

# Mortgage Advice Bureau (Holdings) PLC (MAB1:LN)



**London**  
Stock Exchange

Financials/Mortgage Finance

Price: 882.00

Report Date: April 25, 2024

## Business Description and Key Statistics

Mortgage Advice Bureau (Holdings) Plc is a United Kingdom-based company, which operates as a consumer intermediary brands and specialist. The Company, through its subsidiaries, is engaged in the provision of financial services, including the provision of mortgage advice, and advice on protection and general insurance products. The Company offers mortgage advice on a local, regional and national level to United Kingdom consumers, both face-to-face and over the phone. It offers advice on various kinds of mortgage protection, including critical illness cover, income protection, buildings and contents insurance. The Company's network also offers advice on a range of both protection and general insurance products, which are sourced from a panel of insurers. The Company's software platform, MIDAS, helps to promote Green Mortgages to its advisers. The Company's subsidiaries include Mortgage Advice Bureau Limited, Capital Protect Limited, and First Mortgage Direct Limited, among others.

**Website:** <https://www.mortgageadvicebureau.com/>

**ICB Industry:** Financials

**ICB Subsector:** Mortgage Finance

**Address:** Capital House, 2 Pride Place  
DERBY DE24 8QR  
GBR

**Employees:** 790

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	240	3.8
<b>EPS Diluted LFY</b>	0.23	7.6
<b>Market Value (M)</b>	504	
<b>Shares Outstanding LFY (000)</b>	57,127	
<b>Book Value Per Share</b>	1.23	
<b>EBITDA Margin %</b>	9.50	
<b>Net Margin %</b>	5.7	
<b>Long-Term Debt / Capital %</b>	16.1	
<b>Dividends and Yield TTM</b>	0.28 - 3.19%	
<b>Payout Ratio TTM %</b>	100.0	
<b>60-Day Average Volume (000)</b>	73	
<b>52-Week High &amp; Low</b>	938.00 - 500.00	
<b>Price / 52-Week High &amp; Low</b>	0.94 - 1.76	

## Price, Moving Averages & Volume



Mortgage Advice Bureau (Holdings) PLC is currently trading at 882.00 which is 2.3% above its 50 day moving average price of 862.20 and 24.7% above its 200 day moving average price of 707.42.

MAB1:LN is currently 6.0% below its 52-week high price of 938.00 and is 76.4% above its 52-week low price of 500.00. Over the past 52-weeks, MAB1:LN is up 18.9% while on a calendar year-to-date basis it is up 7.6%.

The Relative Strength Index (RSI) indicator for MAB1:LN is currently 48.28. 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 %	-3.08	-3.41	50-Day Average Price	862.20
1-Week %	-2.00	-4.32	Price / 50-Day Average	1.02
4-Week %	2.56	1.08	200-Day Average Price	707.42
52-Week %	18.87	16.10	Price / 200-Day Average	1.25
Quarter-to-Date %	-3.29	-4.46	RSI - Relative Strength Index	48.28
Year-to-Date %	7.56	3.79	<b>Risk Metrics</b>	
Last Month %	13.15	8.90	Price Volatility	17.93
Last Quarter %	11.22	8.65	Sharpe Ratio	0.10
Last Calendar Year %	54.72	50.84	Sortino Ratio	0.16

## 5-Year Price Performance vs. FTSE 350

**Mortgage Advice Bureau (Holdings) PLC**  
**FTSE 350 Index**

Current: 1.52 CAGR: 8.8%  
Current: 1.08 CAGR: 1.6%



Over the past five years, Mortgage Advice Bureau (Holdings) PLC's stock price is up 52.1% which is 43.9% above the FTSE 350 Index performance of 8.1% over the same period. Mortgage Advice Bureau (Holdings) PLC's cumulative annualized growth rate (CAGR) over the five year period has been 8.8% while that of the FTSE 350 Index has been 1.6%.

Over the past year, Mortgage Advice Bureau (Holdings) PLC's stock price performance of 18.9% has outperformed that of the FTSE 350 Index by 16.1%. On a year-to-date basis, Mortgage Advice Bureau (Holdings) PLC's stock price performance of 7.6% has outperformed the FTSE 350 Index by 3.8%.

Over the past week, Mortgage Advice Bureau (Holdings) PLC's stock price performance of -2.0% has underperformed that of the FTSE 350 Index by 4.3%.

