

Discounted cash flow



Essent Group Ltd. (ESNT)

Year	Build Up Free Cash Flow - (USD 'MM)									
	2010 Actual	2011 Actual	2012 Actual	2013 Actual	2014 Actual	2015 Forecast	2016 Forecast	2017 Forecast	2018 Forecast	2019 Forecast
AT	374,515	365,817	394,328	383,395	391,035	430,407	473,743	521,443	573,945	630,734
Revenue	77,344	129,223	130,548	125,830	123,216	140,214	154,332	169,871	188,375	205,801
EBITDA	66,268	108,949	109,437	94,301	10,771	127,493	140,318	154,448	169,097	187,153
EBIT	14.41	13.31	16.21	14.71	24.11	17.11	17.11	17.11	17.11	17.11
Total Wtd. B.	56,734	94,496	100,083	92,477	84,844	105,709	118,553	128,048	140,945	155,158
EBIT	1,058	1,284	(1,428)	(153)	1,445	12,730	14,014	15,425	16,978	18,688
Depreciation	8,358	(14,081)	1,834	(1,385)	(968)	(24,885)	(1,849)	(1,438)	(7,086)	(7,800)
Accounts Receivable	45	(2,518)	9,352	(1,504)	6,349	219	(712)	(783)	(880)	(949)
Inventories	(1,640)	12,487	(10,708)	(10,958)	(1,447)	1,106	7,064	7,775	8,568	9,430
Accounts Payable	(1,301)	(1,085)	(10,708)	(10,958)	(1,447)	(1,859)	(13,013)	(14,367)	(16,813)	(17,408)
Capital Expenditure	54,835	90,542	102,039	95,095	119,822	83,357	111,837	129,880	142,737	157,109
FCF	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31
	79,880	108,345	114,301	120,485	127,114	140,214	154,332	169,871	188,375	205,801

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