

Lion Finance Group PLC (BGEO:LN)



Financials/Banks

Price: 130.90

Report Date: August 21, 2026

Business Description and Key Statistics

Lion Finance Group PLC, formerly Bank of Georgia Group PLC, is a United Kingdom-based holding company. The Company, through its subsidiaries, provides banking and financial services in the markets of Georgia and Armenia through two customer-centric universal banks-Bank of Georgia in Georgia and Ameriabank in Armenia. Its businesses include Georgian Financial Services (GFS), Armenian Financial Services (AFS), and Other businesses. The GFS business mainly comprises JSC Bank of Georgia and investment bank JSC Galt and Taggart. The AFS business offers corporate, investment, and retail banking services through an omnichannel distribution platform with an ongoing focus on digital channels. Its Other businesses include JSC Digital Area, a digital ecosystem in Georgia including e-commerce, ticketing, and inventory management software as a service (SaaS), and JSC Belarusk Narodny Bank (BNB), a banking subsidiary in Belarus serving retail and small and medium-sized enterprises (SMEs) clients.

Website: <https://lionfinancegroup.uk/>

ICB Industry: Financials

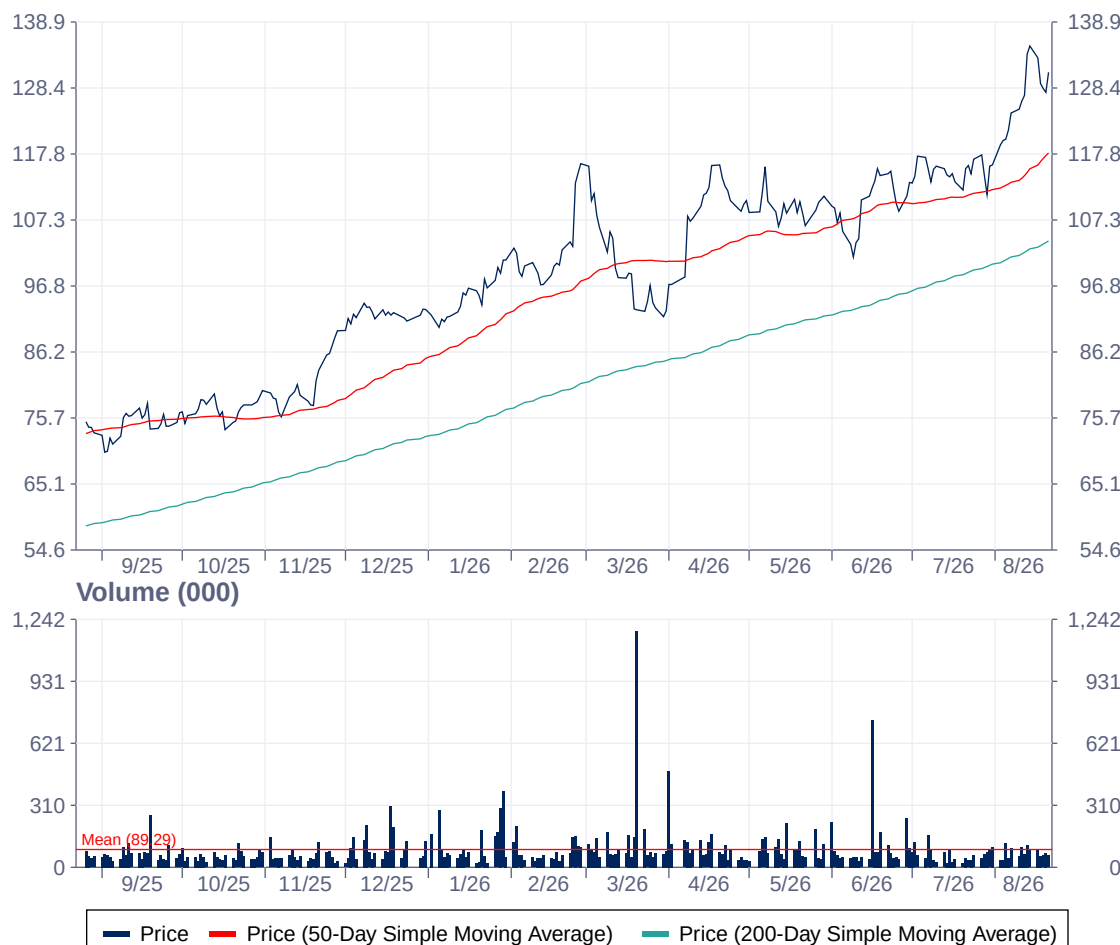
ICB Subsector: Banks

Address: 29 Farm Street
LONDON W1J 5RL
GBR

Employees: 13,250

	Current	YTY % Chg
Revenue LFY (M)		16.7
EPS Diluted LFY	49.52	14.3
Market Value (M)	5,569	
