

Lloyds Banking Group plc Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Lloyds Banking Group plc Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Lloyds Banking Group plc and its competitors. This provides our Clients with a clear understanding of Lloyds Banking Group plc position in the Industry.

The report contains detailed information about Lloyds Banking Group plc that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Lloyds Banking Group plc. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Lloyds Banking Group plc financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Lloyds Banking Group plc competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Lloyds Banking Group plc business.

About Lloyds Banking Group plc

Lloyds Banking Group plc, a financial services group, provides banking and financial services to personal and corporate customers primarily in the United States.

The company's main business activities are retail, commercial and corporate banking, general insurance, and life, pensions and investment provision. Services are offered through various brands, and via a distribution capability comprising a branch network in the U.K. and intermediary channels. It also operates an international banking business with a global footprint in approximately 30 countries.

As of December 31, 2009, the company occupied 3,467 properties in the U.K. The majority of these properties are retail branches, distributed throughout England, Scotland, and Wales. Other buildings include its head office in the City of London and customer service and support centers located to suit business needs clustered in London, Birmingham, West Yorkshire, Chester and Bristol (in England), Edinburgh (in Scotland), and Cardiff and Newport (in Wales). In addition, the company also owns, leases or uses under license, properties for business operations elsewhere in the world, principally in Spain, Switzerland, Dubai, Asia and Ireland.

Segments

The company operates in four segments: Retail; Wholesale; Wealth and International; and Insurance.

Retail

The Retail segment provides banking, mortgages and other financial services to personal customers in the U.K. This segment provides current accounts, savings, personal loans, credit cards, and mortgages. As of December 31, 2009, Retail served approximately 30 million customers through a branch and ATM networks in the U.K. This segment's brands include Lloyds TSB, Halifax, Bank of Scotland, Birmingham Midshires, and Cheltenham & Gloucester.

As of December 31, 2009, the Retail segment had approximately 22 million current account customers and provided social banking to approximately 4 million people through basic banking or social banking accounts. Retail provides one in four residential mortgages and provides home finance for the first time buyer. Retail is also a private sector savings provider in the U.K. It is also a major general insurance and bancassurance distributor, selling a range of long-term savings, investment, and general insurance products.

Wholesale

The Wholesale segment provides banking and related services for major U.K. and multinational corporates and financial institutions, and small and medium-sized U.K. businesses. It also provides asset finance to personal and corporate customers and manages the company's activities in financial markets through its treasury function. This segment comprises Corporate Markets, Treasury and Trading, and Asset Finance.

Corporate Markets comprises Corporate, Commercial, Corporate Real Estate, Specialist Finance, and Wholesale Markets. Corporate, Commercial, and Corporate Real Estate provide relationship-based banking, risk management and advisory services to corporate and commercial customers principally in the U.K. Commercial provides financial services to business customers and invoice discounting and factoring services to a range of customers. Specialist Finance includes the acquisition finance and private equity businesses; all new business is being written under the brands of Lloyds Acquisition Finance or Lloyds Development Capital. Wholesale Markets provides risk management solutions, specialized lending, capital markets advisory, and multi-product financing solutions to its customers.

Treasury and Trading's role is to provide access to financial markets to meet the company's balance sheet management requirements, and provides trading infrastructure to support execution of customer-driven risk management transactions.

Asset Finance consists of various leasing, hire purchase ,and speciality lending businesses, including Contract Hire (Lex, Autolease and Hill Hire), Specialist Assets and Consumer Finance (Black Horse Motor and Personal Finance). Hire purchase is a form of consumer financing where a customer takes possession of goods on payment of an initial deposit but the legal title to the goods does not pass to the customer until th

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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