

Fiinu Plc (BANK:LN)



London
Stock Exchange

Financials/Consumer Lending

Price: 0.92

Report Date: April 25, 2024

Business Description and Key Statistics

Fiinu PLC is a United Kingdom-based financial technology company, which offers Plugin Overdraft, which is an unbundled overdraft solution that allows customers to have an overdraft with Fiinu Bank without changing their existing bank. It is focused on building a Bank Independent Overdraft platform for Fiinu Bank, which promotes its flagship banking product in the United Kingdom, its Plugin Overdraft, which gives consumers access to an overdraft facility without the need to switch banks and current accounts. It also helps to build credit and avoid rejection stress. The underlying Bank Independent Overdraft technology platform is bank agnostic, allowing Fiinu Bank to serve all other banks' customers. Open Banking allows the Company's Plugin Overdraft to attach (plugin) to the customer's primary bank account, no matter which bank they may use. Customers can link multiple bank accounts to their overdraft account through Open Banking application programming interfaces (APIs).

Website: <https://fiinuplc.com/>

ICB Industry: Financials

ICB Subsector: Consumer Lending

Address: Meadows Business Park, Station Approach,
CAMBERLEY GU17 9AB
GBR

Employees: 11

	Current	YTY % Chg
Revenue LFY (M)	0	-100.0
EPS Diluted LFY	-0.03	67.3
Market Value (M)	3	
Shares Outstanding LFY (000)	274,747	
Book Value Per Share	0.00	
EBITDA Margin %	-502.10	
Net Margin %	-48.6	
Long-Term Debt / Capital %	0.0	
Dividends and Yield TTM	0.00 - 0.00%	
Payout Ratio TTM %	0.0	
60-Day Average Volume (000)	439	
52-Week High & Low	13.50 - 0.65	
Price / 52-Week High & Low	0.07 - 1.42	

Price, Moving Averages & Volume



Fiinu Plc is currently trading at 0.92 which is 5.7% above its 50 day moving average price of 0.87 and 22.7% below its 200 day moving average price of 1.19.

BANK:LN is currently 93.2% below its 52-week high price of 13.50 and is 41.5% above its 52-week low price of 0.65. Over the past 52-weeks, BANK:LN is down 93.2% while on a calendar year-to-date basis it is up 42.3%.

