

STM Group PLC (STM:LN)



Financials/Asset Managers and Custodians

Price: 57.50

Report Date: April 24, 2024

Business Description and Key Statistics

STM Group PLC is an Isle of Man-based multi-jurisdictional financial services company. The Company specializes in the administration of client assets in relation to retirement, estate and succession planning and wealth structuring. It operates through four segments: Pensions, Life Assurance, Corporate Trustee Services and Other Services. It has operations in the United Kingdom, Gibraltar, Malta, Australia, and Spain. The Company has developed a range of pension products for United Kingdom nationals and internationally domiciled clients and has two Gibraltar life assurance companies which provide life insurance bond wrappers in which a variety of investments, including investment funds, can be held. The Company's products and services include international pension, life assurance solutions, annuities, workplace pension United Kingdom, workplace pension Malta, workplace pension Gibraltar. The Company also provides a range of international retirement solutions.

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

ICB Industry: Financials

ICB Subsector: Asset Managers and Custodians

Address: 1st Floor; Viking House St Paul s Square, Ramsey
DOUGLAS IM8 1GB
IMN

Employees: 285

	Current	YTY % Chg
Revenue LFY (M)	24	16.5
EPS Diluted LFY	0.01	-49.1
Market Value (M)	34	
Shares Outstanding LFY (000)	58,318	
Book Value Per Share	0.59	
EBITDA Margin %	9.80	
Net Margin %	2.5	
Long-Term Debt / Capital %	11.7	
Dividends and Yield TTM	0.01 - 1.04%	
Payout Ratio TTM %	55.8	
60-Day Average Volume (000)	27	
52-Week High & Low	60.00 - 24.50	
Price / 52-Week High & Low	0.96 - 2.35	

Price, Moving Averages & Volume



STM Group PLC is currently trading at its 50 day moving average price of 57.50 and 3.9% above its 200 day moving average price of 55.35.

STM:LN is currently 4.2% below its 52-week high price of 60.00 and is 134.7% above its 52-week low price of 24.50. Over the past 52-weeks, STM:LN is up 105.4% while on a calendar year-to-date basis it is up 4.6%.

The Relative Strength Index (RSI) indicator for STM:LN is currently 95.75. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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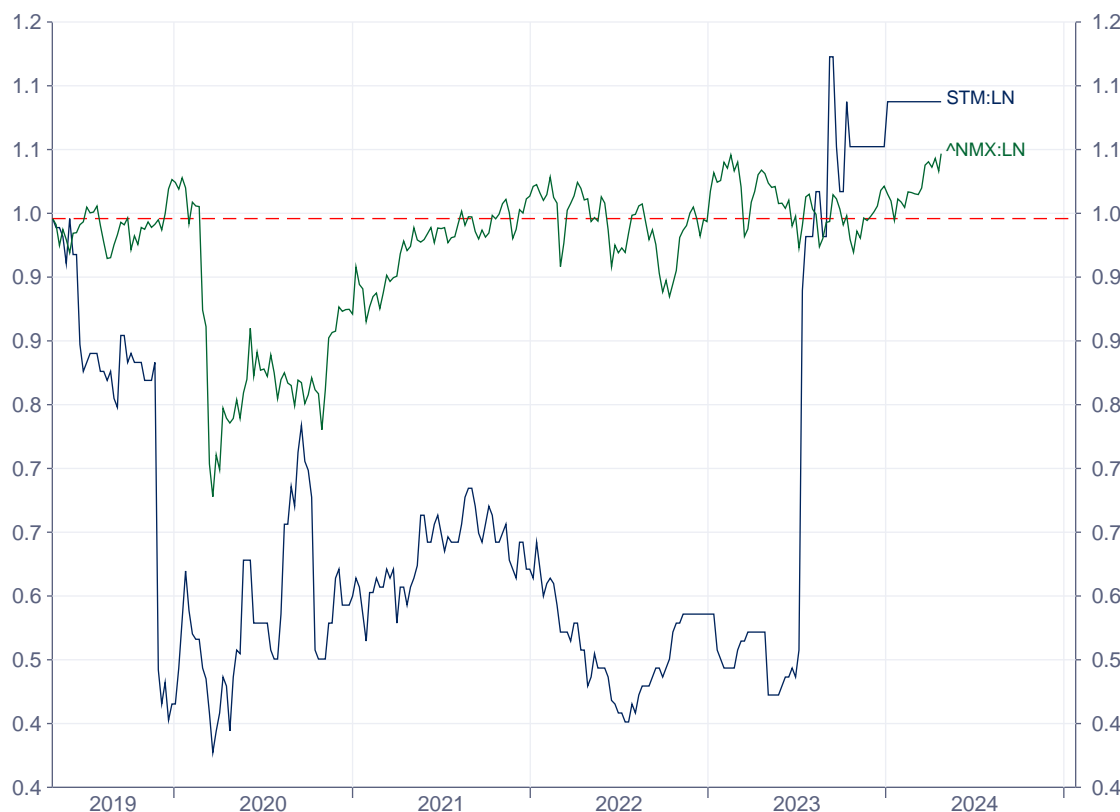
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	0.00	0.10	50-Day Average Price	57.50
1-Week %	0.00	-2.38	Price / 50-Day Average	1.00
4-Week %	0.00	-1.41	200-Day Average Price	55.35
52-Week %	105.36	103.36	Price / 200-Day Average	1.04
Quarter-to-Date %	0.00	-0.83	RSI - Relative Strength Index	95.75
Year-to-Date %	4.55	1.12	Risk Metrics	
Last Month %	0.00	-4.25	Price Volatility	0.00
Last Quarter %	4.55	1.98	Sharpe Ratio	0.07
Last Calendar Year %	89.66	85.78	Sortino Ratio	0.18

