

Lloyds Banking Group PLC (LLOY:LN)



Financials/Banks

Price: 82.62

Report Date: August 27, 2025

Business Description and Key Statistics

Lloyds Banking Group plc is a United Kingdom-based financial services company. The Company provides a range of banking and financial services that are focused primarily on retail and commercial customers. The Company operates through three segments: Retail, Commercial Banking, and Insurance, Pensions and Investments. The Retail segment offers a range of financial services products to personal customers, including current accounts, savings, mortgages, credit cards, unsecured loans, motor finance and leasing solutions. The Commercial Banking segment serves small and medium businesses, as well as corporate and institutional clients, providing lending, transactional banking, working capital management, debt financing and risk management services. The Insurance, Pensions and Investments segment offers insurance, investment and pension management products and services.

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

ICB Industry: Financials

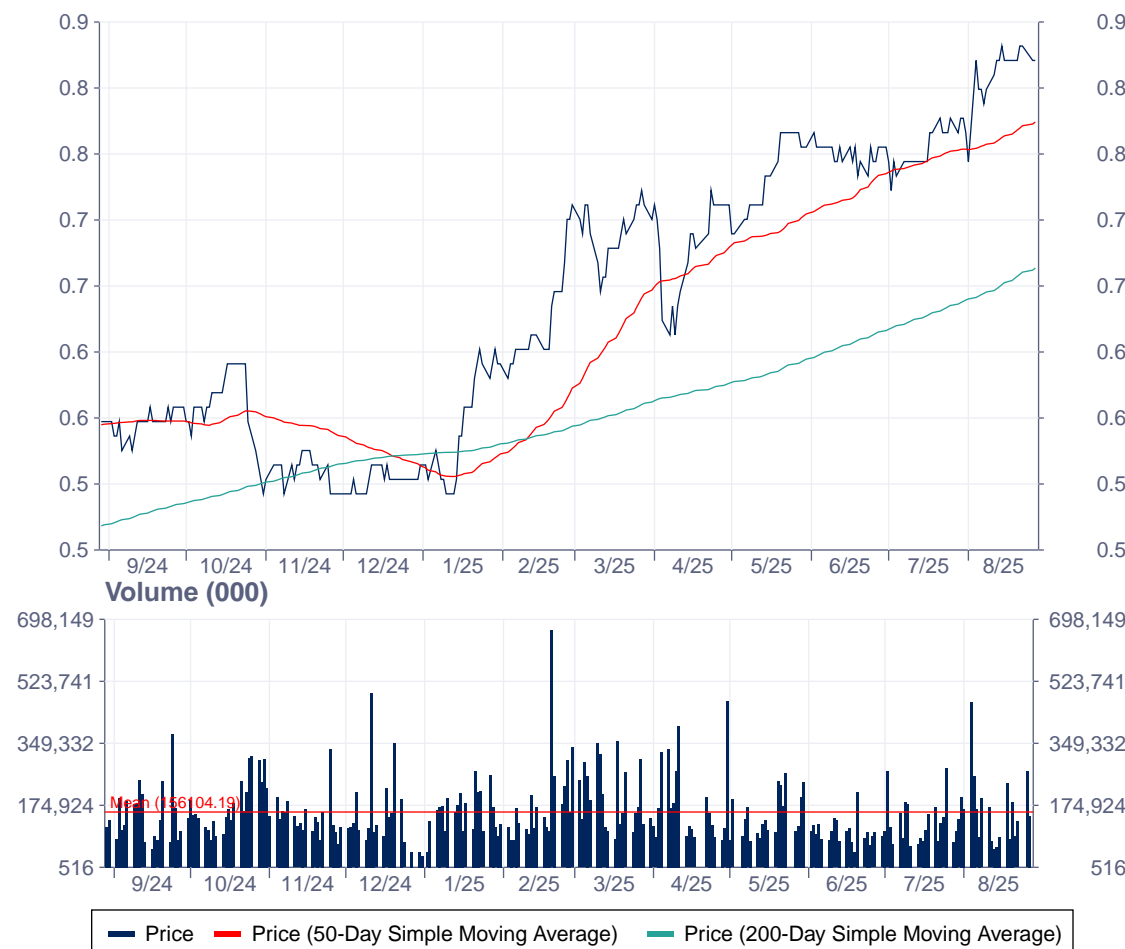
ICB Subsector: Banks

Address: 25 Gresham Street
LONDON EC2V 7HN
GBR

Employees: 61,228

	Current	YTY % Chg
Revenue LFY (M)		-32.9
EPS Diluted LFY	0.06	-7.6
Market Value (M)	49,592	
Shares Outstanding LFY (000)	60,023,948	
Book Value Per Share	0.78	
