

FBD Holdings PLC (FBH:LN)



London
Stock Exchange

Financials/Full Line Insurance

Price: 13.15

Report Date: March 28, 2024

Business Description and Key Statistics

FBD Holdings plc. is a holding company. The Company's principal activities include underwriting of general insurance business, financial services, and other activities. The Company operates in three segments general insurance, financial services, and other group activities. It provides insurance to farmers, private individuals, and business owners through its subsidiary, FBD Insurance plc. The Company also has financial service operations, including life and pension intermediary. The Company offers various products, including Car Insurance, Home Insurance, Travel Insurance, Life & Pension, Farm Insurance, and Business Insurance. Its Life & Pensions provides advice to a diverse range of customers, both personal and corporate, through a team of financial planning advisers located in the Company's network of local offices. Its insurance provides local support for businesses and community groups all over Ireland. It offers insurance for homeowners, renters and landlords.

Website: <https://www.fbdgroup.com/>

ICB Industry: Financials

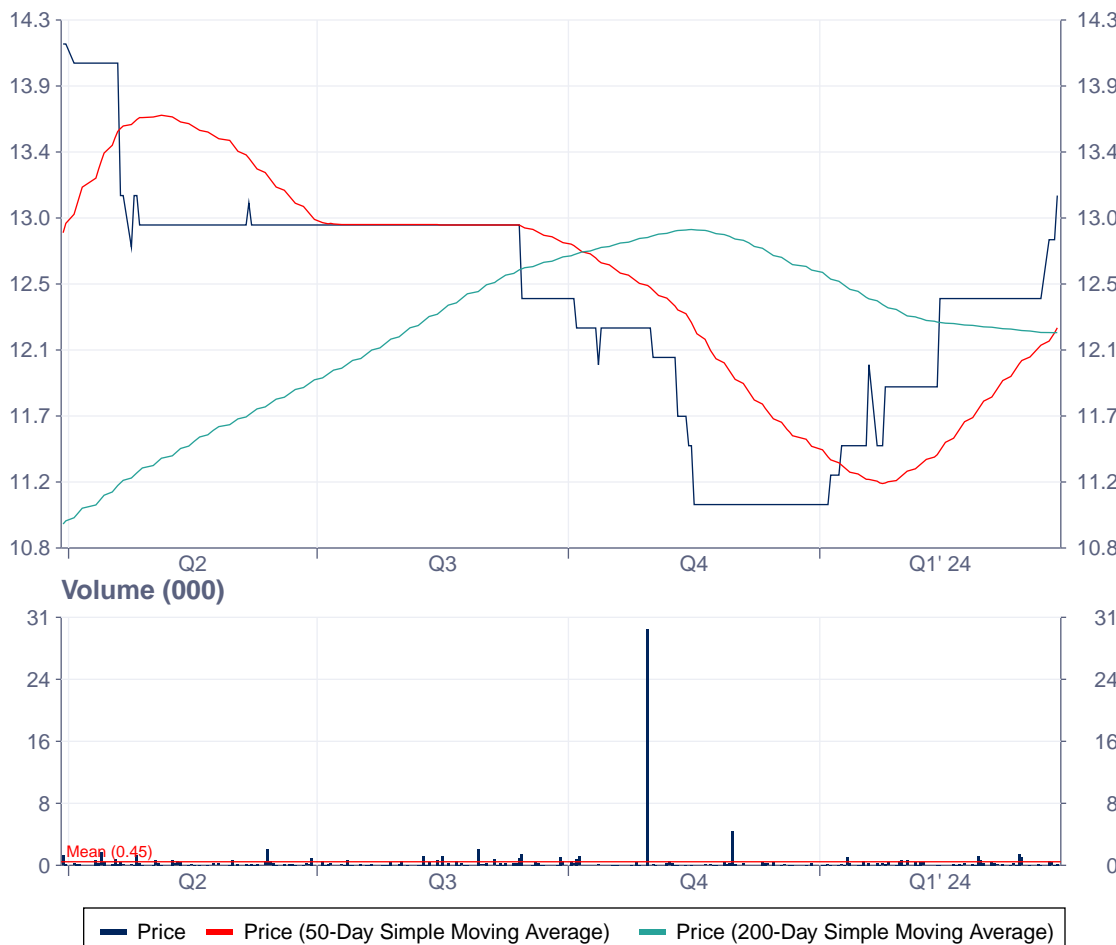
ICB Subsector: Full Line Insurance

Address: FBD House, Bluebell
DUBLIN 10271-3299
IRL

Employees: 933

	Current	YTY % Chg
Revenue LFY (M)	355	6.5
EPS Diluted LFY	1.90	7.8
Market Value (M)	645	
Shares Outstanding LFY (000)	49,026	
Book Value Per Share	9.79	
EBITDA Margin %	25.20	
Net Margin %	24.5	
Long-Term Debt / Capital %		
Dividends and Yield TTM	1.00 - 7.60%	
Payout Ratio TTM %	51.4	
60-Day Average Volume (000)	0	
52-Week High & Low	14.18 - 11.05	
Price / 52-Week High & Low	0.93 - 1.19	

Price, Moving Averages & Volume



FBD Holdings PLC is currently trading at 13.15 which is 7.3% above its 50 day moving average price of 12.25 and 7.6% above its 200 day moving average price of 12.22.