Shares Outstanding LFY (000)	42,547	
Book Value Per Share	220.69	
EBITDA Margin %		
Net Margin %	44.4	
Long-Term Debt / Capital %	48.9	
Dividends and Yield TTM	1.44 - 1.10%	
Payout Ratio TTM %	9.8	
60-Day Average Volume (000)	83	
52-Week High & Low	135.10 - 70.20	
Price / 52-Week High & Low	0.97 - 1.86	

Price, Moving Averages & Volume



Lion Finance Group PLC is currently trading at 130.90 which is 10.9% above its 50 day moving average price of 118.00 and 25.9% above its 200 day moving average price of 103.95.

BGEO:LN is currently 3.1% below its 52-week high price of 135.10 and is 86.5% above its 52-week low price of 70.20. Over the past 52-weeks, BGEO:LN is up 73.5% while on a calendar year-to-date basis it is up 40.8%.

The Relative Strength Index (RSI) indicator for BGEO:LN is currently 64.78. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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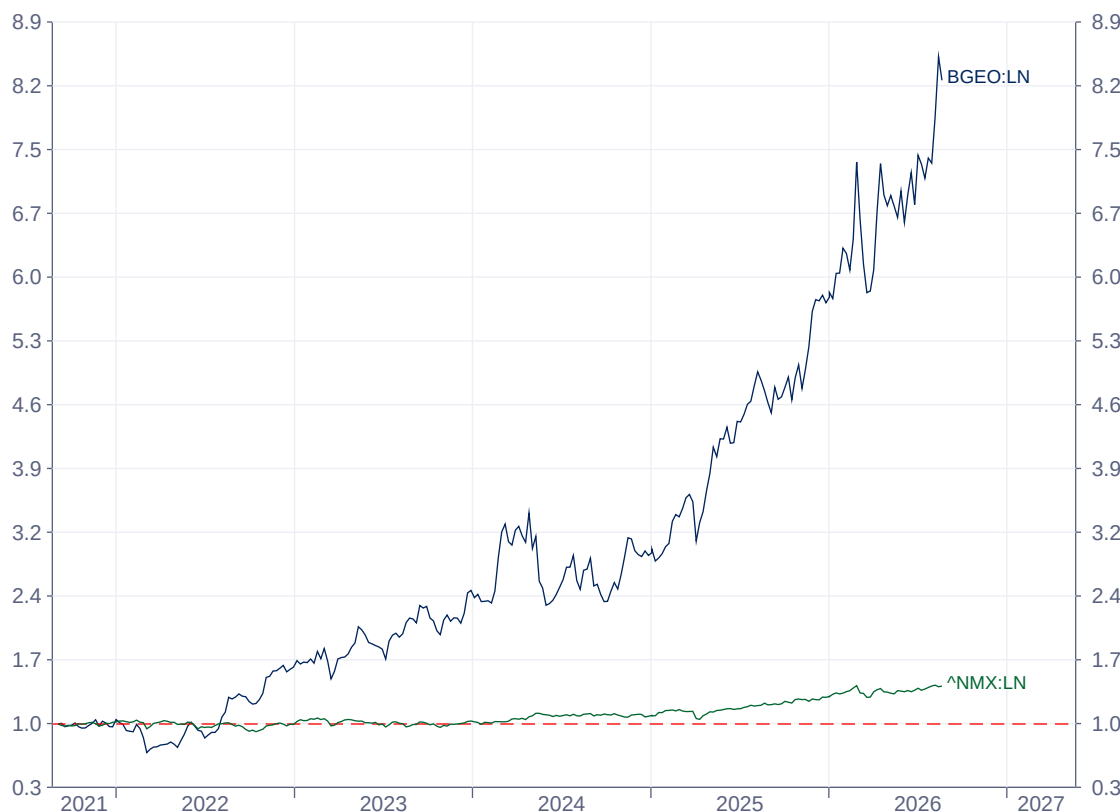
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	2.51	1.85	50-Day Average Price	118.00
1-Week %	-3.11	-3.59	Price / 50-Day Average	1.11
4-Week %	11.88	10.80	200-Day Average Price	103.95
52-Week %	73.49	57.94	Price / 200-Day Average	1.26
Quarter-to-Date %	15.53	12.02	RSI - Relative Strength Index	64.78
Year-to-Date %	40.75	31.73	Risk Metrics	
Last Month %	2.47	-1.13	Price Volatility	6.89
Last Quarter %	22.09	18.40	Sharpe Ratio	0.38
Last Calendar Year %	97.45	77.53	Sortino Ratio	0.68

