

# Paragon Banking Group PLC (PAG:LN)



**London**  
Stock Exchange

Financials/Consumer Lending

Price: 903.50

Report Date: May 30, 2025

## Business Description and Key Statistics

Paragon Banking Group PLC is a United Kingdom-based specialist bank. The Company's lending products include mortgages for landlords and loans for business customers. Its lending is funded by deposits from savings customers, together with wholesale funding. It helps individuals and small businesses across the United Kingdom prosper and is focused on customers in markets typically underserved by large high street banks. The Company operates through two segments: Mortgage Lending and Commercial Lending. It offers buy-to-let mortgage finance for landlords operating in the United Kingdom's Private Rented Sector. It provides finance to small and medium-sized enterprises (SMEs), and small corporates operating in a range of commercial lending markets, as well as motor finance to United Kingdom-based consumers. The Company is focused on specialist assets and underserved markets in four main areas: SME lending, development finance, structured lending and motor finance.

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

**ICB Industry:** Financials

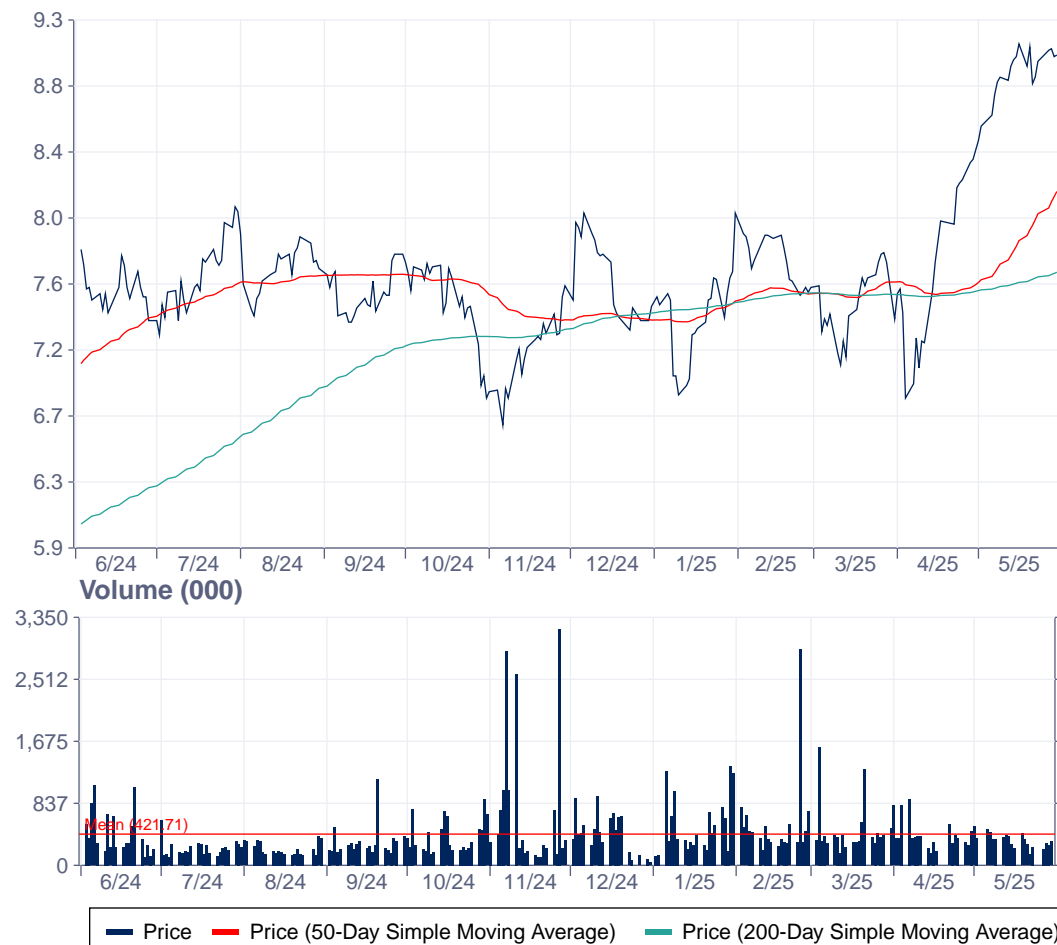
**ICB Subsector:** Consumer Lending

**Address:** 51 Homer Road  
SOLIHULL B91 3QJ  
GBR

**Employees:** 1,444

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	1,328	29.2
<b>EPS Diluted LFY</b>	0.85	26.1
<b>Market Value (M)</b>	1,884	
