

Prudential Plc (PRU:LN)



Financials/Life Insurance

Price: 722.80

Report Date: April 18, 2024

Business Description and Key Statistics

Prudential plc is a United Kingdom-based company, which provides life and health insurance and asset management products in Asia and Africa. Its businesses are diversified across Asia and Africa, with a health and protection focus. The Company protects its customers' wealth, helps them grow their assets, and enables them to save for their goals. Its multi-channel distribution platform includes agents, banks, and digital. The Company provides savings and protection products in many markets challenged by low insurance penetration and pension funding in Africa. It focuses on providing regular health and protection business alongside fee-earning asset management services. Its asset management products are distributed to third-party institutions and retail clients alongside services provided to internal insurance customers. The Company has built its businesses in the markets, such as Chinese Mainland, Singapore, Hong Kong, Malaysia, and Indonesia.

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

ICB Industry: Financials

ICB Subsector: Life Insurance

Address: 1 Angel Court
LONDON EC2R 7AG
GBR

Employees: 15,000

	Current	YTY % Chg
Revenue LFY (M)	10,660	
EPS Diluted LFY	0.62	70.1
Market Value (M)	19,902	
Shares Outstanding LFY (000)	2,753,521	
Book Value Per Share	6.47	
EBITDA Margin %	20.70	
Net Margin %	16.0	
Long-Term Debt / Capital %	18.8	
Dividends and Yield TTM	0.19 - 2.68%	
Payout Ratio TTM %	25.2	
60-Day Average Volume (000)	11,742	
52-Week High & Low	1,211.50 - 687.40	
Price / 52-Week High & Low	0.60 - 1.05	

Price, Moving Averages & Volume



Prudential Plc is currently trading at 722.80 which is 6.3% below its 50 day moving average price of 771.74 and 17.7% below its 200 day moving average price of 878.18.

PRU:LN is currently 40.3% below its 52-week high price of 1,211.50 and is 5.1% above its 52-week low price of 687.40. Over the past 52-weeks, PRU:LN is down 38.0% while on a calendar year-to-date basis it is down 18.5%.

The Relative Strength Index (RSI) indicator for PRU:LN is currently 44.4. 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 %	4.42	4.02	50-Day Average Price	771.74
1-Week %	0.87	1.61	Price / 50-Day Average	0.94
4-Week %	-7.40	-8.95	200-Day Average Price	878.18
52-Week %	-38.01	-37.96	Price / 200-Day Average	0.82
Quarter-to-Date %	-2.72	-1.60	RSI - Relative Strength Index	44.40
Year-to-Date %	-18.53	-19.95	Risk Metrics	
Last Month %	-4.45	-8.70	Price Volatility	25.65
Last Quarter %	-16.25	-18.82	Sharpe Ratio	-0.11
Last Calendar Year %	-21.31	-25.19	Sortino Ratio	-0.22

5-Year Price Performance vs. FTSE 350

Prudential Plc
FTSE 350 Index

Current: 0.41 CAGR: -16.2%
Current: 1.05 CAGR: 1.0%



Over the past five years, Prudential Plc's stock price is down 58.6% which is 63.6% below the FTSE 350 Index performance of 5.0% over the same period. Prudential Plc's cumulative annualized growth rate (CAGR) over the five year period has been -16.2% while that of the FTSE 350 Index has been 1.0%.

Over the past year, Prudential Plc's stock price performance of -38.0% has underperformed that of the FTSE 350 Index by 38.0%. On a year-to-date basis, Prudential Plc's stock price performance of -18.5% has underperformed the FTSE 350 Index by 20.0%.

Over the past week, Prudential Plc's stock price performance of 0.9% has outperformed that of the FTSE 350 Index by 1.6%.

