

# Prudential Plc (PRU:LN)



**London**  
Stock Exchange

Financials/Life Insurance

Price: 1,519.50 GBX

Report Date: May 11, 2021

## Business Description and Key Statistics

Prudential is a holding company. Co., through its subsidiaries, is an international financial services group. Co. provides a range of insurance products through health and protection solutions and savings products that include participating, linked and other conventional products. Co. is structured around two main business units, which are Asia and the United States. Co.'s Asia key business is health and protection, either attached to a life policy or on a standalone basis, other life insurance (including participating business) and mutual funds. In the United States, Co. provides a range of products through Jackson National Life Insurance Company and its subsidiaries.

**Website:** www.prudential.co.uk

**ICB Industry:** Financials

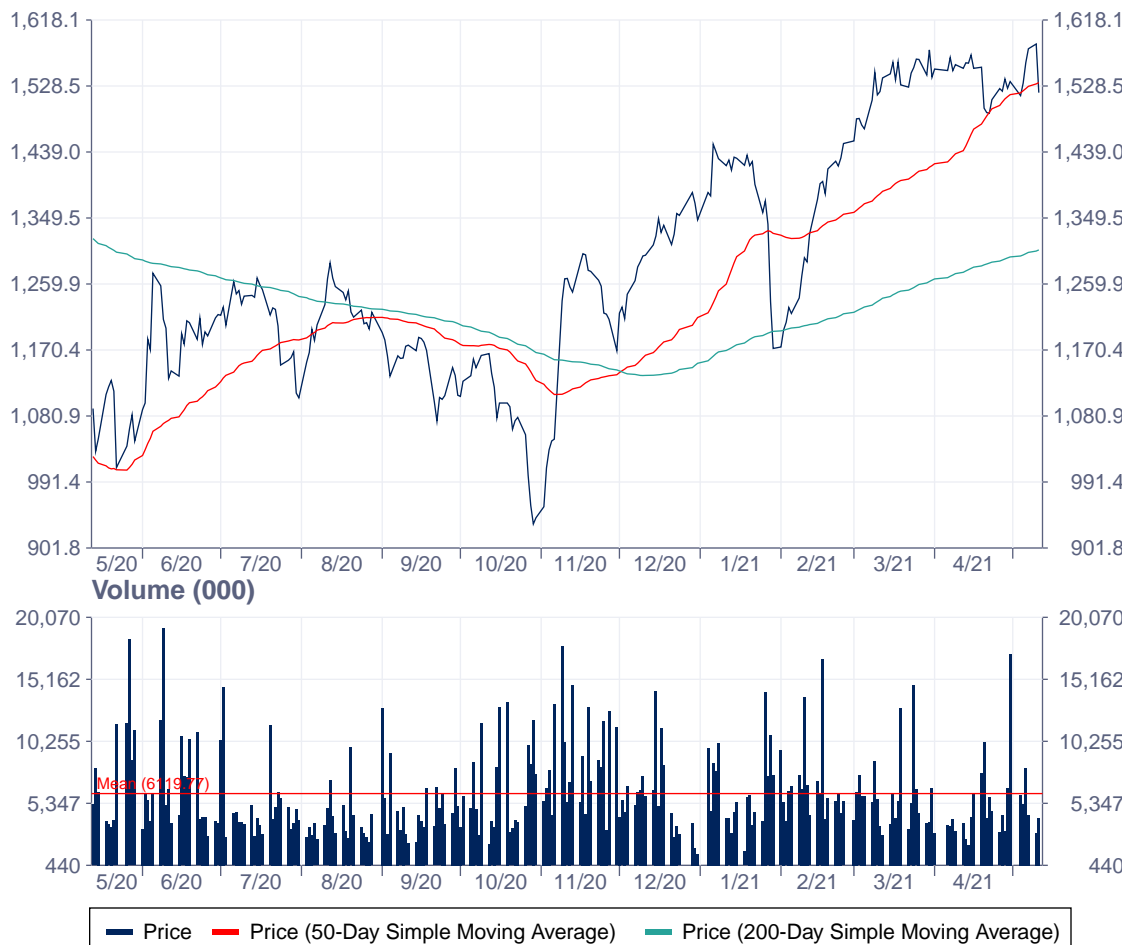
**ICB Subsector:** Life Insurance

**Address:** 13th Floor;One International Finance Centre;1 Harbour View Street;Central HKG

**Employees:** 17,256

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	56,490	-40.0
<b>EPS Diluted LFY</b>	81.60	169.3
<b>Market Value (M)</b>	39,651	
<b>Shares Outstanding LFY (000)</b>	2,609,490	
<b>Book Value Per Share</b>	8.00	
<b>EBITDA Margin %</b>		
<b>Net Margin %</b>	374.1	
<b>Long-Term Debt / Capital %</b>		
<b>Dividends and Yield TTM</b>	0.04 - 0.27%	
<b>Payout Ratio TTM %</b>	0.3	
<b>60-Day Average Volume (000)</b>	5,733	
<b>52-Week High &amp; Low</b>	1,585.50 - 934.40	
<b>Price / 52-Week High &amp; Low</b>	0.96 - 1.63	

