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LLOYDS BANKING GROUP SWOT & PESTLE ANALYSIS

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Company Name : Lloyds Banking Group

Company Sector : Banking and Financial Services (BFSI)

Operating Geography : Europe, United Kingdom, Global

About the Company : Lloyds Banking Group is a financial services group headquartered in London. It was established in 2009 through the acquisition of HBOS by Lloyds TBS which was established in 1995. It offers retail and commercial financial services serving millions of UK customers with a presence in nearly every community. It has an approximate employee strength of around 75000 as of 2018. It has various brands like Lloyds Bank, Halifax, Bank of Scotland and Scottish Widows. It is listed on London Stock Exchange & New York Stock Exchange where it has a secondary listing.

Lloyd's purpose is to "Help Britain Prosper" & aims at becoming the best bank for customers, colleagues & shareholders. Lloyd Banking Group's USP or unique selling proposition lies in being one of the UK's Big Four banks, boasting of the biggest private shareholder base in the country. With over 30 million customers it is UK's leading provider of current accounts, savings, personal loans, credit cards and mortgages. Almost 33% all lending on UK new-build properties is funded by Lloyds Banking Group.

Revenue :

£ 34,237 million– FY ending on 31st December, 2017 (y-o-y growth (negative) -13.6%)

£ 39,611 million– FY ending on 31st December, 2016

SWOT Analysis :

The SWOT Analysis for Lloyds Banking Group is given below:

Strengths	Weaknesses
1.UK's largest digital bank, branch reach and customer franchise 2.Remuneration linked to Strategic Objectives 3.Strong footing in UK 4.Solid Capital Generation 5.Consumer Understanding and supporting processes	1.Impact of Absence of subsidiary on future Costs 2.Great exposure to UK economy
Opportunities	Threats
1.Diversification options 2.Opportunities to enhance customer experience and gain traction	1.Political & macroeconomic uncertainty 2.Threat of cyber attack 3.Competitive banking sector

PESTLE Analysis :

The PESTLE Analysis for Lloyds Banking Group is given below:

Political	Economical
1.Lloyds Shares Sell off by UK government 2.Continued uncertainty around both the UK and global political and macroeconomic environment	1.Impact of economic growth on business 2.Impact of interest rate fluctuation
Social	Technological
1.Workforce diversity 2.Helping Britain prosper socio-economically 3.Improving accessibility and supporting customers with disabilities	1.Business transformation by deploying new technology 2.Digital transformation to improve customer experience
Legal	Environmental
1.Regulatory changes for ring-fencing in UK 2.HBOS Reading Fraud case affecting brand reputation	1.Clean Financing initiative 2.Environmental sustainability in business practices 3.Increased renewable portfolio

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