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Growth and Profitability Metrics

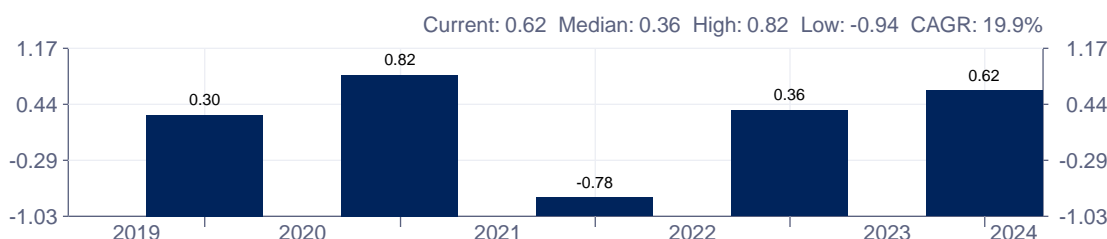
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-42.5	-20.7	-18.5	Gross Margin %			
Revenues Per Share %	-43.5	-21.7	-19.0	EBITDA Margin %	20.7	19.6	12.7
EBITDA %	3.1	-17.9	-3.0	Pre-Tax Margin %	19.7	18.7	12.0
EPS Diluted %	-8.7	-16.8	-2.9	Net Margin %	16.0	13.0	8.7
Free Cash Flow %	-26.9	-23.9	-8.2	Return on Equity %	9.9	10.0	14.3
Cash from Operations %	-24.9	-24.0	-8.7	Return on Capital %	7.8	7.0	8.9
Book Value %	-6.8	-5.3	0.4	Return on Assets %	1.0	0.5	0.6

Revenue (M)



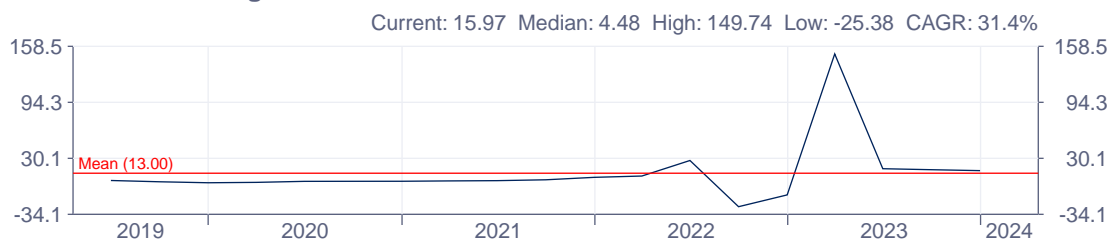
Prudential Plc's cumulative annualized revenue growth rate over the charted period is -41.9%. This compares to cumulative annualized growth of -42.5% over the past 3 years.

EPS Diluted



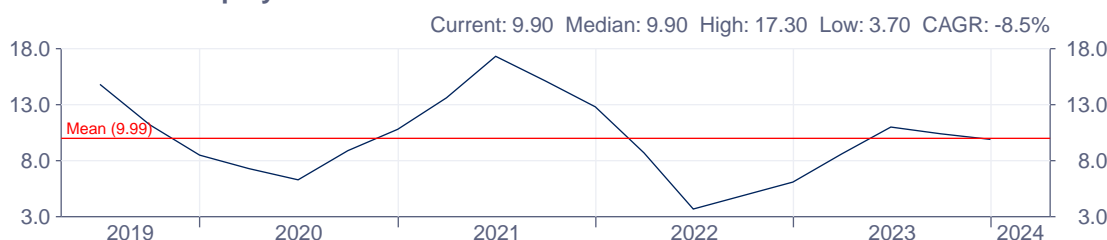
Prudential Plc's cumulative annualized EPS growth rate over the charted period is 19.9%. This compares to cumulative annualized growth of -8.7% over the past 3 years.

Net Profit Margin %



Prudential Plc's net profit margin of 16.0% is 3.0% above the period's mean net margin of 13.0%. During the charted period, the observed net profit margin high and low were 149.7% and -25.4% respectively.

