

# Strength In Numbers.



## STRONG BALANCE SHEET

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

### FINANCIAL STRENGTH<sup>1</sup>

Essent Guaranty, Inc.

Essent Guaranty, Inc. & Essent Reinsurance Ltd.

MOODY'S:

AM BEST:

S&P:

>3.1 Million homebuyers Essent MI has helped become successful homeowners

Essent Guaranty, Inc. RISK-TO-CAPITAL

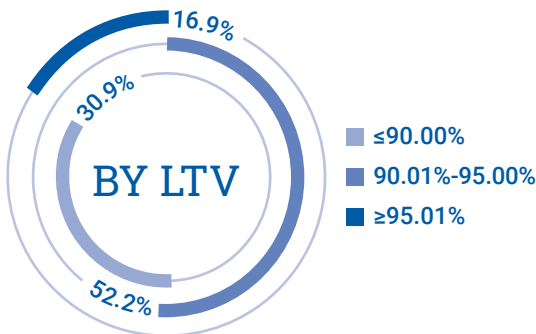
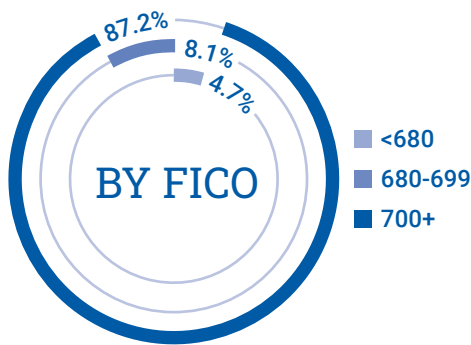
**A3**

**A (Excellent) A-**

**9.8:1**

## HIGH QUALITY MORTGAGE INSURANCE PORTFOLIO

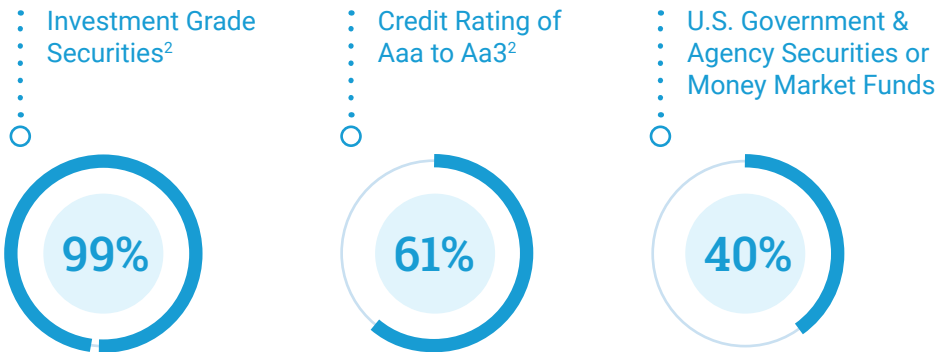
**\$243.6 BILLION**



## 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**

<sup>1</sup>For 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.

<sup>2</sup>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.