



8325 Six Forks Road
Raleigh, NC 27615
919-846-4100
800-444-5664
EnactMI.com

FOR IMMEDIATE RELEASE
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Enact Announces Closing of New \$435 Million Revolving Credit Facility

RALEIGH, N.C., October 1, 2025 – Enact Holdings, Inc. (Nasdaq: ACT) (Enact) today announced that it has entered into a new \$435 million five-year senior unsecured revolving credit facility (the “Credit Facility”) effective September 30, 2025. This Credit Facility replaces the previous \$200 million senior unsecured revolving credit facility.

“The new facility significantly enhances our borrowing capacity and extends our maturity profile, providing greater financial flexibility and liquidity to support our operations,” said Dean Mitchell, Executive Vice President and Chief Financial Officer of Enact. “We are pleased with the terms of the facility, which reflect our strong credit profile and capital position, and appreciate the strong support from our banking partners.”

Borrowings under the Credit Facility will accrue interest at a floating rate tied to a standard short-term borrowing index plus an applicable margin that is determined by the company’s credit ratings and currently stands at 125 basis points. As of the closing date, no amounts have been borrowed under the Credit Facility. The company may use any future borrowings under the Credit Facility for working capital needs and general corporate purposes. Additional details related to the terms and conditions of the Credit Facility are included in the credit agreement, which will be filed with the Securities and Exchange Commission as an exhibit to a Current Report on Form 8-K.

The Credit Facility was entered into with a syndicate of eight banks, with JPMorgan Chase Bank, N.A. serving as Administrative Agent and Joint Lead Arranger, and Truist Securities, Inc. as Joint Lead Arranger.

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Safe Harbor Statement

This communication contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may address, among other things, our expected financial and operational results, the related assumptions underlying our expected results, guidance concerning the future return of capital and the quotations of management. These forward-looking statements are distinguished by use of words such as “will,” “may,” “would,” “anticipate,” “expect,” “believe,” “designed,” “plan,” “predict,” “project,” “target,” “could,” “should,” or “intend,” the negative of these terms, and similar references to future periods. These views involve risks and uncertainties that are difficult to predict and, accordingly, our actual results may differ materially from the results discussed in our forward-looking statements. Our forward-looking statements contained herein speak only as of the date of this press release. Factors or events that we cannot predict, including risks related to an economic downturn or a recession in the United States and in other countries around the world; changes in political, business, regulatory, and economic conditions; changes in or to Fannie Mae and Freddie Mac (the

“GSEs”), whether through Federal legislation, restructurings or a shift in business practices; failure to continue to meet the mortgage insurer eligibility requirements of the GSEs; competition for customers; lenders or investors seeking alternatives to private mortgage insurance; an increase in the number of loans insured through Federal government mortgage insurance programs, including those offered by the Federal Housing Administration; and other factors described in the risk factors contained in our most recent Annual Report on Form 10-K and other filings with the SEC, may cause our actual results to differ from those expressed in forward-looking statements. Although Enact believes the expectations reflected in such forward-looking statements are based on reasonable assumptions, Enact can give no assurance that its expectations will be achieved and it undertakes no obligation to update publicly any forward-looking statements as a result of new information, future events, or otherwise, except as required by applicable law.

About Enact Holdings, Inc.

Enact (Nasdaq: ACT), operating principally through its wholly-owned subsidiary Enact Mortgage Insurance Corporation since 1981, is a leading U.S. private mortgage insurance provider committed to helping more people achieve the dream of homeownership. Building on a deep understanding of lenders' businesses and a legacy of financial strength, we partner with lenders to bring best-in class service, leading underwriting expertise, and extensive risk and capital management to the mortgage process, helping to put more people in homes and keep them there. By empowering customers and their borrowers, Enact seeks to positively impact the lives of those in the communities in which it serves in a sustainable way. Enact is headquartered in Raleigh, North Carolina.

Investor Contact

Daniel Kohl

EnactIR@enactmi.com

Media Contact

Sarah Wentz

Sarah.Wentz@enactmi.com