## Price, Moving Averages & Volume



Prudential Plc is currently trading at 1,519.50 which is 0.9% below its 50 day moving average price of 1,533.13 and 16.3% above its 200 day moving average price of 1,306.19.

PRU:LN is currently 4.2% below its 52-week high price of 1,585.50 and is 62.6% above its 52-week low price of 934.40. Over the past 52-weeks, PRU:LN is up 35.6% while on a calendar year-to-date basis it is up 12.8%.

The Relative Strength Index (RSI) indicator for PRU:LN is currently 46.81. 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 %	-4.16	-1.72	50-Day Average Price	1533.13
1-Week %	0.26	0.10	Price / 50-Day Average	0.99
4-Week %	-2.13	-2.84	200-Day Average Price	1306.19
52-Week %	35.55	15.43	Price / 200-Day Average	1.16
Quarter-to-Date %	-1.36	-4.76	RSI - Relative Strength Index	46.81
Year-to-Date %	12.81	5.15	<b>Risk Metrics</b>	
Last Month %	-0.39	-4.34	Price Volatility	28.00
Last Quarter %	14.37	10.25	Sharpe Ratio	0.06
Last Calendar Year %	-7.04	5.95	Sortino Ratio	0.11

## 5-Year Price Performance vs. FTSE 350

**Prudential Plc**  
**FTSE 350 Index**

Current: 1.19 CAGR: 3.5%  
Current: 1.17 CAGR: 3.3%



Over the past five years, Prudential Plc's stock price is up 19.0% which is 1.5% above the FTSE 350 Index performance of 17.4% over the same period. Prudential Plc's cumulative annualized growth rate (CAGR) over the five year period has been 3.5% while that of the FTSE 350 Index has been 3.3%.

Over the past year, Prudential Plc's stock price performance of 35.6% has outperformed that of the FTSE 350 Index by 15.4%. On a year-to-date basis, Prudential Plc's stock price performance of 12.8% has outperformed the FTSE 350 Index by 5.2%.

Over the past week, Prudential Plc's stock price performance of 0.3% has outperformed that of the FTSE 350 Index by 0.1%.

