

Vanquis Banking Group plc (VANQ:LN)



Financials/Consumer Lending

Price: 48.60

Report Date: April 18, 2024

Business Description and Key Statistics

Vanquis Banking Group plc is a specialist bank, focused on the mid-cost credit market. The Company is made up of three core brands, including Vanquis, Moneybarn and Snoop. The Vanquis brand offers a range of credit card products, unsecured personal loans and savings products. The Moneybarn brand offers secured vehicle finance on a range of asset classes, new and used, including cars, motorbikes and light commercial vehicles. Snoop, a platform which provides data-driven, personalized insights. It also provides a range of cards tailored to suit the needs of its customers, with a range of APR's, credit limits and promotional offers. It offers personal loans to new and existing customers through affiliates and intermediaries. It also provides its customers with personalized insights to help them better understand and manage their finances. All its credit products are delivered online. It also offers notice accounts and fixed rate bonds.

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

ICB Industry: Financials

ICB Subsector: Consumer Lending

Address: No. 1 Godwin Street
BRADFORD BD1 2SU
GBR

Employees: 1,908

	Current	YTY % Chg
Revenue LFY (M)	600	12.4
EPS Diluted LFY	-0.02	
Market Value (M)	125	
Shares Outstanding LFY (000)	256,500	
Book Value Per Share	2.27	
EBITDA Margin %	47.50	
Net Margin %	-1.0	
Long-Term Debt / Capital %	81.3	
Dividends and Yield TTM	0.06 - 31.48%	
Payout Ratio TTM %	0.0	
60-Day Average Volume (000)	1,707	
52-Week High & Low	240.00 - 46.20	
Price / 52-Week High & Low	0.20 - 1.05	

Price, Moving Averages & Volume



Vanquis Banking Group plc is currently trading at 48.60 which is 42.6% below its 50 day moving average price of 84.60 and 57.6% below its 200 day moving average price of 114.58.

VANQ:LN is currently 79.8% below its 52-week high price of 240.00 and is 5.2% above its 52-week low price of 46.20. Over the past 52-weeks, VANQ:LN is down 79.8% while on a calendar year-to-date basis it is down 62.4%.

The Relative Strength Index (RSI) indicator for VANQ:LN is currently 29.64. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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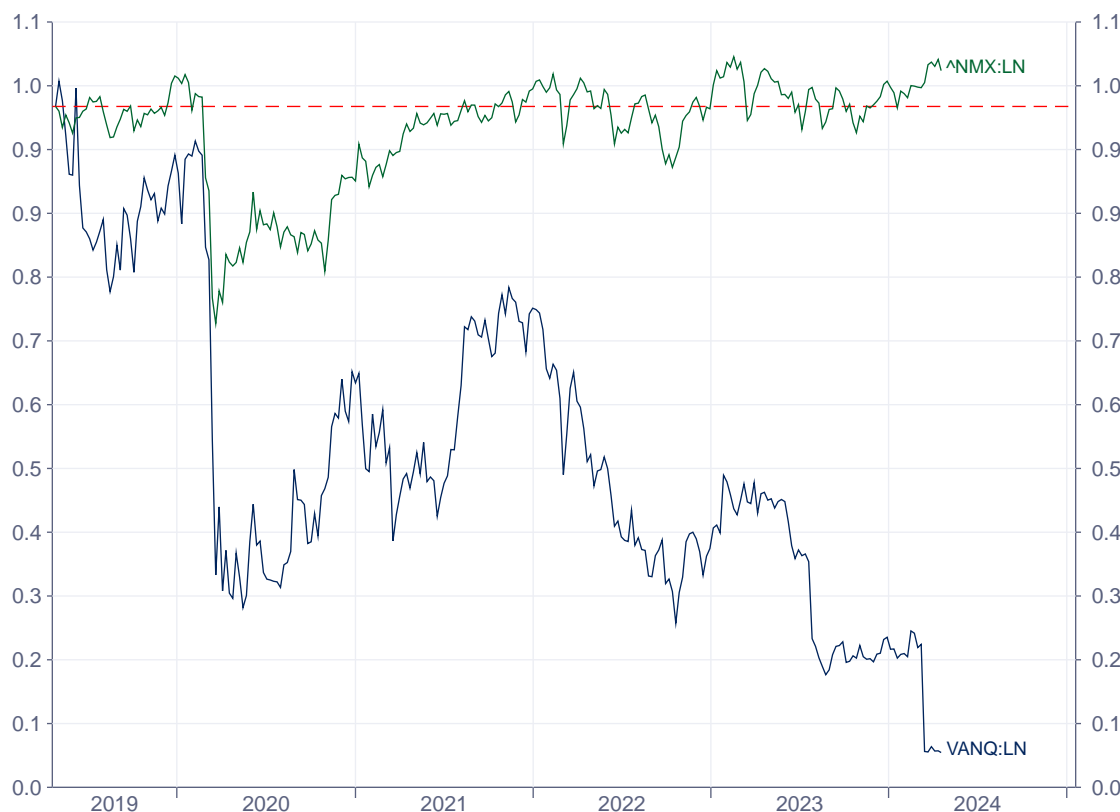
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-0.10	-0.50	50-Day Average Price	84.60
1-Week %	1.25	1.99	Price / 50-Day Average	0.57
4-Week %	-5.08	-6.63	200-Day Average Price	114.58
52-Week %	-79.75	-79.70	Price / 200-Day Average	0.42
Quarter-to-Date %	-7.78	-6.66	RSI - Relative Strength Index	29.64
Year-to-Date %	-62.38	-63.80	Risk Metrics	
Last Month %	-56.52	-60.77	Price Volatility	1.96
Last Quarter %	-59.21	-61.78	Sharpe Ratio	-0.14
Last Calendar Year %	-32.43	-36.31	Sortino Ratio	-0.21