5-Year Price Performance vs. FTSE 350

Lion Finance Group PLC
FTSE 350 Index

Current: 8.24 CAGR: 52.9%
Current: 1.43 CAGR: 7.4%



Over the past five years, Lion Finance Group PLC's stock price is up 724.3% which is 681.7% above the FTSE 350 Index performance of 42.6% over the same period. Lion Finance Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 52.9% while that of the FTSE 350 Index has been 7.4%.

Over the past year, Lion Finance Group PLC's stock price performance of 73.5% has outperformed that of the FTSE 350 Index by 57.9%. On a year-to-date basis, Lion Finance Group PLC's stock price performance of 40.8% has outperformed the FTSE 350 Index by 31.7%.

Over the past week, Lion Finance Group PLC's stock price performance of -3.1% has underperformed that of the FTSE 350 Index by 3.6%.

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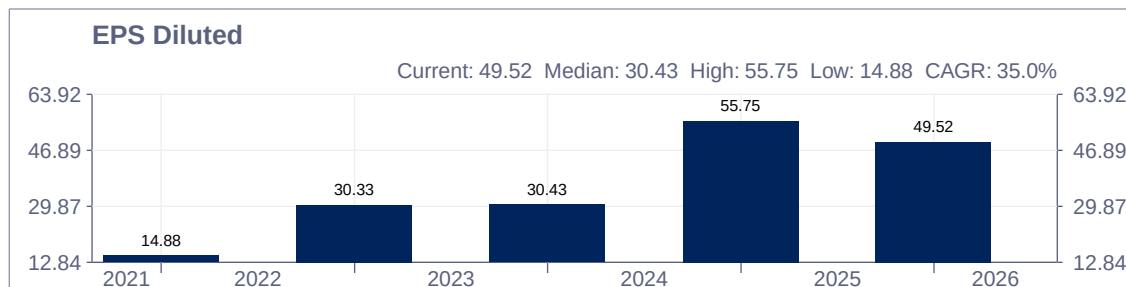
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Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	19.2	31.0	16.3	Gross Margin %			
Revenues Per Share %	22.4	33.7	14.9	EBITDA Margin %			
EBITDA %				Pre-Tax Margin %	53.5	57.7	44.3
EPS Diluted %	29.1	32.6	18.0	Net Margin %	44.4	43.5	36.5
Free Cash Flow %	-24.2	16.3	7.9	Return on Equity %	26.1	26.9	23.8
Cash from Operations %	-23.4	15.1	9.0	Return on Capital %	15.9	17.7	14.1
Book Value %	29.2	30.3	16.0	Return on Assets %	3.7	3.8	3.4



Lion Finance Group PLC's cumulative annualized EPS growth rate over the charted period is 35.0%. This compares to cumulative annualized growth of 29.1% over the past 3 years.



Lion Finance Group PLC's net profit margin of 44.4% is 0.8% above the period's mean net margin of 43.5%. During the charted period, the observed net profit margin high and low were 50.3% and 36.5% respectively.