<b>Shares Outstanding LFY (000)</b>	208,481	
<b>Book Value Per Share</b>	6.81	
<b>EBITDA Margin %</b>	19.40	
<b>Net Margin %</b>	14.2	
<b>Long-Term Debt / Capital %</b>	38.9	
<b>Dividends and Yield TTM</b>	0.40 - 4.47%	
<b>Payout Ratio TTM %</b>	46.4	
<b>60-Day Average Volume (000)</b>	410	
<b>52-Week High &amp; Low</b>	9.10 - 6.70	
<b>Price / 52-Week High &amp; Low</b>	0.99 - 1.35	

## Price, Moving Averages & Volume



Paragon Banking Group PLC is currently trading at 903.50 which is 10,958.8% above its 50 day moving average price of 8.17 and 11,695.0% above its 200 day moving average price of 7.66.

PAG:LN is currently 9,834.0% above its 52-week high price of 9.10 and is 13,395.1% above its 52-week low price of 6.70. Over the past 52-weeks, PAG:LN is up 18.2% while on a calendar year-to-date basis it is up 21.5%.

The Relative Strength Index (RSI) indicator for PAG:LN is currently 66.09. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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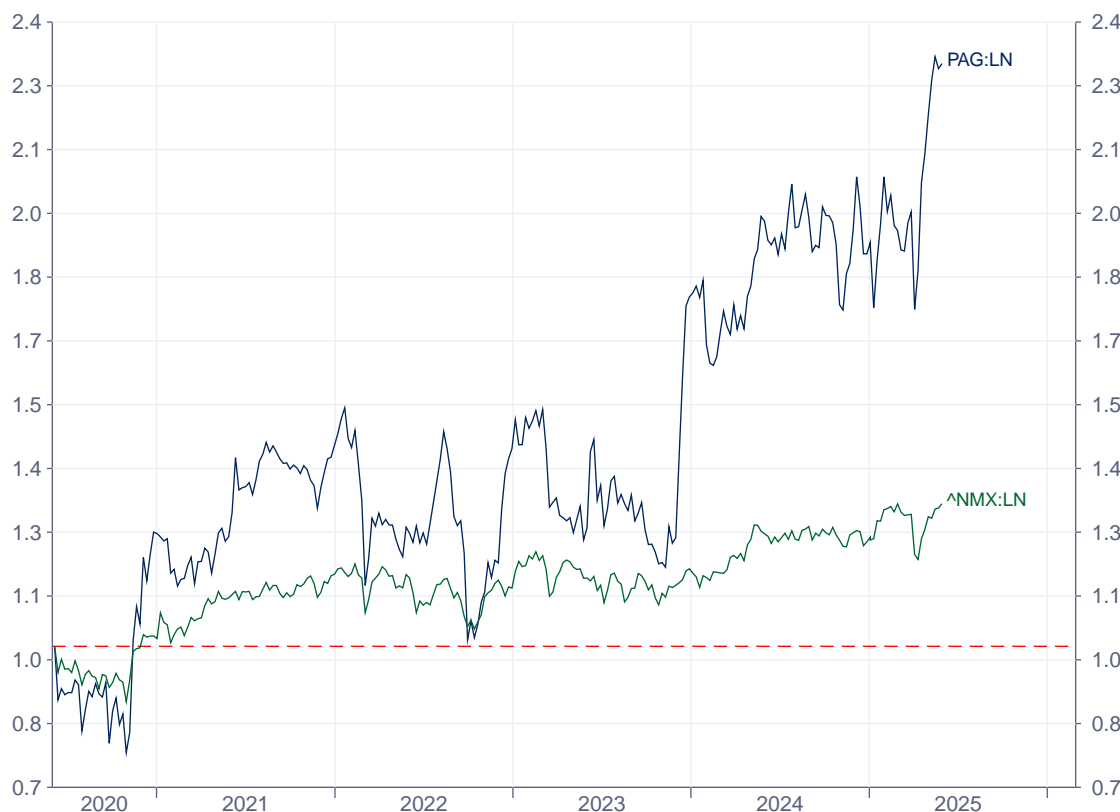
## Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	0.22	-0.36	50-Day Average Price	8.17
1-Week %	1.63	1.17	Price / 50-Day Average	1.11
4-Week %	7.18	3.62	200-Day Average Price	7.66
52-Week %	18.18	12.23	Price / 200-Day Average	1.18
Quarter-to-Date %	22.67	19.79	RSI - Relative Strength Index	66.09
Year-to-Date %	21.52	14.89	<b>Risk Metrics</b>	
Last Month %	14.46	15.12	Price Volatility	0.17
Last Quarter %	-0.94	-4.59	Sharpe Ratio	0.19
Last Calendar Year %	6.59	1.04	Sortino Ratio	0.41

