

Bank Name	Lloyds Banking Group Plc
LEI Code	549300PPXHEU2JF0AM85
Country Code	GB

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



#### **Key Metrics**

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	31,844	33,086	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,928	30,229	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	38,290	39,489	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	37,374	36,633	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	49,918	50,575	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,609	48,980	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	234,845	226,923	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	234,277	225,326	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.56%	14.58%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.20%	13.42%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.30%	17.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.95%	16.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.26%	22.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.18%	21.74%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	837,374	808,551	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.57%	4.88%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	38,290	39,489	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	38,478	39,531	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	837,374	808,551	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,805	809,800	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.9%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	49,918		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	31,844	33,086	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	28,079	27,320	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,641	9,697	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	2,629	-1,009	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	13,551	13,176	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,422		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
			·			
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-4,756	,	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	associated DTLs	-4,164	·	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-34		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-4,659	-1,877	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-206	-200	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	
	A.1.14.1	Of which: from securitisation positions (-)	-206	-200	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-5,207	-4,966	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-509	-509	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-7	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	917	2.856	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	,	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
			0			
	A.1.21.3		917		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,446	,	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,634	6,445	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-188	-41	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	<b>A.3</b>	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	38,290	39,489	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,628	11,085	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,620	8,232	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,992	-1,376	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	5,000	4,230	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	234,845	226,923	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	568	1,597	C 05.01 (r010;c040)	
	<b>C.1</b>	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.56%	14.58%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.30%	17.40%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.26%	22.29%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	30,928	30,229	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.20%	·	[D.1]/[B-B.1]	-
Fully loaded <sup>1</sup>	E	Adjustments to CET1 due to IFRS 9 transitional arrangements	917		C 05.01 (r440,c010)	
			91/			
Memo items		Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-607		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	568	1,597	C 05.01 (r440,c040)	



#### **Overview of Risk exposure amounts**

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	188,197	182,712	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	30,237	28,226	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	61,160	59,247	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	72,651	70,788	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	16,149	16,668	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	6,935	6,276	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	870	689	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	8,112	7,227	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,983	2,140	C 02.00 (R520, c010)
Of which the standardised approach	319	345	C 02.00 (R530, c010)
Of which IMA	1,663	1,795	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	4	8	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	28,747	27,879	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	28,747	27,879	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	234,845	226,923	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2020 EU-wide Transparency Exercise P&L Lloyds Banking Group Plc