EBITDA Margin %		
Net Margin %	14.3	
Long-Term Debt / Capital %	62.8	
Dividends and Yield TTM	0.03 - 3.84%	
Payout Ratio TTM %	47.8	
60-Day Average Volume (000)	129,544	
52-Week High & Low	0.84 - 0.53	
Price / 52-Week High & Low	0.98 - 1.56	

Price, Moving Averages & Volume



Lloyds Banking Group PLC is currently trading at 82.62 which is 10,358.2% above its 50 day moving average price of 0.79 and 11,873.9% above its 200 day moving average price of 0.69.

LLOY:LN is currently 9,724.0% above its 52-week high price of 0.84 and is 15,541.8% above its 52-week low price of 0.53. Over the past 52-weeks, LLOY:LN is up 42.0% while on a calendar year-to-date basis it is up 50.8%.

The Relative Strength Index (RSI) indicator for LLOY:LN is currently 57.12. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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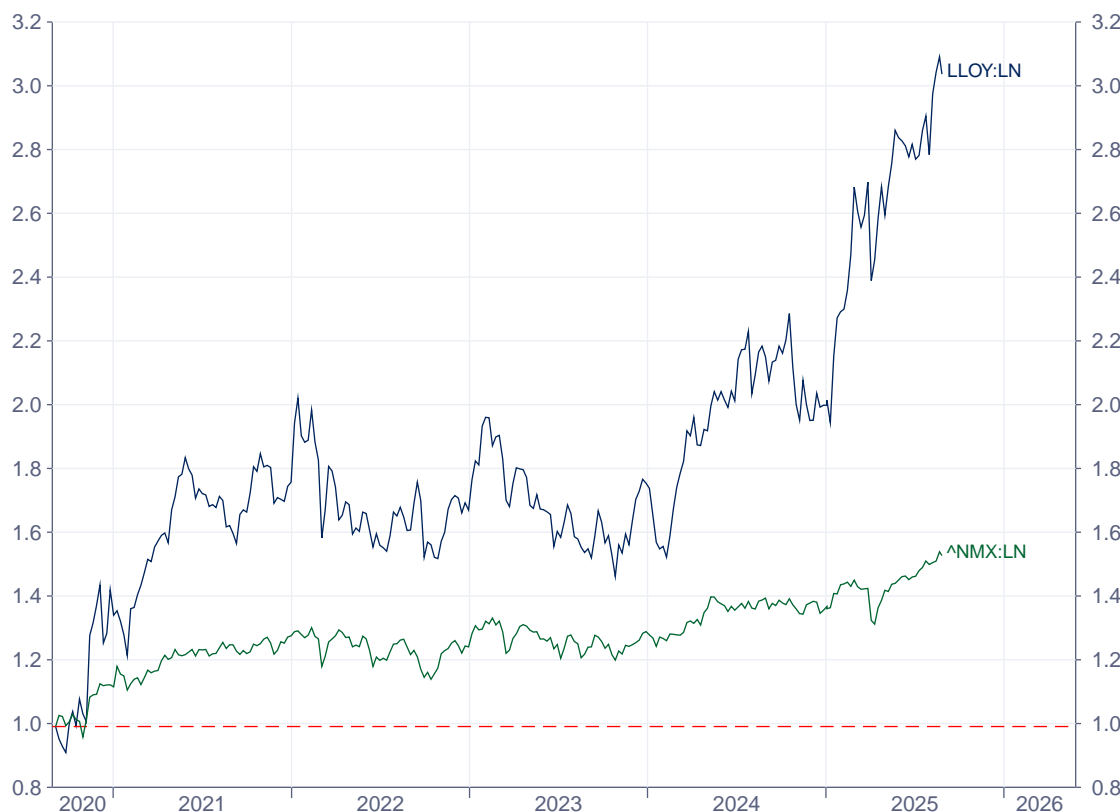
Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-0.51	-0.38	50-Day Average Price	0.79
1-Week %	-0.31	-0.93	Price / 50-Day Average	1.05
4-Week %	4.29	3.13	200-Day Average Price	0.69
52-Week %	42.01	32.13	Price / 200-Day Average	1.20
Quarter-to-Date %	7.72	2.66	RSI - Relative Strength Index	57.12
Year-to-Date %	50.82	38.54	Risk Metrics	
Last Month %	1.43	-2.49	Price Volatility	0.02
Last Quarter %	6.41	3.30	Sharpe Ratio	0.16
Last Calendar Year %	14.82	9.27	Sortino Ratio	0.34

