



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Lloyds Banking Group Plc

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	33,999	33,723	33,465	32,087	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	33,411	33,081	32,874	31,534	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	40,984	41,965	41,412	38,488	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	40,396	41,322	40,821	37,935	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	50,884	52,803	52,685	49,867	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	50,900	52,759	52,652	49,849	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	233,161	230,698	241,909	230,350	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	232,901	230,422	241,630	230,051	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	14.58%	14.62%	13.83%	13.93%	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	14.35%	14.36%	13.61%	13.71%	(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	17.58%	18.19%	17.12%	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	17.34%	17.93%	16.89%	16.49%	(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	21.82%	22.89%	21.78%	21.65%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.85%	22.90%	21.79%	21.67%	(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	824,118	796,044	841,473	803,302	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	4.97%	5.27%	4.92%	4.79%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	40,984	41,965	41,412	38,488	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	40,006	40,953	41,000	38,089	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	824,118	796,044	841,473	803,302	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	825,624	797,496	842,986	804,747	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.3%	4.9%	4.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.1%	4.9%	4.7%	C 47.00 (r330,c010)	

		(only EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	CORE CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	50,884	52,803	52,685	49,867	C 01.00 (y601,c000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,999	33,723	33,465	32,087	C 01.00 (y620,c000)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,975	27,758	28,941	27,674	C 01.00 (y630,c000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,227	9,216	7,918	8,091	C 01.00 (y630,c000)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,604	-1,040	-1,344	-572	C 01.00 (y680,c000)	Articles 4(10), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	13,460	12,968	13,955	13,434	C 01.00 (y690,c000)	Articles 4(17), 26(1) point (g) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y700,c000)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (y720,c000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,302	-2,143	-2,421	-2,626	C 01.00 (y730,c000)	Articles 52 to 55 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,942	-4,099	-4,370	-4,351	C 01.00 (y800,c000) + C 01.00 (y840,c000)	Articles 4(13), 36(1) point (b) and 37 of CRR; Articles 4(15), 36(1) point (b) and 37 point (g) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-3,504	-3,445	-3,713	-3,648	C 01.00 (y870,c000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-34	-30	-13	-33	C 01.00 (y880,c000)	Articles 36(1) point (c), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-937	-1,111	-709	-1,320	C 01.00 (y900,c000)	Articles 4(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y930,c000)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y940,c000)	Article 36(1) point (g) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-212	-213	-222	-212	C 01.00 (y960,c000) + C 01.00 (y960,c000) + C 01.00 (y970,c000) + C 01.00 (y970,c000) + C 01.00 (y970,c000)	Articles 4(16), 36(1) point (b) (i) and 88 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (i) and 270(2) of CRR; Articles 36(1) point (b) (i) and 151(8) of CRR and Articles 36(1) point (b) (i), 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-212	-213	-222	-212	C 01.00 (y960,c000)	Articles 36(1) point (b) (i), 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	0	0	C 01.00 (y980,c000)	Articles 4(27), 36(1) point (b), 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	0	0	C 01.00 (y990,c000)	Articles 36(1) point (c) and 38; Articles 40(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	-4,736	-4,779	-5,126	-4,902	C 01.00 (y990,c000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (y990,c000)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y990,c000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (y990,c000)	-
	A.1.21	Transitional adjustments	588	643	591	553	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.36)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (y990,c000)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y990,c000)	Articles 469 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	588	643	591	553	C 01.00 (y990,c000)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,985	8,241	7,946	6,401	C 01.00 (y990,c000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,007	7,229	7,534	6,002	C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y990,c000)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
	A.2.4	Additional Tier 1 transitional adjustments	978	1,012	412	399	C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,984	41,965	41,412	38,488	C 01.00 (y990,c000)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,900	10,838	11,273	11,380	C 01.00 (y990,c000)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,727	8,863	8,847	8,995	C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
	A.4.2	Other Tier 2 Capital components and deductions	-2,664	-1,973	-2,379	-2,447	C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
	A.4.3	Tier 2 transitional adjustments	3,836	3,949	4,805	4,832	C 01.00 (y990,c000) + C 01.00 (y990,c000) + C 01.00 (y990,c000)	-
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	231,161	230,698	241,909	236,350	C 01.00 (y990,c000)	Articles 52(3), 55, 56 and 58 of CRR
	B.1	Of which: Transitional adjustments included	259	276	279	300	C 01.00 (y990,c000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.58%	14.62%	13.83%	13.93%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.58%	18.19%	17.12%	16.71%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.82%	22.89%	21.78%	21.69%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	33,411	33,081	32,874	31,534	A.1+A.1.1+A.1.2+MIN(A.3+A.1.1.3+A.1.2.1+A.1.1.1.1+MIN(A.4+A.1.2.1+A.1.1.1.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.35%	14.36%	13.61%	13.71%	D-13/(B+E-1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	588	643	591	553	C 01.00 (y990,c000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (y990,c000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-604	-599	-559	-535	C 01.00 (y990,c000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	259	276	279	300	C 01.00 (y990,c000)	-