As of \$1/65/202  As of	0
Dof Minth Detain and Systemate Income   94   44/6   14/6	
March   Article   Articl	8,303
Interest reparties   1,245   1,256	177
Contribution desponds expenses   588   Cold Visith odes southies (sevent expenses)   330   Contribution desponds expensions (applicate specialise (sevent expensions)   0   0   0   0   0   0   0   0   0	8,113
Softwhich dects securities instead corporates)   330   (Exchances on the securities)   0   1   1   1   1   1   1   1   1   1	2,304
Expenses on share cipital paysable on demand)   0   1   1   1   1   1   1   1   1   1	974
Boilferd income  Some free and commission income  Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets.  Cains or (-) losses on financial assets and liabilities held for trading, net  Cains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  Cains or (-) losses from heldy accounting, net  Cains or (-) losses from heldy accounting, net  Cains or (-) losses from heldy accounting, net  Carls or (-) losses, net  Commitments to insolution funds and deposit guarantee schemes)  Commitments to insolution funds and deposit guarantee schemes)  Commitments and guarantees guern  Commitments to insolution funds and deposit guarantee schemes)  Commitments and guarantees for (-) losses, net  Commitments and guarantees for (-) losses, net  Commitments and guarantees guern  Commitments and guarantees for (-) losses, net  Commitments and guarantees guern  Commitments and guarantees guern  Commitments and guarantees guern  Commitments and guarantees guern  Commitments to insolution funds and deposit guarantee schemes)  Commitments or (-) losses financial assets and laster losses and maximum funds, net)  Commitments or (-) losses financial assets and laster losses and max	1,292
Net Fice and commission income  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses from hedge accounting, net  109  Gains or (-) losses from hedge accounting, net  109  Cachange differences (gain or (-) loss on financial assets and liabilities at fair value through profit or loss, net  109  Cachange differences (gain or (-) loss on financial assets and liabilities at fair value through profit or loss, net  107  Cach contributions to resolution funds and deposit guarantee schemes)  (Cach contributions to resolution funds and deposit guarantee schemes)  (Cach contributions to resolution funds and deposit guarantee schemes)  (Payment commitments to resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Or which pending legal issues and tax litigation (-)  Of which pending legal issues and tax litigation (-)  Of which pending legal issues and tax litigation (-)  Of which pending legal issues and tax litigation (-)  Of which pending legal issues and tax litigation (-)  Of which pending legal issues and transmitters given)  (Innorasses or (-) decreases of the fund for general banking risks, net) <sup>1</sup> (Innorasses or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Innorantees or (-) prevest of finipariment or financial assets in comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Financial assets at a martised color)  (In person of the period of period of inpatiment or financial assets and associates and on non-financial assets)  (In period of the period of portio rios  Since of the piritir of (-) loss of investments in subsidaries, joint ventures and associates and on non-fina	0
Gains or (*) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets.  Sains or (*) losses on financial assets and liabilities held for trading, net  Gains or (*) losses on financial assets and liabilities held for trading, net  Gains or (*) losses on financial assets and liabilities held for trading, net  Gains or (*) losses from hedge accounting, net  109  Exchange differences [gain or (*) loss], net  8019  Exchange differences [gain or (*) loss], net  802  Exchange differences [gain or (*) loss], net  803  Exchange differences [gain or (*) loss], net  803  Exchange differences [gain or (*) loss], net  804  Exchange differences [gain or (*) loss], net  805  Exchange differences [gain or (*) loss], net  806  Exchange differences [gain or (*) loss, net  807  Exchange differences [gain or (*) loss, net  808  Exchange differences [gain or (*) loss, net  809  Exchange differences [gain or (*) loss or (*) loss, net  809  Exchange differences [gain or (*) loss or (*)	0
net Calisor or () losses on financial assets and liabilities held for trading, net 3-522 Gains or () losses on financial assets and liabilities at fair value through profit or loss, net 159 Gains or () losses from hedge accounting, net 109 Gains or () losses from hedge accounting, net 109 Gains or () losses from hedge accounting, net 109 Gains or () losses from hedge accounting, net 109 Ret other operating income (keepenses) 109 Gains or () losses () loss), net 109 Ret other operating income (keepenses) 1532 TOTAL OPERATIOS INCOME, NET 1,578 (Administrative expenses) 1,784 (Collection of this loss) of the 1,784 (Collection of this loss) of the 1,784 (Collection of this loss) of the 1,784 (Collection of this loss) of this loss) of this loss of this los	810
Gains or ( c) losses on financial assets and liabilities at fair value through profit or loss, net  Sains or ( c) losses from hedge accounting, net  Exchange differences (gain or ( ) loss), net  Net other operating income (expenses)  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Cosh contributions to resolution funds and deposit guarantee schemes)  (Cosh contributions to resolution funds and deposit guarantee schemes)  (Cosh contributions for resolution funds and deposit guarantee schemes)  (Cosh contributions for resolution funds and deposit guarantee schemes)  (Cosh contributions for resolution funds and deposit guarantee schemes)  (Cosh contributions for resolution funds and deposit guarantee schemes)  (Cosh contributions for resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Cosh provisions)  Of which pending logal issues and tax litigation¹  Of which pending logal issues and tax litigation¹  Of which restructuring¹  (Increases or ( ) decreases of the fund for general banking risks, net)¹  (Impairment or ( ) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Impairment or ( ) reversal of impairment or financial assets not measured at fair value through profit or loss)  (Impairment or ( ) reversal of impairment or financial assets not measured at fair value through profit or loss)  (Impairment or ( ) reversal of impairment or financial assets not measured at fair value through profit or loss)  (Impairment or ( ) reversal of impairment or financial assets and associates and on non-financial assets)  (Impairment or ( ) reversal of impairment or financial assets and associates and on non-financial assets)  (Impairment or ( ) reversal of impairment or financial assets and associates and on non-financial assets)  (Impairment or ( ) reversal of impairment or financial assets and associates and on non-financial assets)  (Impairment or ( ) reversal of impa	202
Gains or (-) losses from hedge accounting, net  Exchange differences (gain or (-) loss), net  Ket other operating income (Repenses)  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Depreciation)  (Provisions or (-) losses, net  (Provisions or (-) reversal of provisions)  (Provisions or (-) reversal of provisions)  (Commitments to resolution funds and deposit guarantee schemes)  (Commitments or solution funds and deposit guarantee sc	-309
Exchange differences (gain or (-) loss), net  **Ret other operating income /(expenses)  **TOTAL OPERATING INCOME, NET  **Administrative expenses)  **Cash contributions to resolution funds and deposit guarantee schemes)  **Chepreciation)  **Modification gains or (-) losses, net  **Chepreciation)  **Modification gains or (-) losses, net  **Commitments and guarantee schemes)  **Commitments to resolution funds and deposit guarantee schemes)  **Commitments and guarantees given)  **Commitments and guarantees given)  **Of which pending legal issues and tax litigation¹  **Of which pending legal issues and tax litigations are committeed as litigations are com	-38
Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Depreciation)  Modification gains or (**) losses, net  (Provisions or (**) reversal of provisions)  (Commitments to resolution funds and deposit guarantee schemes)  (Commitments to resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Commitments and guarantees given)  (On thich pending legal issues and tax litigation)  Of which pending legal issues and tax litigation)  Of which restructuring'  (Increases or (**) decreases of the fund for general banking risks, net) <sup>2</sup> (Impariment or (**) reversal of impairment or minancial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Impairment or (**) reversal of impairment or financial assets more to expense of the fund for general formation of the comprehensive income)  (Impairment or (**) reversal of impairment or financial assets at an invitation ossit)  (Impairment or (**) reversal of impairment or financial is subsidaries, joint ventures and associates and on non-financial assets)  O  (Impairment or (**) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at more of the profit or (**) loss of investments in subsidaries, joint ventures and associates  502  FROFIT OR (**) loss of investments in subsidaries, joint ventures and associates  849	219
TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Depreciation)  Modification gains or (-) losses, net  (Poymetis on or, or) eversal of impairment on financial assets not measured at fair value through profit or loss  (Financial assets at a mortised cost)  ((Financial assets of (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  ((For which coodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss deposit guarantee is subsidaries, joint ventures and associates and associated as disposal group classified as held for sale not qualifying as discontinued operations  9,784  1,784  1,784  1,784  1,784  1,784  1,784  1,784  1,784  1,784  1,8	735
TOTAL OPERATING INCOME, NET (Administrative expenses) (Administrative expenses) (Cash contributions to resolution funds and depost guarantee schemes) (Depreciation) (Depreciation) (Depreciation) (Provisions or (-) losses, net (Commitments or resolution funds and deposit guarantee schemes) (Payment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments and guarantees given) (Other provisions) (Other provisions) (Other provisions) (Other provisions) (Offer givensions) (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (offer provisions) (for which coodwill) (offer provisions) (for provisions) (for provisions) (for provisions) (for provisions) (for provisions) (mpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (for provisions) (for prov	1,091
(Cash contributions to resolution funds and deposit guarantee schemes) (Depreciation) (Depreciation) (Provisions or () losses, net (Provisions or (	8,708
(Depreciation)  Modification gains or (-) losses, net  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Impairment or (-) reversal of impairment on financial assets and tax litigation or (-) reversal of impairment on financial assets and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or linvestments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or linvestments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impoirment or linvestments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impoirment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impoirment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impoirment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impoirment of investments in subsidaries, joint ventures and associates and on non-financial assets)	3,403
Modification gains or (-) losses, net  (Provisions or (-) reversal of provisions)  (Commitments to resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates and on qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  (20)  20)  20)  20)  20)  21)  21)  21)	0
(Provisions or (-) reversal of provisions)  (Payment commitments to resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)	1,521
(Payment commitments to resolution funds and deposit guarantee schemes)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0
(Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	527
(Other provisions)  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Increases or (-) decreases of the fund for general banking risks, net) 2  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0
Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at fair value through other comprehensive income)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  ORAGINATION OF INVESTMENT OF	354
Of which restructuring \(^1\) (Increases or (-) decreases of the fund for general banking risks, net)\(^2\) (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  O  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates  0  0  0  0  0  0  0  0  0  0  0  0  0	173
Of which restructuring \(^1\) (Increases or (-) decreases of the fund for general banking risks, net)\(^2\) (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  O  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates  0  0  0  0  0  0  0  0  0  0  0  0  0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  ORDITION (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  ORDITION (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0
(Financial assets at amortised cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  1,503  0  0  0  0  0  0  0  0  0  0  0  0	3,830
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  0  0  1  1  1  1  1  1  1  1  1  1  1	7
(of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  0  3  4  4  5  6  7  7  7  8  7  8  8  8  8  8  8  8  8	3,823
Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  0  10  10  10  10  10  10  10  10  10	1
Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  0  849	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  849	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 849	492
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 849	0
DDOELT OD ( ) LOSS AFTED TAY FROM CONTINUING OPERATIONS	-82
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	695
Profit or (-) loss after tax from discontinued operations	0
PROFIT OR (-) LOSS FOR THE YEAR	695
Of which attributable to owners of the parent	674

