

# St James's Place PLC (STJ:LN)



Financials/Asset Managers and Custodians

Price: 1,213.50

Report Date: September 5, 2025

## Business Description and Key Statistics

St. James's Place plc is a United Kingdom-based company, which is engaged in offering wealth management and financial planning advice to individuals, trustees and businesses. The Company operates through the wealth management business segment, which is engaged in providing support to its clients through the provision of financial advice and assistance through its partner network, and financial solutions including (but not limited to) wealth management products manufactured in the Group, such as insurance bonds, pensions, unit trust and investment savings accounts (ISA) investments, and a discretionary fund management (DFM) service. Its products and services include financial advice, pensions and retirement, managing investments, later life planning, specialist cash management and banking, mortgages and protection, advising businesses and private client. Its later life planning includes inheritance tax planning, gifting, trusts and social care planning.

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

**ICB Industry:** Financials

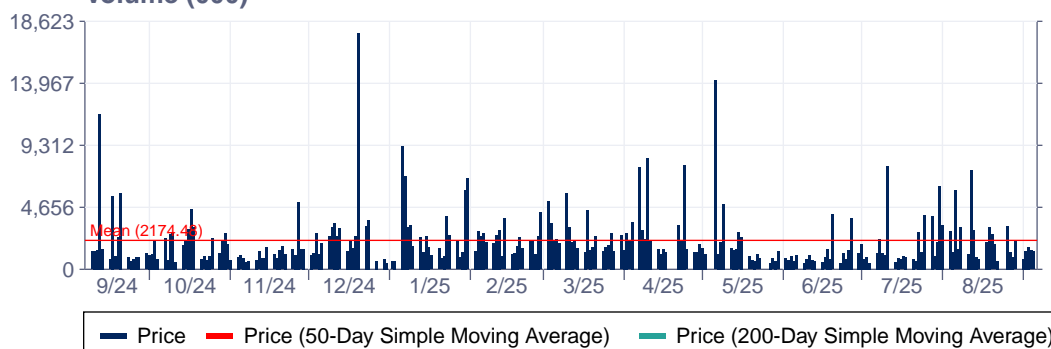
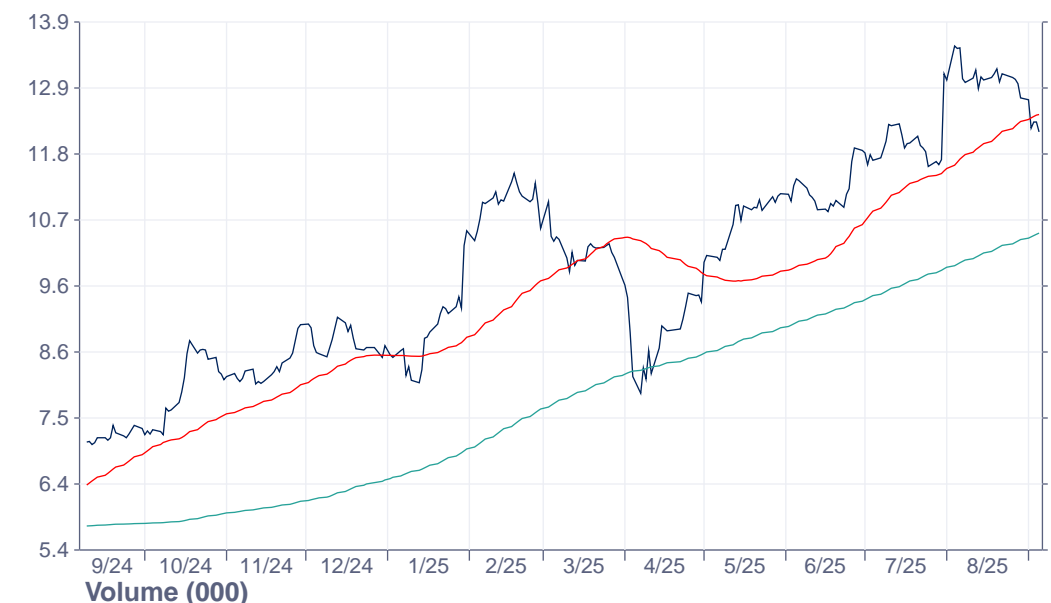
**ICB Subsector:** Asset Managers and Custodians