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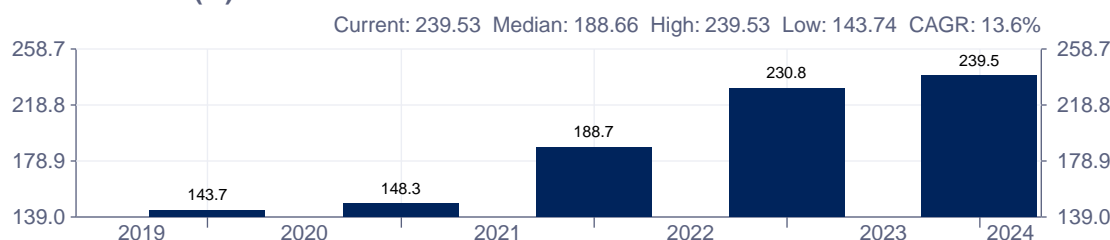
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## Growth and Profitability Metrics

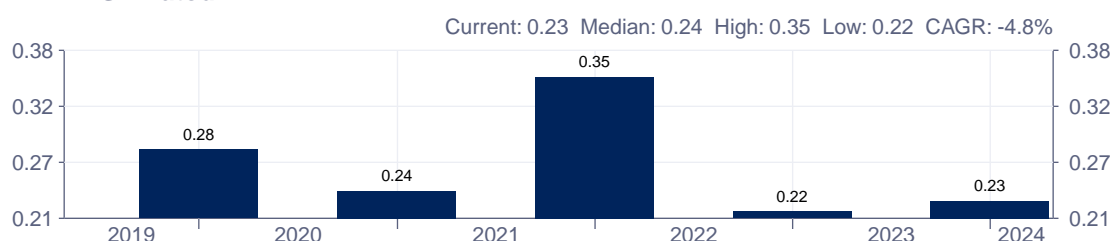
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	17.3	14.2	19.6	Gross Margin %	29.3	26.8	25.3
Revenues Per Share %	13.9	12.1	18.1	EBITDA Margin %	9.5	12.1	12.8
EBITDA %	10.2	7.7	16.3	Pre-Tax Margin %	6.8	10.2	11.9
EPS Diluted %	-0.2	-1.8	11.1	Net Margin %	5.7	8.2	9.9
Free Cash Flow %	4.3	7.0	14.7	Return on Equity %	19.7	41.7	59.1
Cash from Operations %	10.0	9.8	17.0	Return on Capital %	14.8	38.0	58.8
Book Value %	22.5	24.9	19.2	Return on Assets %	8.1	19.6	29.8

### Revenue (M)



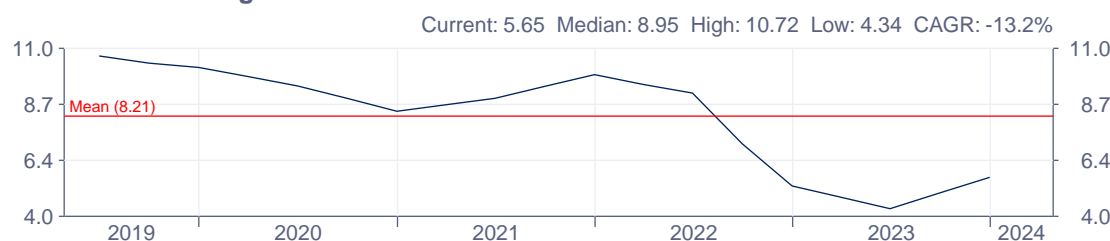
Mortgage Advice Bureau (Holdings) PLC's cumulative annualized revenue growth rate over the charted period is 13.6%. This compares to cumulative annualized growth of 17.3% over the past 3 years.

### EPS Diluted



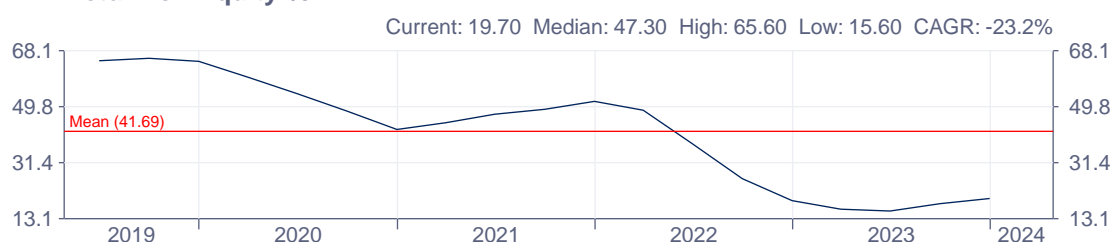
Mortgage Advice Bureau (Holdings) PLC's cumulative annualized EPS growth rate over the charted period is -4.8%. This compares to cumulative annualized growth of -0.2% over the past 3 years.

