

# Experian Plc (EXPN:LN)



Industrials/Professional Business Support Services

Price: 2,660.00 GBX

Report Date: November 25, 2020

## Business Description and Key Statistics

Experian is an information services group. Co. operates in the following regions: North America, Latin America, United Kingdom and Ireland, and Europe, the Middle East and Africa/Asia Pacific. Co. operates in two business segments: Business-to-Business Services, which helps businesses to identify and understand their customers, providing them with the information to help them manage the risks associated with lending; and Consumer Services, which helps consumers take control of their credit, making it easier for them to manage their financial position, receive financial education, access credit offers, and protect themselves from identity fraud. ₤

Website: [www.experianplc.com](http://www.experianplc.com)

ICB Industry: Industrials

ICB Subsector: Professional Business Support Services

Address: Newenham House; Northern Cross; Malahide Road  
Dublin  
IRL

Employees: 16,951

	Current	YTY % Chg
Revenue LFY (M)	3,711	11.8
Operating EPS LFY	0.58	-7.4
Market Value (M)	24,207	
Shares Outstanding (000)	910,019	
Book Value Per Share	2.08	
EBITDA Margin %	32.80	
Net Margin %	14.4	
Long-Term Debt / Capital %	49.6	
Dividends and Yield TTM	0.37 - 1.40%	
Payout Ratio TTM %	72.7	
60-Day Average Volume (000)	1,707	
52-Week High & Low	3,171.00 - 1,882.00	
Price / 52-Week High & Low	0.84 - 1.41	

## Price, Moving Averages & Volume



Experian Plc is currently trading at 2,660.00 which is 10.4% below its 50 day moving average price of 2,967.42 and 2.3% below its 200 day moving average price of 2,722.40.

EXPN:LN is currently 16.1% below its 52-week high price of 3,171.00 and is 41.3% above its 52-week low price of 1,882.00. Over the past 52-weeks, EXPN:LN is up 3.9% while on a calendar year-to-date basis it is up 4.2%.

The Relative Strength Index (RSI) indicator for EXPN:LN is currently 32.21. 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 %	-2.46	-1.74	50-Day Average Price	2967.42
1-Week %	-8.65	-8.60	Price / 50-Day Average	0.90
4-Week %	-5.84	-17.34	200-Day Average Price	2722.40
52-Week %	3.87	15.24	Price / 200-Day Average	0.98
Quarter-to-Date %	-8.90	-18.56	RSI - Relative Strength Index	32.21
Year-to-Date %	4.23	18.69	<b>Risk Metrics</b>	
Last Month %	-3.53	0.63	Price Volatility	133.83
Last Quarter %	3.58	7.50	Sharpe Ratio	0.26
Last Calendar Year %	33.96	19.79	Sortino Ratio	0.53

## 5-Year Price Performance vs. FTSE 350

**Experian Plc**  
**FTSE 350 Index**

Current: 2.18 CAGR: 16.8%  
Current: 0.92 CAGR: -1.5%



Over the past five years, Experian Plc's stock price is up 117.7% which is 125.2% above the FTSE 350 Index performance of -7.5% over the same period. Experian Plc's cumulative annualized growth rate (CAGR) over the five year period has been 16.8% while that of the FTSE 350 Index has been -1.5%.

Over the past year, Experian Plc's stock price performance of 3.9% has outperformed that of the FTSE 350 Index by 15.2%. On a year-to-date basis, Experian Plc's stock price performance of 4.2% has outperformed the FTSE 350 Index by 18.7%.

Over the past week, Experian Plc's stock price performance of -8.6% has underperformed that of the FTSE 350 Index by 8.6%.