The Relative Strength Index (RSI) indicator for BANK:LN is currently 47.79. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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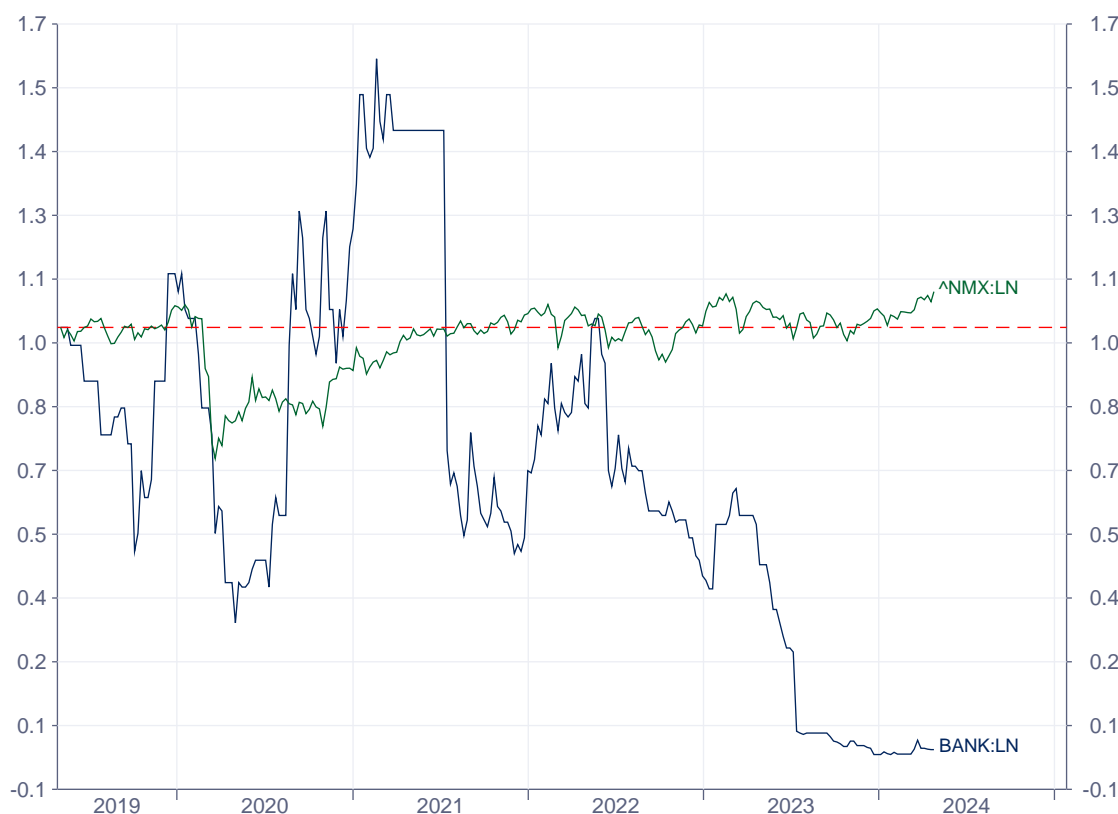
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	0.00	-0.33	50-Day Average Price	0.87
1-Week %	0.00	-2.32	Price / 50-Day Average	1.06
4-Week %	-36.21	-37.69	200-Day Average Price	1.19
52-Week %	-93.15	-95.92	Price / 200-Day Average	0.77
Quarter-to-Date %	-7.50	-8.67	RSI - Relative Strength Index	47.79
Year-to-Date %	42.31	38.54	Risk Metrics	
Last Month %	48.15	43.90	Price Volatility	0.06
Last Quarter %	53.85	51.28	Sharpe Ratio	-0.06
Last Calendar Year %	-93.88	-97.76	Sortino Ratio	-0.11

5-Year Price Performance vs. FTSE 350

Fiinu Plc
FTSE 350 Index

Current: 0.04 CAGR: -48.2%
Current: 1.08 CAGR: 1.6%



Over the past five years, Fiinu Plc's stock price is down 96.2% which is 104.4% below the FTSE 350 Index performance of 8.1% over the same period. Fiinu Plc's cumulative annualized growth rate (CAGR) over the five year period has been -48.2% while that of the FTSE 350 Index has been 1.6%.

Over the past year, Fiinu Plc's stock price performance of -93.1% has underperformed that of the FTSE 350 Index by 95.9%. On a year-to-date basis, Fiinu Plc's stock price performance of 42.3% has underperformed the FTSE 350 Index by 38.5%.

Over the past week, Fiinu Plc's stock price performance of 0.0% has underperformed that of the FTSE 350 Index by 2.3%.

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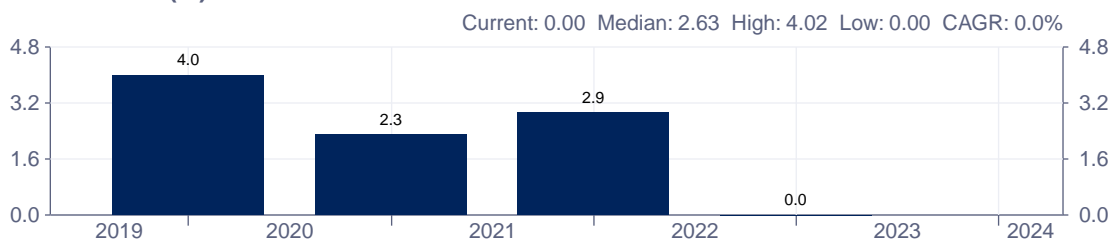
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Growth and Profitability Metrics