5-Year Price Performance vs. FTSE 350

Vanquis Banking Group plc
FTSE 350 Index

Current: 0.10 CAGR: -37.4%
Current: 1.05 CAGR: 1.0%



Over the past five years, Vanquis Banking Group plc's stock price is down 90.3% which is 95.3% below the FTSE 350 Index performance of 5.0% over the same period. Vanquis Banking Group plc's cumulative annualized growth rate (CAGR) over the five year period has been -37.4% while that of the FTSE 350 Index has been 1.0%.

Over the past year, Vanquis Banking Group plc's stock price performance of -79.7% has underperformed that of the FTSE 350 Index by 79.7%. On a year-to-date basis, Vanquis Banking Group plc's stock price performance of -62.4% has underperformed the FTSE 350 Index by 63.8%.

Over the past week, Vanquis Banking Group plc's stock price performance of 1.3% has outperformed that of the FTSE 350 Index by 2.0%.

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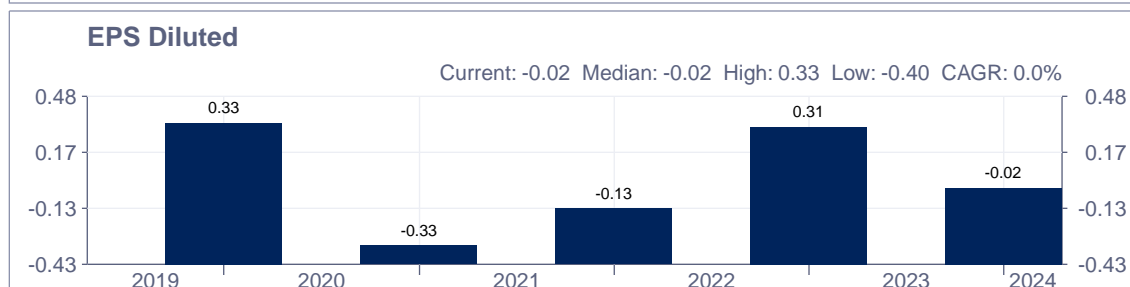
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Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-9.4	-11.8	-5.7	Gross Margin %	99.7		
Revenues Per Share %	-9.3	-13.7	-8.4	EBITDA Margin %	47.5	47.8	40.2
EBITDA %	-4.9	-14.0	3.5	Pre-Tax Margin %	-0.7	10.0	12.4
EPS Diluted %	41.9	-100.0	-100.0	Net Margin %	-1.0	8.6	9.7
Free Cash Flow %	-100.0	-34.1	-100.0	Return on Equity %	-1.0	7.8	14.2
Cash from Operations %	-99.9	-42.2	-99.9	Return on Capital %	-0.2	2.0	4.2
Book Value %	-3.8	-3.7	0.4	Return on Assets %	-0.2	1.8	3.7