## 5-Year Price Performance vs. FTSE 350

Paragon Banking Group PLC  
FTSE 350 Index

Current: 2.32 CAGR: 18.4%  
Current: 1.32 CAGR: 5.8%



Over the past five years, Paragon Banking Group PLC's stock price is up 132.3% which is 99.9% above the FTSE 350 Index performance of 32.4% over the same period. Paragon Banking Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 18.4% while that of the FTSE 350 Index has been 5.8%.

Over the past year, Paragon Banking Group PLC's stock price performance of 18.2% has outperformed that of the FTSE 350 Index by 12.2%. On a year-to-date basis, Paragon Banking Group PLC's stock price performance of 21.5% has outperformed the FTSE 350 Index by 14.9%.

Over the past week, Paragon Banking Group PLC's stock price performance of 1.6% has outperformed that of the FTSE 350 Index by 1.2%.

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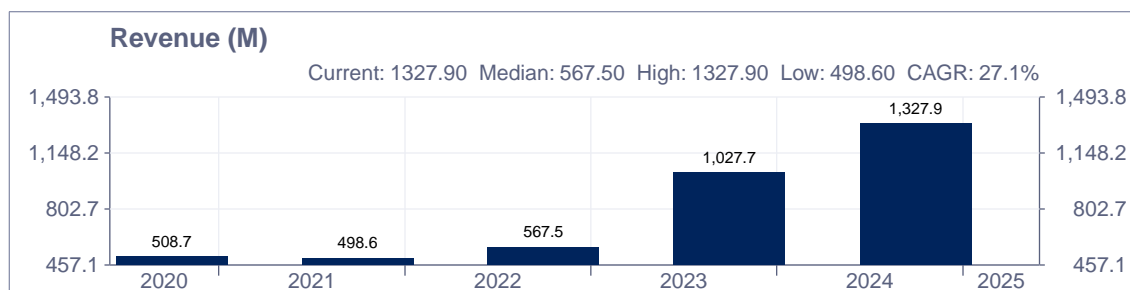
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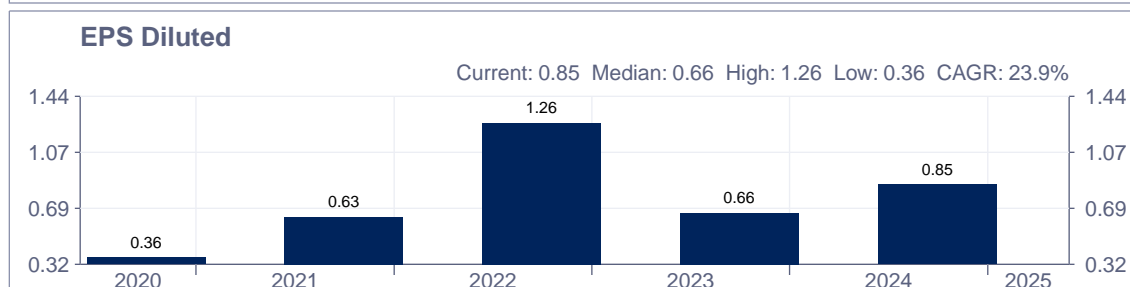
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## Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	38.6	20.0	15.3	Gross Margin %	47.2	69.2	64.1
Revenues Per Share %	46.4	24.5	19.3	EBITDA Margin %	19.4	36.6	35.3
EBITDA %	5.8	9.8	7.5	Pre-Tax Margin %	19.1	36.2	34.8
EPS Diluted %	10.7	12.1	10.6	Net Margin %	14.2	28.4	28.0
Free Cash Flow %	43.9	46.5	999.9	Return on Equity %	13.1	14.4	13.1
Cash from Operations %	36.2	41.0	999.9	Return on Capital %	5.5	3.5	2.3
Book Value %	11.1	9.5	8.2	Return on Assets %	1.0	1.2	1.0



Paragon Banking Group PLC's cumulative annualized revenue growth rate over the charted period is 27.1%. This compares to cumulative annualized growth of 38.6% over the past 3 years.