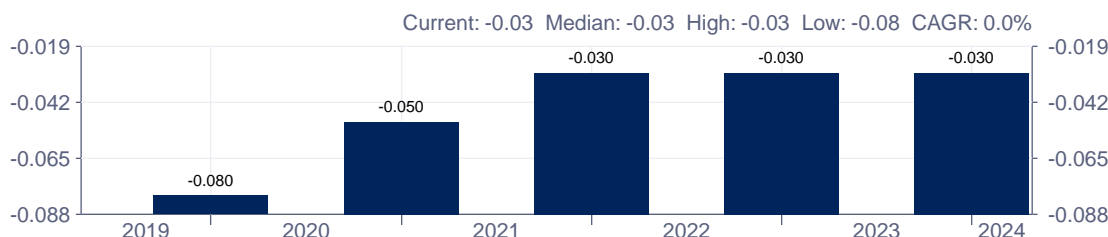
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-100.0	-100.0	-100.0	Gross Margin %	66.0		54.3
Revenues Per Share %	-100.0	-100.0	-100.0	EBITDA Margin %	-502.1		-25.5
EBITDA %	-100.0	-100.0	-100.0	Pre-Tax Margin %	-471.8		-23.0
EPS Diluted %	83.4	-100.0	-100.0	Net Margin %	-48.6		-10.4
Free Cash Flow %	92.3	-100.0	-100.0	Return on Equity %	-100.0	-9.4	-13.1
Cash from Operations %	-99.9	-99.9	-99.9	Return on Capital %	-100.0	-17.2	-16.9
Book Value %	999.9	-27.5	-27.8	Return on Assets %	-100.0	-46.1	-24.7

Revenue (M)



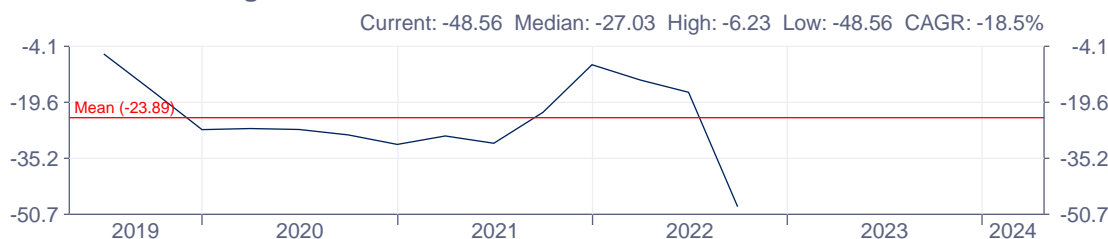
Fiinu Plc's cumulative annualized revenue growth rate over the charted period is 0.0%. This compares to cumulative annualized growth of -100.0% over the past 3 years.

EPS Diluted



Fiinu Plc's cumulative annualized EPS growth rate over the charted period is 0.0%. This compares to cumulative annualized growth of 83.4% over the past 3 years.

Net Profit Margin %



Fiinu Plc's net profit margin of -48.6% is 24.7% below the period's mean net margin of -23.9%. During the charted period, the observed net profit margin high and low were -6.2% and -48.6% respectively.

Return on Equity %



Fiinu Plc's return on equity of -100.0% is 90.6% below the period's mean return on equity of -9.4%. During the charted period, the observed ROE high and low were 100.0% and -100.0% respectively.

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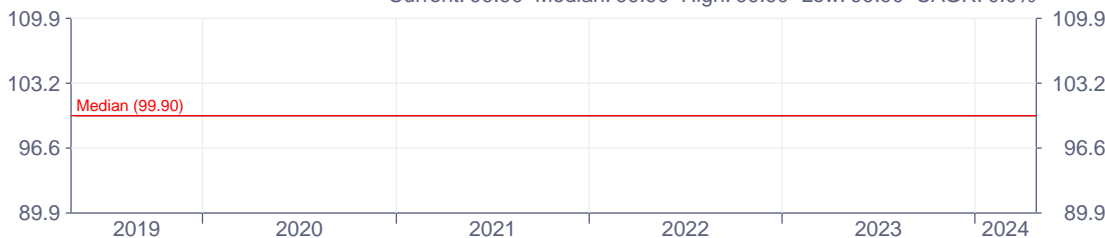
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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	99.9	99.0	99.0	Earnings Yield %	-100.00	-24.21	-10.66
Price / Sales	1.7		1.0	Free Cash Flow Yield %	0.00	0.00	0.00
Price / Operating Cash Flow	99.9	99.9	99.9	Dividend Yield %	0.00	0.00	0.00
Price / Book Value	3.1	4.1	4.8	Enterprise Value / EBITDA	50.0	50.0	50.0

Price / EPS TTM

Current: 99.90 Median: 99.90 High: 99.90 Low: 99.90 CAGR: 0.0%



Fiinu Plc is trading at 99.90 times its EPS generated during the latest fiscal year. This multiple is equal to the historically observed median of 99.90, while high and low observations have been 99.90 and 99.90.