5-Year Price Performance vs. FTSE 350

STM Group PLC
FTSE 350 Index

Current: 1.13 CAGR: 2.4%
Current: 1.07 CAGR: 1.4%



Over the past five years, STM Group PLC's stock price is up 12.7% which is 5.7% above the FTSE 350 Index performance of 7.1% over the same period. STM Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 2.4% while that of the FTSE 350 Index has been 1.4%.

Over the past year, STM Group PLC's stock price performance of 105.4% has outperformed that of the FTSE 350 Index by 103.4%. On a year-to-date basis, STM Group PLC's stock price performance of 4.6% has outperformed the FTSE 350 Index by 1.1%.

Over the past week, STM Group PLC's stock price performance of 0.0% has underperformed that of the FTSE 350 Index by 2.4%.

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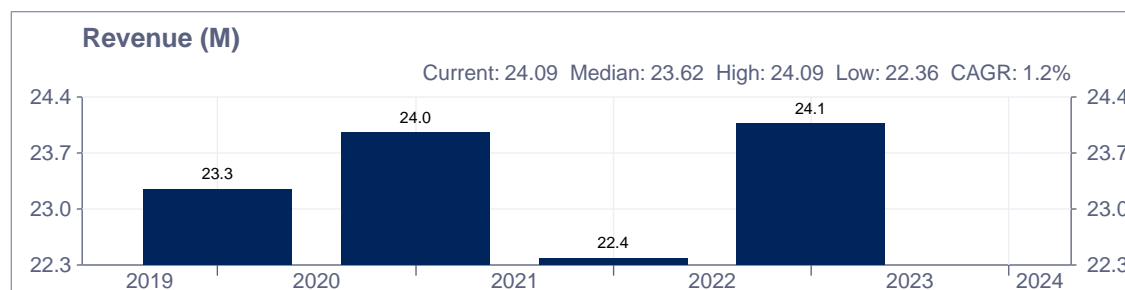
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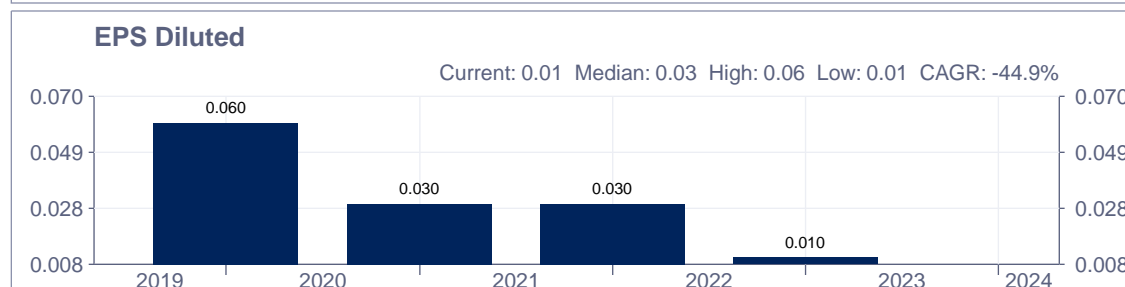
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Growth and Profitability Metrics