(1) 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 "CORE 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

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Overview of Risk exposure amounts

Lloyds Banking Group Plc

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	189,609	186,987	196,903	186,941	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	30,627	30,158	32,115	30,109	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	68,258	67,695	69,559	62,854	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	67,030	66,540	69,880	69,398	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	17,107	16,037	16,651	16,287	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	7,056	7,244	7,521	6,562	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	919	785	839	751	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4,920	4,839	5,061	5,546	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,527	2,331	2,269	2,485	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	422	465	459	476	C 02.00 (R530, c010)
Of which IMA	2,105	1,866	1,800	2,005	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	9	4	10	4	Q3 2018: 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 from Q4 2018: 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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	28,130	28,512	29,315	28,065	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	28,130	28,512	29,315	28,065	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	233,161	230,698	241,909	230,350	

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Lloyds Banking Group Plc

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	13,649	18,304	4,796	9,373
Of which debt securities income	603	769	118	301
Of which loans and advances income	13,033	17,500	4,675	9,072
Interest expenses	2,992	4,186	1,273	2,676
(Of which deposits expenses)	1,785	2,556	700	1,386
(Of which debt securities issued expenses)	64	198	226	616
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	26	26	1	2
Net Fee and commission income	1,570	1,866	512	1,053
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	205	228	124	215
Gains or (-) losses on financial assets and liabilities held for trading, net	-315	5	-271	-589
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	356	416	58	172
Gains or (-) losses from hedge accounting, net	21	-119	314	480
Exchange differences [gain or (-) loss], net	717	991	-92	322
Net other operating income/(expenses)	1,443	1,691	732	1,339
TOTAL OPERATING INCOME, NET	14,680	19,221	4,901	9,691
(Administrative expenses)	6,045	8,089	2,122	3,925
(Depreciation)	1,995	2,633	731	1,435
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	952	1,382	146	833
(Commitments and guarantees given)	-47	-79	7	-22
(Other provisions)	1,000	1,461	139	855
Of which pending legal issues and tax litigation ¹		1,461		
Of which restructuring ¹		296		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	875	1,126	313	670
(Financial assets at fair value through other comprehensive income)	-2	-15	-2	-1
(Financial assets at amortised cost)	878	1,142	315	671
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	4	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	868	1,387	421	413
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,680	7,375	2,010	3,241
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,384	5,674	1,526	2,506
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,384	5,674	1,526	2,506
Of which attributable to owners of the parent	4,291	5,565	1,510	2,470

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Lloyds Banking Group Plc

(mln EUR)		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	75,353				61,599				70,551				64,522				IAS 1.54 (i)	
Financial assets held for trading	64,798	10,201	53,566	1,032	62,590	8,045	53,509	1,037	59,016	8,197	49,663	1,156	52,419	8,252	42,846	1,321	IFRS 7.8(a)(i);IFRS 9-Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7,486	1,000	2,388	4,098	6,920	619	2,414	3,887	7,715	703	2,484	4,528	6,867	623	1,935	4,309	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	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	35,580	24,938	10,336	306	27,740	21,442	5,998	300	30,714	19,747	10,747	220	30,203	17,623	12,362	218	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	554,434				555,693				586,906				567,774				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,477	0	1,477	0	1,747	0	1,747	0	1,998	0	1,998	0	1,725	0	1,725	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				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	40,553				32,601				40,176				38,833					
TOTAL ASSETS	779,681				748,890				797,075				762,342				IAS 1.9(a), IG 6	

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

(min EUR)		As of 30/09/2018									As of 31/12/2018									As of 31/03/2019									As of 30/06/2019									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment															
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3													
		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	35,557	0	0	-2	0	0	27,718	0	0	-1	0	0	30,690	0	0	-1	0	0	30,176	0	0	-1	0	0	Annex V.Part 1.31, 44(b)												
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)												
Financial assets at amortised cost	Debt securities	4,682	0	31	0	0	-21	8,449	0	14	0	0	-7	7,672	0	6	-1	0	-6	7,984	0	4	-1	0	-4	Annex V.Part 1.31, 44(b)												
	Loans and advances	494,266	50,028	8,904	-519	-1,150	-1,787	497,919	43,160	9,681	-555	-1,085	-1,884	528,918	43,496	10,383	-592	-1,184	-1,785	508,735	44,564	10,190	-695	-1,139	-1,864	Annex V.Part 1.32, 44(a)												

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

2019 EU-wide Transparency Exercise

Market Risk

Lloyds Banking Group Plc

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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 MEASURE		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 MEASURE			
As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
Traded Debt Instruments	317	287	35	10	138	28							27	10	95	33								
Of which: General risk	243	241	31	9	122	25							25	9	77	29								
Of which: Specific risk	75	22	4	1	16	4							2	1	18	4								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	105	173	2	1	4	3							2	0	2	0								
Commodities risk	0	5	0	0	0	0							0	0	0	0								
Total	422	465	26	9	125	60	15	17	0	0	0	2,105	23	10	113	68	13	10	0	0	0	1,866		
As of 31/03/2019		As of 30/06/2019		As of 31/03/2019										As of 30/06/2019										
Traded Debt Instruments	263	243	32	14	106	52							41	13	124	43								
Of which: General risk	225	201	28	13	84	41							38	12	93	30								
Of which: Specific risk	15	17	4	1	23	12							3	1	32	14								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	195	227	2	1	2	0							2	1	1	0								
Commodities risk	0	6	0	0	0	0							0	0	0	0								
Total	459	476	21	9	109	73	14	14	0	0	0	1,800	36	16	110	56	15	15	0	0	0	2,005		