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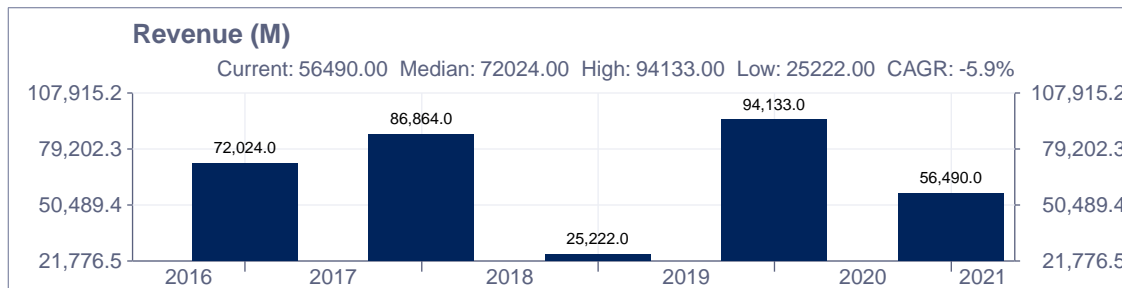
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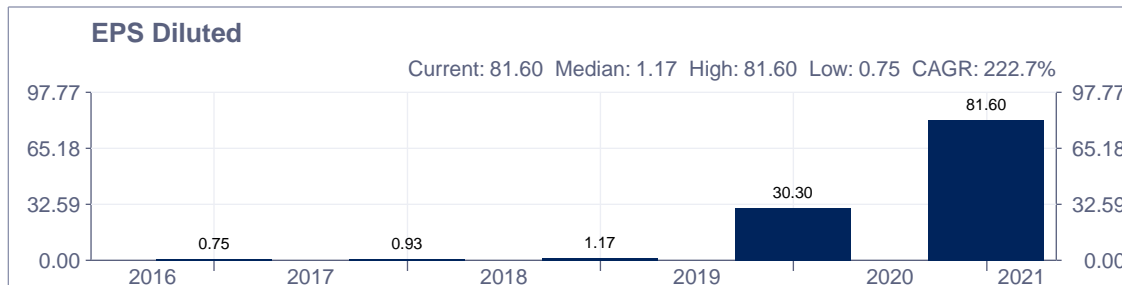
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## Growth and Profitability Metrics

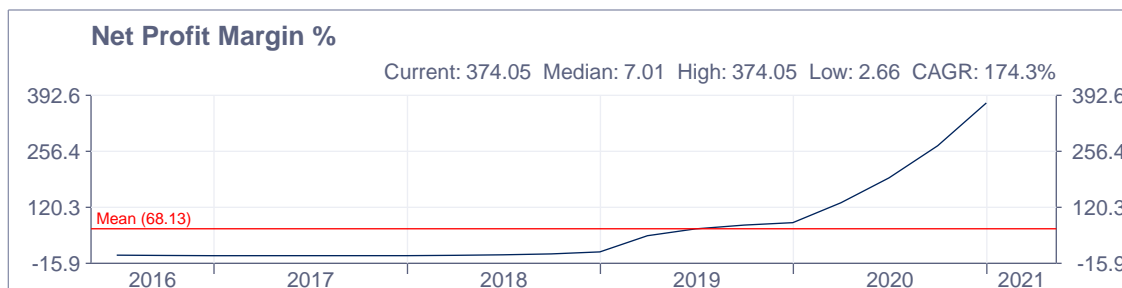
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-13.4	6.3	1.7	Gross Margin %			
Revenues Per Share %	-13.7	6.0	1.4	EBITDA Margin %			
EBITDA %				Pre-Tax Margin %	4.4	5.4	5.4
EPS Diluted %	344.4	140.7	64.4	Net Margin %	374.1	68.1	35.2
Free Cash Flow %	8.3	-3.8	0.0	Return on Equity %	100.0	51.6	35.1
Cash from Operations %	6.7	-4.9	0.1	Return on Capital %	100.0	46.2	28.1
Book Value %	8.8	9.7	9.8	Return on Assets %	45.0	9.7	5.0



Prudential Plc's cumulative annualized revenue growth rate over the charted period is -5.9%. This compares to cumulative annualized growth of -13.4% over the past 3 years.



Prudential Plc's cumulative annualized EPS growth rate over the charted period is 222.7%. This compares to cumulative annualized growth of 344.4% over the past 3 years.



Prudential Plc's net profit margin of 374.1% is 305.9% above the period's mean net margin of 68.1%. During the charted period, the observed net profit margin high and low were 374.1% and 2.7% respectively.



Prudential Plc's return on equity of 100.0% is 48.4% above the period's mean return on equity of 51.6%. During the charted period, the observed ROE high and low were 100.0% and 14.4% respectively.

