

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



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION				
Available capital (amounts)								
Common Equity Tier 1 (CET1) capital - transitional period	31,881	32,610	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	31,014	31,737	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR				
Tier 1 capital - transitional period	38,366	39,953	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	37,499	39,081	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR				
Total capital - transitional period	50,441	51,030	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	50,116	50,721	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	236,043	239,106	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	235,578	238,697	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	13.51%	13.64%	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	13.17%	13.30%	(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	16.25%	16.71%	CA3 {3}	-				
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.92%	16.37%	(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	21.37%	21.34%	CA3 {5}	-				
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.27%	21.25%	(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	823,898	825,919	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	4.66%	4.84%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	38,366	39,953	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	37,956	39,522	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	823,898	825,919	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	825,354	827,430	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	4.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.8%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	50,441	51,030	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)	31,881	32,610	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)	27,936	29,093	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	7,892	8,488	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-121	-2,055	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	13,753	14,189	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	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	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,047	-2,357	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,512	-4,911	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3,637	,	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-104		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,605		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		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		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.13	(-) Excess deduction from ATT items over ATT capital	0	0	C 01.00 (1410,C010)	Article 30(1) point (j) or citic
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-216	-217	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)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	-216		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	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 institiution has a significant investment	-5,016	-5,491	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 Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	-309	-292	C 01.00 (r510,c010)	Article 48 of CRR
	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	0	-15	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	867	873	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	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	867	873	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)	6,485	7,344	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,075	6,912	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		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)	-
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	A.2.4	Additional Tier 1 transitional adjustments	410	431	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	38,366	-	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,076	-	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,102	7,500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	-2,543	-2,639	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	6,517	6,216	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	236,043		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	465		C 05.01 (r010;c040)	-
CADITAL DATIOS (SC)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.51%	13.64%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.25%	16.71%	CA3 {3}	-
CETA C	C.3	TOTAL CAPITAL RATIO (transitional period)	21.37%	21.34%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	31,014	31,737	[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)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.17%	13.30%	[D]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	867	873	C 05.01 (r440,c010)	-
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
		Adjustments to T2 due to IFRS 9 transitional arrangements	-541	-564	C 05.01 (r440,c030)	-
	F	Adjustments to 12 due to 11 kg 5 transitional arrangements	0.1	301	, , ,	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



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

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	191,450	194,265	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 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	31,253	30,593	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	63,437	63,284	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	71,874	74,292	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	16,598	17,347	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	7,274	6,129	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 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	969	686	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,509	5,971	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,434	2,104	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	541	324	C 02.00 (R530, c010)
Of which IMA	1,888	1,776	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	5	4	C 19.00_010_610*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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	28,407	29,951	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	28,407	29,951	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) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	236,043	239,106	



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

	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	14,280	19,821
Of which debt securities income	429	510
Of which loans and advances income	13,829	19,280
Interest expenses	4,032	5,587
(Of which deposits expenses)	1,987	2,714
(Of which debt securities issued expenses)	953	1,423
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	0
Net Fee and commission income	1,648	2,141
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	371	404
Gains or (-) losses on financial assets and liabilities held for trading, net	-862	-8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	198	381
Gains or (-) losses from hedge accounting, net	626	37
Exchange differences [gain or (-) loss], net	708	508
Net other operating income /(expenses)	1,928	2,906
TOTAL OPERATING INCOME, NET	14,870	20,603
(Administrative expenses)	5,818	8,314
(Depreciation)	2,206	3,091
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	2,952	3,318
(Commitments and guarantees given)	-35	-18
(Other provisions)	2,987	3,336
Of which pending legal issues and tax litigation <sup>1</sup>		3,336
Of which restructuring <sup>1</sup>		115
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,108	1,533
(Financial assets at fair value through other comprehensive income)	-2	-2
(Financial assets at amortised cost)	1,109	1,535
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	544	578
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,330	4,925
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,279	3,506
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,279	3,506
Of which attributable to owners of the parent	2,218	3,411

<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)	ı	As of 30/09/20:	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	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	60,551				63,960				IAS 1.54 (i)
Financial assets held for trading	57,860	9,177	46,975	1,708	49,157	7,988	40,245	923	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,719	614	1,476	4,629	7,142	894	1,430	4,818	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	30,826	17,423	13,182	220	29,489	15,763	13,247	480	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	585,580				601,041				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,822	0	1,822	0	1,453	0	1,453	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>	39,468				35,531				
TOTAL ASSETS	782,826				787,774				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) As of 30/09/2019															
		Gross carry	ing amount		Accu	Accumulated impairment			Gross carrying amount Accur				ment		
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		<b>Stage 1</b> 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	<b>Stage 3</b> Credit-impaired 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	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	<b>References</b>	
Financial assets at fair value	Debt securities	30,798	0	0	-1	0	0	29,223	0	0	0	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 amortised	Debt securities	8,406	0	4	-1	0	-4	8,520	0	4	0	0	-4	Annex V.Part 1.31, 44(b)	
cost	Loans and advances	526,147	44,658	10,269	-710	-1,151	-2,038	541,673	44,850	9,831	-796	-1,234	-1,802	Annex V.Part 1.32, 44(a)	