Market risk template does not include CTU positions, which instead are included in the RWA OV1 template.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	(m EUR, %)								
	Central governments or central banks	115,682	97,253	1,803		104,343	86,332	1,602	
	Regional governments or local authorities	6	6	1		6	6	1	
	Public sector entities	46	24	24		46	24	24	
	Multilateral Development Banks	2,352	2,352	0		3,357	3,357	0	
	International Organisations	5,007	70	0		4,172	46	0	
	Institutions	50,966	17,856	448		53,344	18,764	440	
	Corporates	23,021	14,710	13,160		21,810	13,158	11,605	
	of which: SME	4,059	3,607	3,409		4,202	3,723	3,528	
	Retail	36,870	13,977	10,064		36,532	13,744	9,885	
	of which: SME	2,677	2,511	1,465		2,709	2,539	1,481	
	Secured by mortgages on immovable property	5,049	5,011	1,755		5,079	5,036	1,764	
	Exposures in default	11	11	5		12	12	5	
	Items associated with particularly high risk	1,084	786	896	281	2,215	1,836	2,444	251
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		833	833	167		800	800	160	
		Equity	0	0		0	0	0	
		Other exposures	4,373	4,373	2,251	4,114	4,114	3,151	
Standardised Total ²		245,288	157,259	31,568	664	235,816	147,217	31,082	698

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	(m EUR, %)								
	Central governments or central banks	91,513	73,957	1,799		92,452	74,749	1,598	
	Regional governments or local authorities	6	6	6		6	6	1	
	Public sector entities	46	24	24		46	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45,771	16,895	386		46,000	17,836	377	
	Corporates	14,281	8,651	7,473		14,967	8,616	7,377	
	of which: SME	3,961	3,513	3,315		4,110	3,635	3,439	
	Retail	36,128	13,248	9,524		35,814	13,039	9,363	
	of which: SME	2,641	2,475	1,444		2,673	2,504	1,461	
	Secured by mortgages on immovable property	4,167	4,131	1,447		4,218	4,176	1,463	
	Exposures in default	4	4	3		6	6	3	
	Items associated with particularly high risk	945	720	805	218	999	768	867	230
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		833	833	167		800	800	160	
		Equity	0	0		0	0	0	
		Other exposures	4,151	3,038	544	3,937	3,937	2,981	554
Standardised Total 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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	(m 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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,075	715	53		3,660	802	52	
	Corporates	3,520	2,216	1,911		3,193	1,908	1,664	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	89	88	31		85	85	30	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	8	6	6	2	7	6	7	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		0	0	0		0	0	0	
		Equity	0	0		0	0	0	
		Other exposures	39	39	9	0	0	0	2
Standardised Total 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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	(m EUR, %)								
	Central governments or central banks	2,886	2,497	0		3,051	2,532	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	0	0	0		0	0	0	
	Institutions	73	73	2		26	26	4	
	Corporates	355	261	260		155	210	208	
	of which: SME	0	0	0		0	0	0	
	Retail	630	619	464		608	597	448	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	5	2		5	5	2	
	Exposures in default	8	8	8	10	20	8	8	12
	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	
		0	0	0		0	0	0	
		Equity	0	0		0	0	0	
		Other exposures	24	24	23	24	24	24	23
Standardised Total 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
	(in EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central governments or central banks	14	14	0		5	4	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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	91	81	81		80	70	70	
	of which: SME	1	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	7	0	9	1	1	8
	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 ²					0				8

⁽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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
	(in EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central governments or central banks	20,031	20,038	0		7,957	7,965	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	0	0	0		0	0	0	
	Institutions	30	863	799		72	72	14	
	Corporates	1,204	863	799		1,284	857	789	
	of which: SME	5	4	4		1	1	1	
	Retail	14	14	10		12	12	9	
	Secured by mortgages on immovable property	0	0	0		1	1	1	
	of which: SME	172	172	60		168	168	59	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²		64	64	58	4	64	64	58	3

⁽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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
	(in EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	204	204	0		257	257	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	0	0	0		0	0	0	
	Institutions	1,932	59	1		3,586	27	1	
	Corporates	68	51	51		66	53	53	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	4		10	10	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	5	1	2	3
	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 ²					3				3