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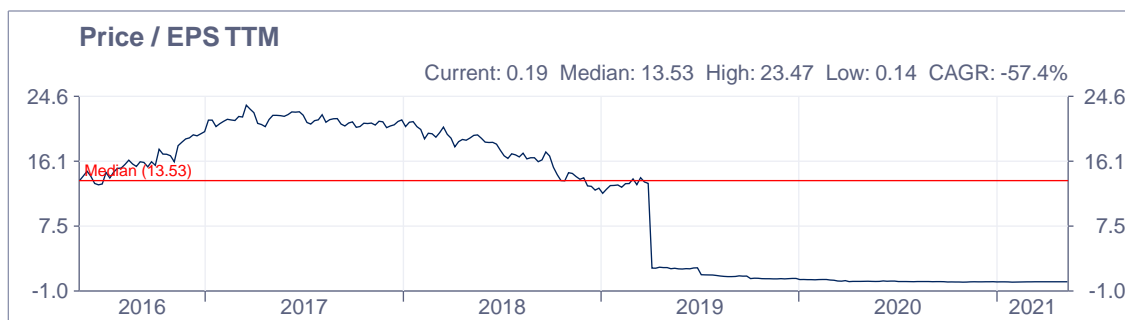
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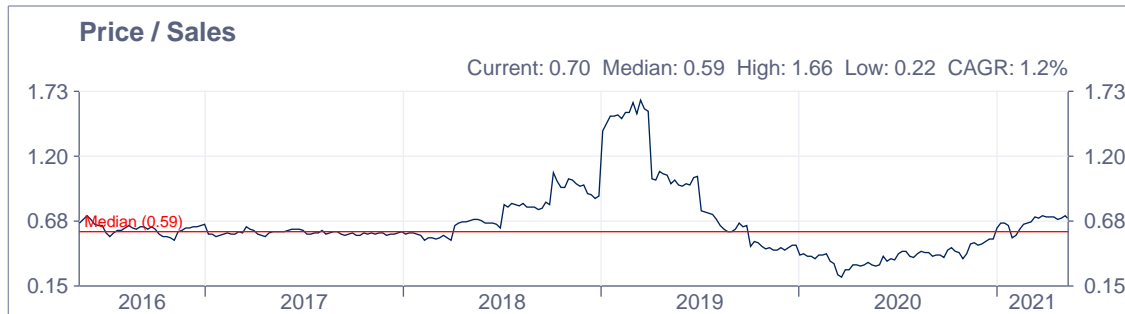
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## Valuation Metrics

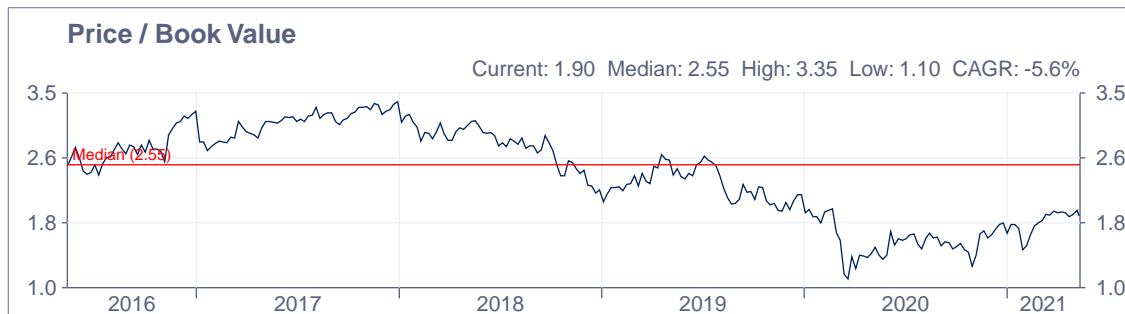
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	0.2	13.5	14.3	Earnings Yield %	100.00	7.39	6.98
Price / Sales	0.7	0.6	0.6	Free Cash Flow Yield %	4.85	3.84	4.03
Price / Operating Cash Flow				Dividend Yield %	0.27	2.98	2.76
Price / Book Value	1.9	2.6	2.7	Enterprise Value / EBITDA			