<sup>&</sup>lt;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	g amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	50,144	44,467	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	9,165	8,851	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	649,482	662,172	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	1,353	1,299	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	4,724	3,983	IAS 37.10; IAS 1.54(I)
Tax liabilities	470	231	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	10,548	7,838	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	725,886	728,841	IAS 1.9(b);IG 6

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

#### (mln EUR)

	(mln EUR)			=		
		Carrying	j amount			
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References		
Derivatives		30,811	29,363	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		
SHOLL POSITIOLIS	Debt securities	3,478	3,302	Annex V.Part 1.31		
	Central banks	27,004	26,141	Annex V.Part 1.42(a), 44(c)		
	of which: Current accounts / overnight deposits	2,398	1,979	ECB/2013/33 Annex 2.Part 2.9.1		
	General governments	9,304	9,451	Annex V.Part 1.42(b), 44(c)		
	of which: Current accounts / overnight deposits	5,276	4,126	ECB/2013/33 Annex 2.Part 2.9.1		
	Credit institutions	23,045	17,265	Annex V.Part 1.42(c),44(c)		
Deposits	of which: Current accounts / overnight deposits	12,910	10,023	ECB/2013/33 Annex 2.Part 2.9.1		
Deposits	Other financial corporations	75,920	78,972	Annex V.Part 1.42(d),44(c)		
	of which: Current accounts / overnight deposits	35,602	36,365	ECB/2013/33 Annex 2.Part 2.9.1		
	Non-financial corporations	108,677	111,303	Annex V.Part 1.42(e), 44(c)		
	of which: Current accounts / overnight deposits	84,302	84,813	ECB/2013/33 Annex 2.Part 2.9.1		
	Households	287,340	299,251	Annex V.Part 1.42(f), 44(c)		
	of which: Current accounts / overnight deposits	239,734	251,276	Annex V.Part 1.42(f), 44(c)		
Debt securities issued		142,529	139,597	Annex V.Part 1.37, Part 2.98		
Of which: S	ubordinated Debt securities issued	18,728	18,115	Annex V.Part 1.37		
Other financial liabilities		2,036	2,144	Annex V.Part 1.38-41		
TOTAL FINANCIAL LIABILITIES		710,145	716,789			



**Market Risk** 

Lloyds Banking Group Plc

								Lioy	as barikiri	ig Group i ic																		
	SA					Ι	M						IM															
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (1	Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		PRICE RISKS CAPI CHARGE FOR CTP	ΓAL		VaR (Memorandum item) S		VaR (Memorandum item)		VaR <i>(Memorandum item)</i>				STRESSED VaR (M	lemorandum item)	INCREMI DEFAUL MIGRATIO CAPITAL O	T AND ON RISK		CE RISKS CAI ARGE FOR CTI		
(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		E	OTAL 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 (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST EASURE	TOTAL RISK EXPOSURE AMOUNT						
,	As of 30/09/2019	As of 31/12/2019				As of 30,	/09/2019						As of 31/12/2019															
Traded Debt Instruments	273	225	34	8	113	36							33	9	105	30												
Of which: General risk	230	174	31	7	83	23							30	8	75	23												
Of which: Specific risk	11	28	3	1 0	30	13							3	1	30	7												
Equities Of which: General risk	0			0	0	0							0	0														
Of which: Specific risk	0		0	0	0	0							0	0	0													
Foreign exchange risk	261	96	2	1	2	0							2	1	6	2												
Commodities risk	7	3	0	0	0	0						1.006	0	0	0	0												
Total	541	324	25	6	112	65	14	14	0	)   0	0	1,888	22	9	107	63	13	13	0	0	0	1,776						

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.



Standardised Total <sup>2</sup>

## **Spring 2020 EU-wide Transparency Exercise**

1,012

Credit Risk - Standardised Approach
Lloyds Banking Group Plc

970

236,724

148,713

31,116

Standardised Approach As of 31/12/2019 As of 30/09/2019 Value adjustments and provisions Value adjustments and provisions Exposure Value<sup>1</sup> Original Exposure<sup>1</sup> Exposure Value<sup>1</sup> Risk exposure amount Original Exposure<sup>1</sup> Risk exposure amount (mln EUR, %) 96,011 559 4,901 Central governments or central banks 105,302 85,191 2,704 79,598 2,557 Regional governments or local authorities 4,901 **Public sector entities** 7,911 3,450 52,502 15,683 4,735 39,910 3,382 8,955 **Multilateral Development Banks** 7,912 7,258 7,394 1,480 57,426 **International Organisations** 18,058 15,627 Institutions 9,976 18,616 12,820 11,047 Corporates 11,373 3,823 9,787 4,124 4,475 4,024 4,333 of which: SME 37,813 13,719 10,181 14,276 Retail of which: SME 3,222 2,984 1,735 3,123 1,816 Consolidated data Secured by mortgages on immovable property 8,974 8,929 3,127 8,915 3,121 of which: SME 1,523 2,035 1,359 623 2,263 **Exposures in default** 1,471 1,403 Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 531 531 Equity
Other exposures 3,744 3,168 4,199 4,199 3,495

