

Secure Trust Bank Plc (STB:LN)



London
Stock Exchange

Financials/Banks

Price: 12.50

Report Date: April 23, 2026

Business Description and Key Statistics

Secure Trust Bank PLC is a United Kingdom-based company. The Company's principal activity is to provide banking services, including deposit taking and secured and unsecured lending. The Company's segments include Real Estate Finance, Commercial Finance, Vehicle Finance, and Retail Finance. Real Estate Finance is engaged in lending secured against property assets to a maximum 70% loan-to-value ratio, on fixed or variable rates over a term of up to five years. Commercial Finance is engaged in lending predominantly against receivables, typically releasing 90% of qualifying invoices under invoice discounting facilities. Vehicle Finance includes hire purchase lending for used cars to prime and near-prime customers and Personal Contract Purchase lending into the consumer prime credit market, both secured against the vehicle financed. Retail Finance provides online e-commerce service to retailers, providing unsecured lending products to prime United Kingdom customers.

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

ICB Industry: Financials

ICB Subsector: Banks

Address: YORKE HOUSE ARLESTON WAY
SOLIHULL B90 4LH
GBR

Employees: 772

	Current	YTY % Chg
Revenue LFY (M)		-19.0
EPS Diluted LFY	0.89	84.2
Market Value (M)	239	
Shares Outstanding LFY (000)	19,097	
Book Value Per Share	19.60	
EBITDA Margin %		
Net Margin %	28.5	
Long-Term Debt / Capital %	20.7	
Dividends and Yield TTM	0.36 - 2.74%	
Payout Ratio TTM %	14.3	
60-Day Average Volume (000)	82	
52-Week High & Low	15.30 - 5.78	
Price / 52-Week High & Low	0.82 - 2.16	

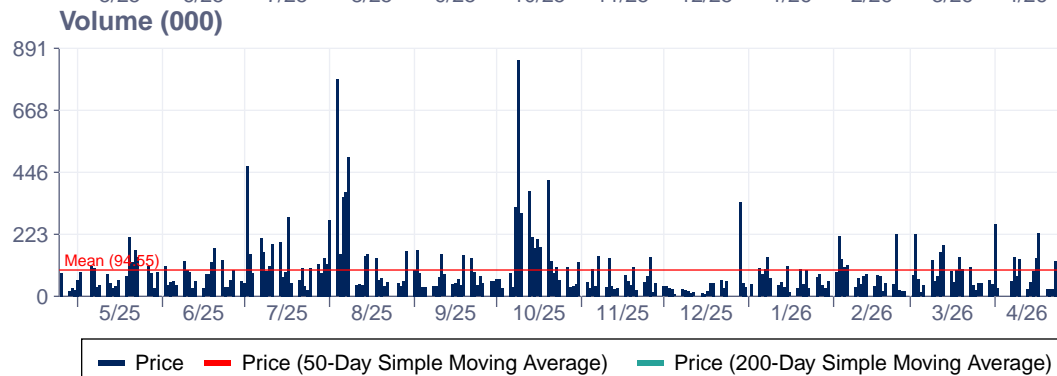
Price, Moving Averages & Volume



Secure Trust Bank Plc is currently trading at 12.50 which is 9.4% below its 50 day moving average price of 13.79 and 6.3% above its 200 day moving average price of 11.76.

STB:LN is currently 18.3% below its 52-week high price of 15.30 and is 116.3% above its 52-week low price of 5.78. Over the past 52-weeks, STB:LN is up 116.3% while on a calendar year-to-date basis it is up 0.4%.

The Relative Strength Index (RSI) indicator for STB:LN is currently 37.4. An RSI value of 70 and above is considered overbought and 30 and below oversold.