Return on Equity %



Prudential Plc's return on equity of 9.9% is 0.1% below the period's mean return on equity of 10.0%. During the charted period, the observed ROE high and low were 17.3% and 3.7% respectively.

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Valuation Metrics

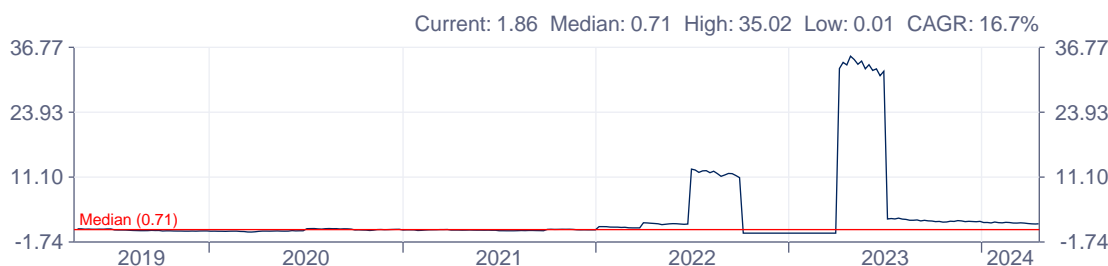
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	11.7	15.4	13.3	Earnings Yield %	8.59	6.49	7.55
Price / Sales	1.9	0.7	0.5	Free Cash Flow Yield %	1.99	0.86	1.62
Price / Operating Cash Flow	10.5	17.5	20.5	Dividend Yield %	2.68	1.65	2.01
Price / Book Value	1.1	1.7	1.9	Enterprise Value / EBITDA	8.9	14.9	11.5

Price / EPS TTM



Prudential Plc is trading at 11.65 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 15.48, while high and low observations have been 45.93 and 10.65.

Price / Sales



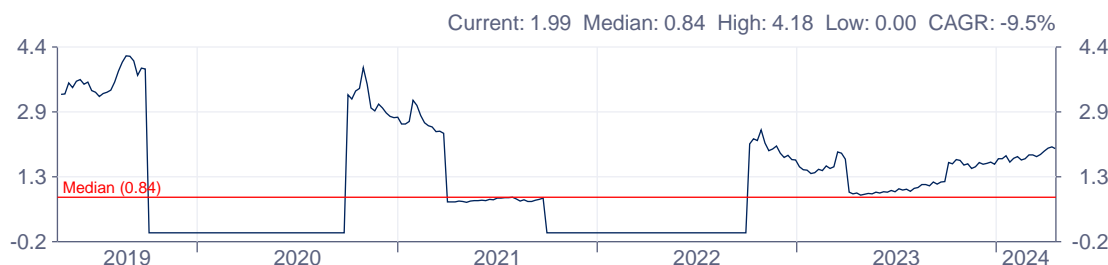
Prudential Plc is trading at a Price to Sales ratio of 1.86 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.71, while high and low observations have been 35.02 and 0.01.

Price / Book Value



Prudential Plc is trading at a Price to Book ratio of 1.12 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 1.70, while high and low observations have been 2.56 and 1.09.

Free Cash Flow Yield %



Prudential Plc has a Free Cash Flow Yield of 1.99% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 0.84%, while high and low observations have been 4.18 and 0.00.

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Dividends Data

Dividends Per Share TTM		0.19	Payout Ratio TTM %		25.16%	Dividend Yield TTM %		2.68%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.142	28-03-2024	02-04-2024	16-05-2024	USD				
0.052	07-09-2023	08-09-2023	19-10-2023	GBP				
0.105	23-03-2023	24-03-2023	15-05-2023	GBP				
0.050	18-08-2022	19-08-2022	27-09-2022	GBP				
0.094	24-03-2022	25-03-2022	13-05-2022	GBP				
0.039	19-08-2021	20-08-2021	28-09-2021	GBP				
0.075	25-03-2021	26-03-2021	14-05-2021	GBP				
0.040	20-08-2020	21-08-2020	28-09-2020	GBP				
0.202	26-03-2020	27-03-2020	15-05-2020	GBP				
0.136	22-08-2019	23-08-2019	26-09-2019	GBP				
0.278	28-03-2019	29-03-2019	17-05-2019	GBP				
0.129	23-08-2018	24-08-2018	27-09-2018	GBP				