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



**Total Assets: fair value and impairment distribution** 

(mln EUR)		As of 31/03/20	20			As of 30	/06/2020		
		Fa	nir value hierar	chy		F	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	86,697				84,709	34,709			IAS 1.54 (i)
Financial assets held for trading	61,255	9,028	51,290	937	53,991	8,387	44,730	873	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,617	669	1,329	4,619	6,016	746	704	4,566	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	30,713	16,526	13,780	408	29,823	15,587	13,857	379	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	581,769				570,021				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,036	0	2,036	0	1,720	0	1,720	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	41,758				38,402				
TOTAL ASSETS	810,845				784,681				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln	EUR)		А	s of 31/03/20	20									
		Gross carr	Accu	Accumulated impairment			Gross carrying amount Accumulated impairment							
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	30,500	0	0	-1	0	0	29,649	0	0	-7	0	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7,537	0	4	0	0	-4	7,739	0	4	-3	0	-4	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	527,034	42,361	9,608	-1,290	-1,451	-2,030	484,808	74,066	9,996	-1,484	-2,513	-2,588	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



#### **Breakdown of liabilities**

Lloyds Banking Group Plc

#### (mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	51,760	43,943	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,074	8,429	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	673,641	662,765	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,184	1,207	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,068	2,790	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	71	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,775	9,375	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
TOTAL LIABILITIES	748,501	728,580	IAS 1.9(b);IG 6
TOTAL EQUITY	62,344	56,101	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	810,845	784,681	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### **Breakdown of liabilities**

Lloyds Banking Group Plc

(mln EUR)

		Carryin	g amount	
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		35,246	30,043	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	2,611	2,200	Annex V.Part 1.31
	Central banks	39,330	26,835	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,438	2,768	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,547	7,356	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,090	3,947	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	19,484	21,047	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	14,550	14,408	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	87,119	79,304	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	40,148	36,522	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	114,857	119,743	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	89,488	95,498	ECB/2013/33 Annex 2.Part 2.9.1
	Households	289,124	294,351	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	244,195	251,072	Annex V.Part 1.42(f), 44(c)
Debt securities issued		136,326	133,581	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	18,015	17,433	Annex V.Part 1.37
Other financial liabilities		2,014	1,884	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		734,658	716,344	



Market Risk
Lloyds Banking Group Plc

								LiOy	us Danking	g Group Fic											
	SA					I	М									I	M				
			VaR (Memorano	dum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE  ALL PRICE RISKS CAPITAL CHARGE FOR CTP  Var (Memorandum item)  Var (Memorandum item)  STRESSED Val		VaP (Memorandum item) STRESSED VaP (Memorandum item) DEFAULT AND ALL PRICE RIS		STRESSED VAR (Memorandum Item) MIGRATION RISK CHAR			RICE RISKS CHARGE FOR									
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	RE FLOOR	12 WEEKS AVERAGE MEASURE	MEASURE	TOTAL RISK EXPOSURE AMOUNT
(IIIIII ZOIK)	As of 31/03/2020	As of 30/06/2020				As of 31/	03/2020									As of 30,	/06/2020				
Traded Debt Instruments	209	220	28	12	136	31							48	15	125	39					
Of which: General risk Of which: Specific risk	16/	176 20	25	9	112	28							36	11	111	3.					
Equities	27	0	0	] 0	0	0							110	0	0						
Of which: General risk	Ö	0	0	Ö	0	0							0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	(					
Foreign exchange risk Commodities risk	109	118	3	1	8	2							3	1	4						
Total	319	345	19	6	103	<b>36</b>	11	11	0	0	0	1,663	29	11	104	36	10 11	0	0	0	1,795

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardis	ed Approach			
			As of 3	L/03/2020			As of 30	0/06/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	141,303	109,642	3,026		122,820	110,152	3,094	
	Regional governments or local authorities	560	560	36		520	520	36	
	Public sector entities	4,595	4,595	5		4,543	4,543	1	
	Multilateral Development Banks	9,488	7,873	0		7,754	7,681	0	
	International Organisations	6,936	25	0		5,434	77	0	
	Institutions	57,627	15,187	359		59,818	13,965	328	
	Corporates	15,103	11,102	9,891		14,377	10,155	8,524	
	of which: SME	4,709	4,322	4,107		4,747	4,249	3,563	
	Retail	38,853	13,516	9,633		38,696	12,634	8,966	
	of which: SME	3,228	2,986	1,735		3,829	2,914	1,676	
Consolidated data	Secured by mortgages on immovable property	8,445	8,406	2,943		7,991	7,948	2,782	
	of which: SME	14	14	6		10	10	4	
	Exposures in default	2,303	1,347	1,508	698	2,332	1,164	1,366	823
	Items associated with particularly high risk	0	0	l o		l o	0	l o	
	Covered bonds	0	0	0		l o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	588	588	118		715	715	143	
	Equity	0	0	0		0	0	0	
	Other exposures	3,775	3,775	3,285		3,947	3,947	3,484	
	Standardised Total <sup>2</sup>	289,576	·	·	1,168	268,947	173,500		1,502

					Standardise	ed Approach		
			As of 3:	1/03/2020			As of 30,	/06/2020
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)							
	Central governments or central banks	132,048	100,872	3,026		109,173	97,164	3,094
	Regional governments or local authorities	1	1	0		1	1	0
	Public sector entities	5	5	5		2	1	1
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	49,218	13,713	292		51,755	12,516	268
	Corporates	9,676	7,431	6,686		9,495	6,874	5,719
	of which: SME	4,622	4,236	4,023		4,665	4,168	3,493
	Retail	37,924	12,615	8,964		37,757	11,729	8,293
LINITED KINCDOM	of which: SME	3,192	2,950	1,715		3,797	2,881	1,657
UNITED KINGDOM	Secured by mortgages on immovable property	7,714	7,677	2,688		7,290	7,249	2,538
	of which: SME	7	7	3		3	3	2
	Exposures in default	886	673	787	189	937	713	839
	Items associated with particularly high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	588	588	118		715	715	143
	Equity	0	0	0		0	0	0
	Other exposures	3,668	3,668	3,178		3,829	3,829	3,375
	Standardised Total <sup>2</sup>				619			810
		(1)						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2020			As of 30/	06/2020	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	2,870	1,167	49		0	1,207	50	
	Corporates	2,167	1,445	1,059		3,636 1,954	1,334	950	
	of which: SME	2,107 4	1, <del>11</del> 3 4	1,039		7	1,55 <del>1</del>	3	
	Retail	7 2	7 2	7		2	2	1	
	of which: SME	1	1	1		1	1	0	
<b>UNITED STATES</b>	Secured by mortgages on immovable property	74	73	26		70	70	25	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	5	7	1	9	7	8	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				5				13

