Strength In Numbers.

ESSENT GROUP

STRONG BALANCE SHEET

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

FINANCIAL STRENGTH[1]

Essent Guaranty, Inc.
MOODY'S:
A2

Essent Guaranty, Inc. & Essent Reinsurance Ltd.
AM BEST: **A (Excellent)**
S&P: **A-**

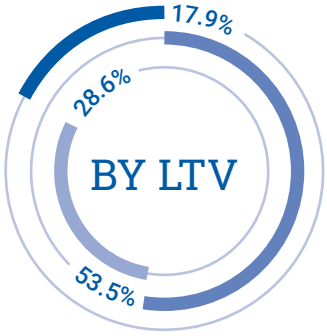
›3.3 Million
homebuyers Essent MI has helped become successful homeowners

Essent Guaranty, Inc.
RISK-TO-CAPITAL
8.5:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

$247.9 BILLION





ROBUST REINSURANCE PROTECTION

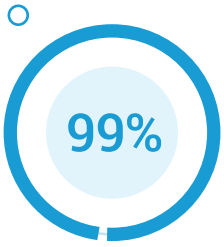
Access to Excess of Loss Reinsurance of **$1.0B**

REINSURANCE PROTECTION ON **97%** OF INSURED PORTFOLIO

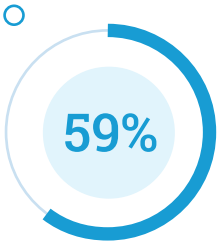
PMIERs Credit from Quota Share Reinsurance Treaties of **$794M**

HIGH QUALITY PORTFOLIO OF CASH & INVESTMENTS

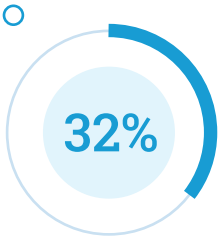
Investment Grade Securities[2]



Credit Rating of Aaa to Aa3[2]



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

[1] For 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.

[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, cash and Other Invested Assets.

Mortgage Insurance provided by Essent Guaranty, Inc.

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