152,095

32,161


244,290

					Standardise	d Approach				
			As of 30/	09/2019			As of 31	/12/2019		
		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	90,239	70,845	2,652		84,099	68,251	2,557		
	Regional governments or local authorities	1	1	0		1	1	0		
	Public sector entities	1	1	1		1	1	1		
	Multilateral Development Banks International Organisations	0	0	0		U	0	0		
	Institutions	49,456	16,679	366		47,953	14,182	318		
	Corporates	11,499	7,903	6,753		9,593	7,390			
	of which: SME	4,378		3,726		4,649	4,248			
	Retail	37,036	12,954	9,220		39,058	13,441	•		
LINITED KINCDOM	of which: SME	3,184	2,946	1,714		3,344	3,085			
UNITED KINGDOM	of which: SME  Secured by mortgages on immovable property	8,179	8,136	2,849		8,184	8,146			
	of which: SME	7	7	4		3	3	2		
	Exposures in default	868	649	743	218	854	658	743	195	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0 E21	U E21	106		836	026	167		
	Collective investments undertakings (CIU)	531	531	106		836	836	167		
	Equity Other exposures	4,044	4,044	3,340		3,590	3,590	3,034		
	Standardised Total <sup>2</sup>	7,011	7,011	3,340	545	3,330	3,330	3,054	533	

(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 securitisation 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 30/	09/2019			As of 31,	/12/2019	
		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	0	0	0		0	0	0	
	Multilateral Development Banks	o o	0	0		103	103		
	International Organisations	0	0	0		0	0	0	
	Institutions	3,376	1,121	46		1,907	1,175	55	
	Corporates	2,966	2,010	1,448	3	2,571	1,665	1,189	
	of which: SME	0	0	0		1	1	1	
	Retail	2	2	1		2	2	1	
UNITED STATES	of which: SME  Secured by mortgages on immovable property	80	1 80	1 20		1 7Ω	1 79	1	
	of which: SME	0	00	20		70	70	0	
	Exposures in default	7	5	6	2	6	5	5	
	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 Other expenses	0	0	0		0	0	0	
	Other exposures  Standardized Total <sup>2</sup>	U	0	0	1	0		0	
	Standardised Total <sup>2</sup>	(1) 0 : : 1	1		due to credit conversion factors		( )		

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.	. ,	, ,	, ,			
					Standardise	d Approach			
			As of 30,	09/2019			As of 31	/12/2019	
		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	13,433	12,715	0		11,573	11,008	3	
	Regional governments or local authorities	0	0	0		39	39	9 0	
	Public sector entities	0	0	0		4,294	4,29	1 0	
	Multilateral Development Banks	0	0	0		0	(	0	
	International Organisations	17	17	0		0	4-	) 7	
	Institutions Corporates	359	228	227		1/ 275	200	200	
	of which: SME	339	220	227		3/3	200	) ) )	
	Retail	658	651	488		726	716	537	
0=0.444.07	of which: SME	000		0		720	(1		
GERMANY	Secured by mortgages on immovable property	4	4	2		4		1	
	of which: SME	0	C	0		0	(	0	
	Exposures in default	19	5	5	14	21	7	7	14
	Items associated with particularly high risk	0	0	0		0	(	0	
	Covered bonds	0	0	0		0	(	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(	0	
	Collective investments undertakings (CIU)	0	0	0		0	(	0	
	Equity	0	0	0		0	(	0	
	Other exposures	22	22	22		23	23	3] 23	-:
	Standardised Total <sup>2</sup>				22				2:

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

<sup>(1)</sup> 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) Standardised Total does not include the Securitisation position.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardise	d Approach				
			As of 30/	09/2019		As of 31/12/2019				
		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 an provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	7	7	C		7	7	0		
	Regional governments or local authorities	0	0	C		0	0	0		
	Public sector entities	0	0	C		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	U		0	0	0		
	Institutions	946	684	634		1,025	46 684	609		
	Corporates of which: SME	940	2004	034		1,025	1	009		
	Retail	14	11	<sup>2</sup>		22	16	12		
	of which: SME	1	1			1	10	12		
NETHERLANDS	Secured by mortgages on immovable property	156	156	54		153	153	53		
	of which: SME	0	0			0	0	0		
	Exposures in default	90	26	38	12	90	23	35		
	Items associated with particularly high risk	0	0	C		0	0	0		
	Covered bonds	0	0	C		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0		
	Collective investments undertakings (CIU)	0	0	C		0	0	0		
	Equity	0	0	C		0	0	0		
	Other exposures	37	37	37		12	12	12		
	Standardised Total <sup>2</sup>				13					

