

Strength In Numbers.



STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF SEPTEMBER 30, 2024

FINANCIAL STRENGTH¹

Essent Guaranty, Inc.
MOODY'S:

A3

Essent Guaranty, Inc. & Essent Reinsurance Ltd.
AM BEST: S&P:

A (Excellent) A-

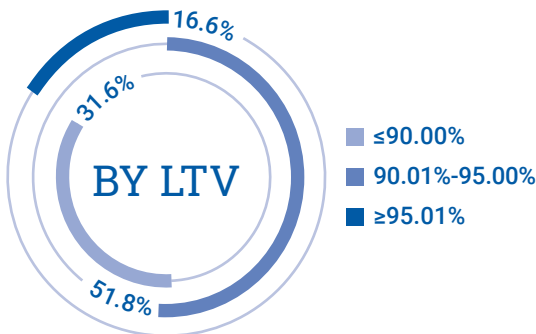
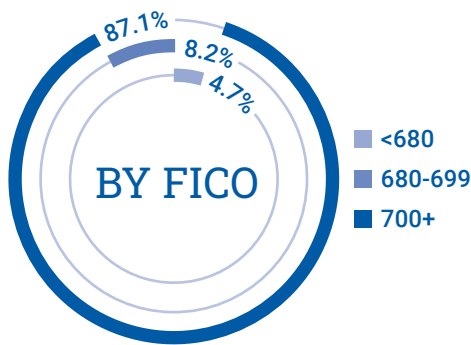
>2.9 Million
homebuyers Essent MI has
helped become successful
homeowners

Combined U.S.
Risk-to-Capital²

9.7:1

HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

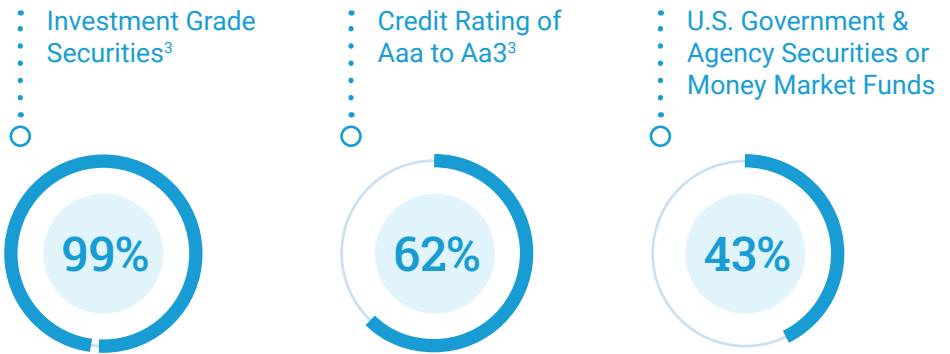
\$243.0 BILLION



ROBUST REINSURANCE PROTECTION



HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



STRONG CAPITAL & LIQUIDITY

\$5.6 BILLION

Of GAAP Equity

\$6.4 BILLION

Consolidated Cash & Investments

\$1.7 BILLION

Excess U.S. PMIERS Capital

\$991 MILLION

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.

²The 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.

³Based 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.