**Address:** St. James's Place House, 1 Tetbury Road  
CIRENCESTER GL7 1FP  
GBR

**Employees:** 3,334

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	25,913	-36.2
<b>EPS Diluted LFY</b>	0.73	
<b>Market Value (M)</b>	6,486	
<b>Shares Outstanding LFY (000)</b>	534,508	
<b>Book Value Per Share</b>	2.56	
<b>EBITDA Margin %</b>	5.90	
<b>Net Margin %</b>	3.0	
<b>Long-Term Debt / Capital %</b>	22.7	
<b>Dividends and Yield TTM</b>	0.18 - 1.48%	
<b>Payout Ratio TTM %</b>	19.1	
<b>60-Day Average Volume (000)</b>	1,962	
<b>52-Week High &amp; Low</b>	13.53 - 6.99	
<b>Price / 52-Week High &amp; Low</b>	0.90 - 1.74	
<b>Beta 5-Year vs. S&amp;P 500</b>		

## Price, Moving Averages & Volume



The Relative Strength Index (RSI) indicator for STJ:LN is currently 37.74. 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 %	-1.30	-1.27	50-Day Average Price	12.42
1-Week %	-4.37	-4.55	Price / 50-Day Average	0.98
4-Week %	-6.65	-7.49	200-Day Average Price	10.50
52-Week %	73.73	63.00	Price / 200-Day Average	1.16
Quarter-to-Date %	2.49	-1.97	RSI - Relative Strength Index	37.74
Year-to-Date %	39.80	28.17	Risk Metrics	
Last Month %	-3.02	-3.35	Price Volatility	0.33
Last Quarter %	21.19	18.08	Sharpe Ratio	0.08
Last Calendar Year %	26.97	21.42	Sortino Ratio	0.14
			Beta 3-Year vs. S&P 500	
			Beta 5-Year vs. S&P 500	

## 5-Year Price Performance vs. FTSE 350

St James's Place PLC  
FTSE 350 Index

Current: 1.27 CAGR: 5.0%  
Current: 1.48 CAGR: 8.2%



Over the past five years, St James's Place PLC's stock price is up 27.3% which is 20.8% below the FTSE 350 Index performance of 48.1% over the same period. St James's Place PLC's cumulative annualized growth rate (CAGR) over the five year period has been 5.0% while that of the FTSE 350 Index has been 8.2%.

Over the past year, St James's Place PLC's stock price performance of 73.7% has outperformed that of the FTSE 350 Index by 63.0%. On a year-to-date basis, St James's Place PLC's stock price performance of 39.8% has outperformed the FTSE 350 Index by 28.2%.

Over the past week, St James's Place PLC's stock price performance of -4.4% has underperformed that of the FTSE 350 Index by 4.6%.

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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 %		85.5	13.4	Gross Margin %			
Revenues Per Share %		84.9	12.9	EBITDA Margin %	5.9	10.2	7.9
EBITDA %	132.7	38.6	13.1	Pre-Tax Margin %	5.7	9.8	7.6
EPS Diluted %	11.1	12.6	10.9	Net Margin %	3.0	9.0	6.8
Free Cash Flow %	-21.1	-8.9	-7.8	Return on Equity %	40.8	24.3	20.2
Cash from Operations %	-21.8	-9.3	-7.4	Return on Capital %	28.7	16.8	14.9
Book Value %	7.0	6.1	3.0	Return on Assets %	0.3	0.2	0.2

### Revenue (M)

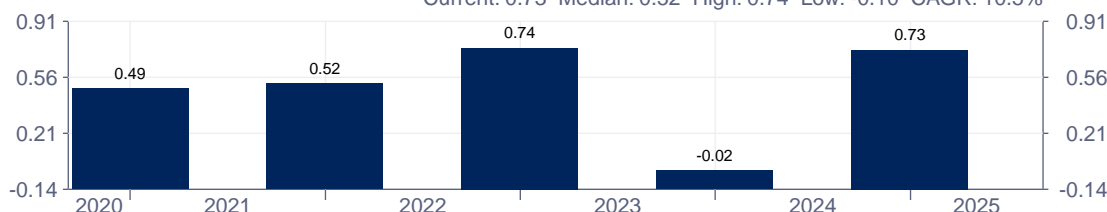
Current: 25913.20 Median: 17951.20 High: 25913.20 Low: -15656.46 CAGR: 34.2%



St James's Place PLC's cumulative annualized revenue growth rate over the charted period is 34.2%. This compares to cumulative annualized growth of % over the past 3 years.