Lion Finance Group PLC's return on equity of 26.1% is 0.8% below the period's mean return on equity of 26.9%. During the charted period, the observed ROE high and low were 29.5% and 23.7% respectively.

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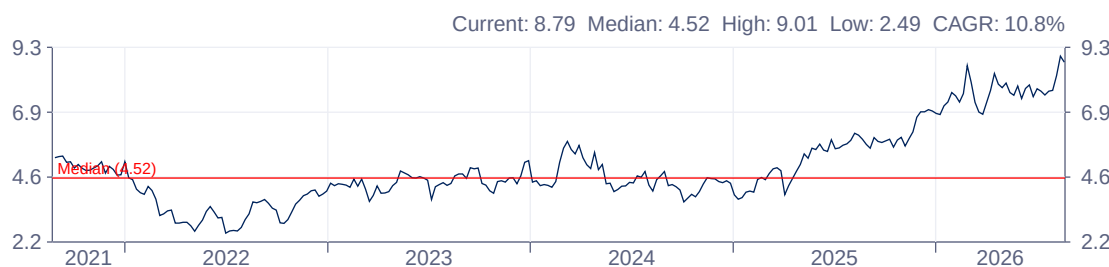
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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	8.8	4.5	5.0	Earnings Yield %	11.38	22.13	19.84
Price / Sales	3.9	1.9	1.8	Free Cash Flow Yield %	9.15	29.22	25.40
Price / Operating Cash Flow				Dividend Yield %	1.10	1.13	1.04
Price / Book Value	2.1	1.1	1.1	Enterprise Value / EBITDA			

Price / EPS TTM



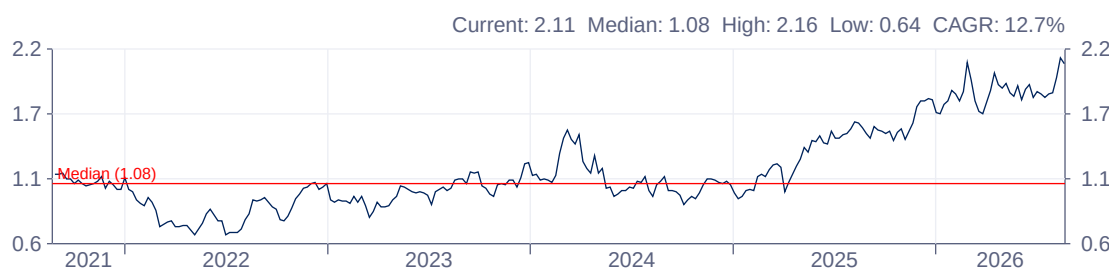
Lion Finance Group PLC is trading at 8.79 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 4.52, while high and low observations have been 9.01 and 2.49.

Price / Sales



Lion Finance Group PLC is trading at a Price to Sales ratio of 3.90 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 1.86, while high and low observations have been 4.00 and 1.23.

Price / Book Value



Lion Finance Group PLC is trading at a Price to Book ratio of 2.11 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 1.08, while high and low observations have been 2.16 and 0.64.

Free Cash Flow Yield %



Lion Finance Group PLC has a Free Cash Flow Yield of 9.15% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 29.22%, while high and low observations have been 100.00 and 0.00.

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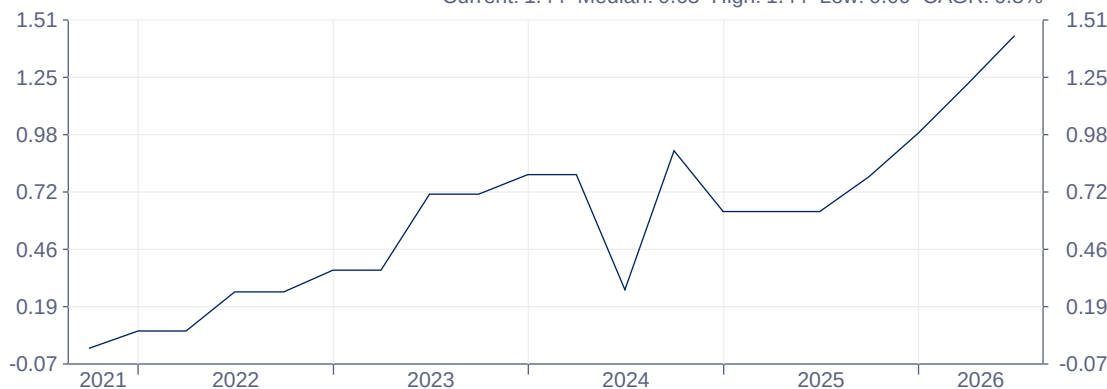
Dividends Data

