

Strength In Numbers.



STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF DECEMBER 31, 2024

FINANCIAL STRENGTH¹

Essent Guaranty, Inc.

MOODY'S:

A3

Essent Guaranty, Inc. & Essent Reinsurance Ltd.

AM BEST:

A (Excellent)

S&P:

A-

>3.1 Million
homebuyers Essent MI
has helped become
successful homeowners

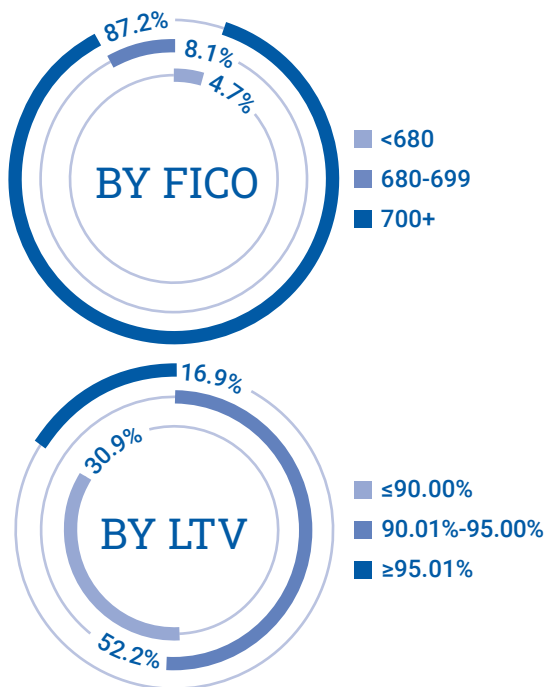
Essent Guaranty, Inc.

RISK-TO-CAPITAL

9.8:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

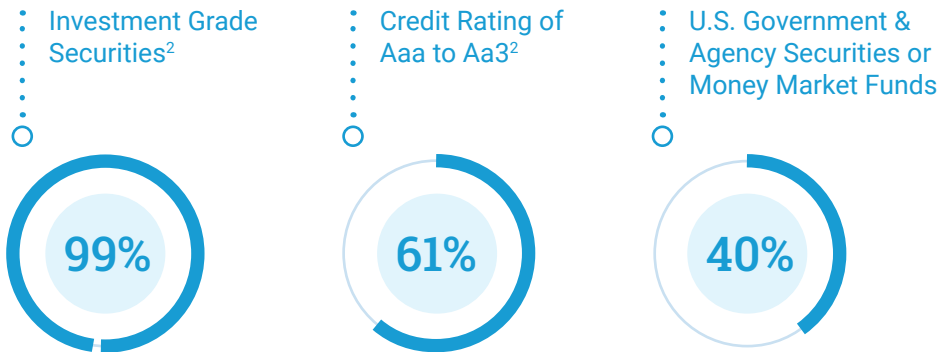
\$243.6 BILLION



ROBUST REINSURANCE PROTECTION



HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



STRONG CAPITAL & LIQUIDITY

\$5.6 BILLION

Of GAAP Equity

\$6.3 BILLION

Consolidated Cash & Investments

\$1.6 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 "Understand Ratings" in the Ratings section at moodys.com, the "Rating Methodologies" section at ambest.com and "Understanding Credit Ratings" at spratings.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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