Dividend Growth and Yield



Prudential Plc's trailing 12-month dividend per share is 0.19 and its dividend has grown at a cumulative annualized rate of -14.9% over the charted period. This compares to dividend growth of 25.40% over the past year and cumulative annualized growth of 19.00% over the past 3 years.



Prudential Plc's current dividend yield is 2.68% based on trailing 12 month dividends. The current yield is above the historically observed median of 1.65% and, over the charted time period, the observed high yield has been 5.04% and the observed low yield has been 0.73%.

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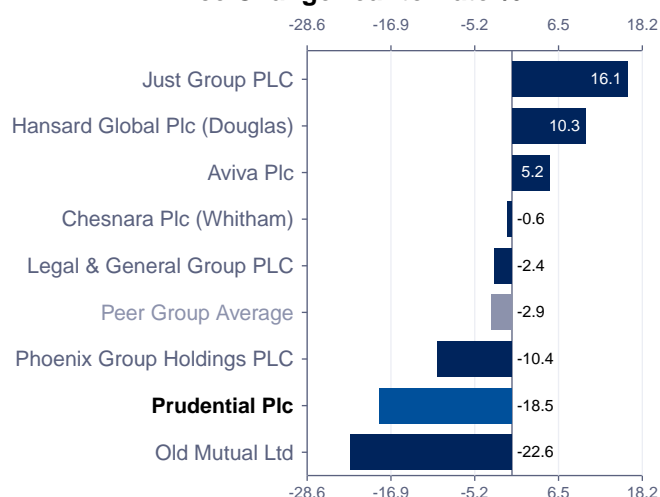
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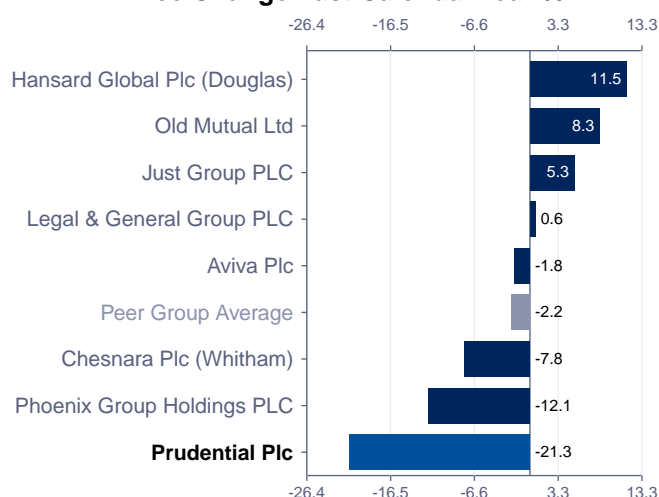
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ICB Subsector Peer Comparisons