### Net Profit Margin %



Mortgage Advice Bureau (Holdings) PLC's net profit margin of 5.7% is 2.6% below the period's mean net margin of 8.2%. During the charted period, the observed net profit margin high and low were 10.7% and 4.3% respectively.

### Return on Equity %



Mortgage Advice Bureau (Holdings) PLC's return on equity of 19.7% is 22.0% below the period's mean return on equity of 41.7%. During the charted period, the observed ROE high and low were 65.6% and 15.6% respectively.

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## Valuation Metrics

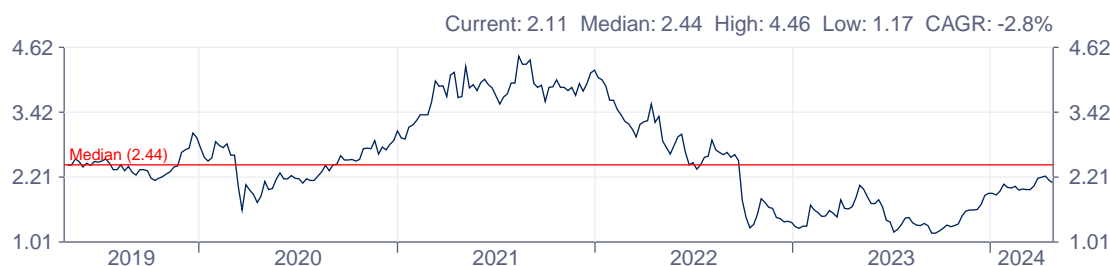
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	37.4	29.6	23.6	Earnings Yield %	2.67	3.38	4.24
Price / Sales	2.1	2.4	2.4	Free Cash Flow Yield %	2.14	2.29	2.41
Price / Operating Cash Flow	29.2	26.5	22.6	Dividend Yield %	3.19	3.13	3.45
Price / Book Value	7.2	13.1	13.8	Enterprise Value / EBITDA	21.8	18.5	16.9

### Price / EPS TTM



Mortgage Advice Bureau (Holdings) PLC is trading at 37.39 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 29.65, while high and low observations have been 49.82 and 15.61.

### Price / Sales



Mortgage Advice Bureau (Holdings) PLC is trading at a Price to Sales ratio of 2.11 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 2.44, while high and low observations have been 4.46 and 1.17.

### Price / Book Value



Mortgage Advice Bureau (Holdings) PLC is trading at a Price to Book ratio of 7.18 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 13.03, while high and low observations have been 22.48 and 3.64.

### Free Cash Flow Yield %



Mortgage Advice Bureau (Holdings) PLC has a Free Cash Flow Yield of 2.14% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 2.30%, while high and low observations have been 4.40 and 1.47.

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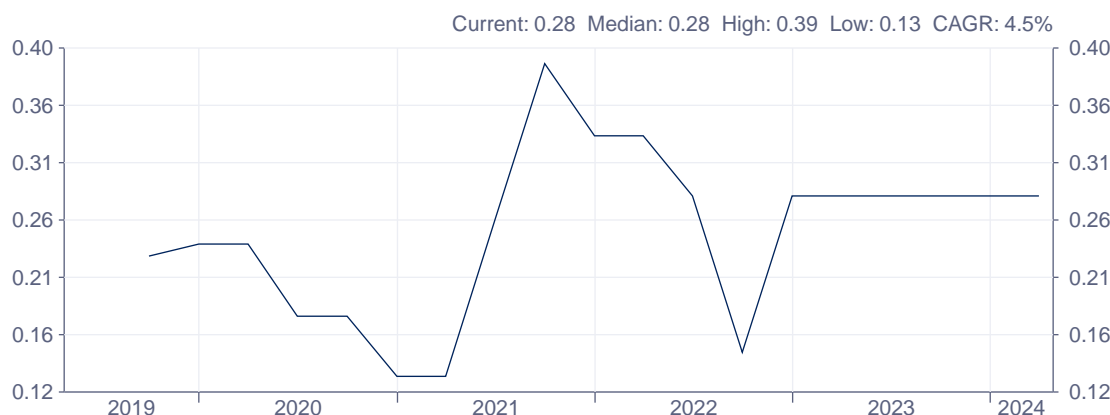
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## Dividends Data

