



ShareSoc

UK Individual Shareholders Society

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SHARESOC GROWTH COMPANY SEMINAR

STOCKOPEDIA FINANCIAL ANALYSIS REPORTS ON PRESENTING COMPANIES

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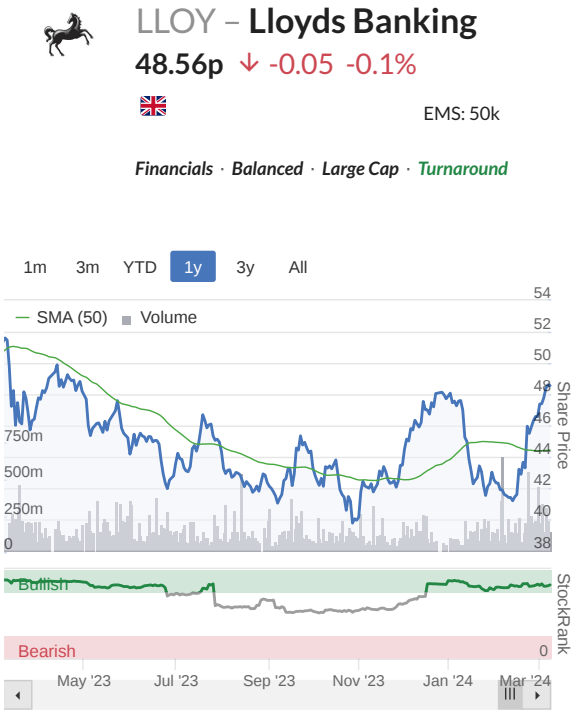
Important Note: These reports do not necessarily reflect the latest changes in the financial position of the companies, for example any recent fund raisings, but are primarily based on the last annual financial statements and future forecasts.

Copies of the Powerpoint presentations given by presenters at these seminars are normally added to our website, here: <https://www.sharesoc.org/seminar/> soon after the Seminar, and are available to logged in full members of ShareSoc.

Use the page below and overleaf to take notes on the presentations.

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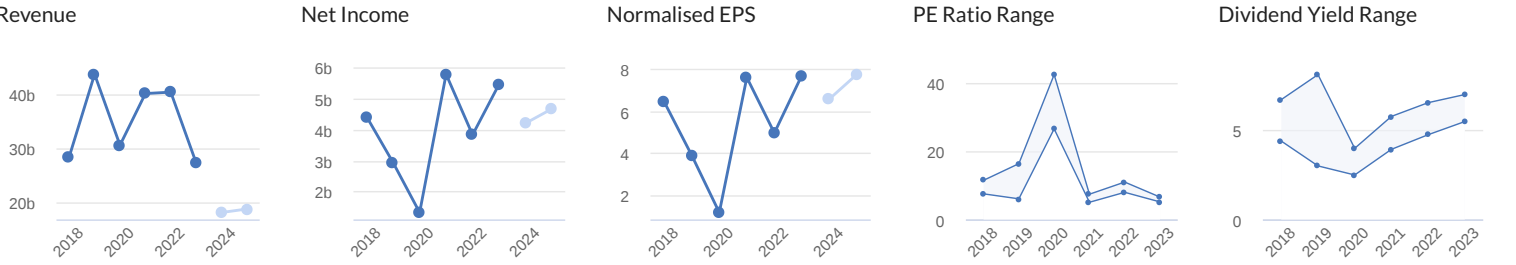


Fiscal Year End Dec		2018	2019	2020	2021	2022	2023	2024E	2025E	CAGR / Avg
Net Debt	£m	49,432	52,608	23,325	33,685	33,722	37,698			
Net Fixed Assets	£m	787,179	822,203	859,192	874,544	865,779	873,147			2.09%
Book Value	£m	49,925	47,603	49,184	50,982	43,667	47,164			-1.13%
Average Shares	m	72,279	71,285	71,256	71,785	69,682	65,760			-2%
Book Value ps	p	70.2	68.0	69.4	71.8	64.9	74.2			1.13%

FINANCIAL BRIEF: For the fiscal year ended 31 December 2023, Lloyds Banking Group PLC interest income increased 59% to... [See more](#)

