

Strength In Numbers.



STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF DECEMBER 31, 2023

FINANCIAL STRENGTH¹

Essent Guaranty, Inc.
MOODY'S:
A3

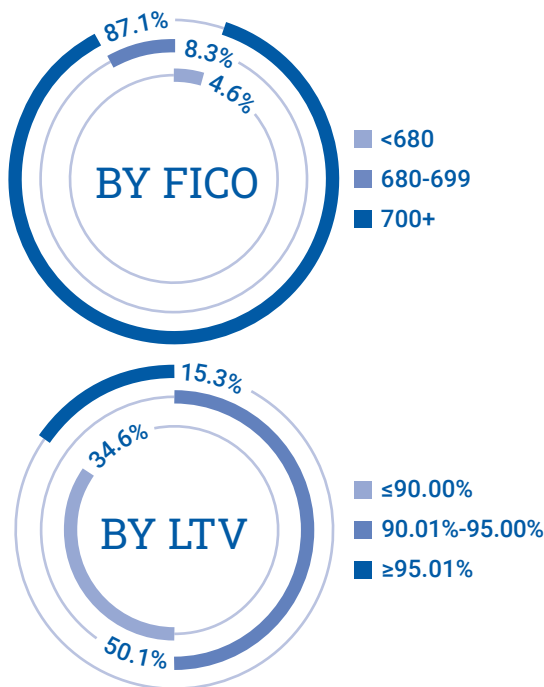
Essent Guaranty, Inc. & Essent Reinsurance Ltd.
AM BEST:
A (Excellent)

S&P:
A-

>2.9 Million
homebuyers Essent MI has
helped become successful
homeowners

Combined U.S.
Risk-to-Capital²
10.2:1

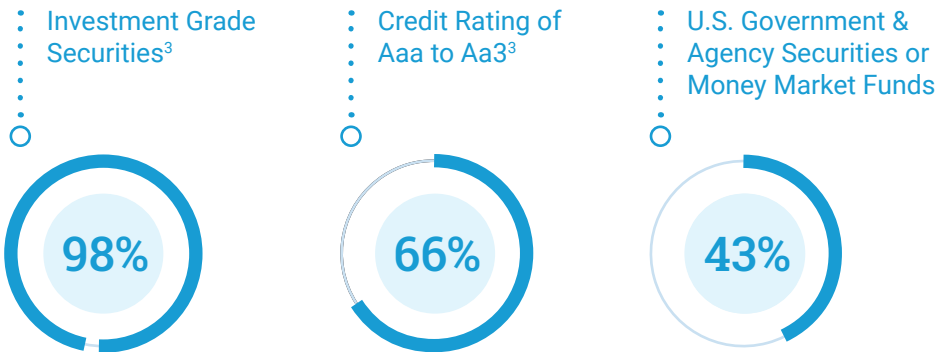
HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO \$239.1 BILLION



ROBUST REINSURANCE PROTECTION



HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



STRONG CAPITAL & LIQUIDITY

\$5.1 BILLION
Of GAAP Equity

\$5.7 BILLION
Consolidated Cash & Investments

\$1.4 BILLION
Excess U.S. PMIERs Capital

\$694 MILLION
Cash and Investments at the Holding Companies

\$400 MILLION
Undrawn Credit Facility Capacity
(an Additional Source of Liquidity)

8% DEBT-TO-CAPITAL RATIO

¹ The S&P financial strength rating was upgraded to A- from BBB+ on January 8, 2024. For more information, visit "Ratings Definitions" in the Ratings section at moodys.com, the "Rating Methodologies" section at ambest.com and "Understanding Credit Ratings" at spratings.com.

² The combined U.S. risk-to-capital ratio equals the net risk in force of Essent Guaranty, Inc. and Essent Guaranty of PA, Inc. divided by the combined statutory capital of these U.S. insurance companies.

³ 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.

Mortgage Insurance provided by Essent Guaranty, Inc.

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