Paragon Banking Group PLC's cumulative annualized EPS growth rate over the charted period is 23.9%. This compares to cumulative annualized growth of 10.7% over the past 3 years.



Paragon Banking Group PLC's net profit margin of 14.2% is 14.2% below the period's mean net margin of 28.4%. During the charted period, the observed net profit margin high and low were 56.4% and 14.2% respectively.



Paragon Banking Group PLC's return on equity of 13.1% is 1.3% below the period's mean return on equity of 14.4%. During the charted period, the observed ROE high and low were 23.7% and 10.0% respectively.

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## Valuation Metrics

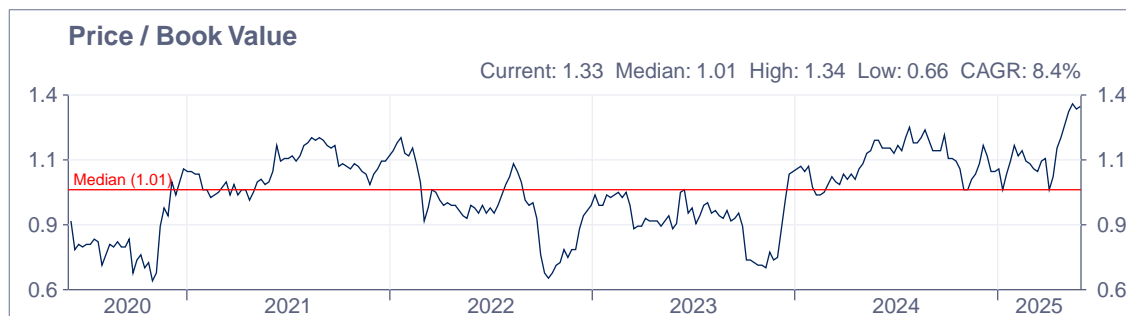
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	10.6	8.2	8.7	Earnings Yield %	11.29	12.42	11.56
Price / Sales	1.5	1.8	2.3	Free Cash Flow Yield %	55.49	62.10	45.34
Price / Operating Cash Flow	10.4	8.0	8.5	Dividend Yield %	4.47	5.02	4.13
Price / Book Value	1.3	1.0	1.1	Enterprise Value / EBITDA	1.0	9.8	45.5



Paragon Banking Group PLC is trading at 10.59 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 8.16, while high and low observations have been 11.90 and 3.13.



Paragon Banking Group PLC is trading at a Price to Sales ratio of 1.50 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 1.77, while high and low observations have been 3.09 and 1.06.



Paragon Banking Group PLC is trading at a Price to Book ratio of 1.33 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 1.01, while high and low observations have been 1.34 and 0.66.



Paragon Banking Group PLC has a Free Cash Flow Yield of 55.49% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 62.10%, while high and low observations have been 99.57 and 12.91.

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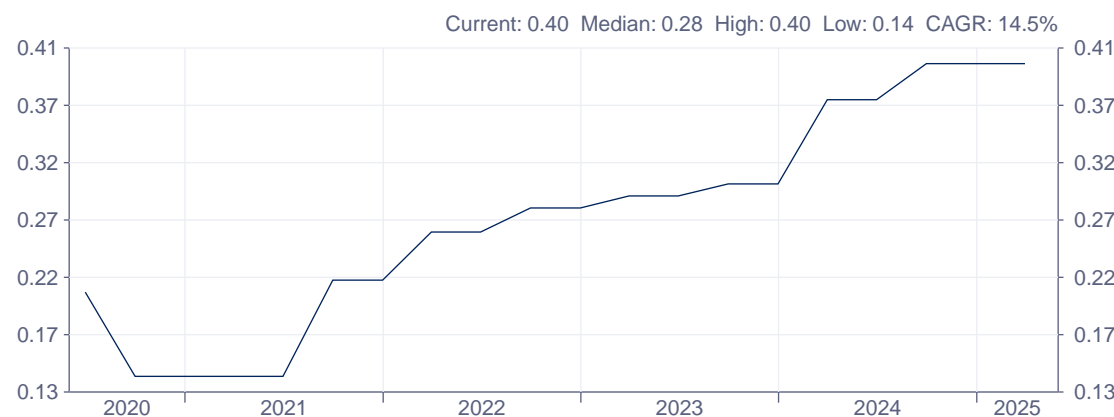
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## Dividends Data