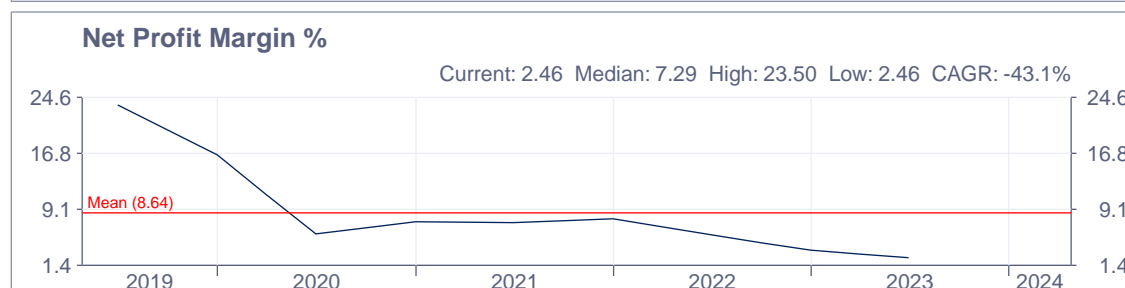
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	4.0	3.8	7.1	Gross Margin %			
Revenues Per Share %	4.2	4.8	5.7	EBITDA Margin %	9.8	11.2	14.7
EBITDA %	0.3	-10.3	10.4	Pre-Tax Margin %	4.8	9.0	12.6
EPS Diluted %	-21.4	-29.1	999.9	Net Margin %	2.5	8.6	11.6
Free Cash Flow %	18.4	10.0	3.1	Return on Equity %	1.8	5.6	7.5
Cash from Operations %	18.1	11.1	6.7	Return on Capital %	1.6	5.6	7.6
Book Value %	-0.3	1.9	3.7	Return on Assets %	1.1	3.9	5.6



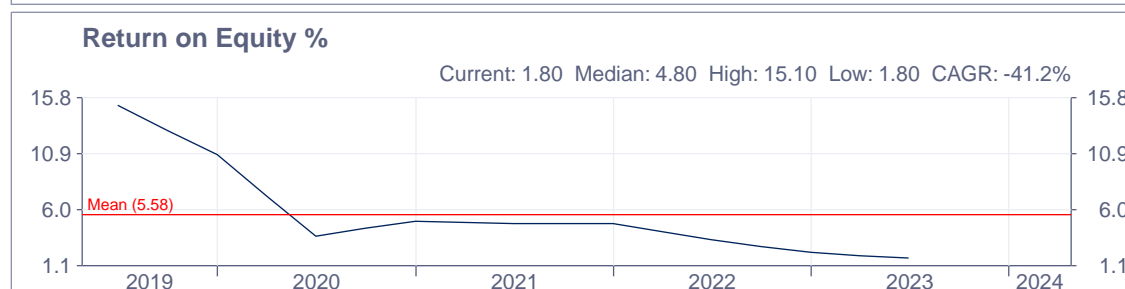
STM Group PLC's cumulative annualized revenue growth rate over the charted period is 1.2%. This compares to cumulative annualized growth of 4.0% over the past 3 years.



STM Group PLC's cumulative annualized EPS growth rate over the charted period is -44.9%. This compares to cumulative annualized growth of -21.4% over the past 3 years.



