

# H&T Group Plc (HAT:LN)



**London**  
Stock Exchange

Financials/Consumer Lending

Price: 379.00

Report Date: March 27, 2024

## Business Description and Key Statistics

H&T Group plc is a United Kingdom-based non-trading holding company. The principal activities of the Company and its subsidiaries include pawnbroking, gold purchasing, retail of new and pre-owned jewelry and watches, cheque cashing, unsecured lending, and other related services operated through Harvey & Thompson Limited. Its segments include pawnbroking, gold purchasing, retail, pawnbroking scrap, personal loans, foreign exchange and other services. The pawnbroking segment is engaged in providing secured loans against collateral (the pledge). Its gold purchasing segment is engaged in buying jewelry directly from customers through its stores. The retail segment is engaged in retail sales of primarily gold, jewelry and watches, and the retail sales are forfeited items from the pawnbroking pledge book or refurbished items from its gold purchasing operations. Its pawnbroking scrap segment consists of gold scrap sales of its inventory assets other than those reported within gold purchasing.

**Website:** <https://www.handt.co.uk/>

**ICB Industry:** Financials

**ICB Subsector:** Consumer Lending

**Address:** Times House, Throwley Way  
SUTTON SM1 4AF  
GBR

**Employees:** 1,043

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	221	26.9
<b>EPS Diluted LFY</b>	0.48	32.1
<b>Market Value (M)</b>	167	
<b>Shares Outstanding LFY (000)</b>	43,988	
<b>Book Value Per Share</b>	4.03	
<b>EBITDA Margin %</b>	15.80	
<b>Net Margin %</b>	9.5	
<b>Long-Term Debt / Capital %</b>	25.6	
<b>Dividends and Yield TTM</b>	0.17 - 4.35%	
<b>Payout Ratio TTM %</b>	33.9	
<b>60-Day Average Volume (000)</b>	101	
<b>52-Week High &amp; Low</b>	490.00 - 335.00	
<b>Price / 52-Week High &amp; Low</b>	0.77 - 1.13	

## Price, Moving Averages & Volume



H&T Group Plc is currently trading at 379.00 which is 2.4% above its 50 day moving average price of 370.24 and 9.0% below its 200 day moving average price of 416.71.

HAT:LN is currently 22.7% below its 52-week high price of 490.00 and is 13.1% above its 52-week low price of 335.00. Over the past 52-weeks, HAT:LN is down 11.0% while on a calendar year-to-date basis it is down 12.3%.

The Relative Strength Index (RSI) indicator for HAT:LN is currently 51.89. 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 %	-0.26	-0.29	50-Day Average Price	370.24
1-Week %	-2.07	-4.47	Price / 50-Day Average	1.02
4-Week %	9.22	5.17	200-Day Average Price	416.71
52-Week %	-11.03	-17.25	Price / 200-Day Average	0.91
Quarter-to-Date %	-12.27	-14.56	RSI - Relative Strength Index	51.89
Year-to-Date %	-12.27	-14.56	<b>Risk Metrics</b>	
Last Month %	-8.06	-7.83	Price Volatility	24.36
Last Quarter %	1.65	-0.83	Sharpe Ratio	0.06
Last Calendar Year %	-10.00	-13.88	Sortino Ratio	0.12

## 5-Year Price Performance vs. FTSE 350

**H&T Group Plc**  
**FTSE 350 Index**

Current: 1.21 CAGR: 3.9%  
Current: 1.08 CAGR: 1.6%



Over the past five years, H&T Group Plc's stock price is up 21.1% which is 12.7% above the FTSE 350 Index performance of 8.4% over the same period. H&T Group Plc's cumulative annualized growth rate (CAGR) over the five year period has been 3.9% while that of the FTSE 350 Index has been 1.6%.

Over the past year, H&T Group Plc's stock price performance of -11.0% has underperformed that of the FTSE 350 Index by 17.3%. On a year-to-date basis, H&T Group Plc's stock price performance of -12.3% has underperformed the FTSE 350 Index by 14.6%.

Over the past week, H&T Group Plc's stock price performance of -2.1% has underperformed that of the FTSE 350 Index by 4.5%.