Vanquis Banking Group plc's cumulative annualized revenue growth rate over the charted period is -11.9%. This compares to cumulative annualized growth of -9.4% over the past 3 years.



Vanquis Banking Group plc's cumulative annualized EPS growth rate over the charted period is 0.0%. This compares to cumulative annualized growth of 41.9% over the past 3 years.



Vanquis Banking Group plc's net profit margin of -1.0% is 9.6% below the period's mean net margin of 8.6%. During the charted period, the observed net profit margin high and low were 45.0% and -16.2% respectively.



Vanquis Banking Group plc's return on equity of -1.0% is 8.8% below the period's mean return on equity of 7.8%. During the charted period, the observed ROE high and low were 35.8% and -16.6% respectively.

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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	99.9	14.9	24.3	Earnings Yield %	-4.98	6.73	4.12
Price / Sales	0.2	0.9	1.2	Free Cash Flow Yield %	0.00	0.00	0.00
Price / Operating Cash Flow	16.0	9.9	22.6	Dividend Yield %	31.48	4.31	2.90
Price / Book Value	0.2	0.9	1.8	Enterprise Value / EBITDA	10.3	10.2	11.7



Vanquis Banking Group plc is trading at 99.90 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 14.86, while high and low observations have been 99.90 and 1.92.



Vanquis Banking Group plc is trading at a Price to Sales ratio of 0.20 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 0.93, while high and low observations have been 1.69 and 0.20.



Vanquis Banking Group plc is trading at a Price to Book ratio of 0.21 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 0.94, while high and low observations have been 1.88 and 0.21.



Vanquis Banking Group 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 43.73 and 0.00.

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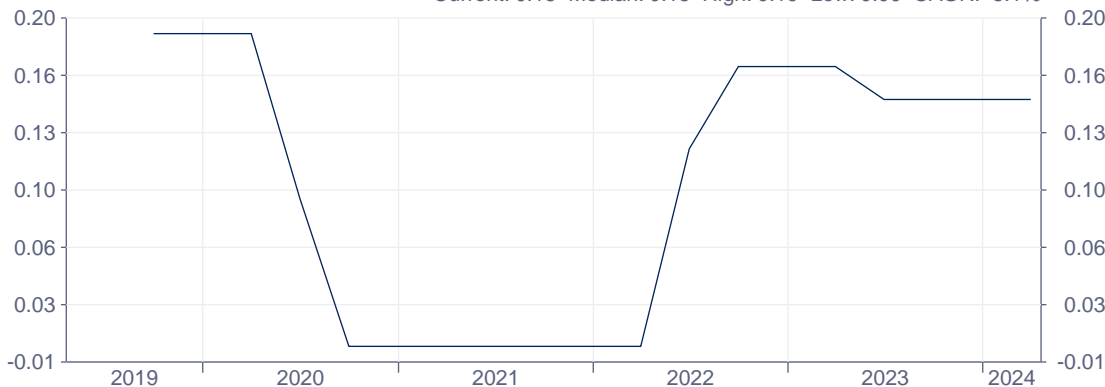
Dividends Data