Price / Sales

Current: 1.72 Median: 1.19 High: 2.88 Low: 0.29 CAGR: 24.5%



Fiinu Plc is trading at a Price to Sales ratio of 1.72 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 1.19, while high and low observations have been 2.88 and 0.29.

Price / Book Value

Current: 3.08 Median: 4.09 High: 49.90 Low: 0.41 CAGR: -28.4%



Fiinu Plc is trading at a Price to Book ratio of 3.08 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 4.09, while high and low observations have been 49.90 and 0.41.

Free Cash Flow Yield %

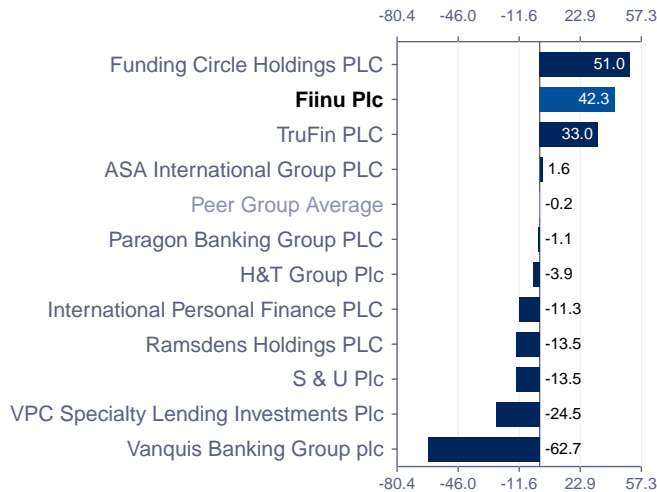
Current: 0.00 Median: 0.00 High: 10.03 Low: 0.00 CAGR: 0.0%



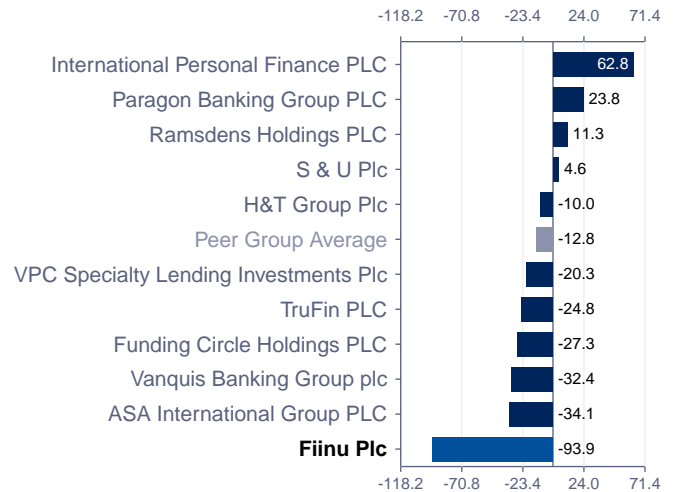
Fiinu Plc has a Free Cash Flow Yield of 0.00% based on free cash flow generated during the latest fiscal year. This value is equal to the historically observed Free Cash Flow Yield of 0.00%, while high and low observations have been 10.03 and 0.00.