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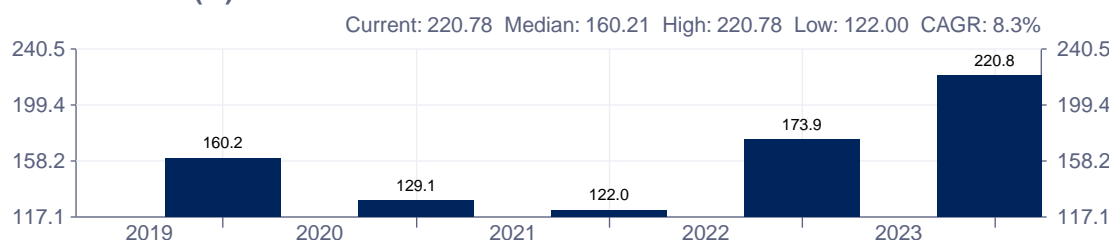
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## Growth and Profitability Metrics

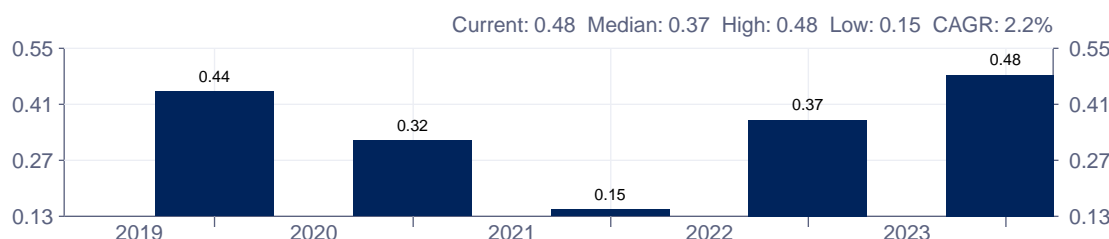
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	19.6	9.1	8.3	Gross Margin %	24.3	24.2	22.0
Revenues Per Share %	15.7	5.9	6.7	EBITDA Margin %	15.8	14.8	12.9
EBITDA %	18.0	17.6	14.1	Pre-Tax Margin %	11.9	10.5	9.7
EPS Diluted %	15.3	10.7	13.7	Net Margin %	9.5	8.4	7.7
Free Cash Flow %	-100.0	-100.0	-100.0	Return on Equity %	12.7	10.1	8.9
Cash from Operations %	-99.9	-99.9	-99.9	Return on Capital %	9.8	8.1	7.2
Book Value %	6.1	7.3	5.4	Return on Assets %	9.0	7.3	6.5

### Revenue (M)



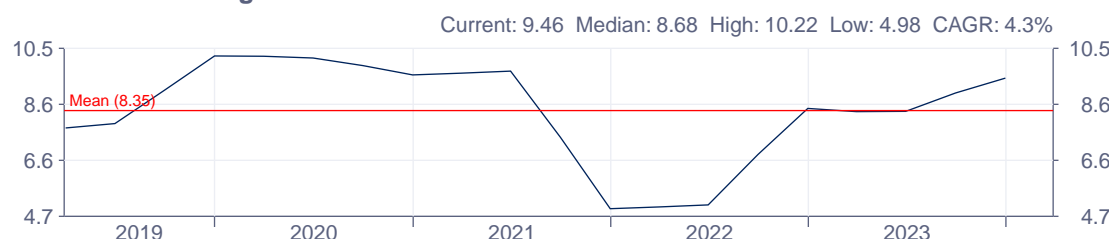
H&T Group Plc's cumulative annualized revenue growth rate over the charted period is 8.3%. This compares to cumulative annualized growth of 19.6% over the past 3 years.

### EPS Diluted



H&T Group Plc's cumulative annualized EPS growth rate over the charted period is 2.2%. This compares to cumulative annualized growth of 15.3% over the past 3 years.

### Net Profit Margin %



H&T Group Plc's net profit margin of 9.5% is 1.1% above the period's mean net margin of 8.3%. During the charted period, the observed net profit margin high and low were 10.2% and 5.0% respectively.

### Return on Equity %



H&T Group Plc's return on equity of 12.7% is 2.6% above the period's mean return on equity of 10.1%. During the charted period, the observed ROE high and low were 15.0% and 4.5% respectively.

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## Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	7.8	10.4	11.7	Earnings Yield %	12.86	9.62	8.52
Price / Sales	0.7	0.9	0.9	Free Cash Flow Yield %	0.00	0.82	2.24
Price / Operating Cash Flow	6.2	8.0	9.8	Dividend Yield %	4.35	3.05	2.98
Price / Book Value	0.9	1.1	1.0	Enterprise Value / EBITDA	6.3	7.4	8.5



H&T Group Plc is trading at 7.77 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 10.40, while high and low observations have been 24.37 and 5.97.