FBH:LN is currently 7.2% below its 52-week high price of 14.18 and is 19.0% above its 52-week low price of 11.05. Over the past 52-weeks, FBH:LN is down 7.2% while on a calendar year-to-date basis it is up 19.0%.

The Relative Strength Index (RSI) indicator for FBH:LN is currently 97.7. 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 %	2.33	2.05	50-Day Average Price	12.25
1-Week %	5.62	4.75	Price / 50-Day Average	1.07
4-Week %	5.62	1.37	200-Day Average Price	12.22
52-Week %	-7.23	-12.59	Price / 200-Day Average	1.08
Quarter-to-Date %	19.00	16.43	RSI - Relative Strength Index	97.70
Year-to-Date %	19.00	16.43	Risk Metrics	
Last Month %	5.06	5.29	Price Volatility	0.20
Last Quarter %	-11.24	-13.72	Sharpe Ratio	0.14
Last Calendar Year %	0.68	-3.20	Sortino Ratio	0.30

5-Year Price Performance vs. FTSE 350

FBD Holdings PLC
FTSE 350 Index

Current: 1.46 CAGR: 7.9%
Current: 1.06 CAGR: 1.2%



Over the past five years, FBD Holdings PLC's stock price is up 45.9% which is 39.7% above the FTSE 350 Index performance of 6.3% over the same period. FBD Holdings PLC's cumulative annualized growth rate (CAGR) over the five year period has been 7.9% while that of the FTSE 350 Index has been 1.2%.

Over the past year, FBD Holdings PLC's stock price performance of -7.2% has underperformed that of the FTSE 350 Index by 12.6%. On a year-to-date basis, FBD Holdings PLC's stock price performance of 19.0% has underperformed the FTSE 350 Index by 16.4%.

Over the past week, FBD Holdings PLC's stock price performance of 5.6% has outperformed that of the FTSE 350 Index by 4.8%.

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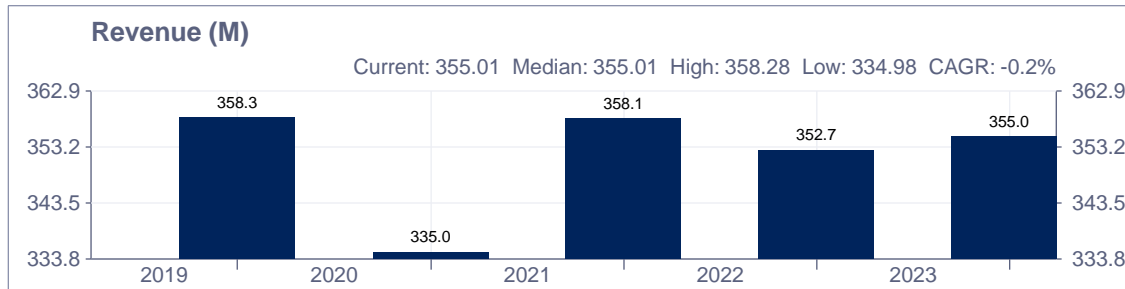
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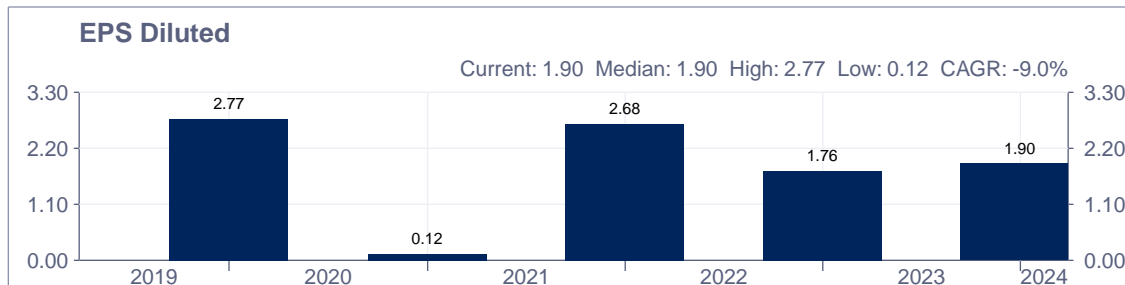
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Growth and Profitability Metrics