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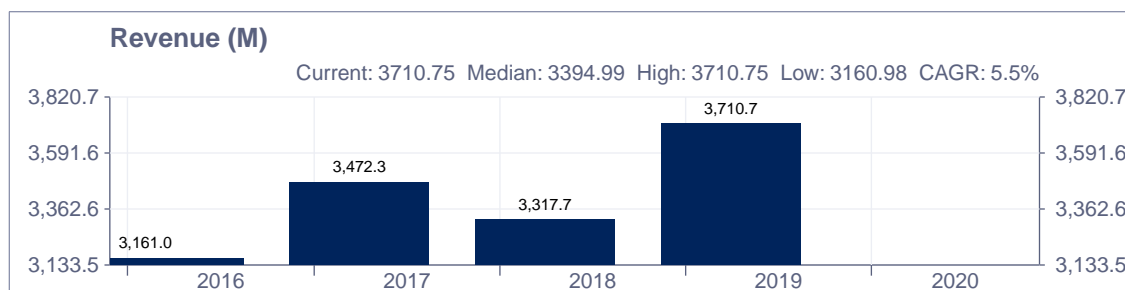
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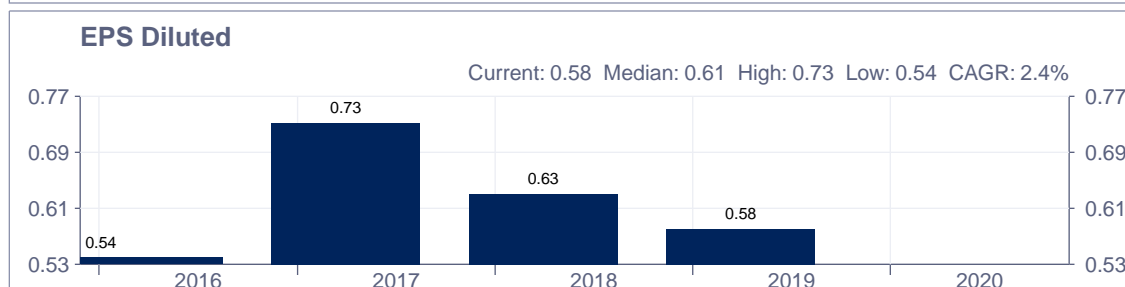
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## Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	5.5	5.0	3.2	Gross Margin %	51.3		
Revenues Per Share %	7.7	6.8	4.3	EBITDA Margin %	32.8		33.2
EBITDA %	4.5	4.9	5.4	Pre-Tax Margin %	19.6		19.0
Operating EPS %	2.3	5.0	5.7	Net Margin %	14.4		15.3
Free Cash Flow %	1.0	1.9	4.6	Return on Equity %	28.1		27.3
Cash from Operations %	-0.2	0.6	3.5	Return on Capital %	14.4		13.5
Book Value %	5.8	2.2	5.5	Return on Assets %	9.0		9.2



Experian Plc's cumulative annualized revenue growth rate over the charted period is 5.5%. This compares to revenue growth of 11.8% last fiscal year and cumulative annualized growth of 5.5% over the past 3 years.



Experian Plc's cumulative annualized EPS growth rate over the charted period is 2.4%. This compares to EPS growth of -7.4% last fiscal year and cumulative annualized growth of 2.3% over the past 3 years.



Experian Plc's net profit margin last fiscal year of 14.4% is 3.2% below the period's mean net margin of 17.6%. During the charted period, the observed net profit margin high and low were 20.2% and 14.4% respectively.



Experian Plc's return on equity of 28.1% is 4.4% below the period's mean return on equity of 32.5%. During the charted period, the observed ROE high and low were 39.0% and 28.1% respectively.