Dividends Per Share TTM	0.28	Payout Ratio TTM %	100.00%	Dividend Yield TTM %	3.19%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
0.147	25-04-2024	26-04-2024	29-05-2024	GBP	
0.134	05-10-2023	06-10-2023	03-11-2023	GBP	
0.147	27-04-2023	28-04-2023	31-05-2023	GBP	
0.134	06-10-2022	07-10-2022	04-11-2022	GBP	
0.147	28-04-2022	29-04-2022	30-05-2022	GBP	
0.134	30-09-2021	01-10-2021	29-10-2021	GBP	
0.192	29-04-2021	30-04-2021	28-05-2021	GBP	
0.064	26-11-2020	27-11-2020	18-12-2020	GBP	
0.064	30-04-2020	01-05-2020	29-05-2020	GBP	
0.111	03-10-2019	04-10-2019	25-10-2019	GBP	
0.127	25-04-2019	26-04-2019	24-05-2019	GBP	
0.106	04-10-2018	05-10-2018	26-10-2018	GBP	

## Dividend Growth and Yield

### Dividends Per Share TTM



Mortgage Advice Bureau (Holdings) PLC's trailing 12-month dividend per share is 0.28 and its dividend has grown at a cumulative annualized rate of 4.5% over the charted period. This compares to dividend growth of 0.00% over the past year and cumulative annualized growth of 3.20% over the past 3 years.

### Dividend Yield TTM %



Mortgage Advice Bureau (Holdings) PLC's current dividend yield is 3.19% based on trailing 12 month dividends. The current yield is above the historically observed median of 3.13% and, over the charted time period, the observed high yield has been 5.41% and the observed low yield has been 0.97%.

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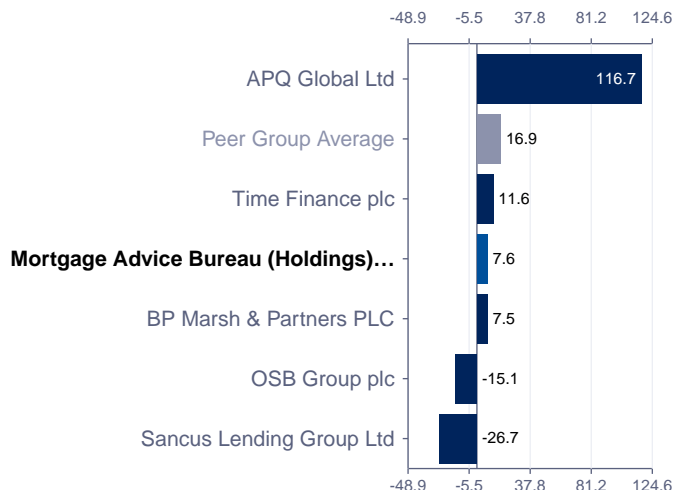
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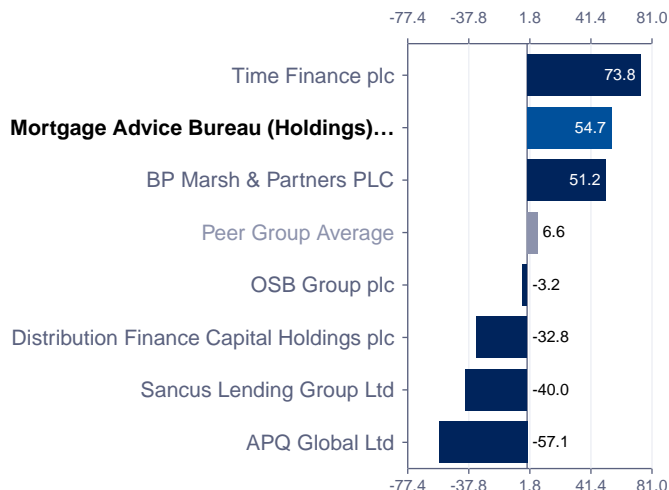
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## ICB Subsector Peer Comparisons