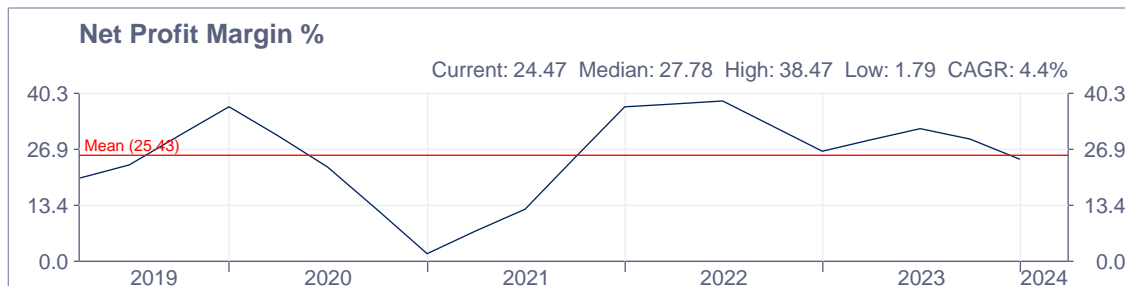
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	2.0	0.3	0.4	Gross Margin %			
Revenues Per Share %	4.6	1.7	-2.5	EBITDA Margin %	25.2	24.6	14.9
EBITDA %	85.4	3.8	4.4	Pre-Tax Margin %	22.9	21.4	11.4
EPS Diluted %	150.1	9.7	4.0	Net Margin %	24.5	25.4	13.5
Free Cash Flow %	-11.5	19.2	4.5	Return on Equity %	20.8	22.4	11.8
Cash from Operations %	-6.3	14.5	5.0	Return on Capital %			
Book Value %	6.9	10.3	1.6	Return on Assets %	6.3	6.2	3.2



FBD Holdings PLC's cumulative annualized revenue growth rate over the charted period is -0.2%. This compares to cumulative annualized growth of 2.0% over the past 3 years.



FBD Holdings PLC's cumulative annualized EPS growth rate over the charted period is -9.0%. This compares to cumulative annualized growth of 150.1% over the past 3 years.



FBD Holdings PLC's net profit margin of 24.5% is 1.0% below the period's mean net margin of 25.4%. During the charted period, the observed net profit margin high and low were 38.5% and 1.8% respectively.



FBD Holdings PLC's return on equity of 20.8% is 1.6% below the period's mean return on equity of 22.4%. During the charted period, the observed ROE high and low were 39.6% and 1.6% respectively.

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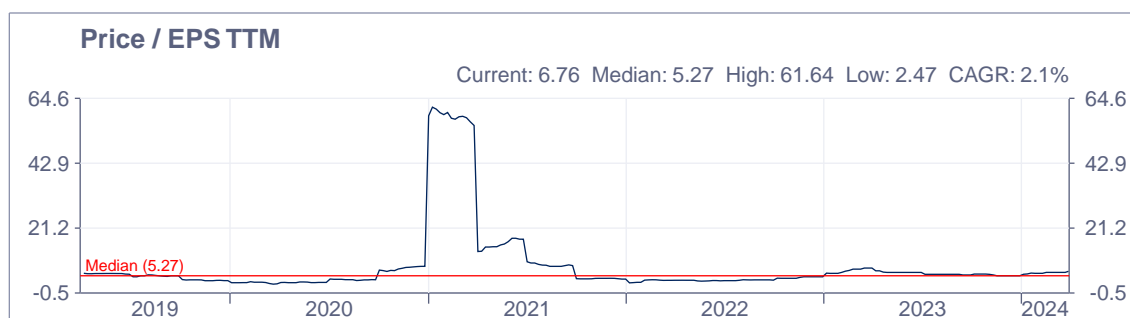
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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	6.8	5.3	8.2	Earnings Yield %	14.80	18.98	12.13
Price / Sales	1.7	1.2	1.2	Free Cash Flow Yield %	3.77	5.87	4.23
Price / Operating Cash Flow	6.3	5.0	7.4	Dividend Yield %	7.60	5.62	2.71
Price / Book Value	1.3	1.1	1.4	Enterprise Value / EBITDA	6.2	4.2	6.6



FBD Holdings PLC is trading at 6.76 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 5.27, while high and low observations have been 61.64 and 2.47.



FBD Holdings PLC is trading at a Price to Sales ratio of 1.65 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 1.21, while high and low observations have been 2.07 and 0.83.



FBD Holdings PLC is trading at a Price to Book ratio of 1.34 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 1.09, while high and low observations have been 1.62 and 0.73.



FBD Holdings PLC has a Free Cash Flow Yield of 3.77% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 5.91%, while high and low observations have been 12.24 and 2.20.