Dividends Per Share TTM		0.06	Payout Ratio TTM %		0.00%	Dividend Yield TTM %		31.48%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.010	18-04-2024	19-04-2024	30-05-2024	GBP				
0.050	10-08-2023	11-08-2023	21-09-2023	GBP				
0.103	20-04-2023	21-04-2023	07-06-2023	GBP				
0.050	11-08-2022	12-08-2022	22-09-2022	GBP				
0.120	21-04-2022	22-04-2022	20-05-2022	GBP				
0.090	15-08-2019	16-08-2019	26-09-2019	GBP				
0.100	23-05-2019	24-05-2019	21-06-2019	GBP				

Dividend Growth and Yield

Dividends Per Share TTM

Current: 0.15 Median: 0.15 High: 0.19 Low: 0.00 CAGR: -5.1%



Vanquis Banking Group plc's trailing 12-month dividend per share is 0.15 and its dividend has grown at a cumulative annualized rate of -5.1% over the charted period. This compares to dividend growth of -60.80% over the past year and cumulative annualized growth of % over the past 3 years.

Dividend Yield TTM %

Current: 31.48 Median: 4.33 High: 31.48 Low: 0.00 CAGR: 5.6%



Vanquis Banking Group plc's current dividend yield is 31.48% based on trailing 12 month dividends. The current yield is above the historically observed median of 4.33% and, over the charted time period, the observed high yield has been 31.48% and the observed low yield has been 0.00%.

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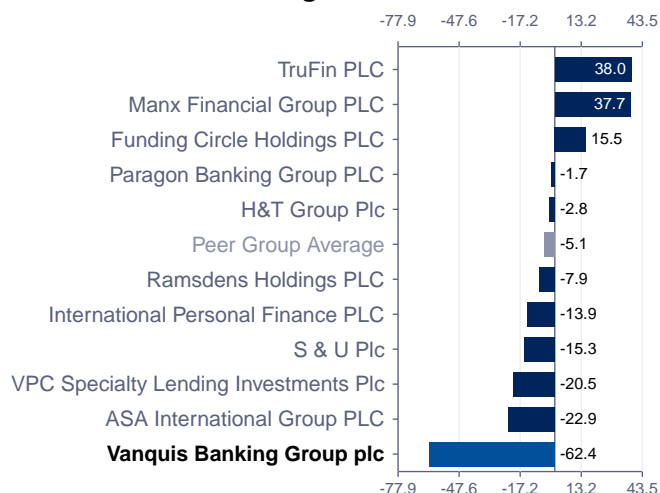
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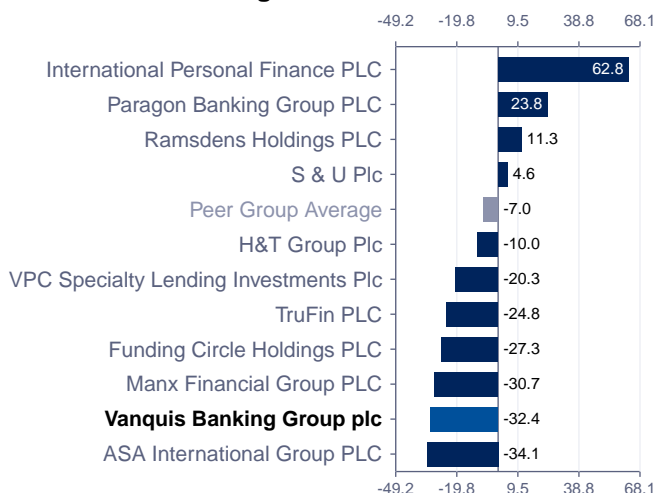
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ICB Subsector Peer Comparisons