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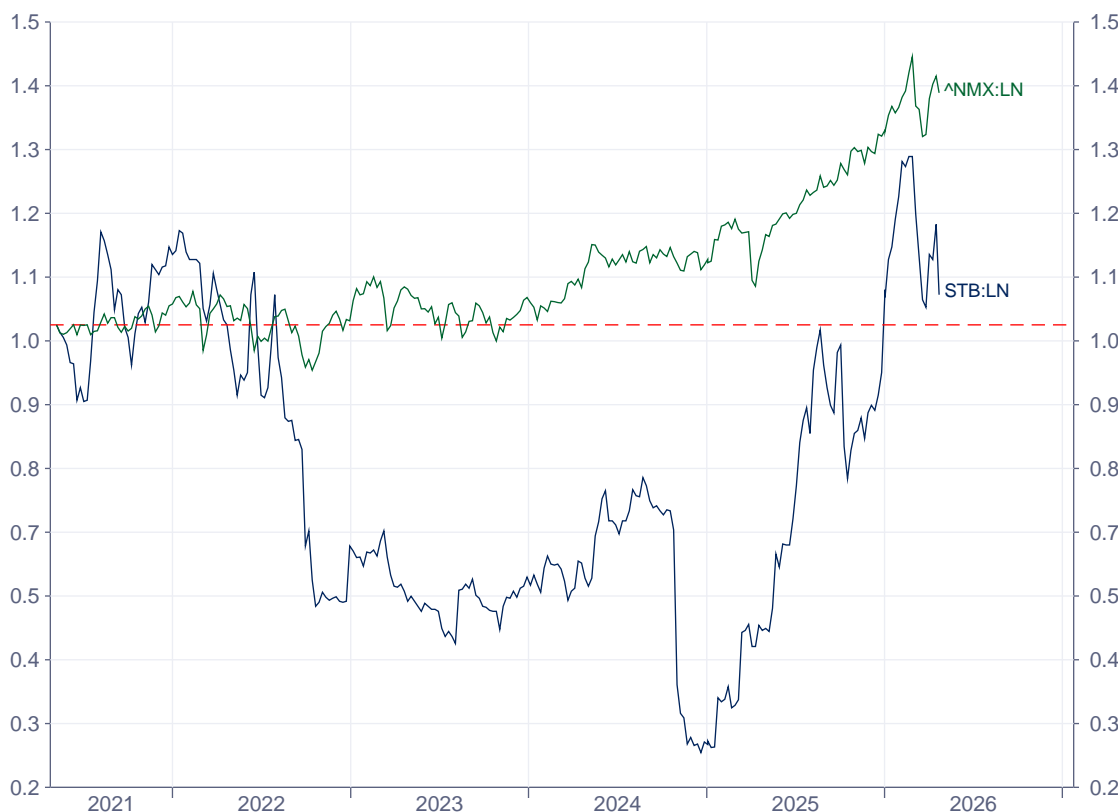
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-5.59	-5.33	50-Day Average Price	13.79
1-Week %	-7.68	-6.55	Price / 50-Day Average	0.91
4-Week %	1.21	-4.01	200-Day Average Price	11.76
52-Week %	116.26	92.74	Price / 200-Day Average	1.06
Quarter-to-Date %	-1.96	-5.18	RSI - Relative Strength Index	37.40
Year-to-Date %	0.40	-4.45	Risk Metrics	
Last Month %	-16.39	-9.24	Price Volatility	0.50
Last Quarter %	2.41	0.83	Sharpe Ratio	0.03
Last Calendar Year %	243.92	224.00	Sortino Ratio	0.05

5-Year Price Performance vs. FTSE 350

Secure Trust Bank Plc
FTSE 350 Index

Current: 1.05 CAGR: 1.0%
Current: 1.39 CAGR: 6.8%



Over the past five years, Secure Trust Bank Plc's stock price is up 5.0% which is 33.8% below the FTSE 350 Index performance of 38.8% over the same period. Secure Trust Bank Plc's cumulative annualized growth rate (CAGR) over the five year period has been 1.0% while that of the FTSE 350 Index has been 6.8%.

Over the past year, Secure Trust Bank Plc's stock price performance of 116.3% has outperformed that of the FTSE 350 Index by 92.7%. On a year-to-date basis, Secure Trust Bank Plc's stock price performance of 0.4% has outperformed the FTSE 350 Index by 4.4%.