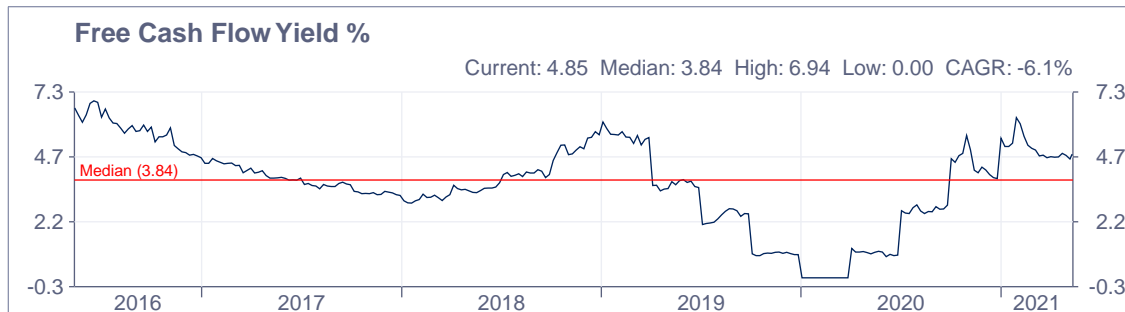
Prudential Plc is trading at 0.19 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 13.53, while high and low observations have been 23.47 and 0.14.



Prudential Plc is trading at a Price to Sales ratio of 0.70 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.59, while high and low observations have been 1.66 and 0.22.



Prudential Plc is trading at a Price to Book ratio of 1.90 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 2.55, while high and low observations have been 3.35 and 1.10.



Prudential Plc has a Free Cash Flow Yield of 4.85% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 3.84%, while high and low observations have been 6.94 and 0.00.

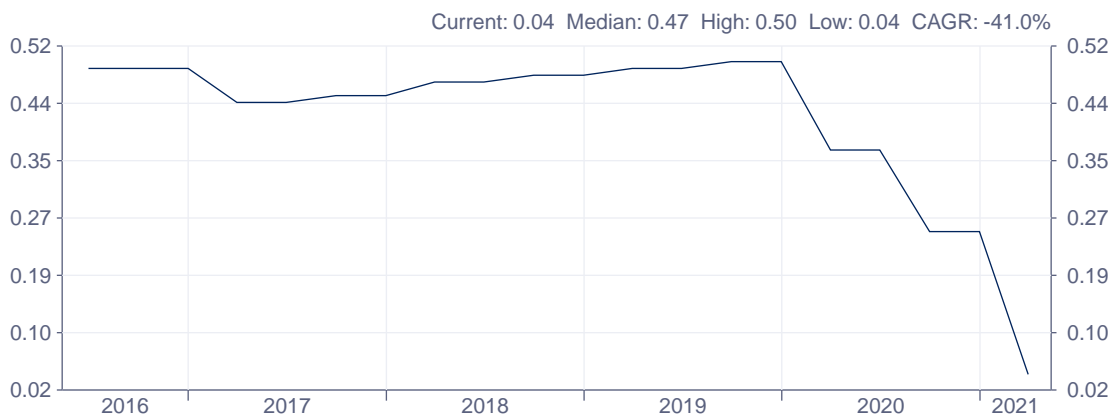


## Dividends Data

Dividends Per Share TTM	0.04	Payout Ratio TTM %	0.31%	Dividend Yield TTM %	0.27%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
0.000	25-03-2021	26-03-2021	14-05-2021		2ND INTERIM GROSS. DECLARED AS USD0.1073, PAYABLE IN GBP.
0.042	20-08-2020	21-08-2020	28-09-2020	GBP	1ST INTERIM GROSS. DECLARED AS USD0.0537, PAYABLE IN GBP.
0.208	26-03-2020	27-03-2020	15-05-2020	GBP	2ND INTERIM GROSS. DECLARED AS USD0.2597, PAYABLE IN GBP.
0.165	22-08-2019	23-08-2019	26-09-2019	GBP	1ST INTERIM GROSS
0.337	28-03-2019	29-03-2019	17-05-2019	GBP	2ND INTERIM GROSS
0.157	23-08-2018	24-08-2018	27-09-2018	GBP	1ST INTERIM GROSS
0.325	29-03-2018	03-04-2018	18-05-2018	GBP	2ND INTERIM GROSS
0.145	24-08-2017	25-08-2017	28-09-2017	GBP	1ST INTERIM GROSS
0.306	30-03-2017	31-03-2017	19-05-2017	GBP	2ND INTERIM GROSS
0.129	25-08-2016	26-08-2016	29-09-2016	GBP	INTERIM GROSS
0.265	24-03-2016	29-03-2016	20-05-2016	GBP	2ND INTERIM GROSS
0.100	24-03-2016	29-03-2016	20-05-2016	GBP	SPECIAL GROSS