⁽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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
	(in EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²					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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	(in EUR, %)	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²	0	0	0	0	0	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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	(in EUR, %)	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²	0	0	0	0	0	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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	(in EUR, %)	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²	0	0	0	0	0	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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(m EUR, %)								
Central governments or central banks	122,797	102,070	1,901	113,544	92,160	2,083		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	2	1	1	2	1	1		
Multilateral Development Banks	5,385	5,384	0	7,472	6,784	0		
International Organisations	6,124	105	0	2,346	45	0		
Institutions	60,982	18,371	427	50,461	16,175	381		
Corporates	20,862	14,521	12,625	19,149	13,361	11,609		
of which: SME	4,538	4,052	3,842	4,311	3,891	3,683		
Retail	38,329	14,109	10,133	37,094	13,540	9,671		
of which: SME	2,836	2,671	1,554	3,104	2,865	1,666		
Secured by mortgages on immovable property	5,094	5,052	1,770	4,867	4,827	1,691		
of which: SME	12	11	6	14	7	7		
Exposures in default	2,200	1,721	2,299	2,008	1,562	2,105		396
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)	571	571	114	512	512	102		
Equity	0	0	0	0	0	0		
Other exposures	4,908	4,908	3,278	4,224	4,224	3,310		
Standardised Total ²	267,254	166,614	33,042	733	241,679	153,191	30,955	727

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
Central governments or central banks	102,256	82,129	1,875	95,721	74,941	2,049		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	2	1	1	1	1	1		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	51,077	17,624	376	42,078	15,378	334		
Corporates	12,683	8,625	7,405	11,397	7,827	6,639		
of which: SME	4,446	3,962	3,752	4,222	3,803	3,595		
Retail	37,601	13,393	9,602	36,358	12,813	9,133		
of which: SME	2,798	2,633	1,532	3,067	2,829	1,644		
Secured by mortgages on immovable property	4,237	4,197	1,470	4,058	4,020	1,409		
of which: SME	5	4	3	8	7	4		
Exposures in default	950	674	746	842	628	726		212
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)	571	571	114	512	512	102		
Equity	0	0	0	0	0	0		
Other exposures	4,649	4,649	3,526	4,014	4,014	3,119		
Standardised Total ²			592				525	

(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.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m 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	0	0	0	0	0	0		
Multilateral Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	3,797	693	48	2,313	676	30		
Corporates	3,344	2,505	1,898	3,333	2,258	1,749		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
of which: SME	1	1	1	1	1	1		
Secured by mortgages on immovable property	86	86	30	79	79	28		
of which: SME	0	0	0	0	0	0		
Exposures in default	7	6	6	7	6	6		1
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 ²			4				3	

(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.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
Central governments or central banks	19,166	18,567	0	16,299	15,695	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	0	0	0	0	0	0		
Institutions	14	14	1	18	18	2		
Corporates	501	272	271	499	380	379		
of which: SME	0	0	0	0	0	0		
Retail	616	696	655	624	616	462		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	4	4	2	4	4	1		
of which: SME	0	0	0	0	0	0		
Exposures in default	20	7	7	22	6	6		16
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	23	23	23	21	21	21		
Standardised Total ²			23				24	

(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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
IRELAND								
Central governments or central banks	7	7	0	12	12	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	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		
Corporates	112	101	101	118	108	108		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	9	9	3	9	9	3		
of which: SME	0	0	0	0	0	0		
Exposures in default	1	1	1	1	0	1	0	
Items associated with particularly high risk	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	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 ²			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.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
NETHERLANDS								
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	0	0	0	0	0	0		
Institutions	1	1	0	36	36	7		
Corporates	1,191	838	771	965	714	664		
of which: SME	1	1	1	2	2	2		
Retail	10	10	8	9	9	7		
of which: SME	1	1	1	1	1	0		
Secured by mortgages on immovable property	165	165	58	159	159	56		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	84	26	38	10	
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 ²	142	142	137	95	95	76		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 credit risk adjustments.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
FRANCE								
Central governments or central banks	286	286	0	249	249	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	0	0	0	0	0	0		
Institutions	6,094	39	1	5,981	33	1		
Corporates	88	46	40	87	51	51		
of which: SME	1	0	0	1	1	1		
Retail	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	11	11	4	9	9	3		
of which: SME	0	0	0	0	0	0		
Exposures in default	2	1	2	2	1	2	0	
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 ²			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.

Standardised Approach								
As of 31/03/2019				As of 30/06/2019				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
(m EUR, %)								
Country of Counterpart 7								
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	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		
Corporates	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable property	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0	0	
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 ²			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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	(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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²				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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	(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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²				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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	(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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 ²				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.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Lloyds Banking Group Plc