Over the past week, Secure Trust Bank Plc's stock price performance of -7.7% has underperformed that of the FTSE 350 Index by 6.6%.

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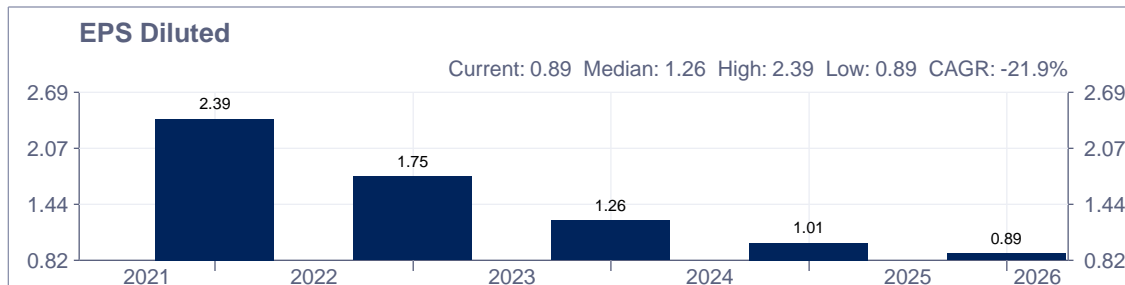
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Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-0.9	-0.2	5.6	Gross Margin %			
Revenues Per Share %	-1.5	-1.1	4.9	EBITDA Margin %			
EBITDA %				Pre-Tax Margin %	35.9	23.2	21.6
EPS Diluted %	16.1	22.6	8.7	Net Margin %	28.5	19.0	17.4
Free Cash Flow %	102.8	21.0	17.0	Return on Equity %	12.4	10.2	9.9
Cash from Operations %	98.8	21.9	17.0	Return on Capital %	10.1	8.6	8.8
Book Value %	3.9	6.2	9.7	Return on Assets %	1.1	1.0	1.1



Secure Trust Bank Plc's cumulative annualized EPS growth rate over the charted period is -21.9%. This compares to cumulative annualized growth of 16.1% over the past 3 years.



Secure Trust Bank Plc's net profit margin of 28.5% is 9.5% above the period's mean net margin of 19.0%. During the charted period, the observed net profit margin high and low were 28.5% and 12.4% respectively.



Secure Trust Bank Plc's return on equity of 12.4% is 2.2% above the period's mean return on equity of 10.2%. During the charted period, the observed ROE high and low were 15.9% and 7.0% respectively.

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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	5.2	5.0	6.4	Earnings Yield %	19.23	20.04	15.54
Price / Sales	1.5	0.8	1.4	Free Cash Flow Yield %	52.05	10.34	0.00
Price / Operating Cash Flow	5.0	4.8	6.1	Dividend Yield %	2.74	5.37	4.73
Price / Book Value	0.6	0.4	0.7	Enterprise Value / EBITDA			



Secure Trust Bank Plc is trading at 5.20 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 4.99, while high and low observations have been 8.22 and 2.32.



Secure Trust Bank Plc is trading at a Price to Sales ratio of 1.48 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.84, while high and low observations have been 1.81 and 0.33.



Secure Trust Bank Plc is trading at a Price to Book ratio of 0.64 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 0.44, while high and low observations have been 0.89 and 0.18.



Secure Trust Bank Plc has a Free Cash Flow Yield of 52.05% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 10.43%, while high and low observations have been 83.68 and 0.00.