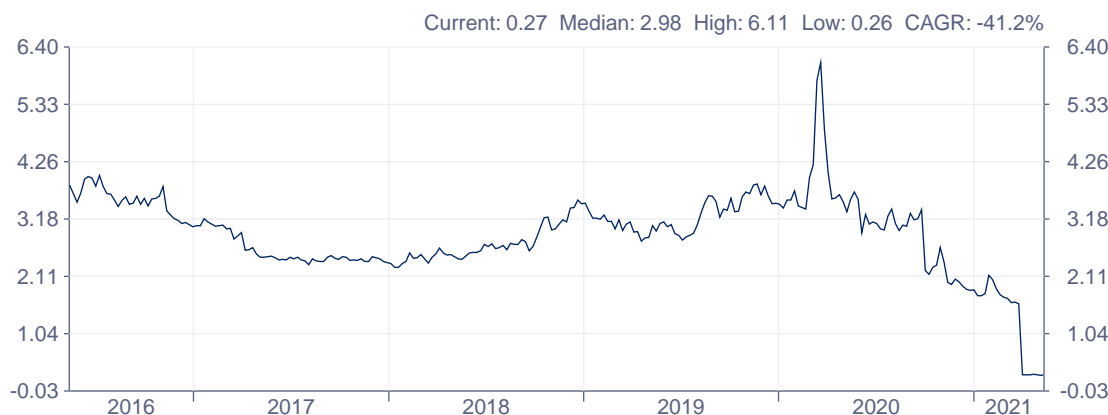
## Dividend Growth and Yield

### Dividends Per Share TTM



Prudential Plc's trailing 12-month dividend per share is 0.04 and its dividend has grown at a cumulative annualized rate of -41.0% over the charted period. This compares to dividend growth of -88.80% over the past year and cumulative annualized growth of -55.40% over the past 3 years.

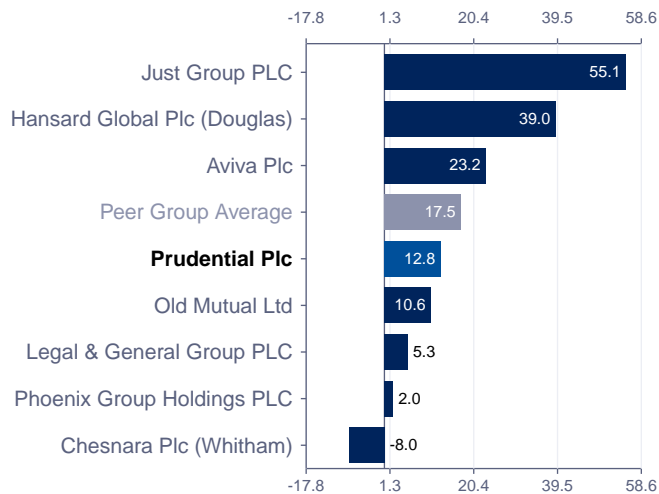
### Dividend Yield TTM %



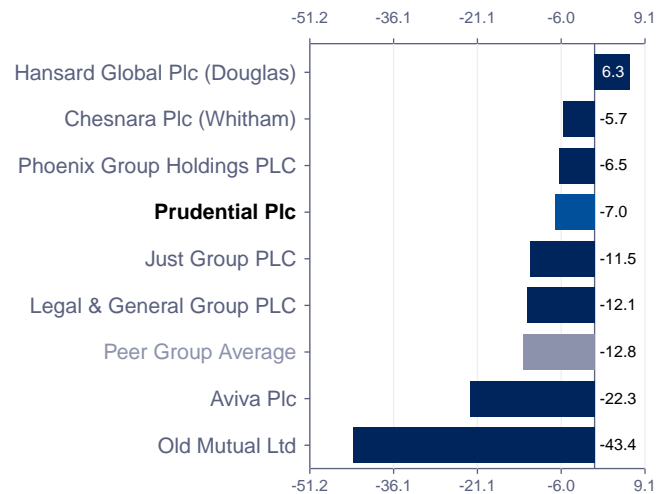
Prudential Plc's current dividend yield is 0.27% based on trailing 12 month dividends. The current yield is below the historically observed median of 2.98% and, over the charted time period, the observed high yield has been 6.11% and the observed low yield has been 0.26%.