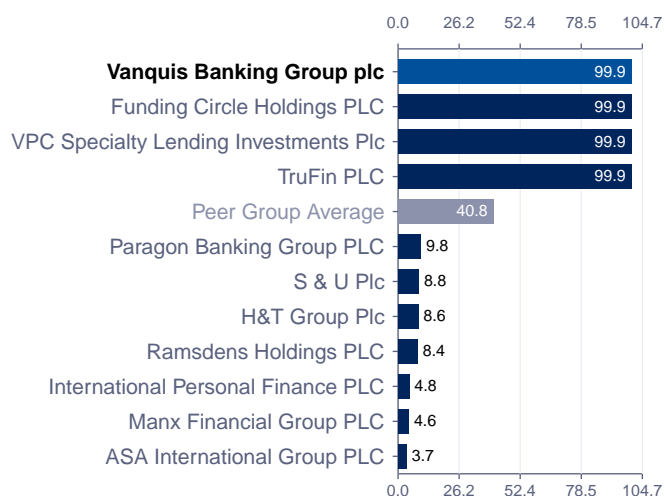
Price Change Year to Date %



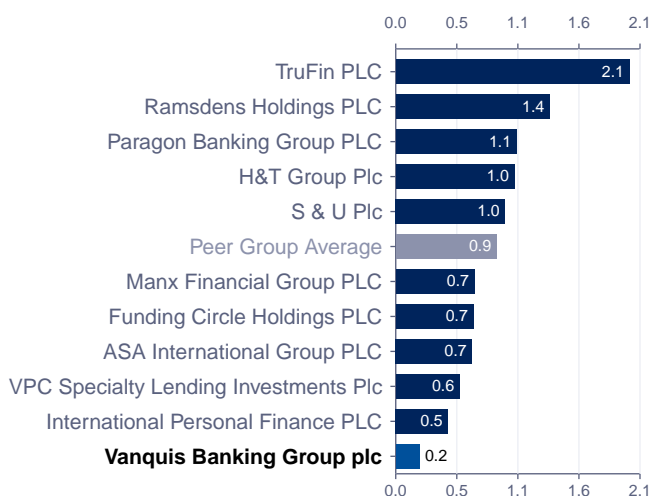
Price Change Last Calendar Year %



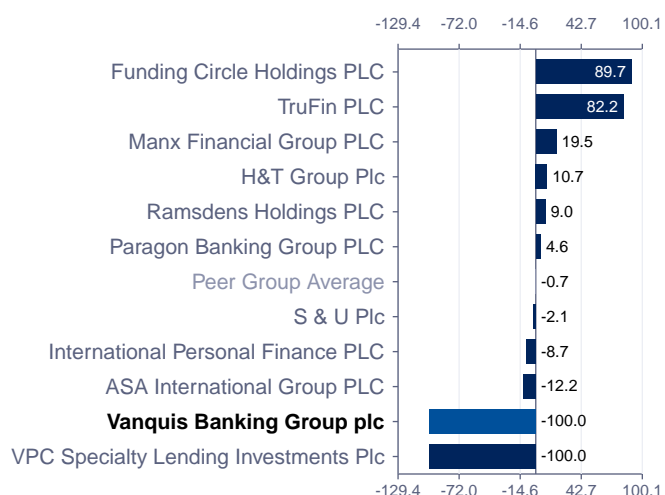
Price / EPS TTM



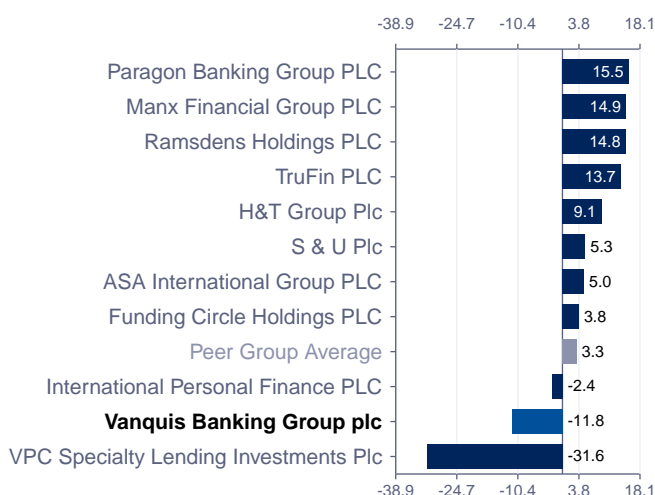
Price / Book Value



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 $RS = (total\ gains / n) / (total\ losses / n)$ 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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