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	C		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	7 012	7,258	l C		7,807	7,290	0	
	International Organisations	7,912 1,480	7,230 29	,		3,450	7,290 88	0	
	Institutions	0	0			0,430	0	0	
	Corporates	1	1	1		16	16	16	
	of which: SME	0	0	C		0	0	0	
	Retail	0	0	C		0	0	0	
Other Countries	of which: SME	0	0	C		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	C		0	0	0	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	0	0		0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	\ \		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	1		0	0 0	) 	
	Collective investments undertakings (CIU)	0	0			ő	0	0	
	Equity	0	0			ol 0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sect	iritisation exposures, additional v	diuduon dujustinents (AVAS) di	id other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2019			As of 31	/12/2019	
		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, %)								
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	1 0 0 0 0 173 0 0 0 0 8 0 9 0	1 0 0 0 0 154 0 0 0 0 0		8	0 0 0 0 1 123 0 0 0 0 8 0 9	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
	Other exposures	0	C			0	C	0	
	Standardised Total <sup>2</sup>				10				11

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general		. ,	intisation exposures, additional v				
					Standardise	d Approach			
			As of 30	/09/2019			As of 31,	/12/2019	
		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	C	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	(			0	0	0	
	Multilateral Development Banks International Organisations	0	(			0	U	) 0	
	Institutions		(			0			
	Corporates	٥	(			0	(		
	of which: SME		0			0			
	Retail		C			0			
Country of	of which: SME	0	C	d		0	C	0	
Counterpart 7	Secured by mortgages on immovable property	0	C	C		0	C	0	
Counterpart 7	of which: SME	0	C	0		0	C	0	
	Exposures in default	0	C	C	0	0	C	0	
	Items associated with particularly high risk	0	C	0		0	C	0	
	Covered bonds	0	C	0		0	C	0	
	Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	<u> </u>	U		0	U	0	
	Standardised Total <sup>2</sup>				ı U				

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardise	ed Approach			
			As of 30/	/09/2019			As of 31	/12/2019	
		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	
	Public sector entities  Multilateral Development Banks International Organisations	0	0			0			
	Institutions Corporates	0	0			0			
Country of	of which: SME  Retail	0	0	0		0	(		
Country of Counterpart 8	of which: SME  Secured by mortgages on immovable property  of which: SME	0	0 0 0			0 0			
	Exposures in default Items associated with particularly high risk	0	0		0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0			
	Collective investments undertakings (CIU) Equity Other exposures	0	0 0 0			0			
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera			Standardise	d Approach			
			As of 30	)/09/2019			As of 31,	/12/2019	
		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	C	0	
	Regional governments or local authorities	0		0 0		0	C	0	
	Public sector entities	0		0 0		0	C	0	
	Multilateral Development Banks	0		0		0	C	0	
	International Organisations	0		0		0	C	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	C	0	
	of which: SME  Retail	0		0		0	U		
Country of	of which: SME	0				0			
_	Secured by mortgages on immovable property					0			
Counterpart 9	of which: SME	٥				0	0		
	Exposures in default	٥			0	0			
	Items associated with particularly high risk					0	0		
	Covered bonds			ol o		0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0			
	Collective investments undertakings (CIU)	0		0 0		0	C	0	
	Equity	0		0 0		0	C	0	
	Other exposures	0		0 0		0		0	
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

As of 30/09/2019  Original Exposure¹ Exposure Value¹ Risk exposure amount Value adjustments and provisions² Original Exposure¹  (mln EUR, %)  Central governments or central banks Regional governments or local authorities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)  Central governments or central banks Regional governments or local authorities Official Exposure  (min EUR, %)  Central governments or central banks Official Exposure  (min EUR, %)  Central governments or central banks Official Exposure  (min EUR, %)  Official Exposure  (min EUR, %)	Exposure Value <sup>1</sup> 0 0 0 0	Risk exposure amount	
Central governments or central banks  Regional governments or local authorities  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	
Regional governments or local authorities  Public sector entities  Multilateral Development Banks  International Organisations  Institutions  Corporates  of which: SME  Retail	0 0 0	0 0 0 0	
Public sector entities       0       0       0         Multilateral Development Banks       0       0       0         International Organisations       0       0       0         Institutions       0       0       0         Corporates       0       0       0         of which: SME       0       0       0         Retail       0       0       0	0	0	
Multilateral Development Banks000International Organisations000Institutions000Corporates000of which: SME000Retail000	0	,	
International Organisations       0       0       0         Institutions       0       0       0         Corporates       0       0       0         of which: SME       0       0       0         Retail       0       0       0		ol o	
Institutions       0       0       0         Corporates       0       0       0         of which: SME       0       0       0         Retail       0       0       0	0		
of which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
Retail 0	0	0	
Retail 0 0	0	0	
	0	0	
Country of of which: SME 0 0	0	0	
Counterpart 10 Secured by mortgages on immovable property 0 0 0 0 0 0	0	) )	
Exposures in default 0 0 0	0		
Items associated with particularly high risk 0 0 0	0		
Covered bonds 0 0	0	0	
Claims on institutions and corporates with a ST credit assessment 0 0	0	0	
Collective investments undertakings (CIU) 0 0	0	0	
Equity 0	0	0	
Other exposures 0 0 0 0 0 0 0 Standardised Total <sup>2</sup> 0	0	)  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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