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Dividends Data

Dividends Per Share TTM		0.36	Payout Ratio TTM %		14.27%	Dividend Yield TTM %		2.74%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.237	23-04-2026	24-04-2026	21-05-2026	GBP				
0.118	28-08-2025	29-08-2025	25-09-2025	GBP				
0.225	24-04-2025	25-04-2025	22-05-2025	GBP				
0.113	29-08-2024	30-08-2024	26-09-2024	GBP				
0.162	25-04-2024	26-04-2024	23-05-2024	GBP				
0.160	31-08-2023	01-09-2023	28-09-2023	GBP				
0.291	27-04-2023	28-04-2023	25-05-2023	GBP				
0.160	25-08-2022	26-08-2022	26-09-2022	GBP				
0.411	21-04-2022	22-04-2022	19-05-2022	GBP				
0.200	26-08-2021	27-08-2021	27-09-2021	GBP				
0.440	22-04-2021	23-04-2021	21-05-2021	GBP				

Dividend Growth and Yield

Dividends Per Share TTM



Secure Trust Bank Plc's trailing 12-month dividend per share is 0.34 and its dividend has grown at a cumulative annualized rate of -13.1% over the charted period. This compares to dividend growth of 5.00% over the past year and cumulative annualized growth of -7.70% over the past 3 years.

Dividend Yield TTM %



Secure Trust Bank Plc's current dividend yield is 2.74% based on trailing 12 month dividends. The current yield is below the historically observed median of 5.38% and, over the charted time period, the observed high yield has been 9.21% and the observed low yield has been 0.00%.

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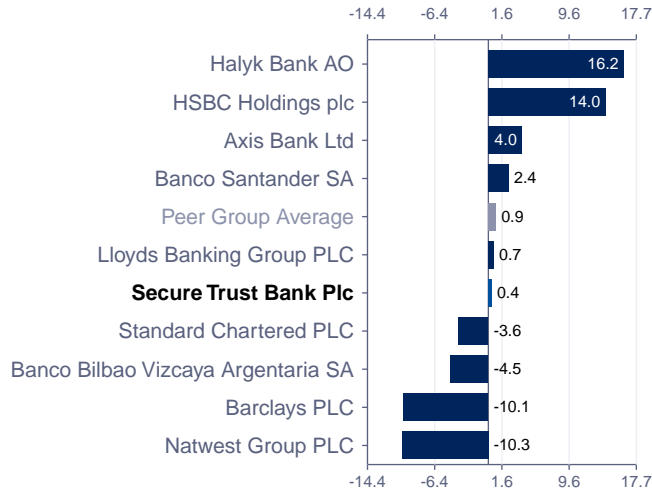
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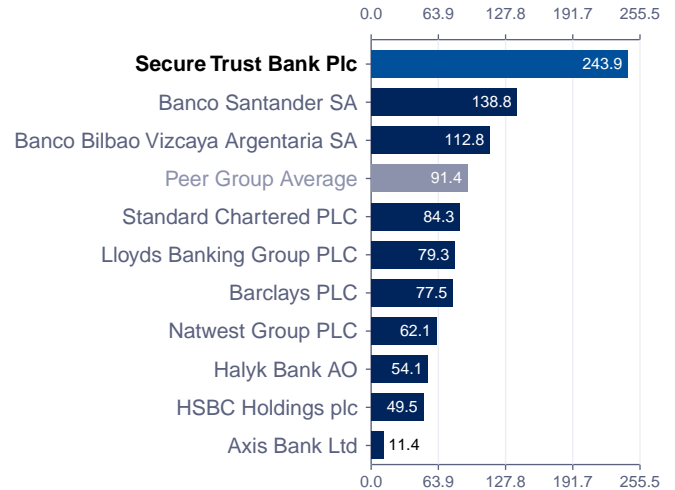
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ICB Subsector Peer Comparisons