Dividends Per Share TTM		0.40	Payout Ratio TTM %		46.40%	Dividend Yield TTM %		4.47%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.272	06-02-2025	07-02-2025	07-03-2025	GBP				
0.132	04-07-2024	05-07-2024	26-07-2024	GBP				
0.264	01-02-2024	02-02-2024	08-03-2024	GBP				
0.110	06-07-2023	07-07-2023	28-07-2023	GBP				
0.192	02-02-2023	03-02-2023	03-03-2023	GBP				
0.094	07-07-2022	08-07-2022	29-07-2022	GBP				
0.189	27-01-2022	28-01-2022	04-03-2022	GBP				
0.072	01-07-2021	02-07-2021	23-07-2021	GBP				
0.144	28-01-2021	29-01-2021	26-02-2021	GBP				
0.142	09-01-2020	10-01-2020	17-02-2020	GBP				
0.070	04-07-2019	05-07-2019	26-07-2019	GBP				

## Dividend Growth and Yield

### Dividends Per Share TTM



Paragon Banking Group PLC's trailing 12-month dividend per share is 0.40 and its dividend has grown at a cumulative annualized rate of 14.5% over the charted period. This compares to dividend growth of 8.00% over the past year and cumulative annualized growth of 15.70% over the past 3 years.

### Dividend Yield TTM %



Paragon Banking Group PLC's current dividend yield is 4.47% based on trailing 12 month dividends. The current yield is below the historically observed median of 5.02% and, over the charted time period, the observed high yield has been 7.14% and the observed low yield has been 2.53%.

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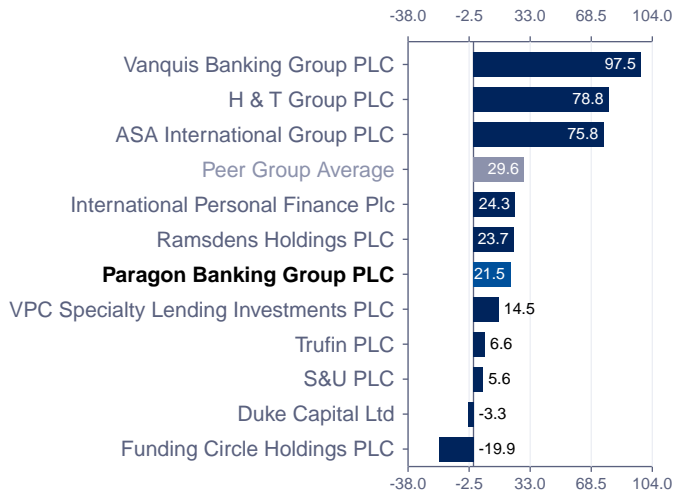
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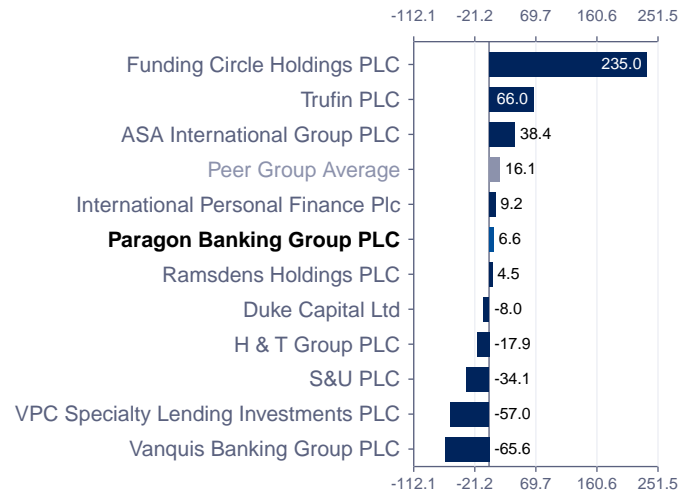
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## ICB Subsector Peer Comparisons