		IRB Approach															
		As of 30/09/2018						As of 31/12/2018									
		Original Exposure¹		Exposure Values¹		Risk exposure amount		Value adjustments and provisions		Original Exposure¹		Exposure Values¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(mtn EUR, %)																	
Consolidated data	Central banks and central governments	34,005	0	21,615	1,374	0	0	0	21,933	0	13,850	851	0	0	0	0	0
	Institutions	24,153	0	10,851	2,460	0	0	0	22,563	0	9,625	2,401	0	0	0	0	0
	Corporates	226,253	1,918	124,515	69,738	0	1,607	228,338	1,801	122,824	69,835	0	1,605	229,000	1,800	122,824	
	Corporates - Of Which: Specialized Lending	23,126	338	21,656	15,913	0	424	21,751	345	20,323	14,952	0	464	21,751	345	20,323	
	Corporates - Of Which: SME	13,891	338	13,070	8,888	0	223	13,841	310	13,012	9,127	0	215	13,841	310	13,012	
	Retail	439,573	5,063	439,872	67,030	3,085	2,849	434,504	4,951	433,516	66,540	3,543	2,778	434,504	4,951	433,516	
	Retail - Secured on real estate property	355,407	4,122	370,995	37,679	1,824	1,683	351,139	3,996	364,450	37,239	1,811	1,644	351,139	3,996	364,450	
	Retail - Secured on real estate property - Of Which: SME	10,586	191	10,567	2,609	218	110	10,308	190	10,289	2,537	193	110	10,308	190	10,289	
	Retail - Secured on real estate property - Of Which: non-SME	344,881	3,931	360,428	35,070	1,608	1,573	340,831	3,806	356,161	34,672	1,618	1,534	340,831	3,806	356,161	
	Retail - Qualifying Revolving	59,903	405	44,710	13,339	563	543	59,221	422	42,862	12,626	872	522	59,221	422	42,862	
	Retail - Other Retail	24,113	536	24,167	16,012	696	622	24,143	533	24,204	16,705	861	612	24,143	533	24,204	
	Retail - Other Retail - Of Which: SME	2,518	232	2,517	1,796	182	67	2,498	221	2,498	1,767	98	65	2,498	221	2,498	
	Retail - Other Retail - Of Which: non-SME	21,595	304	21,650	14,226	594	556	21,646	312	21,706	14,938	764	547	21,646	312	21,706	
	Equity	7,379	0	7,379	17,107	0	6,862	0	6,862	0	6,862	16,037	0	6,862	0	6,862	
	Other non credit-obligation assets																
	IRB Total²				164,306		6,587					162,222		6,587			

(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 unlike in the previous 'Transparency exercise' results.

		IRB Approach																
		As of 30/09/2018						As of 31/12/2018										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
(mtn EUR, %)																		
UNITED KINGDOM	Central banks and central governments		1,508	0	181	44	0	0	762	0	172	42	0	0	0	0	0	0
	Institutions		7,056	2	3,490	932	0	1	7,895	0	3,892	987	0	0	0	0	0	0
	Corporates		171,947	1,867	93,721	57,515	0	1,521	181,389	1,766	94,692	58,245	0	1,533	181,389	1,766	94,692	58,245
	Corporates - Of Which: Specialised Lending		18,812	304	17,563	13,106	0	372	18,627	318	18,628	12,657	0	431	18,628	12,657	0	431
	Corporates - Of Which: SME		13,779	338	12,973	8,824	0	222	13,731	310	12,917	9,077	0	214	12,917	9,077	0	214
	Retail		431,694	5,025	432,097	65,951	2,979	2,835	426,194	4,913	425,326	65,469	3,439	2,766	425,326	65,469	3,439	2,766
	Retail - Secured on real estate property		347,461	4,084	363,294	36,623	1,720	1,670	342,261	3,958	355,333	36,131	1,707	1,612	342,261	3,958	355,333	36,131
	Retail - Secured on real estate property - Of Which: SME		10,573	191	10,554	2,607	218	110	10,294	190	10,275	2,534	193	110	10,275	2,534	193	110
	Retail - Secured on real estate property - Of Which: non-SME		337,088	3,894	352,740	34,015	1,502	1,561	332,067	3,768	344,058	33,628	1,514	1,502	332,067	3,768	344,058	33,628
	Retail - Qualifying Revolving		59,993	405	50,461	13,339	563	543	59,221	422	50,221	12,626	563	543	59,221	422	50,221	12,626
	Retail - Other Retail		24,040	536	24,094	15,989	696	622	24,071	533	24,131	16,680	861	612	24,071	533	24,131	16,680
	Retail - Other Retail - Of Which: SME		2,516	232	2,516	1,795	182	67	2,497	221	2,497	1,766	98	65	2,497	221	2,497	1,766
	Retail - Other Retail - Of Which: non-SME		21,524	304	21,578	14,205	594	555	21,574	311	21,635	14,914	763	547	21,574	311	21,635	14,914
	Equity		7,004	0	7,004	15,857	0	6,493	0	6,493	0	6,493	14,793	0	6,493	0	6,493	14,793
	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 Approach												
		As of 30/09/2018						As of 31/12/2018						
		Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(mtn EUR, %)														
UNITED STATES	Central banks and central governments	29,091	0	21,120	1,317	0	0	19,719	0	13,461	798	0	0	
	Institutions	2,343	0	1,423	368	0	0	0	2,191	0	1,084	294	0	0
	Corporates	23,802	33	12,696	4,854	0	40	17,865	17	11,262	4,262	0	22	
	Corporates - Of Which: Specialised Lending	576	20	526	400	0	25	461	17	422	309	0	19	
	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	
	Retail - Secured on real estate property - Of Which: 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	
	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	299	0	299	1,105	0	0	299	0	299	1,107	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 Approach															
		As of 30/09/2018						As of 31/12/2018									
		Original Exposure¹		Exposure Value²		Risk exposure amount		Value adjustments and provisions		Original Exposure¹		Exposure Value²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(mtn EUR, %)																	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	603	0	279	152	0	0	502	0	192	106	0	0	0	0	0	0
	Corporates	1,599	0	1,138	457	0	6	1,800	0	1,328	572	0	6	0	0	0	0
	Corporates - Of Which: Specialised Lending	54	0	54	49	0	6	53	0	53	48	0	6	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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
	Equity	0	0	0	0	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 Approach											
		As of 30/09/2018						As of 31/12/2018					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(mtn EUR, %)													
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	571	0	11	5	0	657	0	19	8	0	0	0
	Corporates	9,768	0	657	488	0	1	9,656	0	675	452	0	1
	Corporates - Of Which: Specialised Lending	131	0	128	132	0	1	129	0	125	130	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: 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
	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	1	0	1	2	0	0	1	0	1	2	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Lloyds Banking Group Plc