H&T Group Plc is trading at a Price to Sales ratio of 0.74 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 0.88, while high and low observations have been 1.25 and 0.61.



H&T Group Plc is trading at a Price to Book ratio of 0.94 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 1.05, while high and low observations have been 1.41 and 0.69.



H&T Group Plc has a Free Cash Flow Yield of 0.00% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 0.82%, while high and low observations have been 28.97 and 0.00.

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## Dividends Data

Dividends Per Share TTM		0.17	Payout Ratio TTM %		33.85%	Dividend Yield TTM %		4.35%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.105	30-05-2024	31-05-2024	28-06-2024	GBP				
0.065	07-09-2023	08-09-2023	06-10-2023	GBP				
0.100	18-05-2023	19-05-2023	23-06-2023	GBP				
0.050	08-09-2022	09-09-2022	07-10-2022	GBP				
0.080	12-05-2022	13-05-2022	24-06-2022	GBP				
0.040	02-09-2021	03-09-2021	01-10-2021	GBP				
0.060	13-05-2021	14-05-2021	25-06-2021	GBP				
0.025	03-09-2020	04-09-2020	02-10-2020	GBP				
0.047	05-09-2019	06-09-2019	04-10-2019	GBP				
0.066	02-05-2019	03-05-2019	31-05-2019	GBP				
0.044	06-09-2018	07-09-2018	05-10-2018	GBP				
0.062	03-05-2018	04-05-2018	01-06-2018	GBP				

## Dividend Growth and Yield

### Dividends Per Share TTM

Current: 0.16 Median: 0.11 High: 0.16 Low: 0.02 CAGR: 9.2%



H&T Group Plc's trailing 12-month dividend per share is 0.16 and its dividend has grown at a cumulative annualized rate of 9.2% over the charted period. This compares to dividend growth of 13.30% over the past year and cumulative annualized growth of 26.00% over the past 3 years.

### Dividend Yield TTM %

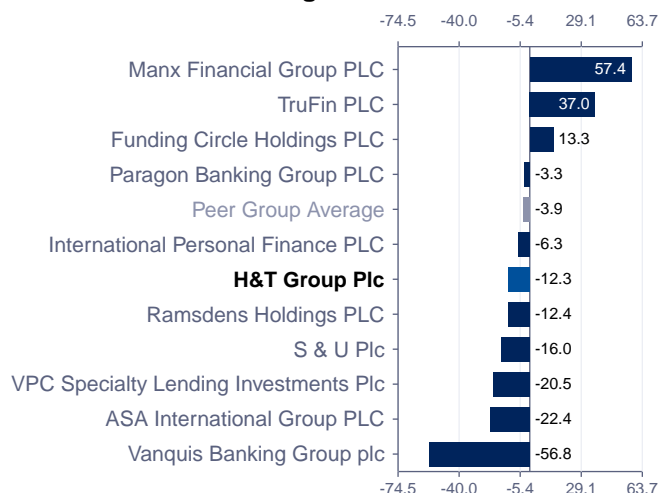
Current: 4.35 Median: 3.05 High: 4.93 Low: 0.82 CAGR: 5.1%



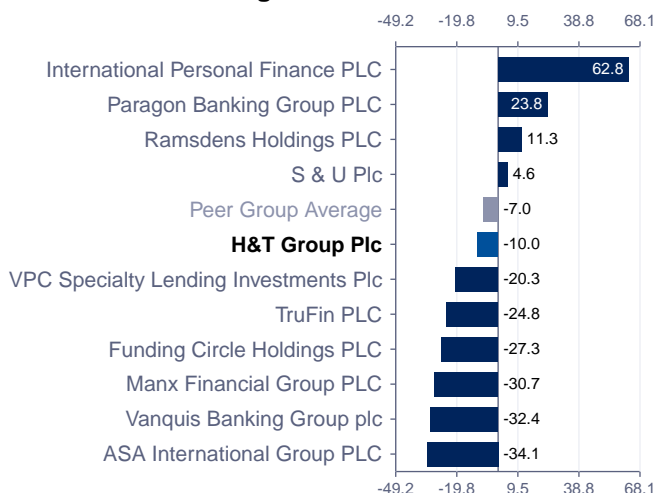
H&T Group Plc's current dividend yield is 4.35% based on trailing 12 month dividends. The current yield is above the historically observed median of 3.05% and, over the charted time period, the observed high yield has been 4.93% and the observed low yield has been 0.82%.