## ICB Subsector Peer Comparisons

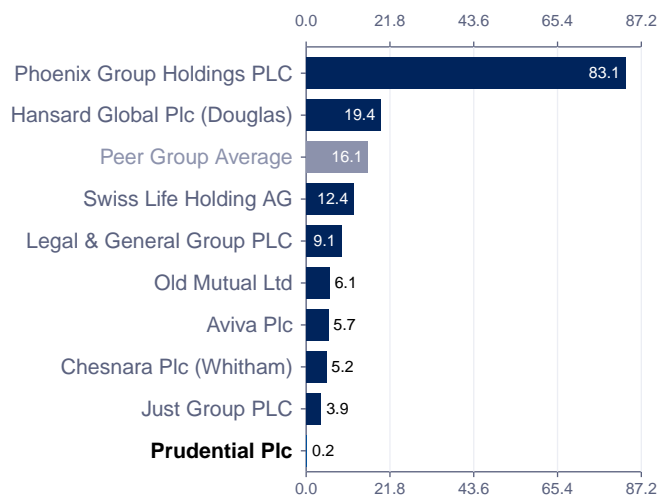
### Price Change Year to Date %



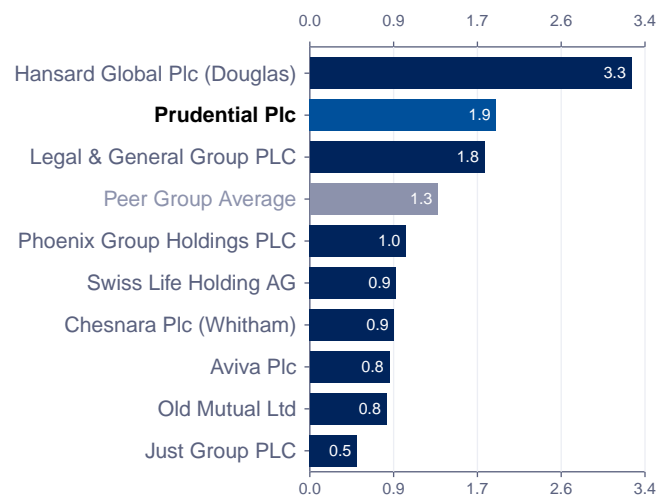
### Price Change Last Calendar Year %



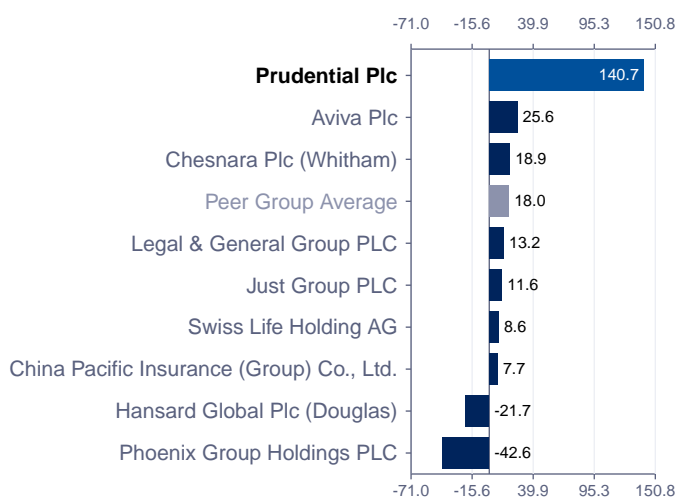
### Price / EPS TTM



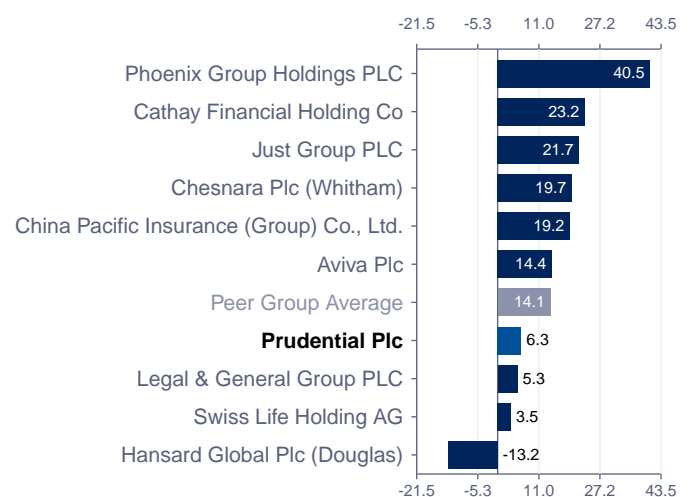
### Price / Book Value



### 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:**

<b>Market Value</b>	- Weekly Price times latest Shares Outstanding times any applicable ADR factor.
<b>Revenue</b>	- Sum of the last four quarters of Revenues.
<b>Revenue Per Share</b>	- Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.
<b>Operating EPS LFY</b>	- EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.
<b>60-Day Average Volume (000)</b>	- The average of the last 60 daily volume values in thousands of shares.
<b>Price 52-Week High</b>	- The high closing price from the last 52 weeks of daily closing prices.
<b>Price 52-Week Low</b>	- The low closing price from the last 52 weeks of daily closing prices.
<b>Price / 52-Week High</b>	- Latest price divided by the high price from the past 52 weeks of daily closing prices.
<b>Price / 52-Week Low</b>	- Latest price divided by the low price from the past 52 weeks of daily closing prices.
<b>50-Day Average Price</b>	- Mean of last 50 daily closing prices.
<b>200-Day Average Price</b>	- Mean of last 200 daily closing prices.
<b>Price / 50-Day Average Price</b>	- Latest closing price divided by mean of last 50 daily closing prices, as a percentage.
<b>Price / 200-Day Average Price</b>	- Latest closing price divided by mean of last 200 daily closing prices, as a percentage.
<b>Relative Strength Index</b>	- 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 $n = \text{number of RSI periods}$ . 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.
<b>Price Volatility</b>	- The standard deviation of the last 20 days of daily closing prices.
<b>Sharpe Ratio</b>	- 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.
<b>Sortino Ratio</b>	- 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.
<b>Dividends Per Share TTM</b>	- Sum of the last four quarters of Dividends Per Share.
<b>Payout Ratio</b>	- Dividends Per Share TTM divided by Operating EPS TTM.