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	2.240	0.404	•		40.000	10.617		
	Central governments or central banks	8,948	8,421	0		13,323	12,617	0	
	Regional governments or local authorities	18	18	0		18	18	0	
	Public sector entities	4,016	4,016	0		4,062	4,062	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	17	0	0		U 412	0	0	
		308	17	151		412 363	181	180	
	Corporates of which: SME	0	152	151		0	101	180	
	Retail	789	775	581		791	776	582	
	of which: SME	789	0	901		791	770	0	
GERMANY	Secured by mortgages on immovable property	0	4	0		3	0	1	
	of which: SME	0	7			0			
	Exposures in default	21	6	6	15	23	7	7	16
	Items associated with particularly high risk	0		0	13	0	0	0	10
	Covered bonds	0	0			0		0	
	Claims on institutions and corporates with a ST credit assessment	0				0		0	
	Collective investments undertakings (CIU)	0	0			0			
	Equity	0				0		0	
	Other exposures	23	23	23		26	26	26	
	Standardised Total <sup>2</sup>		25		29		20	20	36
	Standardised Total	(4)			25				30

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

			As of 31	/03/2020	Standardise	d Approach	As of 30	0/06/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	7 0	7 0	0 0		13 0	13 0	0 0	
	Public sector entities  Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0	
	Institutions Corporates	56 991	56 743	11 668		16 983	16 715	3 641	
NIETLIEDI ANDC	of which: SME  Retail  of which: SME	1 36 0	0 24 0	0 18 0		0 54 0	0 37 0	0 27 0	
NETHERLANDS	Secured by mortgages on immovable property of which: SME Exposures in default	148 0 76	148 0	52 0 37	15	142 0 68	142 0	50 0 45	A
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	13	0 0	0 0	0 0	7
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Other exposures Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	16 lue to credit conversion factors or	5 credit risk mitigation techniques	5 (e.g. substitution effects).	5	15
		(2) Total value adjustments and exposures, but includes gener	provisions per country of count	erparty excludes those for secur	istisation exposures, additional va	luation adjustments (AVAs) and	other own funds reductions re	elated to the	
			As of 31,	/03/2020	Standardise	d Approach	As of 30	0/06/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks  Regional governments or legal authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 9,488	0 0 7,873	0 0		0 0 7,754	0 0 7,681	0 0	
	International Organisations Institutions Corporates	6,936 0 1	25 0 1	0 0 1		5,434 0 1	77 0 1	0 0 1	
	of which: SME  Retail	0 0	0 0	0 0		0	0 0	0 0	
Other Countries	of which: SME  Secured by mortgages on immovable property  of which: SME	0 0	0 0	0 0 0		0 0	0 0	0 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0 0 0	0 0	0 0	
	Other exposures Standardised Total <sup>2</sup>	(1) Ovining Lawrence welling For	0		O l			0	0
			provisions per country of count		lue to credit conversion factors or istisation exposures, additional va			elated to the	
			As of 31,	/03/2020	Standardise	d Approach	As of 30	0/06/2020	
					Value adjustments and				Value adjustments and
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0 232	0 0 232	0 0		0 0 167	0 0 167	0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0 0	0 0	0 0	
	Institutions Corporates of which: SME	5,465 96 1	234 54 1	5 54 1		3,998 94 0	211 54 0	5 54 0	
FRANCE	Retail of which: SME Secured by mortgages on immovable property	0 0 8	0 0 8	0 0 3		0 0 8	0 0 8	0 0 3	
	of which: SME <b>Exposures in default</b>	0 2	0 1	0 2	0	0 2	0 1	0 2	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	lue to credit conversion factors or istisation exposures, additional va	credit risk mitigation techniques	s (e.g. substitution effects).	Plated to the	2
		exposures, but includes gener		erparty excludes those for secur	Standardise		outer own runus reductions re	stated to the	
			As of 31	/03/2020			As of 30	0/06/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0 0	0 0	
	International Organisations Institutions Corporates	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0	
Country of	of which: SME  Retail  of which: SME	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0 0	0 0	0 0		0	0 0	0 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 0	0 0 0	0 0 0	U	0 0	0 0 0	0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Other exposures Standardised Total <sup>2</sup>	(1) Outsing Law	0	toking into any	0	O crodit viet vertice		0	0
			provisions per country of count		lue to credit conversion factors or istisation exposures, additional va			elated to the	



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Lioyus barikii	ig Group i ic					
					Standardise	d Approach					
			As of 31	/03/2020			As of 30	/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0 0	0 0	0 0		0	0	0 0			
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0	0	0 0			
	Institutions Corporates	0 0	0 0	0 0		0	0	0 0			
	of which: SME Retail	0	0	0		0	0	0			
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 8	of which: SME	0	0	0		0	0	0	0		
	Exposures in default  Items associated with particularly high risk	0	0	0		0	0	0	U		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0		0	0	0 0			
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0	0	0 0			
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0		
	- Canada a Coda	(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	lue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques	(e.g. substitution effects).	ated to the			
		exposures, but includes gener	al credit risk adjustments.	cipalty excludes those for secur			and own runus reductions re	ucu to the			
					Standardise	d Approach					
			As of 31	/03/2020		As of 30/06/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)				provisions				provisions		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities  Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0	0	0			
Country	of which: SME Retail	0 0	0	0 0		0	0	0 0			
Country of Counterpart 9	of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0		0	0	0 0			
Counterpart 3	of which: SME  Exposures in default	0 0	0 0	0 0	0	0	0	0 0	0		
	Items associated with particularly high risk Covered bonds	0 0	0	0 0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	<b>Equity</b>	0	0	0		0	0	0			
	Other exposures Standardised Total <sup>2</sup>	(0)	0	U	0	U	U	0	0		
		(2) Total value adjustments and	provisions per country of count	taking into account any effect of erparty excludes those for secur	lue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques o uation adjustments (AVAs) and o	(e.g. substitution effects). ther own funds reductions re	ated to the			
		exposures, but includes gener	al credit risk adjustments.		Standardise	d Approach					
			Ac of 21	/02/2020	Standardisc	и дриосен	Ac of 20	/06/2020			
			A5 01 31	/03/2020			AS 01 30	/06/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities  Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates of which: SME	0 0	0 0	0 0		0	0 0	0 0			
Country of	Retail of which: SME	0 0	0 0	0 0		0	0 0	0 0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0 0	0 0	0 0		0	0 0	0 0			
	Exposures in default Items associated with particularly high risk	0	0	0 0	0	0	0	0	0		
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0 0	0	0		0	0	0			
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Evi	posure value, is reported before	taking into account any effect of	<b>0</b> lue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects)		0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## Credit Risk - IRB Approach