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	415	0	210	44	0	0	264	45
	Corporates	474	4	255	112	0	5	538	2
	Corporates - Of Which: Specialised Lending	67	4	65	42	0	4	64	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	7,793	38	7,688	1,055	106	13	8,224	38
	Retail - Secured on real estate property	7,793	38	7,688	1,055	106	13	8,224	38
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	8,103	1,044
	Retail - Secured on real estate property - Of Which: non-SME	7,793	38	7,688	1,055	106	13	8,103	1,044
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,032	0	560	203	0	0	2,222	0
	Corporates	2,686	0	2,074	490	0	0	2,586	520
	Corporates - Of Which: Specialised Lending	52	0	40	21	0	52	40	21
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 7	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 8	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 9	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	(in EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Lloyds Banking Group Plc

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(m EUR, %)								
	Central banks and central governments	14,711	0	9,998	706	0	0	16,351	0
	Institutions	30,155	1	12,557	3,046	0	1	32,762	2
	Corporates	237,498	2,294	125,523	71,833	0	1,561	224,015	2,388
	Corporates - Of Which: Specialised Lending	23,159	323	21,691	15,968	0	431	19,987	280
	Corporates - Of Which: SME	14,564	390	13,342	9,431	0	228	13,324	424
	Retail	450,998	5,067	449,123	69,880	3,519	2,885	435,821	4,679
	Retail - Secured on real estate property	363,007	4,075	378,840	36,724	1,700	1,697	350,792	3,760
	Retail - Secured on real estate property - Of Which: SME	10,984	207	10,565	2,572	205	119	9,778	196
	Retail - Secured on real estate property - Of Which: non-SME	352,423	3,868	368,275	36,158	1,494	1,578	341,014	3,564
	Retail - Qualifying Revolving	62,154	439	44,400	13,133	918	539	59,833	390
	Retail - Other Retail	25,837	552	25,883	18,017	902	649	25,196	529
	Retail - Other Retail - Of Which: SME	2,621	231	2,621	1,857	101	73	2,462	1,765
	Retail - Other Retail - Of Which: non-SME	23,216	321	23,262	16,160	801	576	22,735	359
	Equity	7,133	0	7,133	16,651	0		6,961	16,287
	Other non credit-obligation assets							6,961	16,287
	IRB Total ²				170,816				162,238

(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 unlike in the previous Transparency Exercise results.

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(m EUR, %)								
	Central banks and central governments	1,309	0	10	1,329	0	0	1,578	1
	Institutions	12,667	0	5,234	1,329	0	0	14,068	0
	Corporates	187,899	2,285	96,031	59,762	0	1,522	176,219	2,384
	Corporates - Of Which: Specialised Lending	19,301	318	18,054	13,429	0	413	16,570	278
	Corporates - Of Which: SME	14,041	389	13,233	9,373	0	228	13,211	424
	Retail	442,293	5,038	440,541	68,834	3,442	2,873	426,959	4,650
	Retail - Secured on real estate property	354,378	4,086	370,334	37,712	1,422	1,486	342,000	3,731
	Retail - Secured on real estate property - Of Which: SME	18,572	207	10,553	2,570	205	119	9,766	195
	Retail - Secured on real estate property - Of Which: non-SME	345,806	3,879	359,782	35,142	1,417	1,564	332,234	3,536
	Retail - Qualifying Revolving	62,154	439	44,400	13,133	918	539	59,833	390
	Retail - Other Retail	25,761	552	25,807	17,989	902	648	25,126	529
	Retail - Other Retail - Of Which: SME	2,621	231	2,621	1,856	101	73	2,461	1,764
	Retail - Other Retail - Of Which: non-SME	23,141	322	23,187	16,133	801	576	22,665	359
	Equity	6,684	0	6,684	15,124	0	0	6,569	14,838
	Other non credit-obligation assets							6,569	14,838
	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	(m EUR, %)								
	Central banks and central governments	11,600	0	9,617	648	0	0	12,172	0
	Institutions	2,562	0	1,446	382	0	0	3,025	0
	Corporates	18,787	0	11,887	4,536	0	1	17,571	0
	Corporates - Of Which: Specialised Lending	454	0	415	320	0	1	270	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	359	0	359	1,330	0	0	392	1,449
	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(m EUR, %)								
	Central banks and central governments	0	0	72	11	0	0	68	11
	Institutions	1,021	0	498	269	0	0	938	154
	Corporates	1,547	0	1,156	514	0	4	1,485	557
	Corporates - Of Which: Specialised Lending	57	0	58	12	0	4	59	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
	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 Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	428	0	9	6	0	0	12	7
	Corporates	10,908	0	592	412	0	1	11,249	461
	Corporates - Of Which: Specialised Lending	133	0	129	134	0	1	117	123
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Lloyds Banking Group Plc