5-Year Price Performance vs. FTSE 350

Lloyds Banking Group PLC
FTSE 350 Index

Current: 3.07 CAGR: 25.2%
Current: 1.54 CAGR: 9.1%



Over the past five years, Lloyds Banking Group PLC's stock price is up 206.7% which is 152.5% above the FTSE 350 Index performance of 54.2% over the same period. Lloyds Banking Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 25.2% while that of the FTSE 350 Index has been 9.1%.

Over the past year, Lloyds Banking Group PLC's stock price performance of 42.0% has outperformed that of the FTSE 350 Index by 32.1%. On a year-to-date basis, Lloyds Banking Group PLC's stock price performance of 50.8% has outperformed the FTSE 350 Index by 38.5%.

Over the past week, Lloyds Banking Group PLC's stock price performance of -0.3% has underperformed that of the FTSE 350 Index by 0.9%.

Lloyds Banking Group PLC (LLOY:LN)



London
Stock Exchange

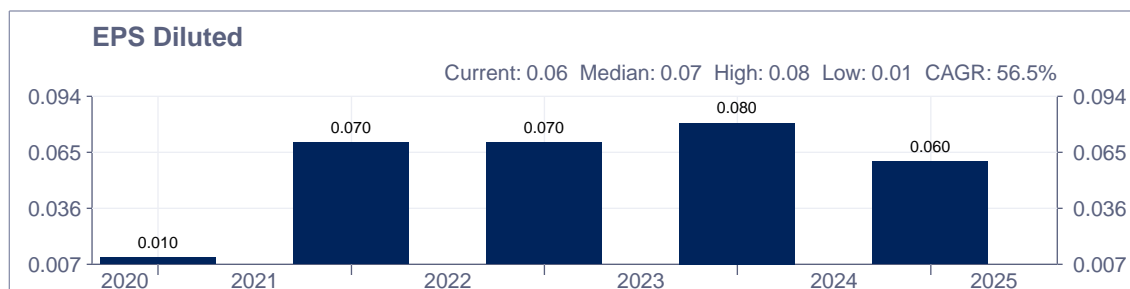
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Growth and Profitability Metrics