### EPS Diluted

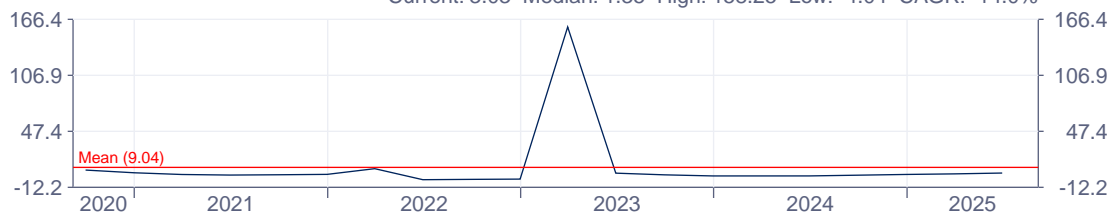
Current: 0.73 Median: 0.52 High: 0.74 Low: -0.10 CAGR: 10.5%



St James's Place PLC's cumulative annualized EPS growth rate over the charted period is 10.5%. This compares to cumulative annualized growth of 11.1% over the past 3 years.

### Net Profit Margin %

Current: 3.03 Median: 1.35 High: 158.25 Low: -4.04 CAGR: -14.0%



St James's Place PLC's net profit margin of 3.0% is 6.0% below the period's mean net margin of 9.0%. During the charted period, the observed net profit margin high and low were 158.3% and -4.0% respectively.

### Return on Equity %

Current: 40.80 Median: 27.35 High: 40.80 Low: -0.80 CAGR: 8.7%



St James's Place PLC's return on equity of 40.8% is 16.6% above the period's mean return on equity of 24.2%. During the charted period, the observed ROE high and low were 40.8% and -0.8% respectively.

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## Valuation Metrics

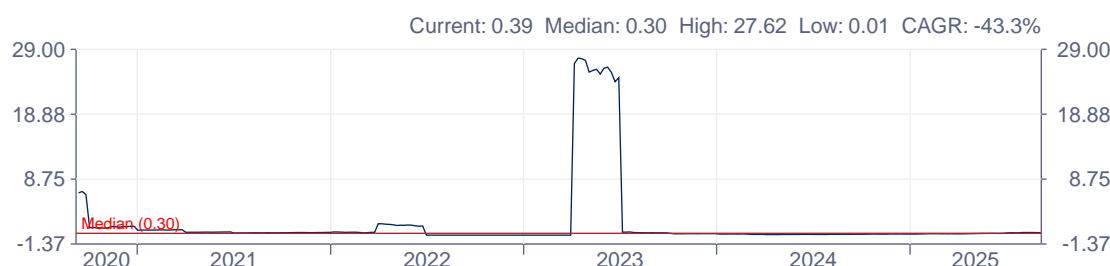
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	12.9	21.2	28.7	Earnings Yield %	7.78	4.71	3.48
Price / Sales	0.4	0.3	0.5	Free Cash Flow Yield %	2.88	0.00	2.12
Price / Operating Cash Flow	12.4	19.3	27.5	Dividend Yield %	1.48	3.97	3.63
Price / Book Value	4.8	5.1	5.2	Enterprise Value / EBITDA	6.9	9.5	14.9

### Price / EPS TTM



St James's Place PLC is trading at 12.85 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 21.24, while high and low observations have been 99.90 and 9.79.

### Price / Sales



St James's Place PLC is trading at a Price to Sales ratio of 0.39 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.30, while high and low observations have been 27.62 and 0.01.

### Price / Book Value



St James's Place PLC is trading at a Price to Book ratio of 4.75 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 5.06, while high and low observations have been 9.11 and 2.32.

### Free Cash Flow Yield %



St James's Place PLC has a Free Cash Flow Yield of 2.88% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 0.00%, while high and low observations have been 10.49 and 0.00.

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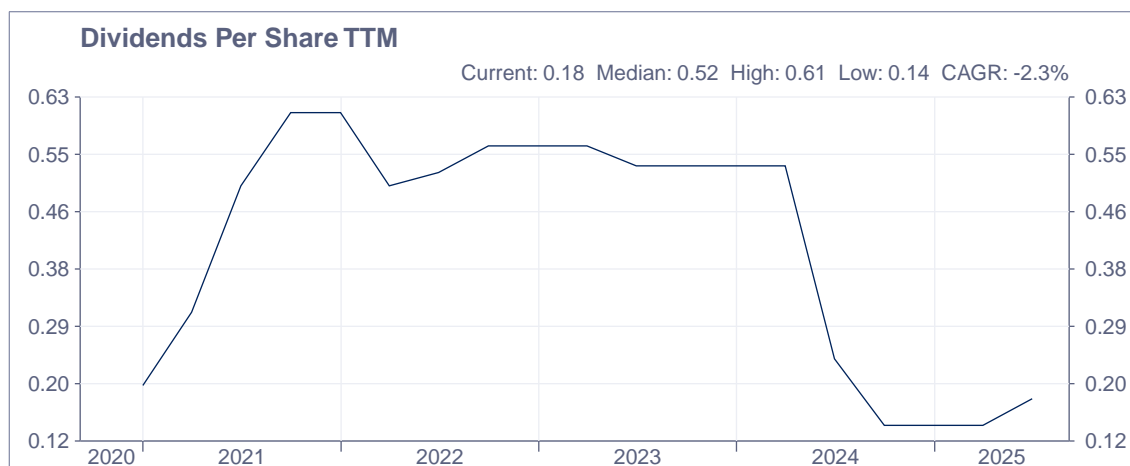
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## Dividends Data

