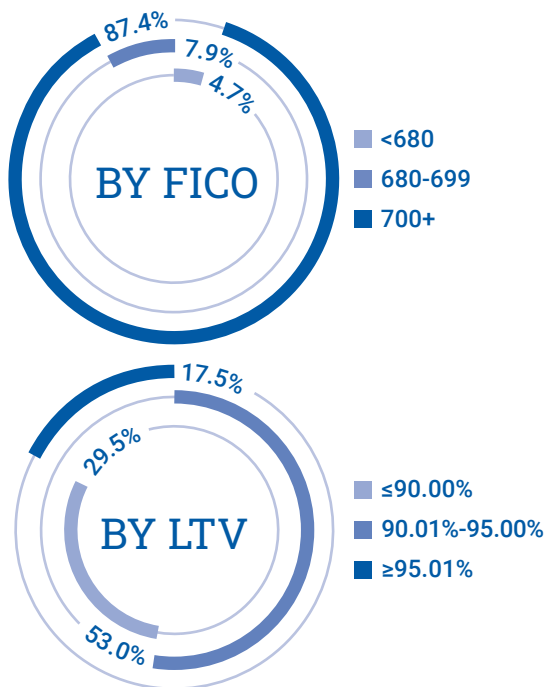
Essent Guaranty, Inc.

RISK-TO-CAPITAL

8.9:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

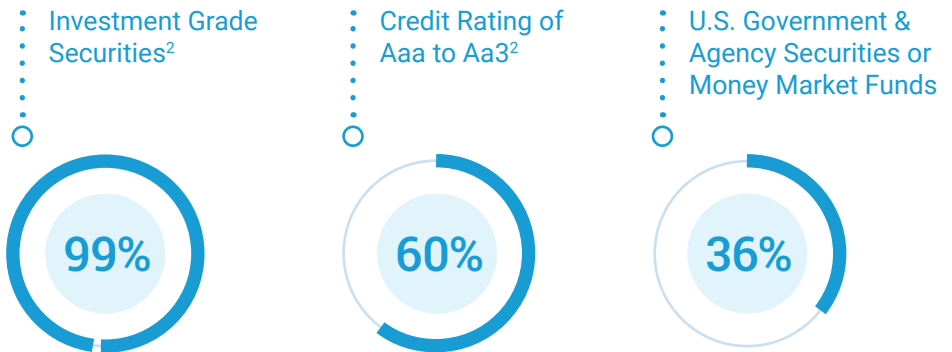
\$248.8 BILLION



ROBUST REINSURANCE PROTECTION



HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



STRONG CAPITAL & LIQUIDITY

\$5.7 BILLION

Of GAAP Equity

\$6.6 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

¹For more information, visit "Understanding Credit Ratings" in the Ratings section at moodys.com, the "Rating Methodologies" section at web.ambest.com and "Understanding Credit Ratings" at spglobal.com.

²Based 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.

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