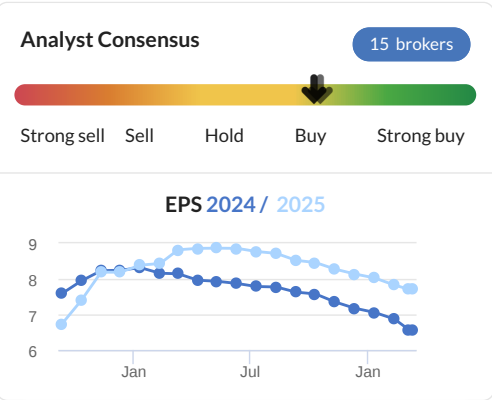
Recent History		
Latest interim period vs. prior period		Industry Market
Sales Growth	n/a	
EPS Growth	111.9%	
3yr Compound Annual Growth Rate		Industry Market
Sales CAGR	-3.73%	
EPS CAGR	84.90%	
DPS CAGR	69.18%	

Graphical History



Analyst Forecasts

Price Target: 58.13p (19.72% above Price)	31st Dec 2024			31st Dec 2025		
	Net Profit (£)	EPS (p)	DPS (p)	Net Profit (£)	EPS (p)	DPS (p)
Est. Long Term Growth Rate:						
Consensus Estimate	4.20b	6.6	3.2	4.67b	7.7	3.5
1m Change	-188.75m	-0.3	+0.0	-76.91m	-0.1	+0.0
3m Change	-391.26m	-0.6	+0.0	-236.39m	-0.4	+0.0



Profile Summary

Lloyds Banking Group plc is a United Kingdom-based financial services company. The Company provides a range of banking and financial services that is focused primarily on retail and commercial customers. It operates through three segments: Retail, Commercial Banking, and Insurance, Pensions and I... [Read more](#)

Directors

- Alan Dickinson NVC (73)
- James Lupton NID (68)
- Amanda Mackenzie NID (60)
- William Chalmers CFO (55)
- Sarah Legg NID (56)
- Robin Budenberg NEC (64)
- Charlie Nunn CEO (51)
- Elyn Corfield CEX
- Sharon Doherty CHO (47)
- Jo Harris CEX
- Jayne Opperman CEX
- Jasjyot Singh CEX
- John Winter CEX
- Chirantan Barua CEX (50)
- Ron Van Kemenade COO

Last Annual	Dec 31, 2023	Sector	Financials
Last Interim	Dec 31, 2023	Industry	Banking Services
Incorporated	Oct 21, 1985	Index	FTSE All Share Index, FTSE All-share - Financials Price Return Index GBP End Of Day, FTSE All-share - Banks Price Return Index GBP End Of Day, FTSEurofirst 100 Index, FTSEurofirst 300 Index, FTSEurofirst 300 Ex-Eurozone, FTSE 350 Higher Yield Index, FTSE 350 Index, FTSE 350 Banks Index, FTSE 100 Index
Public Since	Oct 8, 1986	Exchange	LSE Main Market
Ex Date	Apr 11, 2024	Asset Category	Common Stock
Payment Date	May 21, 2024	Shares in Issue	63,933,176,409
No. of Employees	62,569	Free Float	63,426,443,720.03 (99.21%)
No. of Shareholders	2,167,354	Eligible for	✓ ISAs ✓ SIPPs

Address	25 Gresham Street, LONDON, EC2V 7HN, United Kingdom
Web	https://www.lloydsbankinggroup.com
Phone	+442076261500
Contact	Douglas Radcliffe (Group Investor Relations Director)
Auditors	Deloitte LLP

LLOY Share Price Performance					
Share Price	Volume	Bid - Ask	Low - High	Spread	1 week
48.56p	130,017,931	48.56p - 48.60p	48.34p - 49.08p	8bps	3 month
Day's Change	Avg Volume	Open - Close	Range (12m)	Beta	6 month
↓ -0.05 -0.1%	161,464,087	48.71p - 48.56p	39.42p - 50.30p	2.013	1 year

Latest News for LLOY

Fri, Mar 8, 2024

[Lloyds Banking Group - Transaction in Own Shares](#)

Announcement

Fri, Mar 8, 2024

[Lloyds Banking Group - Director/PDMR Shareholding](#)

