

# HUBCO Financial Ratios

		2024	2023	2022	2021	2020	2019
<b>Profitability Ratios</b>							
Gross Profit margin	%	<b>73.27</b>	57.60	37.42	63.16	65.01	32.37
Net Profit margin	%	<b>81.57</b>	69.51	33.78	66.37	36.94	22.17
Operating cost to turnover	%	<b>26.73</b>	42.40	62.58	36.84	34.99	67.63
Fuel cost to turnover	%	-	20.40	51.29	11.22	16.30	49.61
EBITDA Margin to Sales	%	<b>114.36</b>	95.88	49.84	93.77	80.31	41.89
Operating Leverage	%	<b>90.13</b>	90.60	96.65	88.91	81.24	85.56
Return on Equity	%	<b>50.09</b>	50.34	36.30	43.92	27.13	30.86
Return on Capital Employed	%	<b>52.37</b>	45.61	31.86	33.79	30.28	29.42
<b>Liquidity Ratios</b>							
Current Ratio	Times	<b>1.20</b>	1.04	1.19	1.24	1.09	0.92
Quick / Acid Test Ratio	Times	<b>1.16</b>	1.00	1.15	1.18	1.00	0.85
Cash to Current Liabilities	Times	<b>0.032</b>	0.008	0.006	0.004	0.006	0.073
Cash Flow from Operations to Sales	%	<b>35.49</b>	70.08	33.60	22.24	1.51	0.32
Working capital	Rs. in million	<b>14,795</b>	2,980	13,329	18,029	8,237	(7,906)
Cashflow to capital expenditure	%	<b>0.26</b>	1.06	0.08	0.40	19.28	219.42
Cashflow coverage ratio	%	<b>98.50</b>	130.41	65.59	20.35	1.19	0.50
<b>Activity / Turnover Ratios</b>							
No. of Days in Inventory	Days	<b>74</b>	39	22	140	207	76
Inventory Turnover	Times	<b>4.92</b>	9.24	16.88	2.61	1.77	4.78
No. of Days in Receivables	Days	<b>520</b>	484	394	832	939	750
Receivables Turnover	Times	<b>0.70</b>	0.75	0.93	0.44	0.39	0.49
No. of Days in Payables	Days	<b>N/A</b>	965	336	N/A	3,002	1,392
Payables Turnover	Times	<b>N/A</b>	0.38	1.09	N/A	0.12	0.26
Operating Cycle	Days	<b>N/A</b>	(442)	80	N/A	(1,856)	(566)
Total Asset Turnover	Times	<b>0.26</b>	0.29	0.40	0.20	0.17	0.24
Fixed Assets Turnover	Times	<b>7.12</b>	5.91	6.74	3.15	2.27	2.65
Working Capital Turnover	Times	<b>2.81</b>	14.94	4.69	1.79	3.34	(4.58)
<b>Investment / Market Ratios</b>							
Earnings Per Share	Rs.	<b>26.12</b>	23.85	16.29	16.52	7.84	6.70
Weighted Average No. of Ordinary Shares	No. in million	<b>1,297</b>	1,297	1,297	1,297	1,297	1,199
Price Earning Ratio	Times	<b>6.24</b>	2.92	4.18	4.82	9.25	11.75
Price to Book Ratio	Times	<b>2.87</b>	1.47	1.44	1.88	2.20	2.93
Dividend Yield	%	<b>10.73</b>	34.49	9.53	15.06	-	-
Dividend Payout Ratio	Times	<b>0.67</b>	1.01	0.40	0.73	-	-
Dividend Cover Ratio	Times	<b>1.49</b>	0.99	2.51	1.38	-	-
Cash Dividend Per Share - Interim	Rs.	<b>11.50</b>	24.00	6.50	7.00	-	-
Cash Dividend per share - Final	Rs.	<b>6.00</b>	-	-	5.00	-	-
Cash Dividend per share - Total	Rs.	<b>17.50</b>	24.00	6.50	12.00	-	-
Market Value Per Share							
Year end	Rs.	<b>163.08</b>	69.58	68.17	79.67	72.50	78.75
High	Rs.	<b>165.14</b>	79.03	81.96	91.32	103.21	98.13
Low	Rs.	<b>74.80</b>	57.75	63.03	70.31	57.40	68.84
Breakup Value (Net assets/share)	Rs.	<b>56.90</b>	47.38	47.40	42.34	32.90	26.90
<b>Capital Structure Ratios</b>							
Financial Leverage Ratio	Times	<b>0.20</b>	0.39	0.52	0.64	0.82	0.72
Weighted Average Cost of Debt	%	<b>23.27</b>	15.99	10.87	9.08	14.55	9.85
Debt to Equity Ratio	Ratio	<b>17:83</b>	28:72	34:66	39:61	45:55	42:58
Interest Cover Ratio	Times	<b>4.27</b>	4.70	4.47	4.91	2.14	2.67
No. of Ordinary Shares	No. in million	<b>1,297</b>	1,297	1,297	1,297	1,297	1,157
<b>Non-Financial Ratios</b>							
Spares inventory as a % of Total assets	%	<b>0.41</b>	0.56	0.66	0.86	1.05	1.20
Maintenance cost as a % of Operating Expenses	%	<b>9.87</b>	9.40	3.35	11.09	18.76	14.44