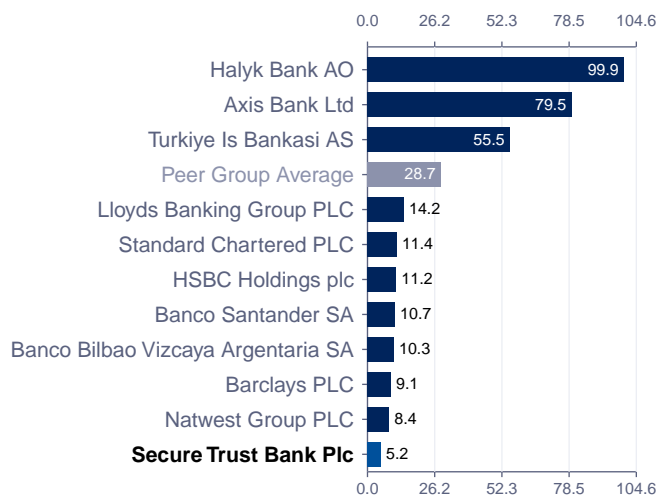
Price Change Year to Date %



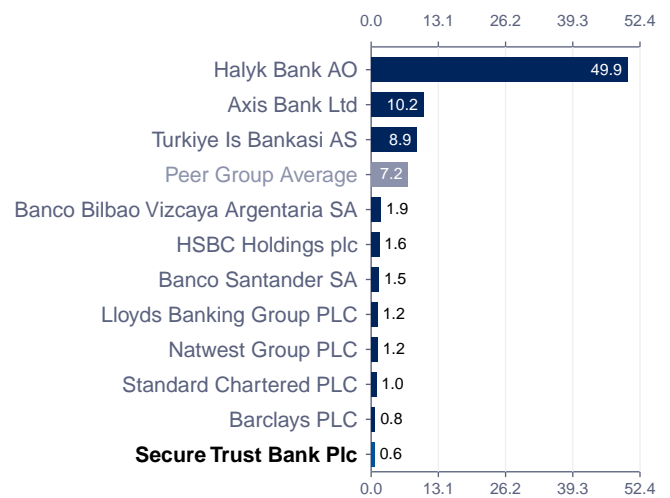
Price Change Last Calendar Year %



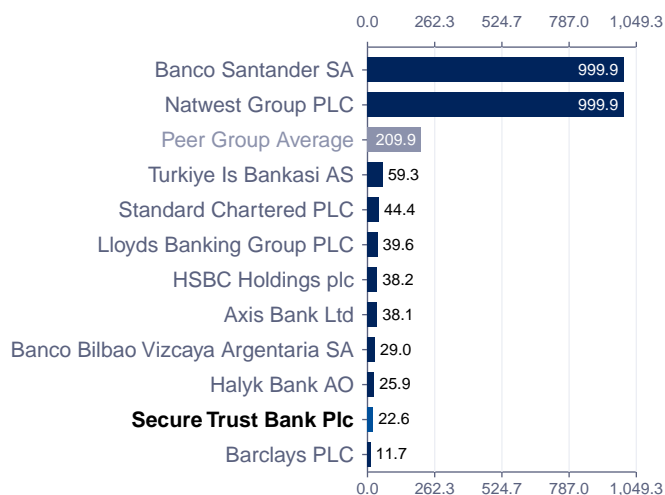
Price / EPS TTM



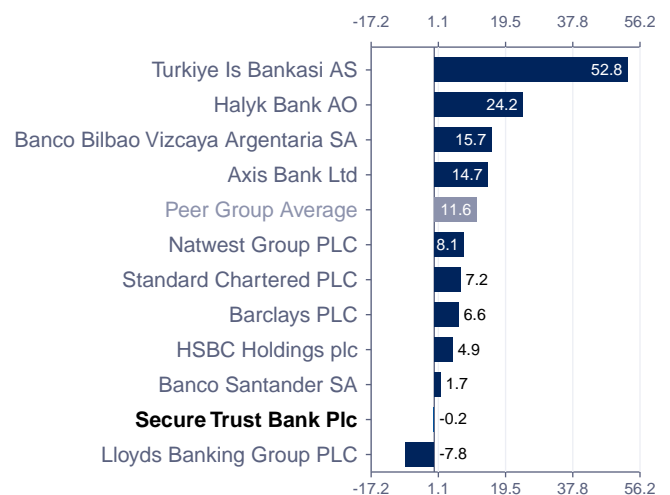
Price / Book Value



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.

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 $n = \text{number of RSI periods}$. 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.

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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