STM Group PLC's net profit margin of 2.5% is 6.2% below the period's mean net margin of 8.6%. During the charted period, the observed net profit margin high and low were 23.5% and 2.5% respectively.



STM Group PLC's return on equity of 1.8% is 3.8% below the period's mean return on equity of 5.6%. During the charted period, the observed ROE high and low were 15.1% and 1.8% respectively.

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Valuation Metrics

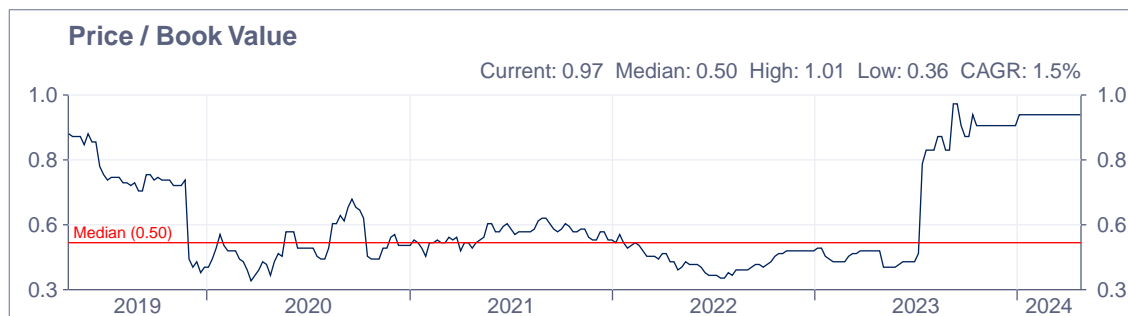
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	53.5	11.3	11.3	Earnings Yield %	1.95	8.95	9.13
Price / Sales	1.3	0.8	1.2	Free Cash Flow Yield %	4.71	4.44	4.43
Price / Operating Cash Flow	22.1	7.8	8.8	Dividend Yield %	1.04	4.71	3.26
Price / Book Value	1.0	0.5	0.8	Enterprise Value / EBITDA	7.9	1.4	3.2



STM Group PLC is trading at 53.49 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 11.33, while high and low observations have been 55.81 and 3.11.



STM Group PLC is trading at a Price to Sales ratio of 1.31 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.78, while high and low observations have been 1.45 and 0.56.



STM Group PLC is trading at a Price to Book ratio of 0.97 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 0.50, while high and low observations have been 1.01 and 0.36.



STM Group PLC has a Free Cash Flow Yield of 4.71% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 4.44%, while high and low observations have been 11.06 and 0.00.

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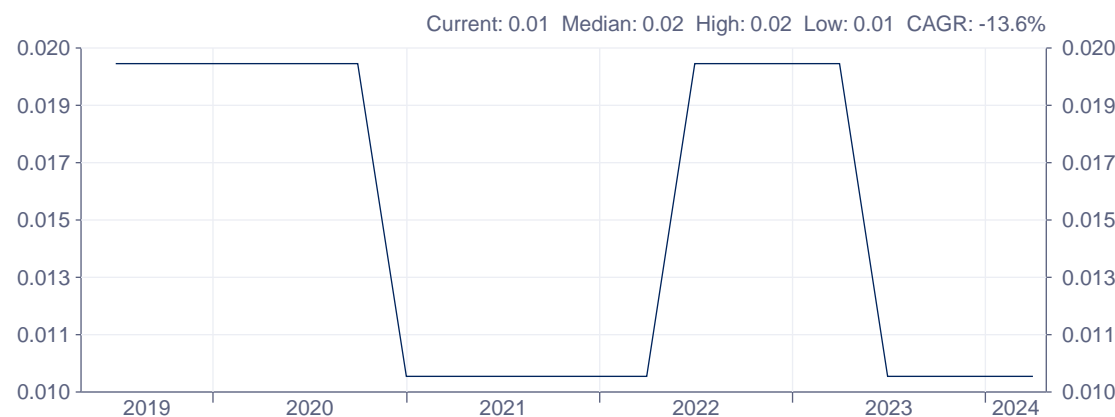
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Dividends Data