Announcement

Fri, Mar 8, 2024

[Penarth Master Iss - Notice to Noteholders](#)

Announcement

Fri, Mar 8, 2024

[RPT-ANALYSIS-Nationwide's Virgin swoop reignites UK banking takeover talk](#)

News

Fri, Mar 8, 2024

[RPT-BREAKINGVIEWS-Virgin Money sale is UK challenger banks' swansong](#)

News

Upcoming Events for LLOY

Wednesday, March 20th 2024

[Lloyds Banking Group PLC Group Strategy Update](#)

Wednesday, March 27th 2024

[Dividend For USG5533WAA56=TRE - 0.0321 USD](#)

Thursday, April 11th 2024

[Dividend For LLOY.L - 1.8400 GBX](#)

Thursday, April 11th 2024

[Dividend For LYG.N - 0.0933 USD](#)

Thursday, April 11th 2024

[Dividend For L1YG34.SA - 0.4624 BRL](#)

Thursday, April 11th 2024

[Dividend For LYG.BA - 0.0466 USD](#)

Wednesday, April 24th 2024

[Q1 2024 Lloyds Banking Group PLC Interim Management Statement Release](#)

Thursday, May 16th 2024

[Lloyds Banking Group PLC Annual Shareholders Meeting](#)

Friday, May 17th 2024

[Lloyds Banking Group PLC Annual Shareholders Meeting](#)

Thursday, June 27th 2024

[Lloyds Banking Group PLC Group Strategy Update Business and Commercial Banking](#)

Thursday, July 25th 2024

[Half Year 2024 Lloyds Banking Group PLC Earnings Release](#)

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☐	 Nordea Bank Abp Turnaround	60
☐	 Oversea-Chinese Banking Neutral	68
☐	 United Overseas Bank Super Stock	79

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- Each company on Stockopedia is evaluated on the basis of hundreds of fundamental and technical metrics that measure a company's Quality, Value, Growth, and Momentum.
- QVM StockRanks™:
 - This measure equally blends the Quality, Value and Momentum ranks into a core metric, the StockRank.
- QualityRank™:
 - The QualityRank is based on a composite of carefully selected company factors based on the latest academic research into understanding 'Quality'. The factors used are inspired by the writings of Warren Buffett, Joseph Piotroski, Edward Altman and Messod Beneish, as well as recent papers from Robert Novy-Marx of the University of Chicago and National Bureau of Economic Research.
 - Each company in the market is ranked from 1 to 100 for each of these Quality Factors and a composite score is calculated as a weighted average of all these values. The QualityRank™ is then calculated between zero and 100 for this composite score, where 100 is best and zero is worst.
- ValueRank™:
 - Our ValueRank is based on a composite of the following Value factors: Price to Book Value ; Price to Earnings ; Price to Free Cash Flow ; Dividend Yield % ; Price to Sales ; Earnings Yield %
 - Consistent with the value investing philosophy, we use historic ratios for each of these metrics, rather than factoring in analyst forecasts. Each company in the market is ranked from 1 to 100 for each of these value ratios and a composite score is calculated as the weighted average of all valid values. The ValueRank™ is then calculated between zero and 100 for this composite score, where 100 is best and zero is worst.
- MomentumRank™:
 - The MomentumRank is based on a composite of the following Price and Estimate Momentum Factors.
 - Price Momentum Factors:
 - Proximity of current share price to the 52 week high ; 50 day vs 200 day moving averages ; 1 year Relative Strength of the share price vs the market ; 6 Month Relative Strength of the share price vs the market.
 - Earnings Momentum Factors:
 - EPS estimate upgrades within the last one month for next financial year ; EPS estimate upgrades within the last three months for this financial year ; EPS surprise percentage based on the latest reported financials ; Scaled earnings surprise based on the standard deviation of the original Consensus forecast ; Consensus broker recommendation upgrade over the last month
 - Each company in the market is ranked from 1 to 100 for each of these momentum ratios and a composite score is calculated as a weighted average of all valid values. The MomentumRank is then calculated between zero and 100 for this composite score, where 100 is best and zero is worst.
 - When a company has no broker coverage we cannot calculate earnings momentum. As a result the Momentum Rank is calculated using price momentum factors alone.