



Essent Group Ltd. (ESNT)

Year	Build Up Free Cash Flow - (USD 'MM)									
	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Forecast	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast
A/R	274,505	365,807	394,328	383,285	391,035	430,407	473,743	521,883	573,945	621,734
Revenue	77,344	120,233	130,540	125,830	123,298	140,214	154,233	169,871	188,375	205,803
EBITDA	66,268	108,949	119,437	114,301	111,771	127,483	140,238	154,448	169,397	187,383
EBIT	14,431	13,291	16,278	14,771	14,771	17,713	17,713	17,713	17,713	17,713
FCF Before Tax	56,734	94,456	100,083	97,477	94,844	106,709	118,353	128,048	140,943	155,358
EBIT	1,096	1,284	1,304	1,309	1,445	1,733	1,894	2,042	2,178	2,308
Depreciation	8,358	(1,066)	(1,428)	(1,386)	(1,445)	(24,682)	(1,894)	(1,782)	(1,682)	(1,682)
Accounts Receivable	45	12,467	9,353	(1,954)	6,349	1,096	7,064	7,775	8,558	9,430
Inventories	(1,940)	(1,085)	(10,708)	(10,958)	(1,447)	(1,859)	(13,053)	(14,367)	(15,833)	(17,408)
Accounts Payable	(1,308)	(1,085)	(10,708)	(10,958)	(1,447)	(1,859)	(13,053)	(14,367)	(15,833)	(17,408)
Capital Expenditure	94,935	90,543	102,039	95,095	775,821	83,337	127,857	129,880	142,737	157,309
UNCF						4.3%	4.3%	4.3%	4.3%	4.3%

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