Topic: Uncertainty of Brexit on performance and risk of Lloyds bank

Individual Coursework

The assignment is a case study. The length of the essay is **1000 words** (+/- 10%) excluding cover page, table of contents, abstract, references and appendices.

**Required:**

Conduct a case study on how Brexit and uncertainty of Brexit plan for financial services have affected the commercial activities of Lloyds bank so far, in the context of performance and risk level. Your case study needs to include the following elements:

* 1. Explain the background of the mentioned topic, using appropriate references.
  2. Clearly explain the objectives of your case study. This should include the details of which types of performance and risk you choose to study.
  3. Collect financial data of your chosen UK commercial bank (Lloyds) from a reliable source.
  4. Carefully evaluate financial ratios/measures which meet the objectives of the case study.
  5. Analyse the financial ratios/measures, with the support of appropriate diagrams.
  6. Critically argue whether the bank’s performance and risk were affected by Brexit.
  7. Your essay has to include a cover page (with the title of essay, do NOT include your student ID), a list of reference, and the appendix if needed.
  8. The referencing format should be Harvard referencing style.

This coursework should be submitted via the module blackboard site. The rules on late submission and plagiarism are applied and fully enforced by the school.

**Key Marking Criteria:**

1. Explanation on the topic
2. Quality of data collected
3. Choice and evaluation of financial ratios/measures for bank analysis
4. Analysis of the chosen financial ratios/measures
5. Validity and insightfulness in discussion and arguments

Order #717770

Possible Guidelines

1. Short background on uncertainty of Brexit on financial sector and banking sector of UK.
2. State aims and objectives of this report which are the differences in performance and risk of Lloyds bank and how much the bank has suffered in the past 7-8 years due to Brexit or possibly even other reasons (focusing on commercial banking activities within the UK).
3. Mention the areas and ratios you will investigate (e.g., Profitability/Operational efficiency and risk measures).
4. 1. Performance Measures (2 ratios covering one/two areas). Each ratio should convey a different story about the overall health of the bank. For example, no point looking at ROA and ROE as they tell similar story, possible areas and ratios to include -operational efficiency -profitability -market share.
5. 2. Risk measure (2 ratios covering one/two areas) same thing applies as performance measures. Possible areas and ratios to include – Credit risk, -Liquidity risk, -Interest rate risk.