						r <b>edit Risk -</b> Lloyds Banki						
			As of 31	/03/2020		IRB Ap	proach		As of 30	0/06/2020		
		Original Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk expo	sure amount  Of which:	Value adjustments and provisions	Origina	I Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exp	Of which:	Value adjustments and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB Total <sup>2</sup>	29,738 0 37,864 0 229,121 2,497 17,337 326 12,714 399 441,066 4,172 353,123 3,284 9,116 188 344,007 3,096 61,496 350 26,447 538 2,529 204 23,917 335 6,919 0  (1) Original exposure, unlike E	16,919 14,284 114,452 16,182 11,964 439,838 367,138 9,111 358,027 46,200 26,500 2,529 23,970 6,919	909 2,683 63,619 11,618 8,334 72,651 41,761 2,207 39,554 12,712 18,179 1,764 16,415 16,149 8,000 <b>164,011</b> s reported befo	defaulted  0 0 0 0 0 4,450 2,431 163 2,269 1,095 923 88 835 0	0 4 1,728 429 201 3,181 1,531 97 1,435 765 884 67 817	23,022 40,500 221,586 17,528 12,089 432,610 340,877 8,887 331,990 59,469 32,264 9,818 22,446 7,106	defaulted  0 0 2,800 411 461 4,728 3,695 214 3,481 328 705 240 465 0	14,756 14,442 109,072 16,204 10,996 424,457 354,203 8,762 345,441 44,907 25,347 2,857 22,490 7,097	832 2,499 61,437 11,556 6,754 70,788 41,847 2,114 39,733 11,521 17,419 1,836 15,583 16,668 7,783 <b>160,007</b> mitigation tech	defaulted  0 0 0 0 0 4,852 2,631 168 2,463 1,079 1,142 80 1,062 0	2,364 550 261 3,903 1,973 147 1,826 875 1,053 89
		(2) IRB Total does not include	e the Secutarisat	ion position unl	ike in the previou	us Transparency	exercises' res	ults.		<b>J</b>	(35, 35, 55, 55, 55, 55, 55, 55, 55, 55,	,
			As of 31	/03/2020			prodeir		As of 30	0/06/2020		
		Original Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk expo	sure amount  Of which:	Value adjustments and provisions	Origina	Of which:	Exposure Value <sup>1</sup>	Risk exp	Of which:	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	1,594 0 18,331 0 175,101 2,368 14,579 262 12,652 399 431,735 4,149 343,863 3,261 9,107 188 334,756 3,072 61,496 350 26,376 538 2,529 204 23,847 335 6,445 0	36 6,122 85,742 13,518 11,890 430,576 357,948 9,103 348,845 46,200 26,428 2,529 23,899 6,445	3 1,217 52,804 9,844 8,319 71,679 40,806 2,205 38,601 12,712 18,160 1,764 16,397 14,530	defaulted  0 0 0 0 0 4,385 2,367 163 2,204 1,095 923 88 835 0	0 3 1,672 395 201 3,166 1,517 97 1,421 765 884 67 816 0	0 16,762 176,929 14,865 12,002 422,842 331,175 8,878 322,297 59,469 32,197 9,817 22,380 6,566	defaulted  0 0 2,467 311 461 4,684 3,651 214 3,437 328 704 240 464 0	0 6,259 82,567 13,664 10,923 414,785 344,598 8,754 335,844 44,907 25,280 2,856 22,424 6,560	0 1,097 50,873 9,854 6,743 69,764 40,841 2,112 38,729 11,521 17,402 1,836 15,566 14,810	defaulted  0 0 0 0 0 4,766 2,546 168 2,378 1,079 1,142 80 1,062 0	0 4 2,072 483 260 3,886 1,959 147 1,812 875 1,052 89 963 6
		(1) Original exposure, unlike Exposu	ure value, is report	ed before taking i	into account any ef		oproach	rs or credit risk mi	tigation techniques	s (e.g. substitution	n effects).	
	(mln EUR, %)	Original Exposure <sup>1</sup> Of which: defaulted	As of 31  Exposure  Value <sup>1</sup>	/03/2020 Risk expo	sure amount  Of which: defaulted	Value adjustments and provisions	Origina	Of which:	As of 30  Exposure  Value <sup>1</sup>	0/06/2020 Risk exp	Of which:	Value adjustments and provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	24,012 0 3,755 0 24,339 53 87 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16,638 1,284 11,138 87 0 0 0 0 0 0 0 0 0 0 0	870 315 3,959 63 0 0 0 0 0 0 0 0 0 1,478	0 0 0 0 0 0 0 0 0 0	0 0 5 0 0 0 0 0 0 0	21,245 3,356 17,732 76 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0 0 0	14,490 1,091 10,291 76 0 0 0 0 0 0 0 0 0 0	795 271 4,096 55 0 0 0 0 0 0 0 0 1,723	defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 63 0 0 0 0 0 0 0
		(1) Original exposure, unlike Exposu		ed before taking i	into account any ef	IRB Ap	oproach	rs or credit risk mi		o/06/2020	n effects).	
	(mla FUD 0/)	Original Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk expo	Of which:	Value adjustments and provisions	Origina	Of which:	Exposure Value <sup>1</sup>	Risk exp	Of which:	Value adjustments and provisions
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	defaulted	0 441 920 56 0 1 1 1 0 0 0 0	0 129 536 51 0 0 0 0 0 0 0	defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 7 7 0 0 0 0 0 0 0 0	0 1,640 1,137 55 0 1 1 1 0 0 0 0	defaulted  0 0 216 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 421 902 55 0 1 1 1 0 0 0 0	0 124 334 49 0 0 0 0 0 0 0 0	defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1111 10 0 0 0 0 0 0 0
		(1) Original exposure, unlike Exposu	ure value, is report	ea perore taking i	ilico account any ef			is or credit risk mi	ugation techniques	(e.g. substitution	ı епесts).	
			As of 31	/03/2020		IRB Ap	proach		As of 30	0/06/2020		
		Original Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk expo	of which:	Value adjustments and provisions	Origina	Of which:	Exposure Value <sup>1</sup>	Risk exp	Of which:	Value adjustments and provisions
NETHERLANDS	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	defaulted           0         0           462         0           1,453         31           238         31           0         0           9,251         24           9,251         24           0         0           9,251         24           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0	0 335 1,209 234 0 9,182 9,182 0 9,182 0 0 0	0 35 491 147 0 952 952 0 952 0 0 0	defaulted  0 0 0 0 0 0 0 64 64 0 64 0 0 0 0	0 0 0 2 1 0 14 14 0 14 0 0 0 0	0 766 1,881 217 0 9,693 9,693 0 9,693 0 0 0	defaulted  0 0 31 31 31 0 44 44 0 44 0 0 0 0 0 0	0 590 1,555 213 0 9,597 9,597 0 9,597 0 0 0	0 53 515 137 0 1,004 1,004 0 1,004 0 0 0	defaulted  0 0 0 0 0 0 85 85 0 85 0 0 0 0	0 0 7 4 0 14 14 0 0 0 0 0
[	IRB Total	<sup>(1)</sup> Original exposure, unlike Exposu	ure value, is report	ed before taking i	into account any ef	fect due to credit	conversion facto	rs or credit risk mi	tigation techniques	(e.g. substitution	n effects).	