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## Valuation Metrics

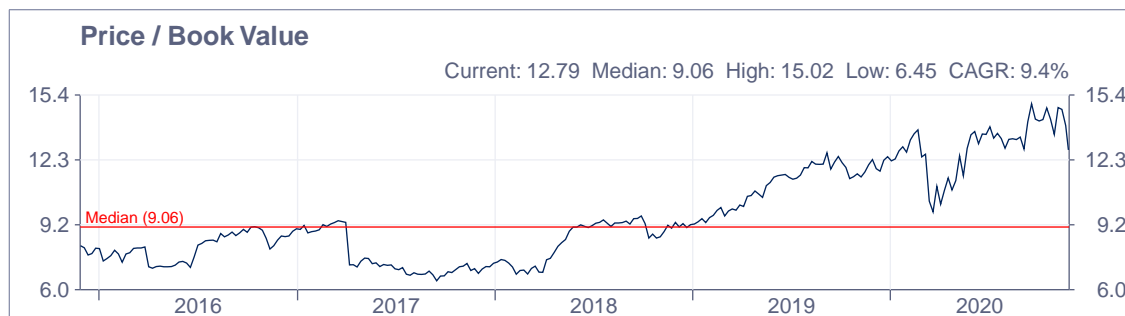
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	45.9	29.1	24.5	Earnings Yield %	2.30	4.09	4.25
Price / Sales	6.6	4.8	3.9	Free Cash Flow Yield %	3.58	4.99	7.37
Price / Operating Cash Flow	28.3	18.5	15.4	Dividend Yield %	1.40	2.36	2.65
Price / Book Value	12.8	9.1	7.1	Enterprise Value / EBITDA	21.9	16.3	13.7



Experian Plc is trading at 45.85 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 29.05, while high and low observations have been 53.85 and 20.44.



Experian Plc is trading at a Price to Sales ratio of 6.62 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 4.78, while high and low observations have been 7.77 and 3.42.



Experian Plc is trading at a Price to Book ratio of 12.79 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 9.06, while high and low observations have been 15.02 and 6.45.



Experian Plc has a Free Cash Flow Yield of 3.58% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 4.99%, while high and low observations have been 8.52 and 3.04.

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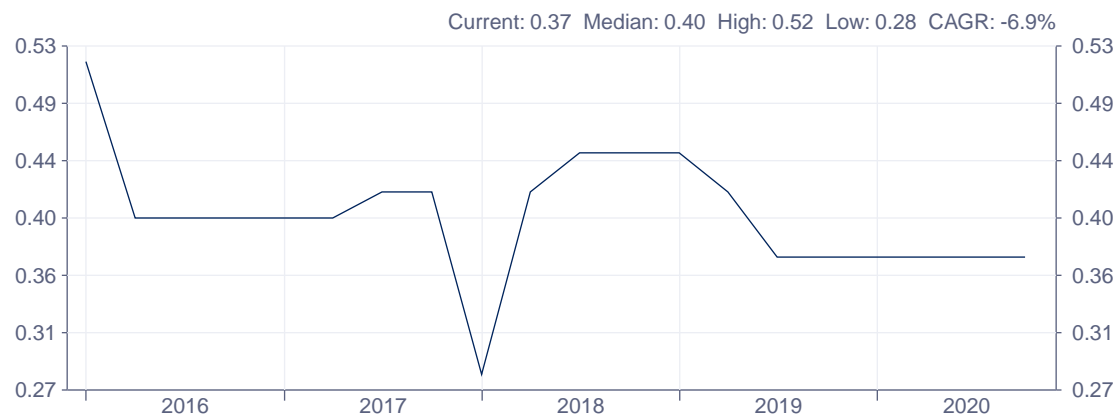
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## Dividends Data

Dividends Per Share TTM	0.37	Payout Ratio TTM %	72.68%	Dividend Yield TTM %	1.40%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
0.261	25-06-2020	26-06-2020	24-07-2020	GBP	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT. DECLARED AS USD0.325 PAID IN GBP.
0.111	02-01-2020	03-01-2020	31-01-2020	GBP	1ST INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.260	27-06-2019	28-06-2019	26-07-2019	GBP	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.109	03-01-2019	04-01-2019	01-02-2019	GBP	1ST INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.313	21-06-2018	22-06-2018	20-07-2018	USD	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.135	04-01-2018	05-01-2018	02-02-2018	USD	1ST INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.285	22-06-2017	23-06-2017	21-07-2017	USD	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.130	29-12-2016	30-12-2016	27-01-2017	USD	INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.275	23-06-2016	24-06-2016	22-07-2016	USD	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.125	31-12-2015	04-01-2016	29-01-2016	USD	1ST INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.270	25-06-2015	26-06-2015	24-07-2015	USD	2ND INTERIM INCOME ACCESS SHARE ARRANGEMENT
0.123	02-01-2015	05-01-2015	30-01-2015	USD	1ST INTERIM INCOME ACCESS SHARE ARRANGEMENT

## Dividend Growth and Yield

### Dividends Per Share TTM



Experian Plc's trailing 12-month dividend per share is 0.37 and its dividend has grown at a cumulative annualized rate of -6.9% over the charted period. This compares to dividend growth of 0.70% over the past year and cumulative annualized growth of -3.60% over the past 3 years.