#### Credit Risk - IRB Approach Lloyds Banking Group Plc

							,	9 0.00.						
							IRB A	pproach						
				As of 30	/09/2019			As of 31/12/2019						
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustments	
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions	
	Central banks and central governments	17,722	0	11,377	758	0	0	21,906	0	11,376	701	0	0	
	Institutions	39,852	2	14,338	2,838	0	1	36,167	0	13,676	2,600	0	1	
	Corporates	233,904	2,495	119,159	65,971	0	1,467	228,396	2,154	114,025	65,342	0	1,102	
	Corporates - Of Which: Specialised Lending	20,490	281	19,128	13,733	0	352	18,536	344	17,092	12,312	0	281	
	Corporates - Of Which: SME	12,942	443	12,138	8,399	0	179	13,226	389	12,419	8,684	0	182	
	Retail	443,066	4,503	441,790	71,874	4,446	2,775	457,646	4,442	454,617	74,292	4,690	2,846	
	Retail - Secured on real estate property	355,897	3,589	371,567	40,864	2,690	1,524	366,694	3,516	381,320	42,067	2,568	1,438	
Compalidated data	Retail - Secured on real estate property - Of Which: SME	9,741	197	9,725	2,368	180	115	9,810	200	9,819	2,393	181	98	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	346,155	3,392	361,842	38,496	2,510	1,409	356,884	3,316	371,501	39,674	2,387	1,340	
	Retail - Qualifying Revolving	61,024	379	44,043	12,728	884	546	63,751	377	46,027	13,448	1,191	614	
	Retail - Other Retail	26,146	536	26,180	18,283	871	705	27,201	549	27,271	18,777	931	794	
	Retail - Other Retail - Of Which: SME	2,552	222	2,552	1,823	97	53	2,629	213	2,629	1,832	93	66	
	Retail - Other Retail - Of Which: non-SME	23,593	314	23,628	16,460	775	652	24,572	336	24,642	16,945	838	729	
	Equity	7,107	0	7,107	16,598	0		7,431	0	7,431	17,347	0		
	Other non credit-obligation assets				8,288						8,748			
	IRB Total <sup>2</sup>				166,32	7					169,031			

(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) IRB Total does not include the Securitisation position.

							IRB A	pproach					
				As of 30	/09/2019								
		Original	Exposure <sup>1</sup>	Exposure	Risk exp	oosure amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure 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 provision
	Central banks and central governments	2,333	0	14	1	0	0	3,013	0	32	2	0	0
	Institutions	15,783	0	5,429	1,136	0	0	16,268	0	5,567	1,093	0	0
	Corporates	186,151	2,425	90,533	54,882	0	1,433	179,215	2,086	86,552	54,686	0	1,067
	Corporates - Of Which: Specialised Lending	17,393	212	16,162	11,733	0	332	15,492	277	14,203	10,386	0	262
	Corporates - Of Which: SME	12,830	443	12,039	8,353	0	179	13,126	389	12,334	8,652	0	182
	Retail	434,043	4,477	432,780	70,849	4,373	2,764	448,672	4,416	445,652	73,324	4,620	2,833
	Retail - Secured on real estate property	346,946	3,563	362,629	39,858	2,618	1,513	357,796	3,491	372,431	41,118	2,498	1,425
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	9,730	196	9,714	2,366	180	115	9,800	200	9,809	2,390	180	98
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	337,215	3,367	352,915	37,492	2,438	1,398	347,996	3,291	362,622	38,727	2,317	1,328
	Retail - Qualifying Revolving	61,024	379	44,043	12,728	884	546	63,751	377	46,027	13,448	1,191	614
	Retail - Other Retail	26,074	536	26,108	18,264	871	705	27,125	549	27,195	18,758	931	794
	Retail - Other Retail - Of Which: SME	2,552	222	2,552	1,823	97	53	2,628	213	2,628	1,832	93	66
	Retail - Other Retail - Of Which: non-SME	23,522	314	23,556	16,441	775	652	24,497	336	24,566	16,926	838	728
	Equity	6,699	0	6,699	15,087	0	0	6,905	0	6,905	15,541	0	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).

