

Strength In Numbers.



STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF JUNE 30, 2026

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

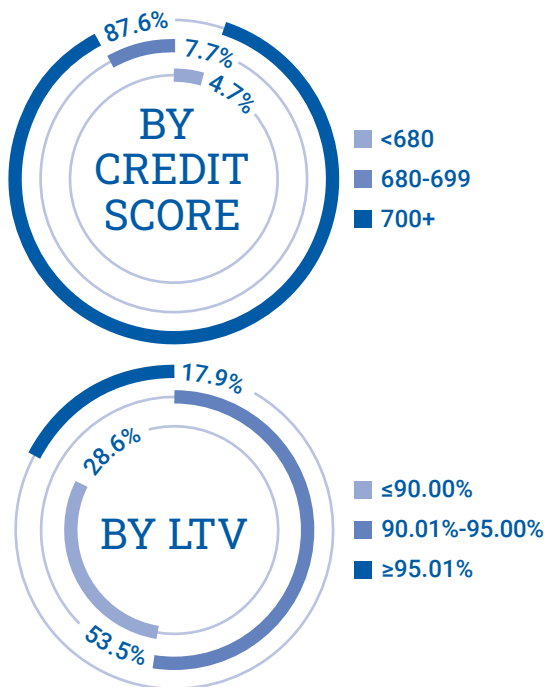
Essent Guaranty, Inc.

RISK-TO-CAPITAL

8.5:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

\$247.9 BILLION



ROBUST REINSURANCE PROTECTION

Access to
Excess of Loss
Reinsurance of

\$1.0B

REINSURANCE
PROTECTION ON

97%
OF INSURED
PORTFOLIO

PMIERs Credit from
Quota Share
Reinsurance Treaties of

\$794M

HIGH QUALITY PORTFOLIO OF CASH & INVESTMENTS

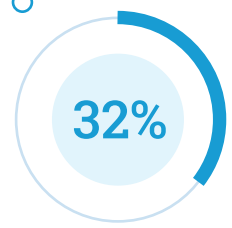
Investment Grade
Securities²



Credit Rating of
Aaa to Aa3²



U.S. Government &
Agency Securities,
Money Market Funds
or Cash



STRONG CAPITAL & LIQUIDITY

\$5.7 BILLION

Of GAAP Equity

\$6.6 BILLION

Consolidated Cash & Investments

\$1.5 BILLION

Excess U.S. PMIERs Capital

\$1.1 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, cash and Other Invested Assets.

Mortgage Insurance provided by Essent Guaranty, Inc.

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