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Dividends Data

Dividends Per Share TTM 1.00 Payout Ratio TTM % 51.39% Dividend Yield TTM % 7.60%

Rate	Ex Date	Record Date	Payment Date	Currency	Note
1.000	02-05-2024	03-05-2024	07-06-2024	EUR	
1.000	20-04-2023	21-04-2023	16-05-2023	EUR	
1.000	21-04-2022	22-04-2022	19-05-2022	EUR	
0.500	11-04-2019	12-04-2019	17-05-2019	EUR	
0.240	05-04-2018	06-04-2018	11-05-2018	EUR	

Dividend Growth and Yield

Dividends Per Share TTM

Current: 1.00 Median: 0.50 High: 1.00 Low: 0.00 CAGR: 17.7%



FBD Holdings PLC's trailing 12-month dividend per share is 1.00 and its dividend has grown at a cumulative annualized rate of 17.7% over the charted period. This compares to dividend growth of 0.00% over the past year and cumulative annualized growth of % over the past 3 years.

Dividend Yield TTM %

Current: 7.60 Median: 5.62 High: 10.37 Low: 0.00 CAGR: 23.4%



FBD Holdings PLC's current dividend yield is 7.60% based on trailing 12 month dividends. The current yield is above the historically observed median of 5.62% and, over the charted time period, the observed high yield has been 10.37% and the observed low yield has been 0.00%.

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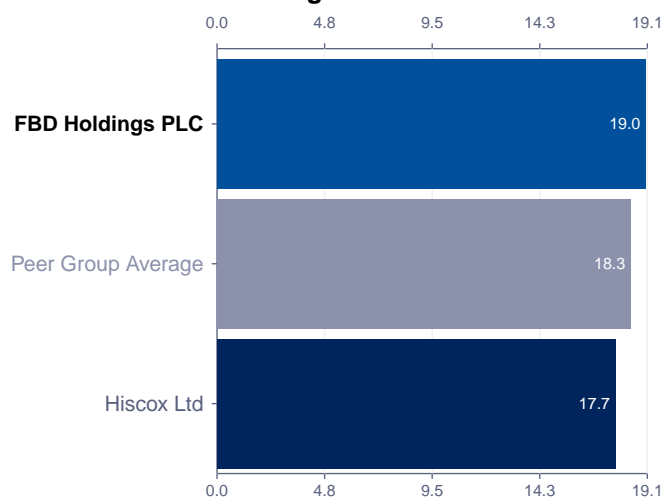
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ICB Subsector Peer Comparisons

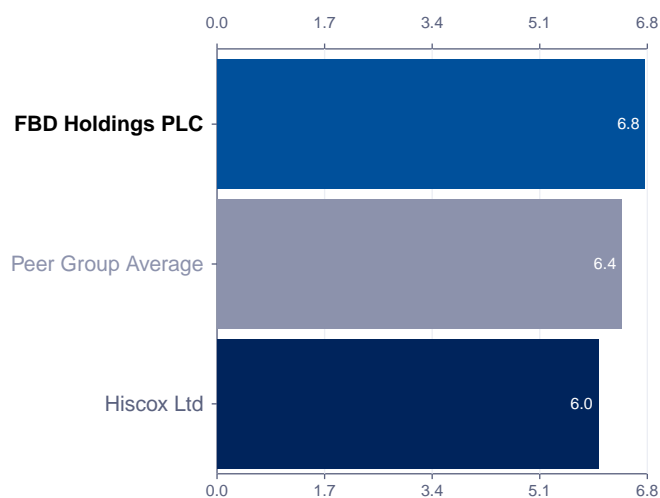
Price Change Year to Date %



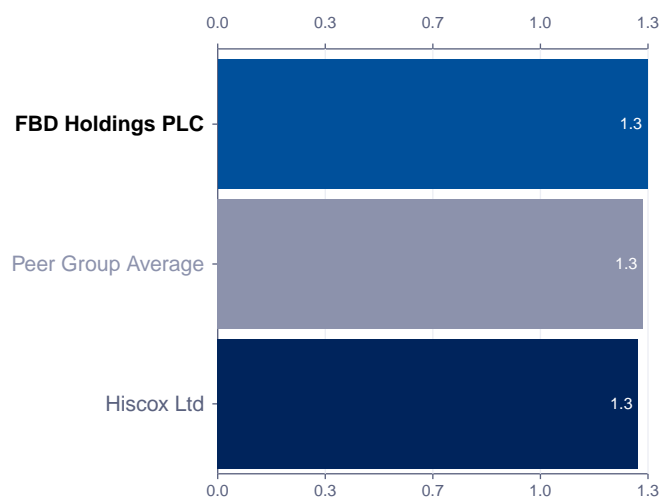
Price Change Last Calendar Year %



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.

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 $RS = (total\ gains / n) / (total\ losses / n)$ 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 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 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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