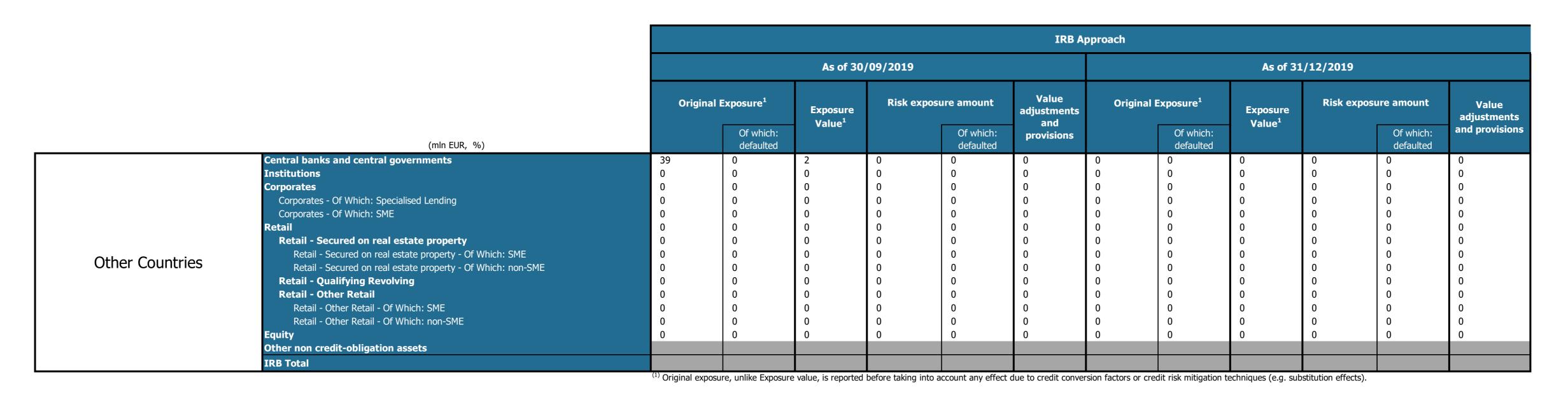
							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustments	Origina	Il Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	Central banks and central governments	14,273	0	11,102	711	0	0	15,831	0	11,135	664	0	0
	Institutions	3,445	0	1,406	339	0	0	2,457	0	1,108	295	0	1
	Corporates	17,719	0	11,609	4,118	0	1	20,292	0	10,607	3,652	0	3
	Corporates - Of Which: Specialised Lending	158	0	158	123	0	0	72	0	72	53	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
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	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	409	0	409	1,512	0	0	449	0	449	1,660	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origin	al Exposure¹	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,553	0	539	151	0	0	1,412	0	478	167	0	0
	Corporates	1,630	0	1,213	605	0	4	1,269	0	938	492	0	3
	Corporates - Of Which: Specialised Lending	62	0	62	56	0	4	57	0	59	53	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
GERMAINT	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												

(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 A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	osure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	and provisions		Of which: defaulted	- value-		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	703	0	359	44	0	0	625	0	386	39	0	0
	Corporates	717	31	567	181	0	2	1,405	33	1,146	467	0	1
	Corporates - Of Which: Specialised Lending	151	31	141	99	0	2	260	33	251	153	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8,940	26	8,927	1,004	72	11	8,888	25	8,879	947	70	12
	Retail - Secured on real estate property	8,940	26	8,927	1,004	72	11	8,888	25	8,879	947	70	12
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	8,940	26	8,927	1,004	72	11	8,888	25	8,879	947	70	12
	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												

#### Credit Risk - IRB Approach Lloyds Banking Group Plc



							IRB A	pproach					
				As of 30	/09/2019					As of 31	l/12/2019		
		Origin	al Exposure¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure 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	8	0	5	1	0	0	2	0	2	0	0	0
	Institutions	1,663	0	5	3	0	0	1,032	0	9	3	0	0
	Corporates	10,531	0	772	472	0	1	9,417	0	859	528	0	1
	Corporates - Of Which: Specialised Lending	127	0	123	129	0	0	129	0	126	132	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0
TOEL AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
IRELAND	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												

(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).

(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).

(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 A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Orig	nal Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure 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 Country and 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	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Orig	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	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
	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 Countarnart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	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												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origi	nal Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustments	Origir	aal Exposure <sup>1</sup>	Exposure	Risk expo	osure amount	Value adjustment
	(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 provision
	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 Country on out O	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	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												

								IRB A	pproach					
Country of Counterpart 10   Counterpar					As of 30	/09/2019					As of 31	1/12/2019		
Central banks and central governments   Comporates   Corporates   Co			Orig	inal Exposure <sup>1</sup>		Risk expo	sure amount	adjustments	Original	Exposure <sup>1</sup>		Risk expos	sure amount	Value adjustments
Institutions		(mln EUR, %)			Value						value			and provisions
Corporates Corporates Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retai		Central banks and central governments	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
Country of Counterpart 10  Country of Country 10  Country of Country 10  Country of Country 10  Cou			0	0	0	0	0	0	0	0	0	0	0	0
Retail   Secured on real estate property   O   O   O   O   O   O   O   O   O			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	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - 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
Retail - Qualifying Revolving         0	Country of Counterpart 10		0	0		0	0	0	0	0	0	0	0	0
Retail - Other Retail       Other Retail - Of Which: SME       Other Retail - Other Retail - Of Which: SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Other Retail - Of Which: non-SME       Other Retail - Oth	country of counterpart 10		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
Retail - Other Retail - Of Which: non-SME       0 </td <td rowspan="3"></td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td>			0	0		0		0	0	0	0	0		0
<b>Equity</b> 0 0 0 0 0 0 0 0 0 0 0			U	0				I o		0	0	0	0	
			U	0		ľ		°		0	0	0	0	0
Other non-creat-obligation assets			U	U	U	U	U	U	U	U	U	U	U	U
IRB Total														



