

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



Key Metrics

(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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	40,984	41,965	41,412	38,488	C 47.00 (r320,c010)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	825,624	797,496	842,986	804,747	C 47.00 (r290,c010)	CRR
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)	

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		(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
	A	OWN FUNDS	50,884	52,803	52,685	49,867	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,999	33,723	33,465	32,087	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,975	27,758	28,941	27,674	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,227	9,216	7,918	8,091	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,604	-1,040	-1,344	-572	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	13,480	12,968	13,955	13,434	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 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 (r230,c010)	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 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-3.942	-4.099	-4.370	-4.351	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3,504	-3,445	-3,713	-3,648	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLS (-) IRB shortfall of credit risk adjustments to expected losses	-34	-30	-33	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-937	-1,111	-709	-1,320	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,r010)	Articles 4(122), 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 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.13	(*) Excess deduction from A11 items over A11 Capital	U	۰				
	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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(5) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-212	-213	-222	-212	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (+480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-4,736	-4,779	-5,126	-4,902	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	588	643	591	553	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	588	643	591	553	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,985	8,241	7,946	6,401	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1		6,007	7,229	7,534	6,002	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2		0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	978	1,012	412	399	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,984	41,965	41,412	38,488	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1		8,727	8,863	8,847	8,995	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-2,664	-1,973	-2,379	-2,447	C 01.00 (*910,c010) + C 01.00 (*923,c010)	
	A.4.3	Tier 2 transitional adjustments	3,836	3,949	4,805	4,832	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	233,161	230,698	241,909	230,350	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	259	276	279	300	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.58%	14.62%	13.83%	13.93%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	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%	21.65%	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.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.35%	14.36%	13.61%	13.71%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	588	643	591	553	C 05.01 (+440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-604	-599	-559	-535	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	259	276	279	300	C 05.01 (r440,c040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully baded 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 baded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might head to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
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, s002) + C 08.01 (r050, c260, s
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 (1930, 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 (r040, c
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 form 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
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 (R770, c010) - C 02.00 (R910, c010)
Total	233,161	230,698	241,909	230,350	