## ICB Subsector Peer Comparisons

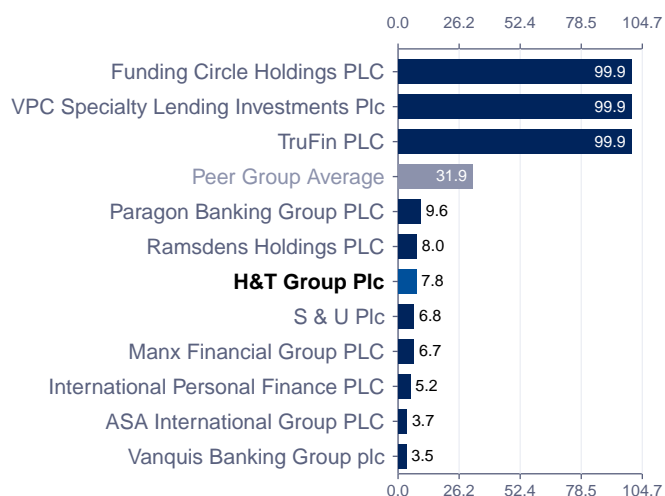
### Price Change Year to Date %



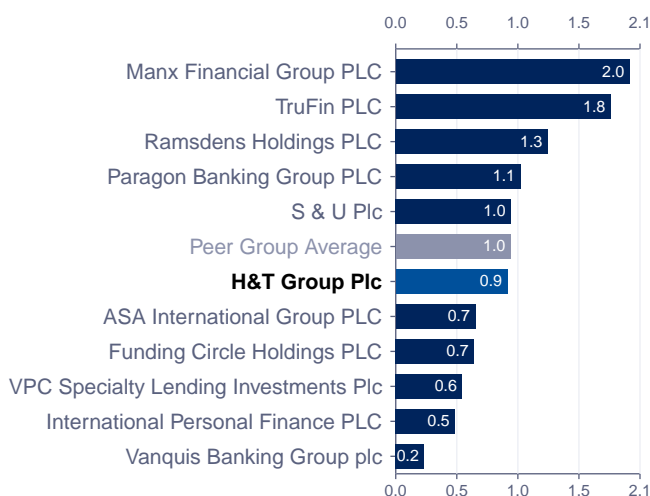
### Price Change Last Calendar Year %



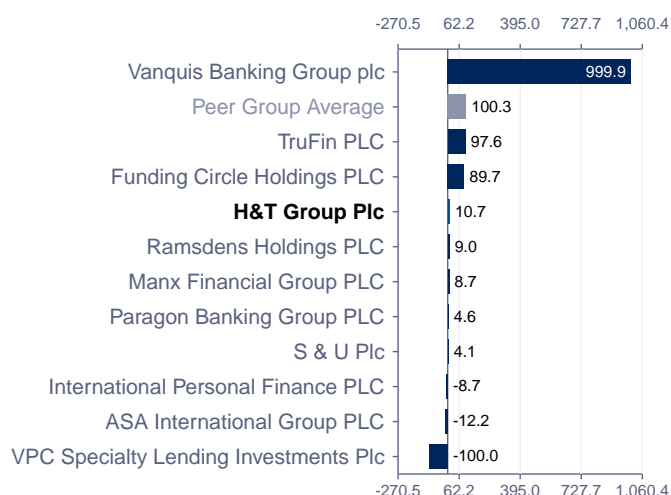
### Price / EPS TTM



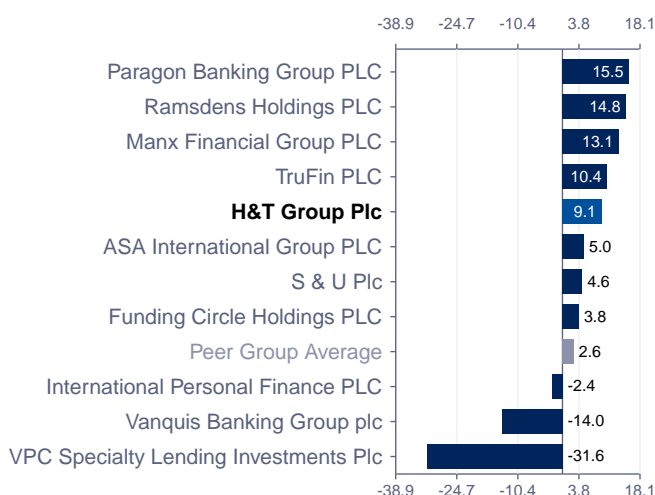
### Price / Book Value



### EPS 5-Year Growth Rate %



### Revenue 5-Year Growth Rate %



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## Abbreviations:

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