General governments exposures by country of the counterparty

							Lloyds Banking Group P As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		or expectation		Deriva	tives		Off balan	ce sheet	
	(min zore)											Off-balance sh		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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	
[ 0 - 3M [	Austria													
Total [ 0 - 3M [	Belgium													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Bulgaria													
Total  [ 0 - 3M [	Cyprus													
Total [ 0 - 3M [	Czech Republic													
Total [ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Lloyds Banking Group II  As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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 [	Finland	0 37 0 0 0 0 0	0 37 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 37 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 [	France	9 74 41 28 87 0 0	9 74 41 28 87 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9 74 41 28 87 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	21 18 0 0 1 2 0	21 18 0 0 0 0 0	0 0 0 0 1 2 0	0 0 0 0 0 0	21 18 0 0 0 0 0 39	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 0 0 0 0 0	20 0 0 0 0 0 0	5 0 0 0 0 0 0	485 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Italy		J	J				J	20	3	703	J		v
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							Lloyds Banking Group F As of 31/12/2019						
						Dire	ct exposures	<u></u>					
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet	
	(IIIIII EOIV)							Derivatives with pos		Derivatives with negative fair value		neet 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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Lithuania												
Total  [ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
Total  [ 0 - 3M [	Poland												
[ 3M - 1Y [	Portugal												
[ 0 - 3M [	Romania												
[ 0 - 3M [	Slovakia												
[ 0 - 3M [	Slovenia												



General governments exposures by country of the counterparty

							Lloyds Banking Group F As of 31/12/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sh	eet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value		neet 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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Spain												
[ 0 - 3M [	Sweden	45 23 95 270 0 0 432	45 23 95 270 0 0 0	0 0 0 0 0	0 0 0 0 0 0	45 23 95 270 0 0 432	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 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	United Kingdom	319 1,764 1,631 1,791 3,737 5,309 7,431	98 1,621 1,551 881 3,517 4,340 6,774	306 201 128 85 230 812 6,519	0 0 0 0 0	0 576 1,499 1,680 3,489 4,119 901	13 986 4 25 19 379 11 <b>1,436</b>	0 1 1 0 0 0 0	12 36 15 1 0 0 0	0 0 0 0 0 0 0 0	4 104 9 29 3 0 0 0 0 0 0 0 660 0 68 <b>5 861</b>	0 0 0 0 0 0	
[ 0 - 3M [	Iceland												
[ 0 - 3M [	Liechtenstein												
[ 0 - 3M [	Norway												
[ 0 - 3M [	Australia												
[ 0 - 3M [	Canada	0 0 0 0 0 165	0 0 0 0 0 165 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 165 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	
Total [ 0 - 3M [	Hong Kong	165	165	0	0	165	0	0	0	0	0	0	33



General governments exposures by country of the counterparty

							Lloyds Banking Group P							
						Dive	As of 31/12/2019							
				On balance sl		Dire	ct exposures					2551		_
	(mln EUR)			Deriva	tives		Off balance sheet							
												Off-balance sheet exposures		
			Total carrying amount of		arming amount of						Derivatives with negative fair value			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)		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	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	102 11 0 271 374 1,860 0	102 11 2 271 374 1,854 0 <b>2,614</b>	0 0 0 0 0 5 0	0 0 0 0 0 0	102 11 0 271 374 1,856 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	363
[ 0 - 3M [	China	2,010	2,014	j		2,014				, and the second		J		363
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 0 0 0 162 0 0	0 0 0 0 162 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 162 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	33
[ 0 - 3M [	Latin America and the Caribbean	162	162	Ü	U .		162			U U	U	U	U	33



General governments exposures by country of the counterparty

Lloyds Banking Group Plc

							Lioyas banking Group I											
							As of 31/12/2019											
		Direct exposures																
	(mln EUR)		On balance sheet									Off bala	nce sheet					
Residual Maturity		Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non-	Total gross carrying amount of non-								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
	Country / Region				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 [	Africa																	
[ 0 - 3M [	Others	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					

#### Notes and definition

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

#### Regions:

- 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, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,
- (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.