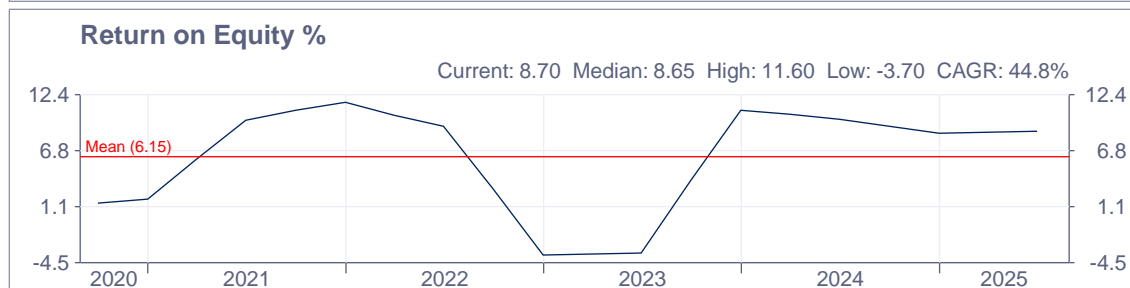
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-15.1	-2.3	-0.1	Gross Margin %			
Revenues Per Share %	-11.0	0.3	3.2	EBITDA Margin %			
EBITDA %				Pre-Tax Margin %	21.3	12.0	11.8
EPS Diluted %	-0.6	55.3	7.8	Net Margin %	14.3	7.6	8.1
Free Cash Flow %	-59.3	-52.4	-27.5	Return on Equity %	8.7	6.1	6.1
Cash from Operations %	-21.3	-26.3	-13.0	Return on Capital %	3.2	2.2	2.1
Book Value %	2.5	2.5	1.6	Return on Assets %	0.5	0.3	0.3



Lloyds Banking Group PLC's cumulative annualized EPS growth rate over the charted period is 56.5%. This compares to cumulative annualized growth of -0.6% over the past 3 years.



Lloyds Banking Group PLC's net profit margin of 14.3% is 6.7% above the period's mean net margin of 7.6%. During the charted period, the observed net profit margin high and low were 15.8% and -6.1% respectively.



Lloyds Banking Group PLC's return on equity of 8.7% is 2.5% above the period's mean return on equity of 6.2%. During the charted period, the observed ROE high and low were 11.6% and -3.7% respectively.

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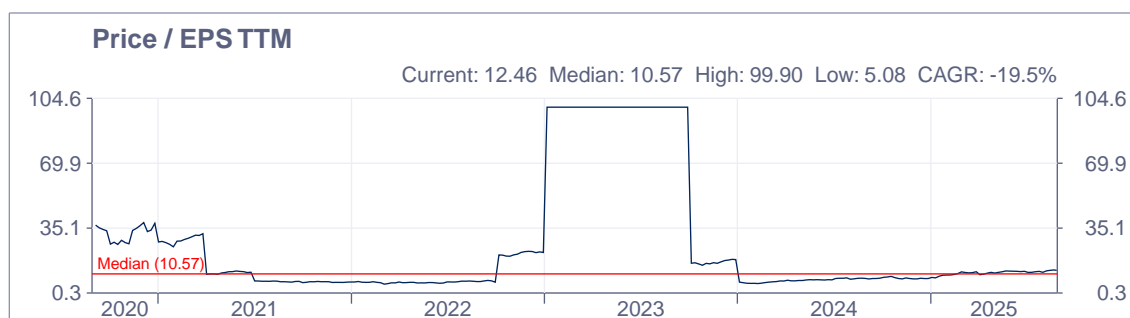
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Valuation Metrics

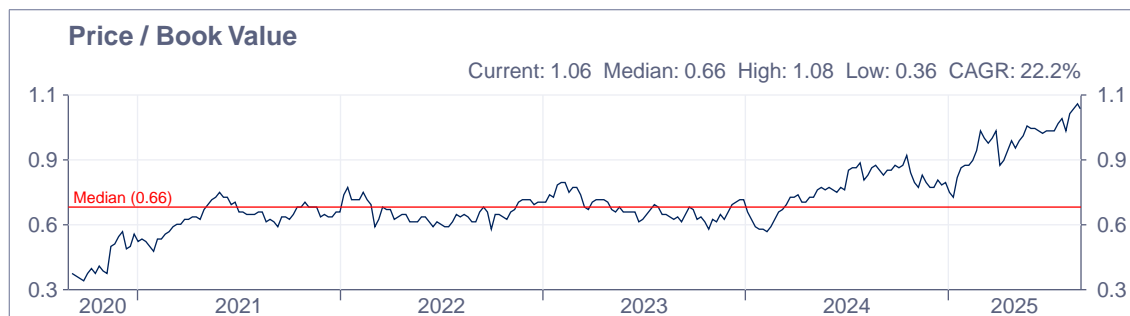
	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	12.5	10.7	12.7	Earnings Yield %	8.02	9.39	7.85
Price / Sales	1.8	0.9	1.0	Free Cash Flow Yield %	0.51	4.60	3.78
Price / Operating Cash Flow	10.9	8.8	10.6	Dividend Yield %	3.84	4.34	4.17
Price / Book Value	1.1	0.7	0.8	Enterprise Value / EBITDA			