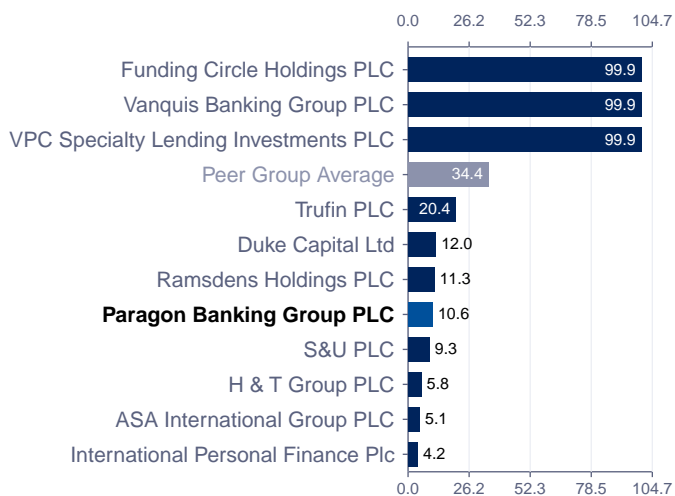
### Price Change Year to Date %



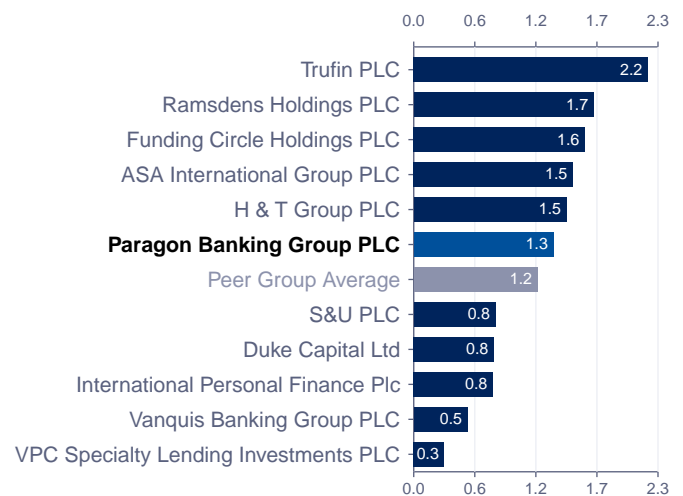
### Price Change Last Calendar Year %



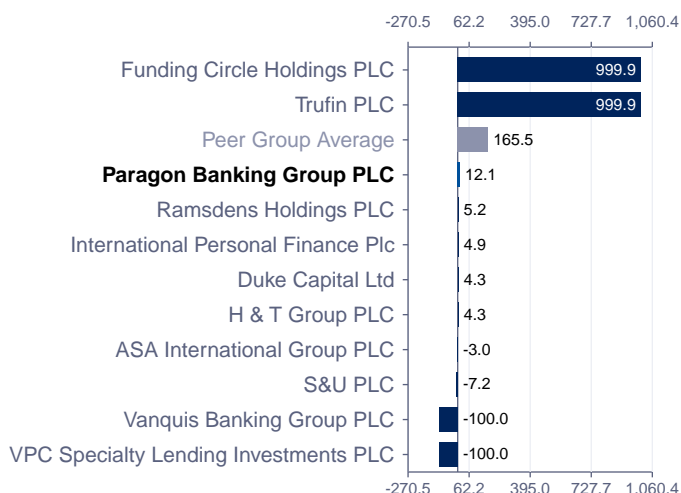
### Price / EPS TTM



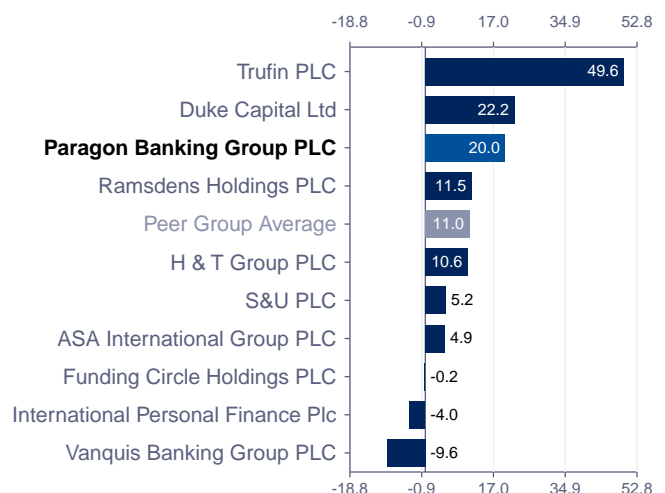
### Price / Book Value



### 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.

**Normalized 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  $n$  = 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 Normalized 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 Normalized EPS divided by sum of the last four quarters Revenues Per Share.

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

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

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