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	763	0	441	0	790	0	450	0
	Corporates	580	0	823	0	872	0	723	0
	Corporates - Of Which: Specialised Lending	181	0	168	0	150	0	139	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	8,617	29	8,494	1,016	78	11	8,781	28
	Retail - Secured on real estate property	8,617	29	8,494	1,016	78	11	8,781	28
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8,617	29	8,494	1,016	78	11	8,781	28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,462	0	649	174	0	2,189	0	646
	Corporates	2,053	0	1,571	424	0	1,706	0	1,241
	Corporates - Of Which: Specialised Lending	2	0	1	0	0	1	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 7	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 8	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 9	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	(m EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Lloyds Banking Group Plc

As of 31/12/2018

		As of 31/12/2018													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Austria														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Belgium														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Bulgaria														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Cyprus														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Czech Republic														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Denmark														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Estonia														

[illegible]

[illegible]

Lloyds Banking Group Plc

[illegible]

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Lloyds Banking Group Plc

As of 31/12/2018

(mn EUR)		As of 31/12/2018													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	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	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	70	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	-1	0	
[3M - 1Y]		0	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	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		-156	-156	0	0	0	-156	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		-156	-156	0	0	0	-156	0	0	0	0	-1	0	-38	

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 hold non-domestic 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

(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.

Residuals:

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, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, 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 (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 Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(min EUR)		As of 30/06/2019													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet 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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	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
[2Y - 3Y [18	18	0	0	18	0	0	0	0	0	0	0	0	0
[3Y - 5Y [150	150	0	0	150	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		169	169	0	0	169	0	0	0	0	0	0	0	0	
[0 - 3M [	Belgium													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Bulgaria													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Cyprus													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Czech Republic													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Denmark													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Estonia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															

[illegible]

[illegible]

[illegible]

(mln EUR)		As of 30/06/2019													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
1 0 - 3M f	Japan														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	U.S.	79	79	0	0	79	0	0	0	0	0	0	0	0	
1 3M - 1Y f		762	762	0	0	762	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	1	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		567	567	0	0	567	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		198	189	7	0	191	0	0	0	0	0	0	0	0	
1 5Y - 10Y f	2,270	2,270	0	0	2,270	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3,876	3,869	7	0	3,869	0	0	0	0	0	0	0	454	
1 0 - 3M f	China														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Switzerland														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Other advanced economies non EEA														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Other Central and eastern Europe countries non EEA														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		162	162	0	0	0	162	0	0	0	0	0	0	0	0
1 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		162	162	0	0	0	162	0	0	0	0	0	0	37	
1 0 - 3M f	Latin America and the Caribbean														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Lloyds Banking Group Plc

As of 30/06/2019

		As of 30/06/2019												Risk weighted exposure amount
		Direct exposures												
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	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 0 0 0 0 0 0	0 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 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 hold non-domestic 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

(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.

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, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, 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 (British), Virgin Islands (U.S.).

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Lloyds Banking Group Plc

(min EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
Debt securities (including at amortised cost and fair value)	44,271	1,522	578	39	5	546	0	40,233	1,319	773	14	3	555	0
Central banks	17	0	0	0	0	0	0	18	0	0	0	0	0	0
General governments	24,895	0	0	0	1	0	0	21,588	0	0	0	1	0	0
Credit institutions	3,942	0	0	0	0	0	0	4,227	0	0	0	0	0	0
Other financial corporations	12,849	0	22	22	1	3	0	11,818	0	9	9	2	2	0
Non-financial corporations	2,569	1,522	556	17	3	543	0	2,583	1,319	763	5	0	553	0
Loans and advances(including at amortised cost and fair value)	628,630	2,466	12,523	8,108	1,769	1,687	9,639	612,337	2,575	12,964	8,673	1,688	1,835	9,207
Central banks	73,730	0	0	0	0	0	0	59,502	0	0	0	0	0	0
General governments	1,317	0	1	1	1	0	0	523	4	0	0	0	0	0
Credit institutions	7,817	0	3	3	0	0	0	7,015	0	3	3	2	0	0
Other financial corporations	68,404	1	372	372	31	105	9	71,144	63	1,448	1,448	91	123	56
Non-financial corporations	94,801	151	2,388	2,358	806	798	1,305	95,568	112	1,947	1,910	635	924	1,023
of which: small and medium-sized enterprises at amortised cost	36,711	65	899	889	319	67	719	38,898	51	870	853	279	70	798
Households	382,561	2,314	9,759	5,374	930	785	8,324	378,586	2,396	9,566	5,312	959	788	8,129
DEBT INSTRUMENTS other than HFT	672,901	3,988	13,101	8,146	1,773	2,234	9,639	652,571	3,894	13,737	8,687	1,690	2,391	9,207
OFF-BALANCE SHEET EXPOSURES	159,203		356	211	245	5	0	153,273		465	349	212	4	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 incurred 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 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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Lloyds Banking Group Plc