# 2020 EU-wide Transparency Exercise Credit Risk - IRB Approach Lloyds Banking Group Plc

		IRB Approach												
				As of 31	/03/2020					As of 30	/06/2020			
		Origir	nal Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	ad	
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	р	
	Central banks and central governments	126	0	6	0	0	0	254	0	7	0	0	$\top$	
	Institutions	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0		0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0			0	0	0	0			0		
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0			0	0	0	0			0		
other countries	Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0	0						
	Retail - Qualifying Revolving Retail - Other Retail	0	0				0	0	0		1 0			
	Retail - Other Retail - Of Which: SME	0	0	1 0	1 0			0			0			
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0	0	1 0	1 0			0			0			
	Equity	0	0	1 0	I o			0		1 0	1 0			
	Other non credit-obligation assets	ŭ			L.		Ĭ		Ĭ	Ů	Ü			
	IRB Total													
		(1)	raccura unlika Evraccu	ıro valuo is roport	ed hefore taking i	nto account any e	ffect due to credit o	conversion factor	s or credit rick miti	gation techniques (	e a substitution	effects)		

		IRB Approach												
				As of 31	/03/2020					As of 30	/06/2020			
				Exposure	Risk expo	sure amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exp	osure amount		
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted		
	Central banks and central governments	0	0	0	0	0	0	477	0	22	2	0	П	
	Institutions	2,695	0	621	196	0	0	3,227	0	658	172	0		
	Corporates	1,963	0	1,601	319	0	1	1,590	0	1,187	303	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
ED ANICE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	1 0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	1 0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	I 0	0	0		
	Other non credit-obligation assets													
	IRB Total													
		(1) Original exp	osure, unlike Exposu	ire value, is reporte	ed before taking i	nto account any e	ffect due to credit of	conversion factor	s or credit risk mit	igation techniques (	e.g. substitutio	n effects).	ī	

							IRB Ap	proach					
				As of 31	/03/2020					As of 30/	/06/2020		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0
	Equity	U	U	U	U	U	U	U	0	0	U	U	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	prodeir					
			As of 31,	/03/2020					As of 30	06/2020		
	Origi	nal Exposure <sup>1</sup>	Exposure	Risk ex	posure amount		Origina	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment
(mln EUR, %)	Of which: defaulted 0 0 0		- Value⁺	Of which: defaulted		and provisions		Of which: defaulted	− Value⁺		Of which: defaulted	and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
nstitutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
letail	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
RB Total												
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Cetail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mh EUR, %)  Sentral banks and central governments onstitutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates Corporate	(mln EUR, %)  Identral banks and central governments Institutions Inst	(mh EUR, %)  (mh EUR, %)  (mh EUR, %)  (mh EUR, %)  (mentral banks and central governments (norporates)  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME (norporates)  (norporates - Of Which: SME)  (norporates -	Original Exposure   Exposure   Value	Original Exposure   Exposure   Exposure   Value   Of which: defaulted   Of which: Secured on the components   Of which: Of w	Original Exposure   Exposure   Exposure   Value   Va	Original Exposure   Exposure   Exposure   Exposure   Value   Adjustments   Original Exposure   Value   Adjustments   Original Exposure   Value   Adjustments   Of which: defaulted   Of which: Secured on Provisions   Of Which: Specialised Lending   Of Which: S	Original Exposure   Exposure   Exposure   Exposure   Exposure   Of which: defaulted   Of which: stitutions   Of which: Specialised Lending   Of which: Special	Original Exposure   Exposure	Original Exposure   Exposure   Exposure   Value   Of which: defaulted   Of which: defa	Original Exposure   Exposure   Value   Application   Value   Val

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origi	nal Exposure <sup>1</sup>	Exposure	_		Value adjustments	Origina	l Exposure¹	Exposure	Risk exp	osure amount	aujustillelli
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	nrovisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0		0	0		0	0	
	Corporates - Of Which: Specialised Lending	0	0		0	0			0			0	
	Corporates - Of Which: SME	0	0		0	0	1 0		0		0	0	
	Retail Secured on real estate property	0	0		0	0		1 0	0		0	0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	1 0		0		۱ °	0		0	0	
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0	1 0	0	0	1 0	n	0	
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving	0	0		l n	0	l o	l o	0	1 0	l n	0	
	Retail - Other Retail	0	0		l ő	0		I o	0		l ŏ	0	
	Retail - Other Retail - Of Which: SME	0	0			0			0			0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												
	IRB Total	<sup>(1)</sup> Original e	xposure, unlike Exposi	ure value, is report	ed before taking	into account any e	ffect due to credit	conversion facto	ors or credit risk miti	gation techniques	; (	; (e.g. substitutio	s (e.g. substitution effects).