#### Performing and non-performing exposures

	As of 30/09/2019								As of 31/12/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> Collaterals and financial			Gross carryi			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial			
		Of which performing but past due >30	ing but Of which non-performing		On performing	- pertorming	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted							Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		
Debt securities (including at amortised cost and fair value)	43,016	0	753	4	1	449	0	41,581	0	635	4	1	365	0		
Central banks	61	0	0	0	0	0	0	59	0	0	0	0	0	0		
General governments	17,102	0	0	0	1	0	0	15,804	0	0	0	0	0	0		
Credit institutions	9,225	0	0	0	0	0	0	10,356	0	0	0	0	0	0		
Other financial corporations	13,372	0	0	0	1	0	0	12,043	0	0	0	0	0	0		
Non-financial corporations	3,257	0	753	4	0	449	0	3,319	0	635	4	0	365	0		
Loans and advances(including at amortised cost and fair value)	641,943	2,444	13,668	9,375	1,616	2,283	8,789	660,189	2,782	13,856	8,886	1,788	2,044	8,847		
Central banks	58,461	0	0	0	0	0	0	63,320	0	0	0	0	0	0		
General governments	645	7	0	0	0	0	0	924	10	0	0	0	0	0		
Credit institutions	11,871	0	0	0	2	0	0	11,502	5	0	0	2	0	0		
Other financial corporations	89,835	7	351	332	14	95	6	89,608	9	391	339	4	122	9		
Non-financial corporations	93,394	141	4,237	4,230	370	1,304	1,215	93,391	359	4,308	3,791	402	1,060	1,183		
of which: small and medium-sized enterprises at amortised cost	40,448	56	880	871	332	76	672	40,639	30	927	924	269	120	676		
Households	387,737	2,290	9,080	4,812	1,231	884	7,567	401,444	2,400	9,157	4,756	1,381	862	7,655		
DEBT INSTRUMENTS other than HFT	684,959	2,444	14,421	9,378	1,618	2,732	8,789	701,770	2,782	14,491	8,890	1,789	2,409	8,847		
OFF-BALANCE SHEET EXPOSURES	151,640		515	310	186	7	0	155,381		550	271	205	4	18		

<sup>(1)</sup> 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

<sup>(2)</sup> Insitutions 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite 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 30/09/2019						As of 31/12/2019							
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Gross carrying amount of exposures with forbearance measures		Accumulated in accumulated che value due to cre provisions for a forbearance me	nanges in fair edit risk and exposures with	Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on				
Debt securities (including at amortised cost and fair value)	4	4	4	4	0	4	4	4	4	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)	12,583	9,680	1,860	1,792	7,638	12,629	9,943	1,639	1,566	7,732				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	2	0	0	0	1	3	0	0	0	0				
Credit institutions	2	0	0	0	0	0	0	0	0	0				
Other financial corporations	366	350	118	117	6	399	391	126	122	9				
Non-financial corporations	4,814	4,159	1,268	1,257	1,212	4,678	4,239	1,044	1,033	1,180				
of which: small and medium-sized enterprises at amortised cost	1,123	849	80	73	671	1,174	901	126	118	676				
Households	7,400	5,171	474	419	6,419	7,549	5,313	470	412	6,544				
DEBT INSTRUMENTS other than HFT	12,587	9,684	1,864	1,796	7,638	12,633	9,947	1,642	1,570	7,732				
Loan commitments given	752	372	2	1	0	749	386	2	2	18				

<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> 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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite 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.



Breakdown of loans and advances to non-financial corporations other than held for trading Lloyds Banking Group Plc

			As of 30/09/201	.9	As of 31/12/2019							
	Gross carryin				Accumulated	Gross carrying			Accumulated			
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
A Agriculture, forestry and fishing	8,754	192	8,754	42	0	9,031	245	9,031	60	0		
B Mining and quarrying	1,879	289	1,879	61	0	1,758	316	1,758	81	0		
C Manufacturing	7,881	251	7,881	80	0	7,252	259	7,252	69	0		
D Electricity, gas, steam and air conditioning supply	1,104	57	1,104	5	0	1,143	52	1,143	4	0		
E Water supply	1,323	7	1,323	3	0	1,407	0	1,407	4	0		
F Construction	9,302	321	9,260	494	0	9,242	477	9,190	292	0		
G Wholesale and retail trade	8,956	245	8,956	95	0	8,955	215	8,955	123	0		
H Transport and storage	4,277	44	4,277	23	0	4,450	65	4,450	43	0		
I Accommodation and food service activities	4,180	1,558	4,180	367	0	4,220	1,470	4,220	425	0		
J Information and communication	2,232	6	2,232	10	0	1,814	7	1,814	11	0		
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	26,489	375	26,480	230	0	26,931	342	26,914	168	0		
M Professional, scientific and technical activities	3,526	161	3,526	36	0	3,522	167	3,522	28	0		
N Administrative and support service activities	4,518	90	4,466	91	0	4,649	22	4,540	21	0		
O Public administration and defence, compulsory social security	1,103	0	1,103	1	0	1,034	0	1,034	0	0		
P Education	1,563	96	1,563	24	0	1,639	156	1,639	20	0		
Q Human health services and social work activities	3,735	127	3,728	57	0	3,852	118	3,845	70	0		
R Arts, entertainment and recreation	602	60	602	21	0	555	33	555	16	0		
S Other services	1,970	359	1,970	32	0	1,937	364	1,937	27	0		
Loans and advances	93,394	4,237	93,284	1,674	0	93,391	4,308	93,205	1,462	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.