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted						Of which: defaulted					
(mln EUR)														
Debt securities (including at amortised cost and fair value)	42,627	1,408	816	13	2	551	0	42,320	0	774	4	2	543	0
Central banks	34	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19,853	0	0	0	1	0	0	17,478	0	0	0	1	0	0
Credit institutions	7,368	0	0	0	0	0	0	8,632	0	0	0	0	0	0
Other financial corporations	12,021	0	10	10	1	2	0	12,833	0	0	0	1	0	0
Non-financial corporations	3,351	1,408	806	4	0	549	0	3,377	0	774	4	0	543	0
Loans and advances(including at amortised cost and fair value)	654,050	2,811	14,120	9,294	1,704	1,858	9,686	628,263	2,599	13,626	9,067	1,611	2,087	9,777
Central banks	68,219	0	0	0	0	0	0	62,819	0	0	0	0	0	0
General governments	444	0	0	0	0	0	0	603	0	0	0	0	0	0
Credit institutions	10,152	0	3	3	2	0	0	9,454	2	0	0	3	0	0
Other financial corporations	85,591	171	396	366	26	118	9	85,630	1	371	370	13	117	7
Non-financial corporations	98,618	109	3,931	3,556	663	937	1,420	93,892	170	4,022	3,782	409	1,120	2,024
of which: small and medium-sized enterprises at amortised cost	41,207	50	906	898	408	65	814	38,264	59	636	636	355	55	316
Households	391,026	2,530	9,790	5,369	1,012	803	8,257	375,866	2,426	9,233	4,915	1,185	850	7,747
DEBT INSTRUMENTS other than HFT	696,677	4,219	14,936	9,307	1,705	2,410	9,686	670,583	2,599	14,400	9,070	1,613	2,630	9,777
OFF-BALANCE SHEET EXPOSURES	153,477		582	357	230	2	0	149,370		658	423	192	1	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 incurred 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 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Lloyds Banking Group Plc

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures
(mln EUR)										
Debt securities (including at amortised cost and fair value)	39	39	20	20	0	14	14	7	6	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	22	22	3	3	0	9	9	2	2	0
Non-financial corporations	17	17	17	17	0	5	5	5	4	0
Loans and advances (including at amortised cost and fair value)	11,722	8,188	2,103	1,255	8,109	12,131	8,633	1,467	1,394	7,836
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	1	1	0	0	0	0	0	0
Credit institutions	3	3	0	0	0	3	3	0	0	0
Other financial corporations	428	372	139	105	9	1,499	1,448	124	123	56
Non-financial corporations	3,254	2,322	1,525	771	1,061	2,846	1,877	916	897	982
of which: small and medium-sized enterprises at amortised cost	1,344	871	327	65	719	1,307	838	71	69	771
Households	8,037	5,491	438	379	7,039	7,783	5,305	427	373	6,798
DEBT INSTRUMENTS other than HFT	11,761	8,227	2,122	1,275	8,109	12,145	8,647	1,474	1,400	7,836
Loan commitments given	661	252	3	2	0	873	362	2	1	0

⁽¹⁾ 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□

⁽²⁾ 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Lloyds Banking Group Plc

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
(mln EUR)										
Debt securities (including at amortised cost and fair value)	13	13	6	6	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	10	10	2	2	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)	12,681	9,409	1,502	1,411	8,307	12,343	9,350	1,671	1,606	7,722
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	2	0	0	0	0
Credit institutions	3	3	0	0	0	2	0	0	0	0
Other financial corporations	407	366	118	118	9	389	371	110	110	7
Non-financial corporations	4,347	3,530	937	910	1,419	4,423	3,740	1,107	1,096	1,155
of which: small and medium-sized enterprises at amortised cost	1,379	878	79	62	814	995	615	62	52	703
Households	7,924	5,510	447	383	6,879	7,527	5,240	454	400	6,560
DEBT INSTRUMENTS other than HFT	12,694	9,423	1,508	1,417	8,307	12,346	9,354	1,675	1,609	7,722
Loan commitments given	1,285	486	3	2	0	859	479	2	1	0

(1) 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□

(2) 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.