Dividends Per Share TTM		1.44	Payout Ratio TTM %		9.83%	Dividend Yield TTM %	1.10%
Rate	Ex Date	Record Date	Payment Date	Currency	Note		
3.050	10-09-2026	11-09-2026	25-09-2026	GEL			
0.815	25-06-2026	26-06-2026	10-07-2026	GBP			
0.758	26-03-2026	27-03-2026	14-04-2026	GBP			
0.735	18-12-2025	19-12-2025	09-01-2026	GBP			
1.390	25-09-2025	26-09-2025	10-10-2025	GBP			
1.506	03-07-2025	04-07-2025	18-07-2025	GBP			
0.929	26-09-2024	27-09-2024	11-10-2024	GBP			
1.392	04-07-2024	05-07-2024	19-07-2024	GBP			
0.940	05-10-2023	06-10-2023	27-10-2023	GBP			
1.739	29-06-2023	30-06-2023	14-07-2023	GBP			
0.584	06-10-2022	07-10-2022	20-10-2022	GBP			
0.650	30-06-2022	01-07-2022	14-07-2022	GBP			

Dividend Growth and Yield

Dividends Per Share TTM

Current: 1.44 Median: 0.63 High: 1.44 Low: 0.00 CAGR: 0.3%



Lion Finance Group PLC's trailing 12-month dividend per share is 1.44 and its dividend has grown at a cumulative annualized rate of 0.3% over the charted period. This compares to dividend growth of 127.10% over the past year and cumulative annualized growth of 26.80% over the past 3 years.

Dividend Yield TTM %

Current: 1.10 Median: 1.13 High: 2.57 Low: 0.00 CAGR: 0.2%



Lion Finance Group PLC's current dividend yield is 1.10% based on trailing 12 month dividends. The current yield is below the historically observed median of 1.13% and, over the charted time period, the observed high yield has been 2.57% and the observed low yield has been 0.00%.

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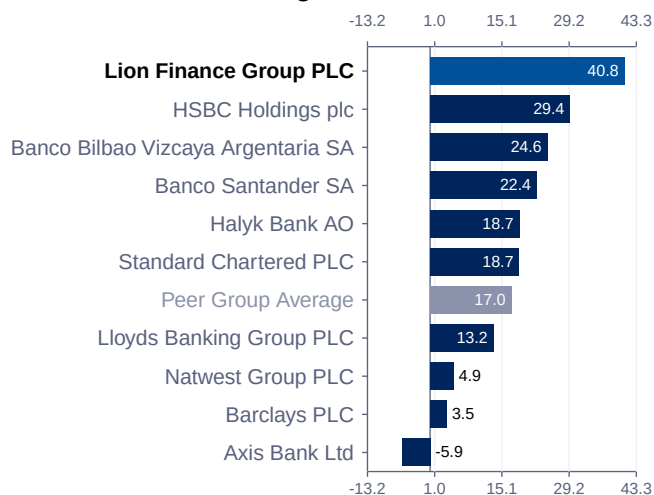
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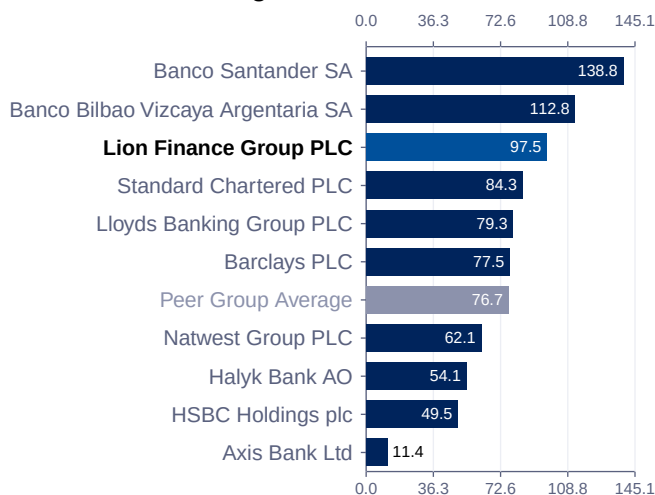
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ICB Subsector Peer Comparisons