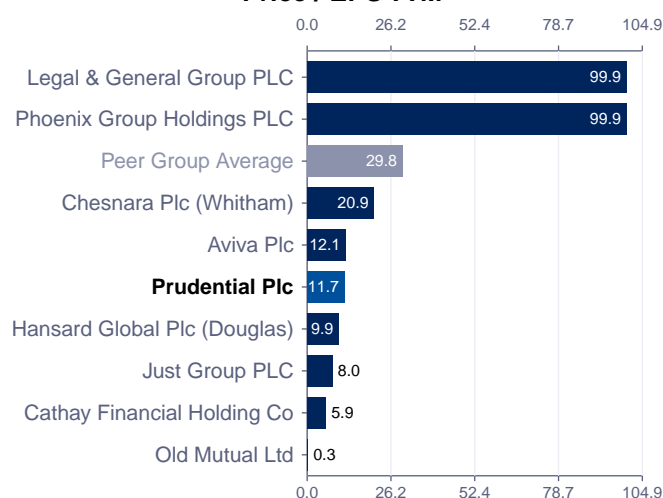
Price Change Year to Date %



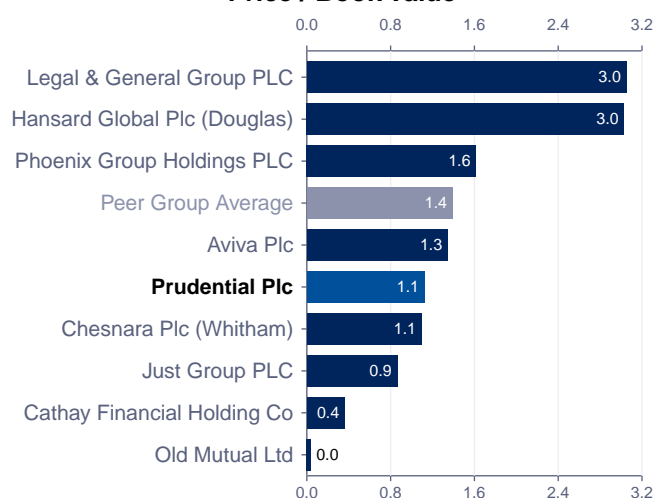
Price Change Last Calendar Year %



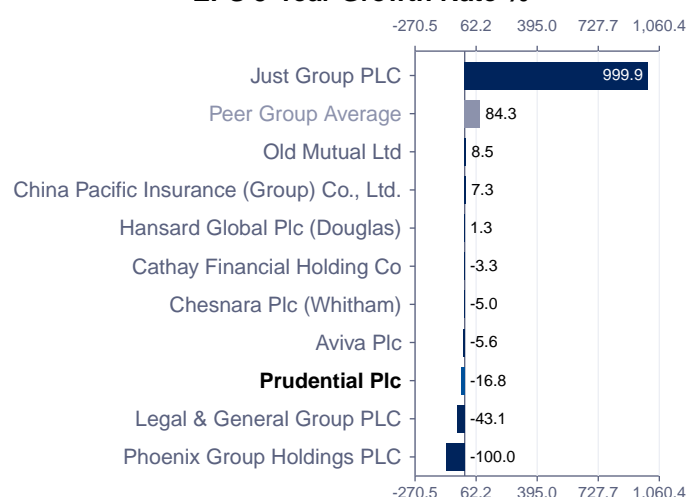
Price / EPS TTM



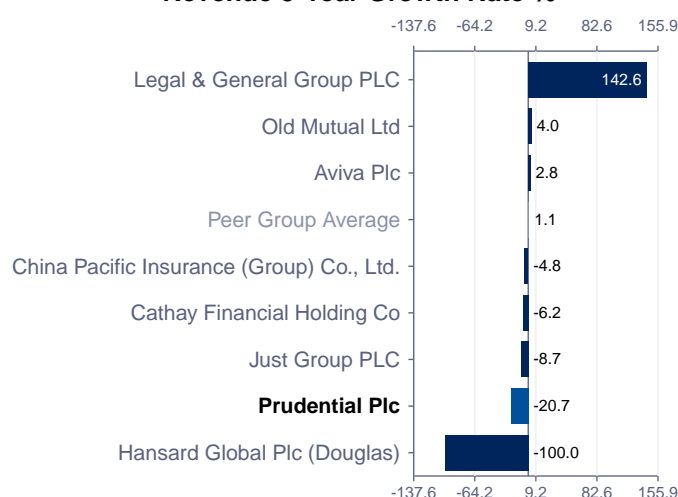
Price / Book Value



EPS 5-Year Growth Rate %



Revenue 5-Year Growth Rate %



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Abbreviations:

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 $RS = (\text{total gains} / n) / (\text{total losses} / n)$ 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 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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