Dividends Per Share TTM		0.18	Payout Ratio TTM %		19.06%	Dividend Yield TTM %	1.48%
Rate	Ex Date	Record Date	Payment Date	Currency	Note		
0.060	07-08-2025	08-08-2025	19-09-2025	GBP			
0.120	10-04-2025	11-04-2025	23-05-2025	GBP			
0.060	22-08-2024	23-08-2024	20-09-2024	GBP			
0.080	25-04-2024	26-04-2024	24-05-2024	GBP			
0.158	24-08-2023	25-08-2023	22-09-2023	GBP			
0.372	04-05-2023	05-05-2023	31-05-2023	GBP			
0.156	25-08-2022	26-08-2022	23-09-2022	GBP			
0.404	28-04-2022	29-04-2022	27-05-2022	GBP			
0.116	26-08-2021	27-08-2021	24-09-2021	GBP			
0.385	15-04-2021	16-04-2021	21-05-2021	GBP			
0.112	04-03-2021	05-03-2021	24-03-2021	GBP			
0.200	07-05-2020	11-05-2020	27-05-2020	GBP			

## Dividend Growth and Yield



St James's Place PLC's trailing 12-month dividend per share is 0.18 and its dividend has grown at a cumulative annualized rate of -2.3% over the charted period. This compares to dividend growth of 28.60% over the past year and cumulative annualized growth of -31.50% over the past 3 years.



St James's Place PLC's current dividend yield is 1.48% based on trailing 12 month dividends. The current yield is below the historically observed median of 3.97% and, over the charted time period, the observed high yield has been 12.75% and the observed low yield has been 1.18%.

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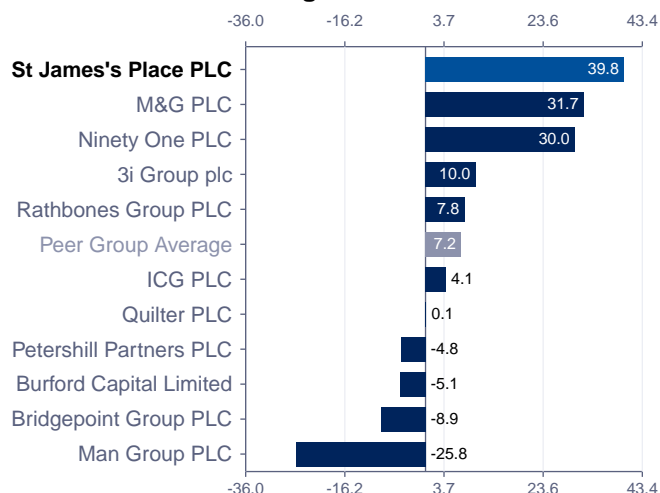
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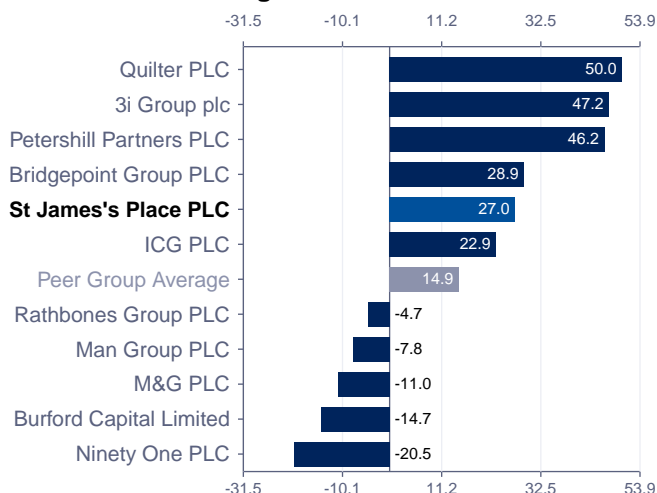
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## ICB Subsector Peer Comparisons