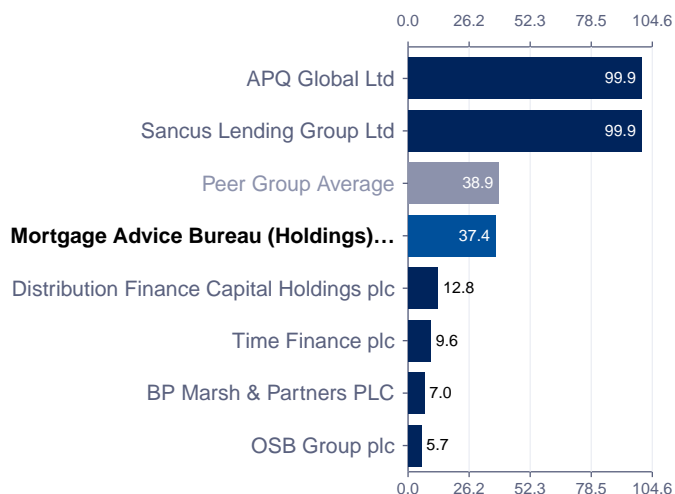
### Price Change Year to Date %



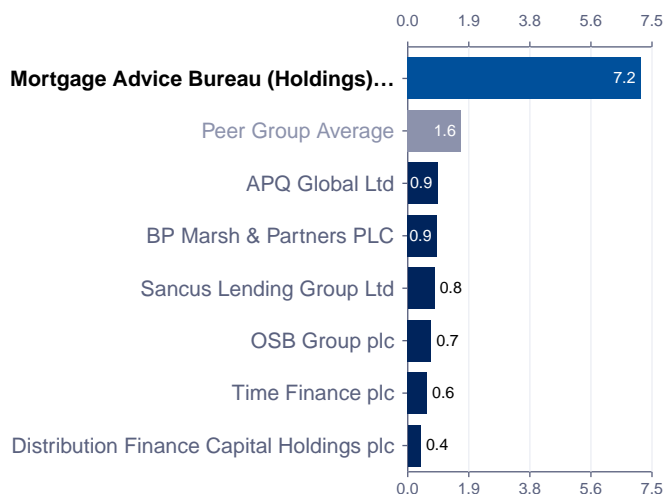
### Price Change Last Calendar Year %



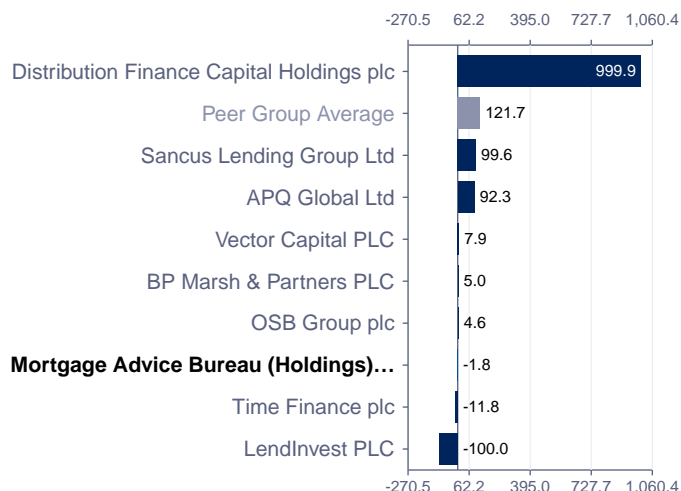
### Price / EPS TTM



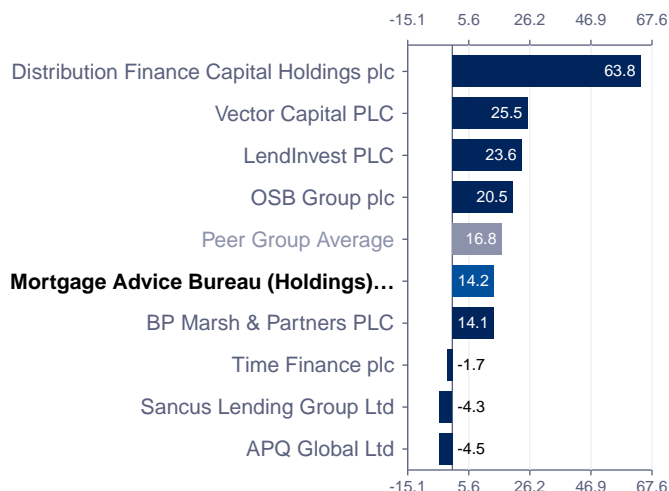
### Price / Book Value



### EPS 5-Year Growth Rate %



### Revenue 5-Year Growth Rate %



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## Abbreviations:

<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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