<b>Dividend Yield TTM %</b>	- Sum of the last four quarter of Dividends Per Share divided by Weekly Price.
<b>EBITDA</b>	- Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).
<b>Free Cash Flow</b>	- Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.
<b>Book Value</b>	- Total Common Equity last quarter divided by Shares Outstanding last quarter.
<b>Book Value Per Share</b>	- Total Common Equity last quarter divided by Shares Outstanding last quarter.
<b>Gross Margin %</b>	- Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.
<b>EBITDA Margin %</b>	- Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.
<b>Pre-Tax Margin %</b>	- Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.
<b>Net Profit Margin %</b>	- Sum of the last four quarters of Operating EPS divided by sum of the last four quarters Revenues Per Share.
<b>Return on Equity %</b>	- Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Book Value.
<b>Return on Capital %</b>	- Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Capital Per Share.
<b>Return on Assets %</b>	- Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Assets Per Share.
<b>Price / EPS TTM</b>	- Weekly Price divided by the sum of the last four quarters of Operating EPS (capped at 99.9).
<b>Price / Sales</b>	- Weekly Price divided by Revenues Per Share TTM.
<b>Price / Book Value</b>	- 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).
<b>Free Cash Flow Yield %</b>	- Free Cash Flow Per Share TTM divided by Weekly Price.
<b>Enterprise Value</b>	- Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.
<b>Enterprise Value / Sales</b>	- Enterprise Value divided by the sum of the last four quarters of Revenue.
<b>Enterprise Value / EBITDA</b>	- Enterprise Value divided by EBITDA TTM.
<b>Enterprise Value / EBIT</b>	- Enterprise Value divided by trailing four quarters of Operating Income.
<b>Enterprise Value / Free Cash Flow</b>	- Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.
<b>Russell 1000 Index</b>	- The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.
<b>EPS 5-Year Growth Rate %</b>	is capped at 999.9%.
<b>Revenue 5-Year Growth Rate %</b>	is capped at 999.9%.



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