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	06/2020		
		Orig	inal Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted  0 0 0 0			Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		<sup>(1)</sup> Original e	exposure, unlike Exposu	re value, is reporte	ed before taking ir	to account any ef	fect due to credit o	conversion factor	s or credit risk miti	gation techniques (	e.g. substitution	effects).	



General governments exposures by country of the counterparty

							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 65	0 0 0 0 0 0	0
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Lloyds Banking Group F	1C						
							As of 30/06/2020							
						Direc	t exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives witl	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland	0 35 0 0 0 0 0 32 67	0 35 0 0 0 0 0 32 67	0 0 0 0 0 0	0 0 0 0 0 0	0 35 0 0 0 0 32 67	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	France	0 32 36 0 88 0 0	0 32 36 0 88 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 32 36 0 88 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	0 18 1 0 13 5 0	0 18 1 0 1 0 0 0	0 0 1 0 13 5 0	0 0 0 0 0 0	0 18 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16 2 0 0 0 0 0 0	1,420 289 0 0 0 0 0 1,709	11 2 0 0 0 0 0	263 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	1
[ 0 - 3M [	Italy								,					
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Lloyds Banking Group F	10						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

						Lloyds Banking G	oup Pic						
						As of 30/06,	2020						
						Direct exposures							
	(mln EUR)			On balance sheet		<u> </u>		Deriva	atives		Off balan	ce sheet	
	(IIIIII EOR)												
											Off-balance sh	eet exposures	
							Derivatives	with positive fair value	Derivatives wit	n negative fair value			_
			Total carrying amount of										Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short										
			positions)								Nominal	Provisions	
				of Which: Findhcial assets field	: Financial assets of which: Financial at fair value fair value through	I assets at of which: Financial as	ets at Carrying amo	ount Notional amount	Carrying amount	Notional amount			
				for trading through	gh profit or loss comprehensive	amorticoa coct	carrying arric	Notional amount	carrying amount	Notional amount			
[ 0 - 3M [													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Spain												
[5Y - 10Y [ [10Y - more													
[ 0 - 3M [		10	10	0	0	10	0	0 0	0	0	0	0	
[ 1Y - 2Y [		230 98	22 230 98	0 0	0	22 230 98	0 0	0 0	0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Sweden	0	0	0 0	0 0	0 0	0 0	0 0 0	0	0	0 0	0 0	
[ 0 - 3M [		360	360	0 0	0 0	0 <b>360</b>	0	0 0	0 <b>0</b>	0	0	0 <b>0</b>	0
[ 0 - 3M [		1,007 4,086 4	862 4,086	148	0	440 1,481	559 2,457 4	0 4 0 11 0 5	1	20	88 30 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	United Kingdom	913 2,497 5,415	609 2,254	118 348	0 0	772 2,136	23	0 1 0	0	0 0	0 0	0	
[5Y - 10Y [ [10Y - more Total		9.733	9.513	833 5,744	0	772 2,136 4,540 3,979 <b>13,349</b>	41 10	0 0 0	0	0	0 17	0	
Total [ 0 - 3M [		23,653	22,224	7,197	0	13,349	3,107	0 20	2	46	134	0	89
[ 3N - 17 [ [ 1Y - 2Y [ [ 2Y - 3Y [													
[ 0 - 3M [	Iceland												
Total													
[ 0 - 3M [ [ 3M - 1Y [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Liechtenstein												
[5Y - 10Y [ [10Y - more Total													
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0 0	0	0	0	0	
[ 1Y - 2Y [		0 0	0	0 0	0	0	0	0 0	0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Norway	0 0	0	0 0	0	0 0	0	0 0	0	0	0 0	0	
[10Y - more Total		0	0	0 <b>0</b>	0 0	0	0 <b>0</b>	0 0 0 0	0	0	30 <b>30</b>	0 <b>0</b>	0
[ 0 - 3M [ [ 3M - 1Y [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Australia												
[5Y - 10Y [													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0 0	0	0	0	0	
[ 1Y - 2Y [		0 0	0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Canada	0 0 178	0 0 178	0 0	0 0	0 0 178	0 0	0 0 0	0	0	0 0	0 0 n	
[10Y - more Total		0 178	0	0 0	0 0	0 178	0 0	0 0 0 0	0	0	0	0 0	36
[ 0 - 3M [ [ 3M - 1Y [													
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Hong Kong												
[5Y - 10Y [													
[10Y - more Total													



General governments exposures by country of the counterparty

							Lloyds Banking Group P							
						Direc	As of 30/06/2020 ct exposures							
	( ) =			On balance she	aat	Direc	ct exposures		Deriva	tives		Off balar	ice sheet	-
	(mln EUR)			On Balance sin					Deliva			On Balan		-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
						T.			1					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				or writeri. Filianciai assets field	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	through profit or loss	comprehensive income	amortised cost	carrying arribant		carrying amount	Trocional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Japan													
[5Y - 10Y [ [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [		110 0	110 0	0	0	110	0	0	0	0 0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.	273 51	261	0	0	273 51 334 1,941	0	0	0	0	0	0	0	
[5Y - 10Y [		363 1,973 0	42 335 1,973 0	32 0	0 0	0	0 0	0	0 0	0 0	0 0	0 0	0 0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		2,770	2,719	61	0	2,709	0	0	0	0	0	0	0	369
[ 1Y - 2Y [ [ 2Y - 3Y [	China													
[3Y - 5Y [ [5Y - 10Y [	Cillia													
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Switzerland													
[10Y - more Total [ 0 - 3M [	-													
[ 0 - 3M [	Othorodomed													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Other advanced economies non EEA													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Other Central and eastern Europe countries non EEA													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0 0	0 0	0 0	0 0	0 0	0 0 0	0	0 0 0	0 0 n	0 0	0 0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Middle East	0 161	0 161 321	0 0	0	0	0 161	0	0	0 0	0 0	0 0	0	
[5Y - 10Y [ [10Y - more Total		321 0 <b>483</b>	0	0 0 <b>0</b>	0 0 <b>0</b>	0 0 <b>0</b>	321 0 <b>483</b>	0 0 <b>0</b>	0 0	0 0	0	352 51 <b>403</b>	0 0	29
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Latin America and the Caribbean													
[5Y - 10Y [ [10Y - more Total														
। ०१वी	<u> </u>													



General governments exposures by country of the counterparty

Lloyds Banking Group Plc

							Lloyds barrking Group Fi						
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet				Derivat	tives	Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 0 0 34 23	0 0 0 0 0 0 34 23	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 34 23	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 24 0	0 0 0 0 0 0 0	0
[ 0 - 3M [	Others	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 -94	0 0 0 0 0 0 0	0

#### Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

#### (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



## 2020 EU-wide Transparency Exercise Performing and non-performing exposures

Lloyds Banking Group Plc

					As of 31/03/2020	0							As of 30/06/202	0			
		Gross carryi	ng amount				mpairment, accumulated changes e to credit risk and provisions <sup>4</sup>	Collaterals and financial		Gro	oss carrying amou	nt		Accumulated in in fair value due		nulated changes ad provisions <sup>4</sup>	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>		On performing	On non-performing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming <sup>1</sup>	On performing	On non-perforr	ming exposures <sup>3</sup>	guarantees received on non- performing
(role EUD)		days and <=90 days		Of which: defaulted	Of which Stage 3	- exposures²	Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(mln EUR)  Cash balances at central banks and other demand deposits									83,697	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	41,713	0	736	4		1	534	0	40,430	0	1,011	4	4	10	560	4	0
Central banks	61	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	16,602	0	0	0		1	0	0	15,734	0	0	0	0	3	0	0	0
Credit institutions	10,901	0	0	0		0	0	0	10,256	0	0	0	0	1	0	0	0
Other financial corporations	10,927	0	0	0		0	0	0	11,127	0	0	0	0	6	0	0	0
Non-financial corporations	3,222	0	736	4		0	534	0	3,313	0	1,011	4	4	0	560	4	0
Loans and advances(including at amortised cost and fair value)	665,718	2,808	13,217	8,860		2,508	2,263	8,128	570,372	2,501	13,709	9,704	9,996	3,677	2,978	2,588	7,572
Central banks	87,474	0	0	0		0	0	0	1,465	0	0	0	0	0	0	0	0
General governments	984	14	2	2		0	0	0	3,262	11	0	0	0	0	0	0	0
Credit institutions	11,601	5	0	0		2	0	0	11,918	3	0	0	0	25	0	0	0
Other financial corporations	89,346	3	330	330		129	85	16	89,704	4	339	319	339	157	68	68	3
Non-financial corporations	93,474	397	4,209	4,019		653	1,248	978	94,825	294	4,400	4,363	3,883	1,229	1,632	1,632	484
of which: small and medium-sized enterprises at amortised cost	39,162	26	910	898		336	116	677	42,007	49	954	948	691	489	144	144	308
of which: Loans collateralised by commercial immovable property at amortised cost	27,193	3	1,871	1,868		o	35	761	26,261	0	1,680	1,680	1,162	o	32	32	480
Households	382,838	2,390	8,676	4,510		1,724	930	7,134	369,197	2,189	8,969	5,022	5,774	2,266	1,278	889	7,085
of which: Loans collateralised by residential immovable property at amortised cost	335,094	2,091	7,527	3,592		394	472	7,053	325,875	1,999	7,626	3,996	4,775	590	686	461	6,938
of which: Credit for consumption at amortised cost	46,751	298	1,148	917		1,327	458	81	42,874	190	1,272	1,025	999	1,676	523	428	148
DEBT INSTRUMENTS other than HFT	707,432	2,808	13,953	8,864		2,509	2,797	8,128	694,500	2,501	14,719	9,708	10,000	3,687	3,538	2,592	7,572
OFF-BALANCE SHEET EXPOSURES	148,025		556	329		276	35	50	150,339		659	432	231	355	193	38	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 31	/03/2020					As of 30/06/2020			
	Gross carrying a exposures with measures		Accumulated impaccumulated chadue to credit risk for exposures wimeasures <sup>2</sup>	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated imp accumulated cha due to credit risk for exposures wit measures <sup>2</sup>	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4	4	4	4	0		4	4	4	4	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	4	4	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	12,050	9,475	1,840	1,759	7,094		11,445	8,911	2,324	2,183	6,424	4,348
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	2	2	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	339	330	85	85	16		349	319	79	67	6	3
Non-financial corporations	4,591	4,154	1,251	1,235	974		4,253	3,850	1,646	1,602	671	480
of which: small and medium-sized enterprises at amortised cost	1,143	880	120	112	680		991	754	77	67	424	
Households	7,118	4,989	504	439	6,104		6,842	4,742	599	515	5,747	3,865
DEBT INSTRUMENTS other than HFT	12,054	9,478	1,844	1,763	7,094		11,448	8,914	2,328	2,187	6,424	
Loan commitments given	551	336	34	32	50		586	381	5	2	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup>The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Lloyds Banking Group Plc

			As of 3:	1/03/2020					As of 3	0/06/2020		
	Gross carrying	amount				Accumulated	Gross carrying	g amount				Accumulated
		Of which: non-p	performing	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: no performing	n-	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to
(mln EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	8,707	245		8,707	81	0	8,566	272	266	8,566	114	0
B Mining and quarrying	1,654	290		1,654	187	0	1,524	259	259	1,524	197	0
C Manufacturing	8,582	265		8,582	85	0	8,492	252	252	8,492	150	0
D Electricity, gas, steam and air conditioning supply	1,077	49		1,077	7	0	1,031	47	47	1,031	24	0
E Water supply	1,423	1		1,423	8	0	1,253	0	0	1,253	21	0
F Construction	9,655	379		9,619	271	0	10,317	384	383	10,317	358	0
G Wholesale and retail trade	8,557	263		8,557	163	0	9,325	265	261	9,325	243	0
H Transport and storage	4,358	37		4,358	36	0	4,304	77	77	4,304	72	0
Accommodation and food service activities	4,431	1,415		4,431	493	0	4,834	1,261	1,261	4,834	674	0
J Information and communication	2,121	8		2,121	13	0	2,423	118	118	2,423	130	0
K Financial and insurance activities	0	0		0	0	0	0	0	0	0	0	0
L Real estate activities	26,073	484		26,052	307	0	25,058	581	581	24,977	506	0
M Professional, scientific and technical activities	3,540	77		3,540	41	0	3,901	121	121	3,901	69	0
N Administrative and support service activities	4,708	86		4,627	58	0	4,586	155	155	4,530	85	0
O Public administration and defence, compulsory social security	718	0		718	3	0	907	0	0	907	3	0
P Education	1,510	122		1,510	24	0	1,520	109	82	1,520	30	0
Q Human health services and social work activities	3,684	118		3,679	80	0	3,916	129	129	3,910	113	0
R Arts, entertainment and recreation	592	28		592	17	0	704	28	28	704	20	0
S Other services	2,083	339		2,083	27	0	2,164	342	342	2,164	52	0
oans and advances	93.474	4.209		93.330	1.901	0	94.825	4,400	4,363	94.681	2,861	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.