ICB Subsector Peer Comparisons

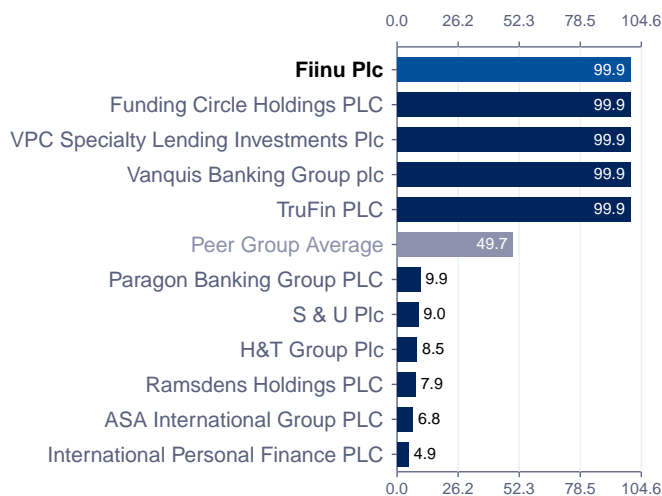
Price Change Year to Date %



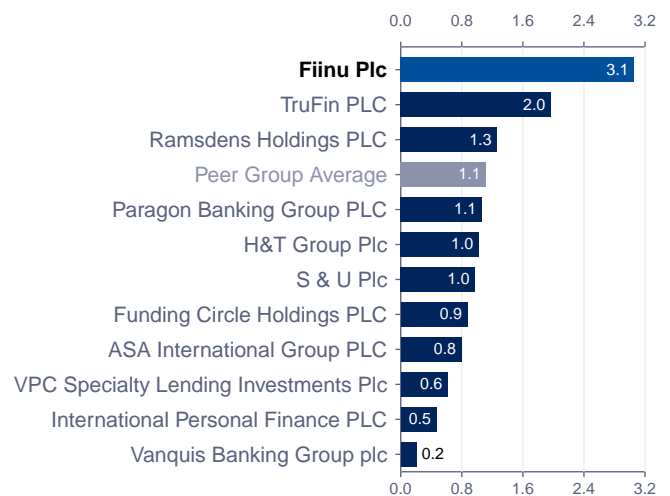
Price Change Last Calendar Year %



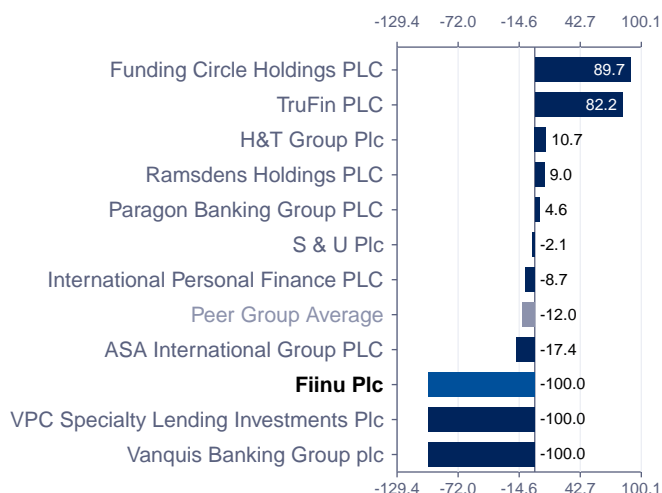
Price / EPS TTM



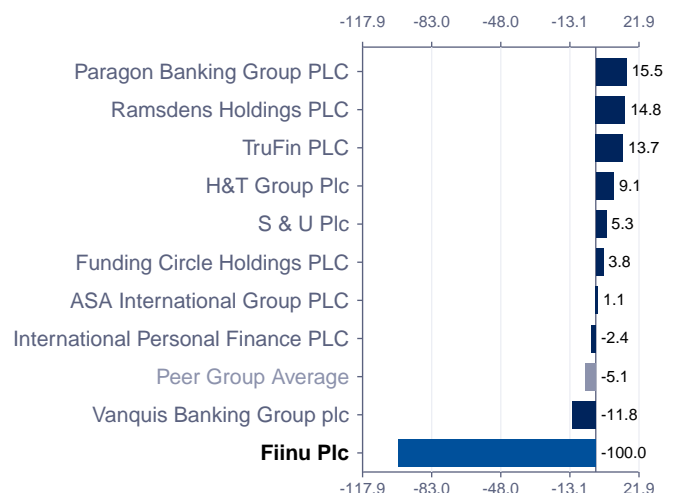
Price / Book Value



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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