Dividends Per Share TTM		0.01	Payout Ratio TTM %		55.81%	Dividend Yield TTM %		1.04%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.006	31-08-2023	01-09-2023	19-09-2023	GBP				
0.006	20-10-2022	21-10-2022	16-11-2022	GBP				
0.009	30-06-2022	01-07-2022	19-08-2022	GBP				
0.006	21-10-2021	22-10-2021	17-11-2021	GBP				
0.009	27-05-2021	28-05-2021	30-06-2021	GBP				
0.006	22-10-2020	23-10-2020	19-11-2020	GBP				
0.008	04-06-2020	05-06-2020	26-06-2020	GBP				
0.008	24-10-2019	25-10-2019	20-11-2019	GBP				
0.013	30-05-2019	31-05-2019	26-06-2019	GBP				
0.007	11-10-2018	12-10-2018	15-11-2018	GBP				
0.012	31-05-2018	01-06-2018	27-06-2018	GBP				

Dividend Growth and Yield

Dividends Per Share TTM



STM Group PLC's trailing 12-month dividend per share is 0.01 and its dividend has grown at a cumulative annualized rate of -13.6% over the charted period. This compares to dividend growth of -60.00% over the past year and cumulative annualized growth of -22.70% over the past 3 years.

Dividend Yield TTM %



STM Group PLC's current dividend yield is 1.04% based on trailing 12 month dividends. The current yield is below the historically observed median of 4.71% and, over the charted time period, the observed high yield has been 9.62% and the observed low yield has been 1.00%.

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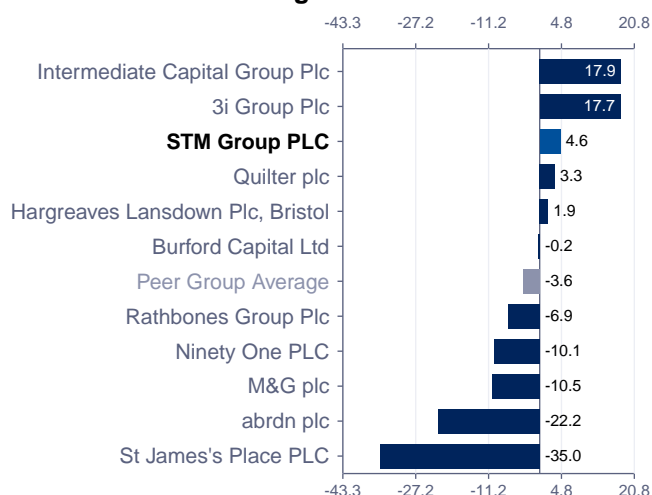
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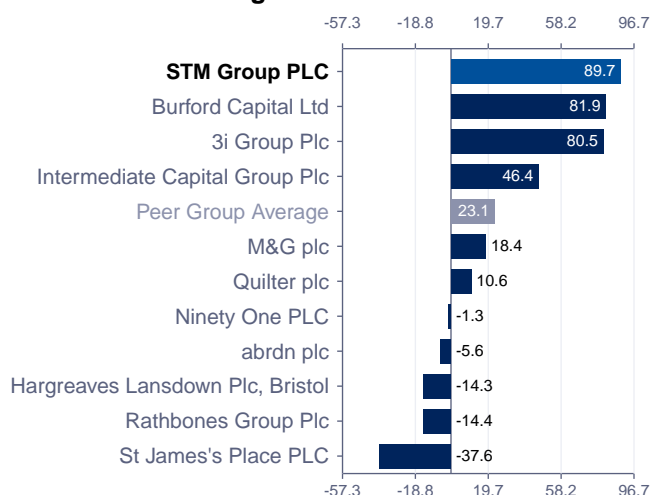
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ICB Subsector Peer Comparisons