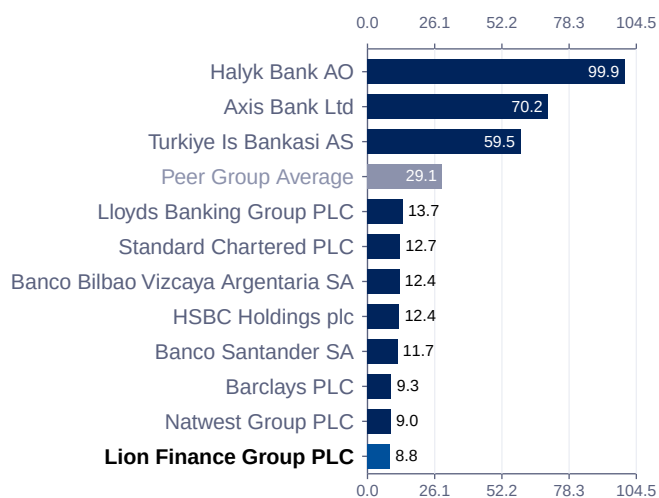
Price Change Year to Date %



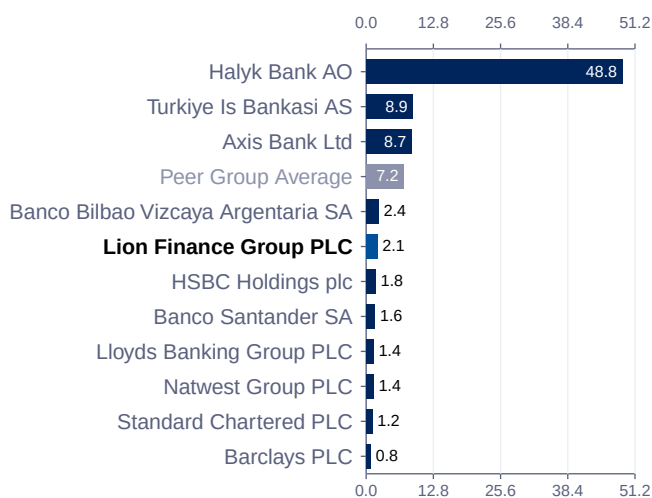
Price Change Last Calendar Year %



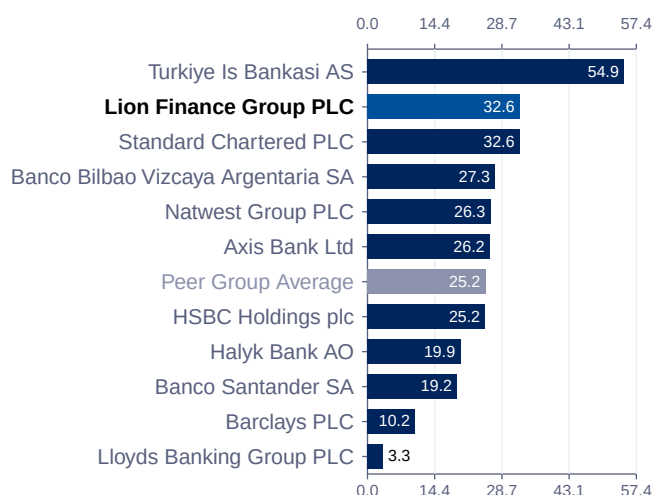
Price / EPS TTM



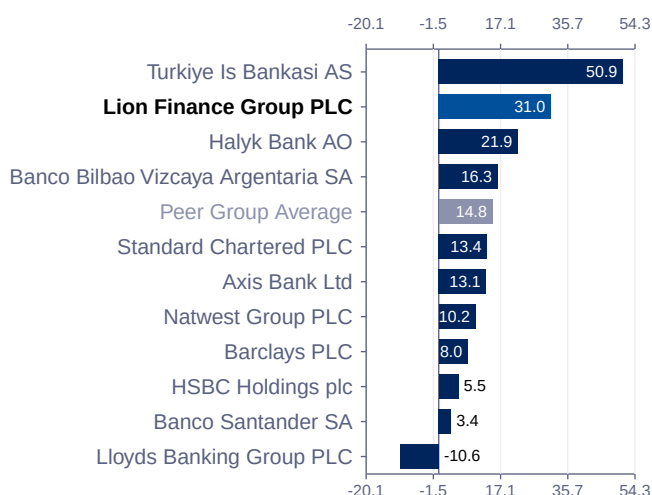
Price / Book Value



EPS 5-Year Growth Rate %



Revenue 5-Year Growth Rate %



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Abbreviations:

CAGR	- Cumulative annual growth rate.
EBIT	- Earnings before interest and taxes.
EBITDA	- Earnings before interest, taxes, depreciation & amortization.
LFY	- Last fiscal year
M	- Million
LON	- London Stock Exchange

Definitions:

Market Value - Weekly Price times latest Shares Outstanding times any applicable ADR factor.

Revenue - Sum of the last four quarters of Revenues.

Revenue Per Share - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.

Normalized EPS LFY - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.

60-Day Average Volume (000) - The average of the last 60 daily volume values in thousands of shares.

Price 52-Week High - The high closing price from the last 52 weeks of daily closing prices.

Price 52-Week Low - The low closing price from the last 52 weeks of daily closing prices.

Price / 52-Week High - Latest price divided by the high price from the past 52 weeks of daily closing prices.

Price / 52-Week Low - Latest price divided by the low price from the past 52 weeks of daily closing prices.

50-Day Average Price - Mean of last 50 daily closing prices.

200-Day Average Price - Mean of last 200 daily closing prices.

Price / 50-Day Average Price - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.

Price / 200-Day Average Price - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.

Relative Strength Index - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is $RSI = 100 - 100 / (1 + RS)$ where $RS = (\text{total gains} / n) / (\text{total losses} / n)$ and n = number of RSI periods. In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.

Price Volatility - The standard deviation of the last 20 days of daily closing prices.

Sharpe Ratio - The 5 year average of the excess monthly return over the risk - free rate (1 - month T - bill) over the 5 year standard deviation of the same series.