### Dividend Yield TTM %



Experian Plc's current dividend yield is 1.40% based on trailing 12 month dividends. The current yield is below the historically observed median of 2.36% and, over the charted time period, the observed high yield has been 4.70% and the observed low yield has been 1.19%.

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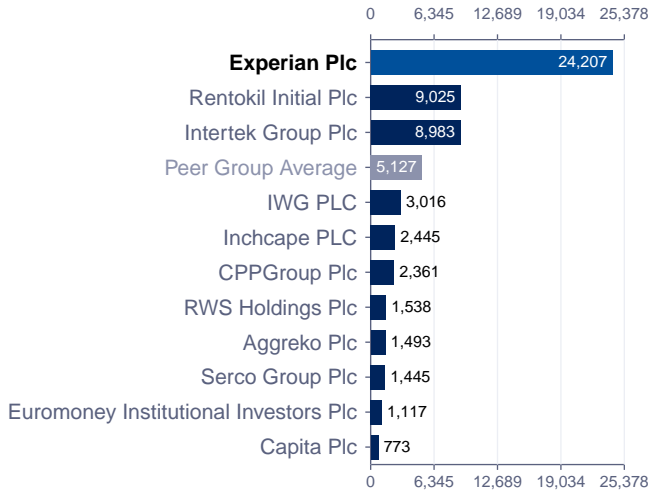
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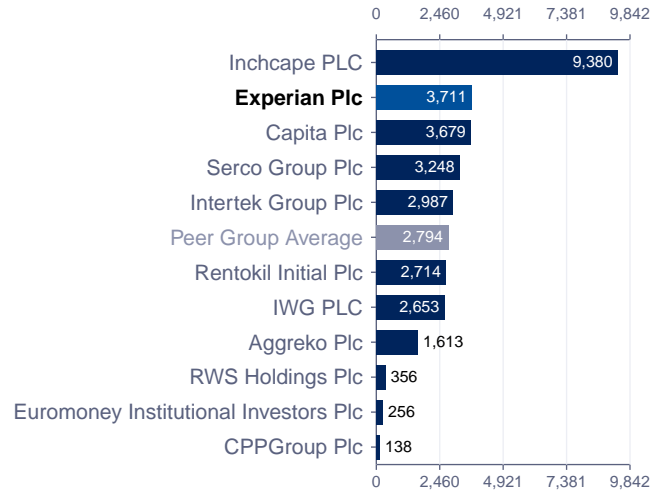
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## Subsector Peer Comparisons