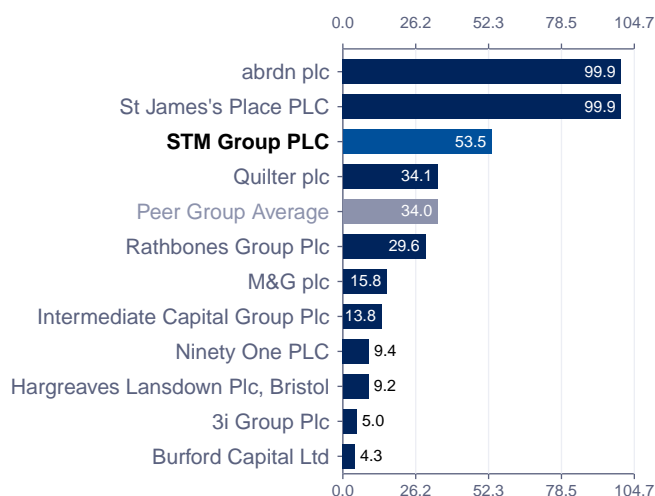
Price Change Year to Date %



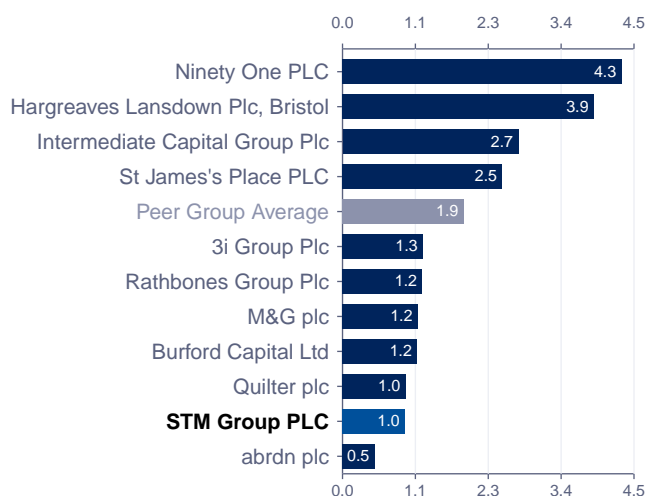
Price Change Last Calendar Year %



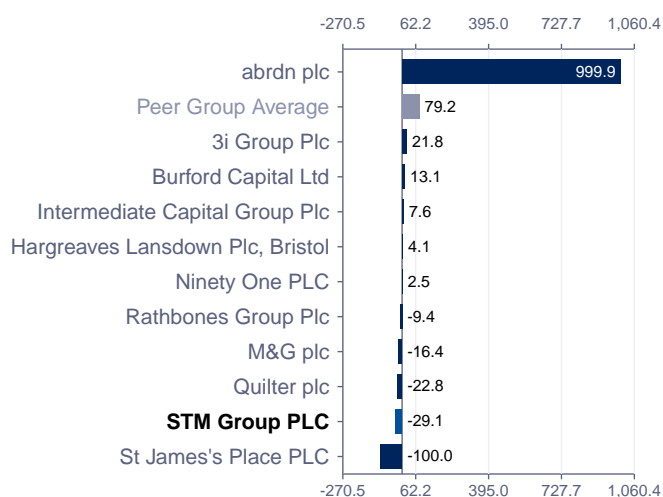
Price / EPS TTM



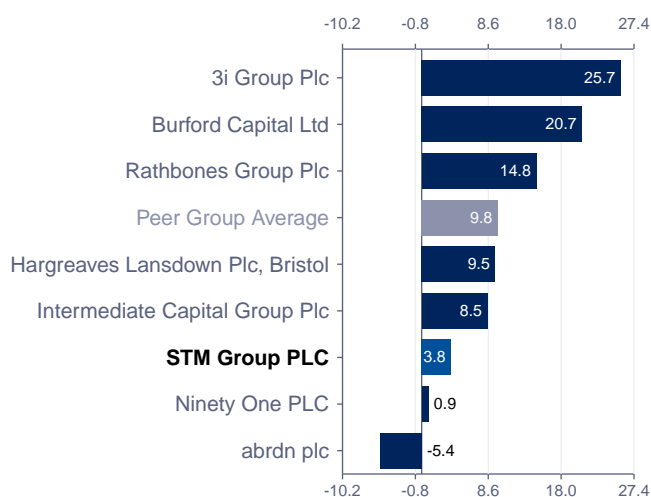
Price / Book Value



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