Sortino Ratio - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.

Dividends Per Share TTM - Sum of the last four quarters of Dividends Per Share.

Payout Ratio - Dividends Per Share TTM divided by Normalized EPS TTM.

Dividend Yield TTM % - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.

EBITDA - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).

Free Cash Flow - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.

Book Value Per Share - Total Common Equity last quarter divided by Shares Outstanding last quarter.

Gross Margin % - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.

EBITDA Margin % - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.

Pre-Tax Margin % - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.

Net Profit Margin % - Sum of the last four quarters of Normalized EPS divided by sum of the last four quarters Revenues Per Share.

Return on Equity % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Book Value.

Return on Capital % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Capital Per Share.

Return on Assets % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Assets Per Share.

Price / EPS TTM - Weekly Price divided by the sum of the last four quarters of Normalized EPS (capped at 99.9).

Price / Sales - Weekly Price divided by Revenues Per Share TTM.

Price / Book Value - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).

Free Cash Flow Yield % - Free Cash Flow Per Share TTM divided by Weekly Price.

Enterprise Value - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.

Enterprise Value / Sales - Enterprise Value divided by the sum of the last four quarters of Revenue.

Enterprise Value / EBITDA - Enterprise Value divided by EBITDA TTM.

Enterprise Value / EBIT - Enterprise Value divided by trailing four quarters of Operating Income.

Enterprise Value / Free Cash Flow - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.

Russell 1000 Index - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.

EPS 5-Year Growth Rate % is capped at 999.9%.

Revenue 5-Year Growth Rate % is capped at 999.9%.

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