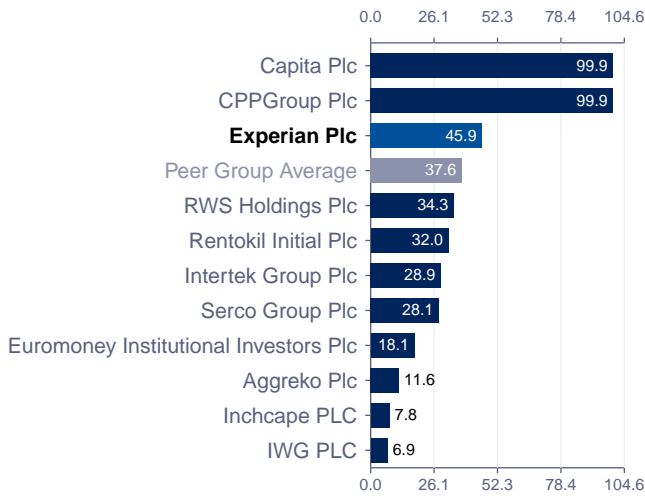
**Market Value (M)**



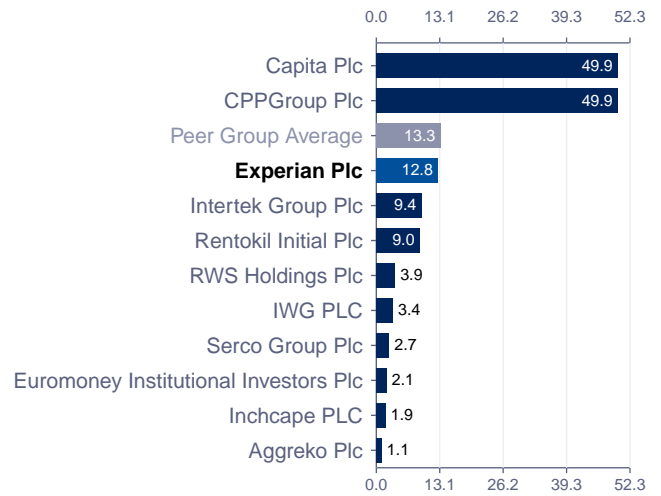
**Revenue LFY (M)**



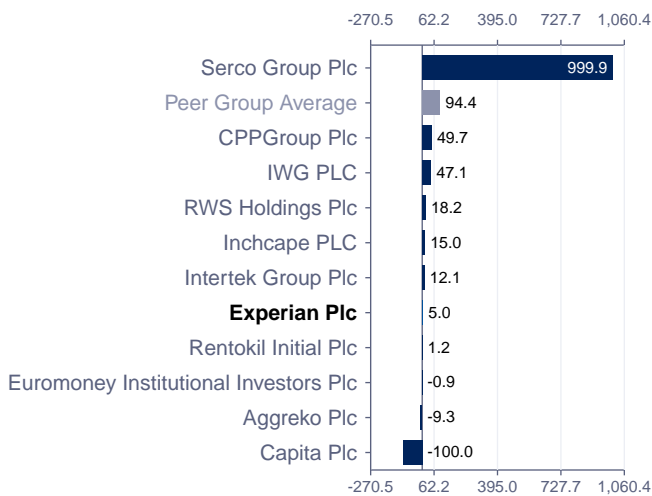
**Price / EPS TTM**



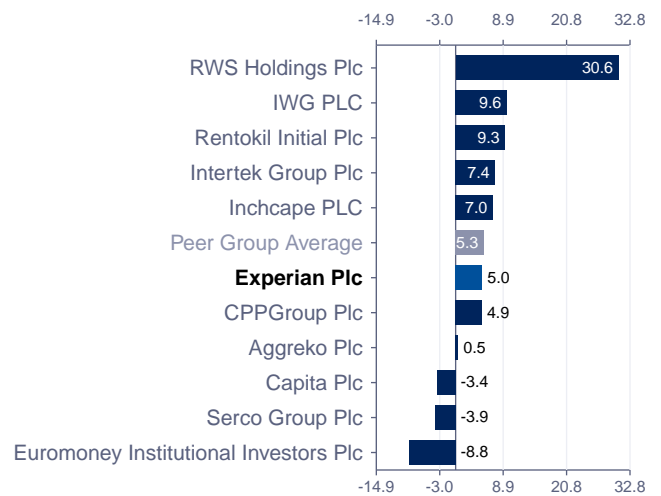
**Price / Book Value**



**EPS 5-Year Growth Rate %**



**Revenue 5-Year Growth Rate %**



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## Abbreviations:

<b>CAGR</b>	- Cumulative annual growth rate.
<b>EBIT</b>	- Earnings before interest and taxes.
<b>EBITDA</b>	- Earnings before interest, taxes, depreciation & amortization.
<b>LFY</b>	- Last fiscal year
<b>M</b>	- Million
<b>LON</b>	- 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.

**Operating 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  $n = \text{number of RSI periods}$ . 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 Operating 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** - Total Common Equity last quarter divided by Shares Outstanding last quarter.

**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 Operating EPS divided by sum of the last four quarters Revenues Per Share.

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

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

**Return on Assets %** - Sum of the last four quarters of Operating 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 Operating 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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