

# Strength In Numbers.



## STRONG BALANCE SHEET

EXCEPT WHERE NOTED, DATA AND RATINGS ARE AS OF JUNE 30, 2023

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

Essent Guaranty, Inc.

MOODY'S:

**A3**

Essent Guaranty, Inc. & Essent Reinsurance Ltd.

AM BEST:

**A (Excellent)**

S&P:

**BBB+**

**>2.5 Million**

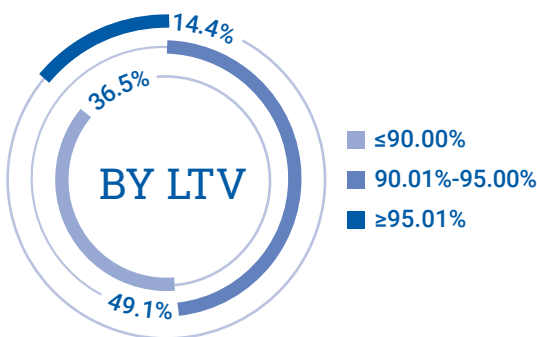
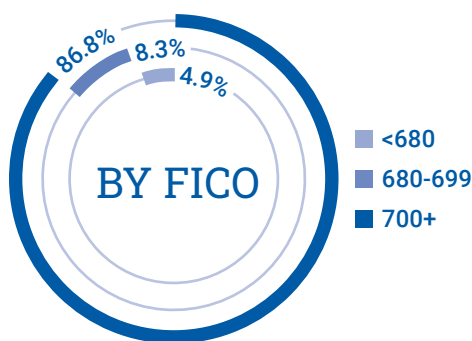
homebuyers Essent MI has helped become successful homeowners

Combined U.S. Risk-to-Capital<sup>2</sup>

**10.5:1**

## HIGH QUALITY INSURANCE PORTFOLIO

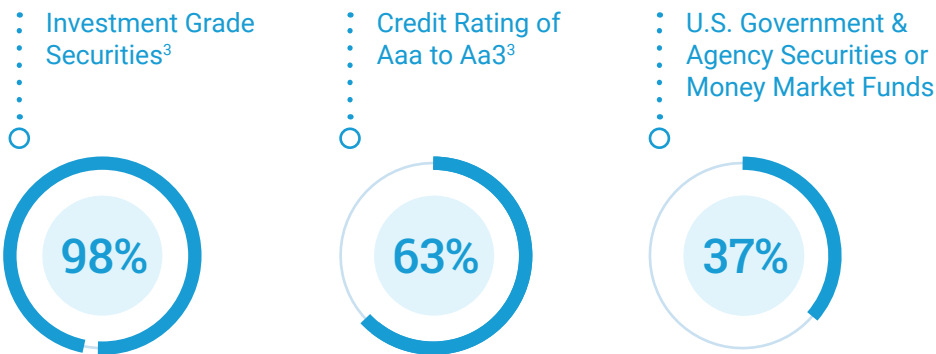
**\$235.6 BILLION**



## ROBUST REINSURANCE PROTECTION



## HIGH QUALITY PORTFOLIO OF INVESTMENTS AVAILABLE FOR SALE



## STRONG CAPITAL & LIQUIDITY

**\$4.7 BILLION**

Of GAAP Equity

**\$5.4 BILLION**

Consolidated Cash & Investments

**\$1.3 BILLION**

Excess U.S. PMIERs Capital

**\$740 MILLION**

Cash and Investments at the Holding Companies

**\$400 MILLION**

Undrawn Credit Facility Capacity (an Additional Source of Liquidity)

**8% DEBT-TO-CAPITAL RATIO**

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</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.