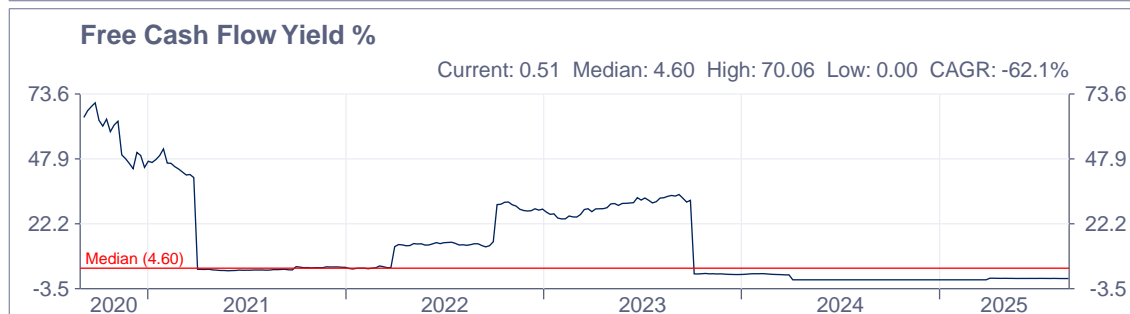
Lloyds Banking Group PLC is trading at 12.46 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 10.57, while high and low observations have been 99.90 and 5.08.



Lloyds Banking Group PLC is trading at a Price to Sales ratio of 1.78 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.86, while high and low observations have been 1.81 and 0.54.



Lloyds Banking Group PLC is trading at a Price to Book ratio of 1.06 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 0.66, while high and low observations have been 1.08 and 0.36.



Lloyds Banking Group PLC has a Free Cash Flow Yield of 0.51% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 4.60%, while high and low observations have been 70.06 and 0.00.

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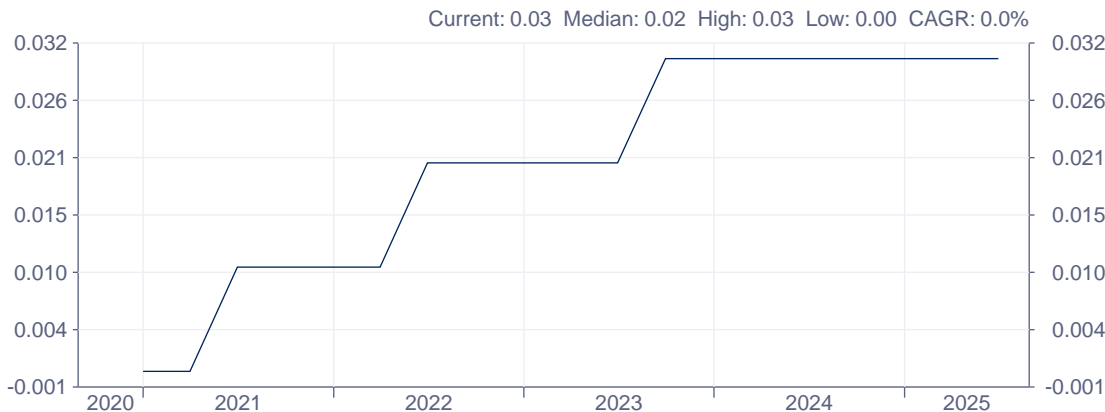
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Dividends Data