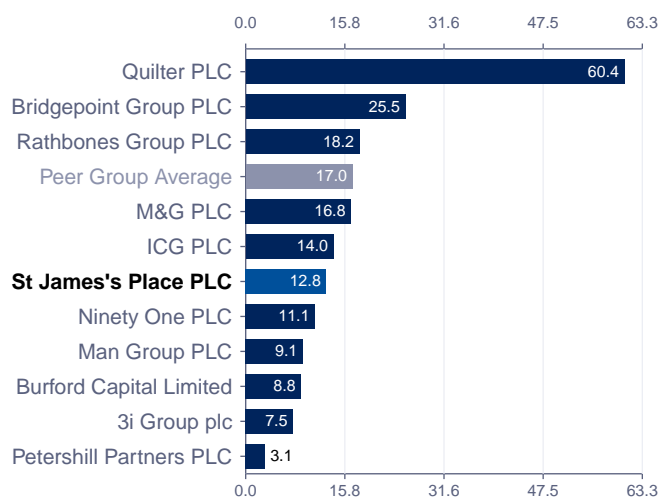
Price Change Year to Date %



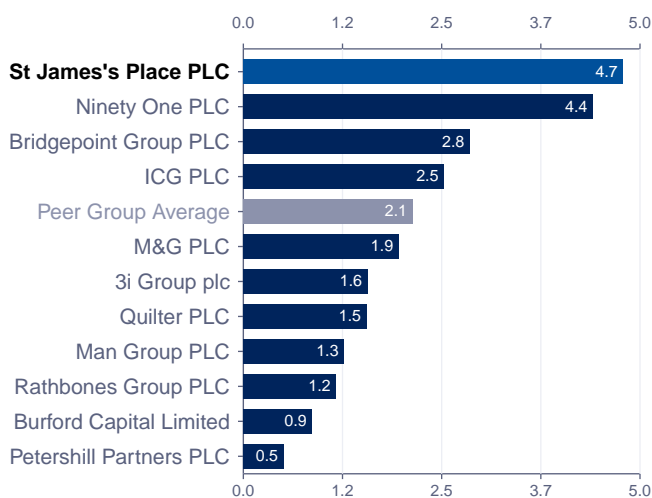
Price Change Last Calendar Year %



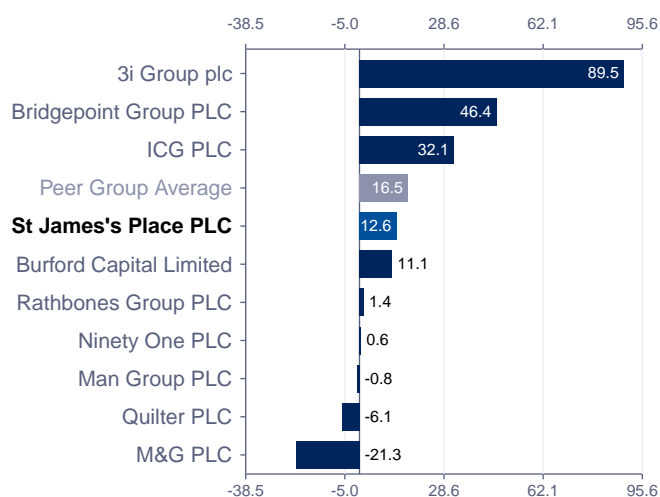
Price / EPS TTM



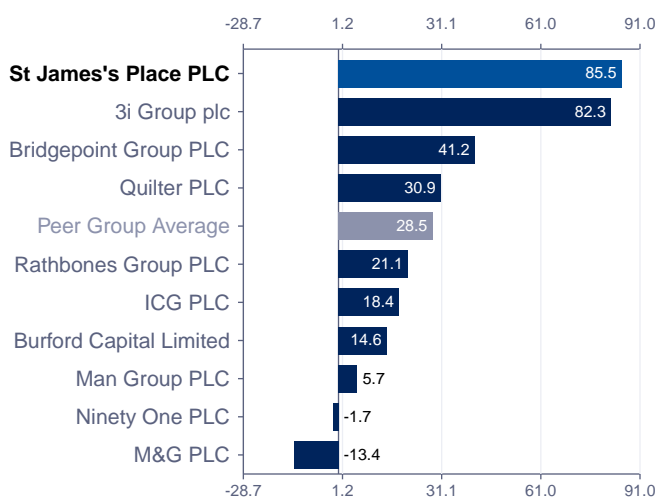
Price / Book Value



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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