Dividends Per Share TTM	0.03	Payout Ratio TTM %	47.82%	Dividend Yield TTM %	3.84%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
0.012	31-07-2025	01-08-2025	09-09-2025	GBP	
0.021	10-04-2025	11-04-2025	20-05-2025	GBP	
0.011	01-08-2024	02-08-2024	10-09-2024	GBP	
0.018	11-04-2024	12-04-2024	21-05-2024	GBP	
0.009	03-08-2023	04-08-2023	12-09-2023	GBP	
0.016	13-04-2023	14-04-2023	23-05-2023	GBP	
0.008	04-08-2022	05-08-2022	12-09-2022	GBP	
0.013	07-04-2022	08-04-2022	19-05-2022	GBP	
0.007	05-08-2021	06-08-2021	13-09-2021	GBP	
0.006	15-04-2021	16-04-2021	25-05-2021	GBP	

Dividend Growth and Yield

Dividends Per Share TTM



Lloyds Banking Group PLC's trailing 12-month dividend per share is 0.03 and its dividend has grown at a cumulative annualized rate of 0.0% over the charted period. This compares to dividend growth of 14.80% over the past year and cumulative annualized growth of 16.10% over the past 3 years.

Dividend Yield TTM %



Lloyds Banking Group PLC's current dividend yield is 3.84% based on trailing 12 month dividends. The current yield is below the historically observed median of 4.34% and, over the charted time period, the observed high yield has been 6.34% and the observed low yield has been 0.00%.

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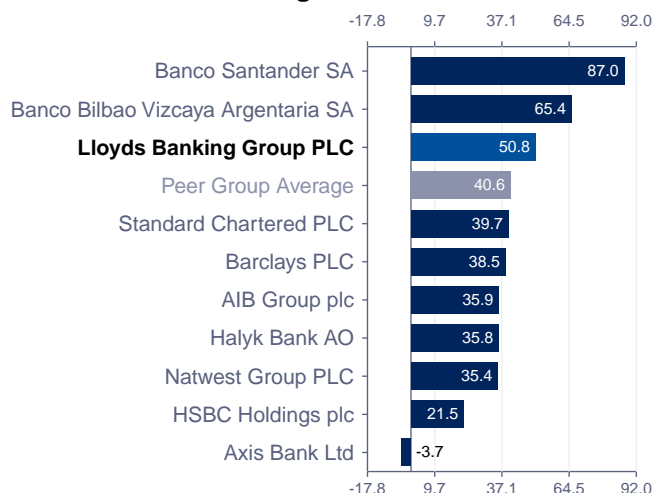
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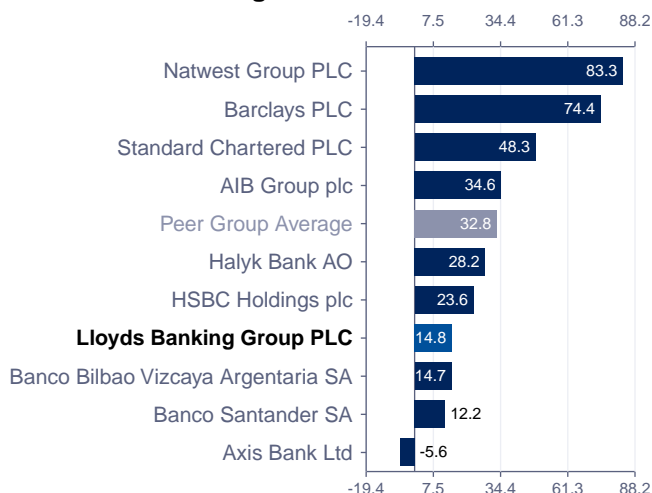
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ICB Subsector Peer Comparisons

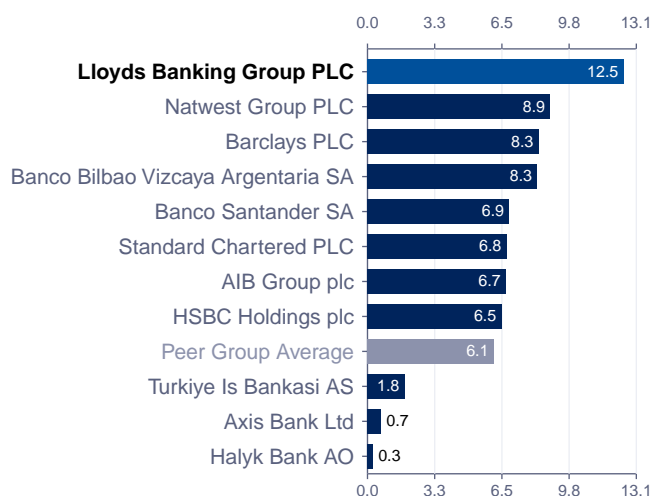
Price Change Year to Date %



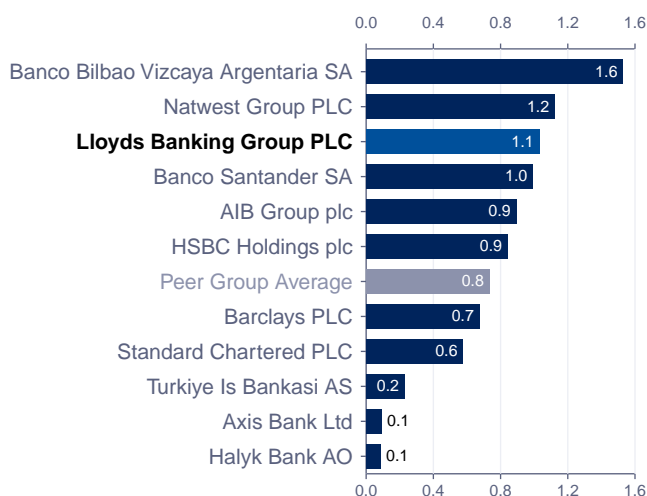
Price Change Last Calendar Year %



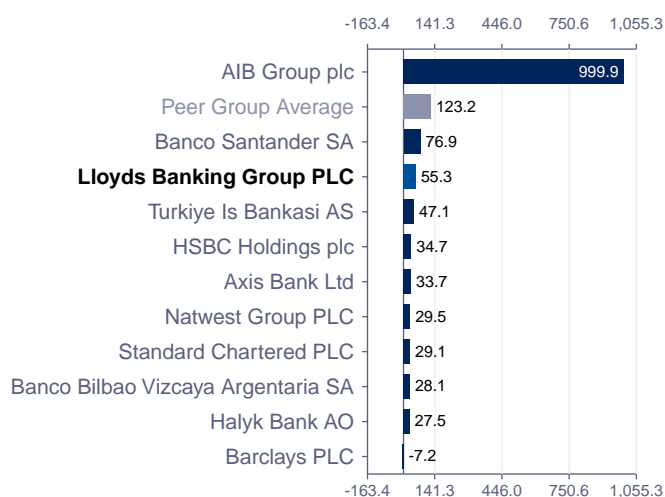
Price / EPS TTM



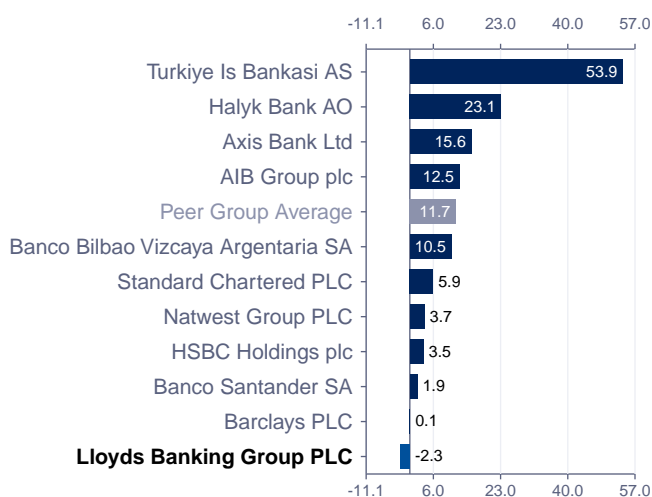
Price / Book Value



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.

Normalized 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 Normalized 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 Normalized EPS divided by sum of the last four quarters Revenues Per Share.

Return on Equity % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Book Value.

Return on Capital % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Capital Per Share.

Return on Assets % - Sum of the last four quarters of Normalized 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 Normalized 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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