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Interest income Of which debt securities income Of which loans and advances income Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Of which about securities issued expenses) (Or which about securities issued expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income (Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net (Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net (Sains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Deprecation) (Deprecation) (Commitments and quarantees given) (Commitments and quarantees given) (Other provisions)	13,649 603 13,033 2,992 1,785 64 0 26 1,570 205 -315 356 21 717 1,443	As of 31/12/2018 18,304 769 17,500 4,186 2,556 198 0 26 1,866 228 5 416	As of 31/03/2019 4,796 118 4,675 1,273 700 226 0 1 512 124 -271 58	As of 30/06/2019 9,373 301 9,072 2,676 1,386 616 0 2 1,053 215
Of which delt securities income Of which delt securities income Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income (Gains or (-)) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net (Gains or (-)) losses on financial assets and liabilities that fair value through profit or loss, and of non financial assets, net (Gains or (-)) losses on financial assets and liabilities at fair value through profit or loss, net (Gains or (-)) losses from hedge accounting, net Exchange differences [gain or (-) loss), net Net other operating income (Peoperses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and quarantees given) (Other provisions)	603 13,033 2,992 1,785 64 0 26 1,570 205 -315 356 21 717 1,443	769 17,506 4,186 2,556 198 0 266 228 5 416	118 4,675 1,273 700 226 0 1 1 512 124 -271	301 9,072 2,676 1,386 616 0 2 2 1,053 2215
Of which loans and advances income Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Expenses on abare capital repayable on demand) Dividend income Net Fee and commission income Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss,] net Net other operating income (/expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	13,033 2,992 1,785 64 0 26 1,570 205 -315 356 21 717 1,443	17,500 4,186 2,256 198 0 26 1,866 228 5 416	4,675 1,273 700 226 0 1 512 124 -271	9,072 2,676 1,386 616 0 2 1,053 215 -589
Interest expenses (Of which deposits expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses from hedge accounting, net Exchange differences (pain or (-) loss), net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Deprocation) (Deprocation) (Commitments and guarantees given) (Other provisions)	2,992 1,785 64 0 26 1,570 205 -315 356 21 717 1,443	4,186 2,556 198 0 26 1,666 228 5 416	1,273 700 226 0 1 1 512 124 -271	2,676 1,386 616 0 2 1,1053 1,053 215 -589
(Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Expenses on share capital repayable on demand) Dividend income Sans or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net Net other operating income (repenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Deprociation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	1,785 64 0 26 1,570 205 -315 356 21 717 1,443	2,556 198 0 26 1,866 228 5 416	700 226 0 1 1 512 124 -271	1,386 616 0 2 1,053 1,053 215 -589
(Of which debt ecurities issued expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss, net Wet other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Degreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	64 0 26 1,570 205 -315 356 21 717 1,443	198 0 26 1,866 228 5 416	226 0 1 512 124 -271	616 0 2 2 1,053 215 -589
(Expenses on share capital repayable on demand) Dividend income Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net. Gains or (-) losses on financial assets and liabilities the fair value through profit or loss, net of losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net Net other operating income (rexpenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	0 26 1,570 205 -315 356 21 717 1,443	0 26 1,866 228 5 416	0 1 512 124 -271 58	0 2 2 1,1053 215 -589
Dividend income Net Fee and commission income Gains or (*) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (*) losses on financial assets and liabilities held for trading, net Gains or (*) losses from hedge accounting, net Exchange differences [gain or (*) losse, net Second of the financial assets and liabilities at fair value through profit or loss, net	26 1,570 205 -315 356 21 717 1,443	26 1,866 228 5 416 -119	1 512 124 -271 58	2 1,053 215 -589
Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [cgain or (-) losse, net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	1,570 205 -315 356 21 717 1,443	1,866 228 5 416 -119	512 124 -271 58	1,053 215 -589
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 Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Degreciation) Modification gains or (-) losses, net (Provisions or (-) neversal of provisions) (Commitments and guarantees given) (Other provisions)	205 -315 356 21 717 1,443	228 5 416 -119	124 -271 58	215 -589
net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss, net TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) newersal of provisions) (Commitments and guarantees given) (Other provisions)	-315 356 21 717 1,443	5 416 -119	-271 58	-589
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Operication) Modification gains or (-) losses, net (Provisions or (-) newestal of provisions) (Commitments and guarantees given) (Other provisions)	356 21 717 1,443	416 -119	58	
Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) losse), net Net other operating income (rependes) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	21 717 1,443	-119		
Exchange differences [gain or (-) loss], net Net other operating income (expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Coperciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	717 1,443			172
Net other operating income //cepenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Degreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	1,443		314	480
TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)		991	-92	322
(Administrative expenses) (Depreciation) Modification gains or (*) losses, net (Provisions or (*) reversal of provisions) (Committees and guarantees given) (Other provisions)		1,691	732	1,339
(Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	14,680	19,221	4,901	9,691
Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	6,045	8,089	2,122	3,925
(Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions)	1,995	2,633	731	1,435
(Commitments and guarantees given) (Other provisions)	0	0	0	0
(Other provisions)	952	1,382	146	833
	-47	-79	7	-22
	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 subsidaries, 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 subsidaries, 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

⁽ii) Information available only as of end of the year
(iii) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31,	/12/2018			As of 31/	03/2019			As of 30/	06/2019			
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	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)(ii);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 30/09/20:	18					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impair	ment	Gros	ss carrying am	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Accur	nulated impair	ment	Gros	ss carrying am	ount	Accui	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities	35,557	0	0	-2	0	0	27,718	0	0	-1	0	0	30,690	0	(-1	. 0	0	30,176	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,682	0	31	0	0	-21	8,449	0	14	0	0	-7	7,672	0		-1	. 0	-6	7,984	0	4	-1	0	-4	Annex V.Part 1.31, 44(b)
amortised cost	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	10,38	-592	-1,184	-1,785	508,735	44,564	10,190	-695	-1,139	-1,864	Annex V.Part 1.32, 44(a)

⁽f) 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

								LIO	os Bankini	Group Pic												
	SA					I	И									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)		ION RISK	ALL PRICE I	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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)		12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
Traded Debt Instruments	317	287	35	10	138	28							27	10	95	33						
Of which: General risk Of which: Specific risk	243 75	241	31 4	9	122 16	25 4							25	1	77 18	29						
Equities	70	0	ō	Ô	0	ŏ							0	0	0	ō						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0 173	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	105 0	1/3	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 Of which: Specific risk	225	201	28	13	84	41							38	12	93	30 14						
Equities	15	10	0	0	0	0							0	0	0	0						
Of which: General risk	ō	ō	ō	ō	ō	ō							ō	Ō	ō	ō						
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 Total	1 459	476	21	0	109	73	14	14	0	0	0	1,800	36	16	110	56	15	15	0	0	0	2,005
Total	439	4/6	21	, ,	109	/3	14	14		U		1,000	36	16	110	. 36	13	1.3		J	v	2,003

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



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardise	ed 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
	(min 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 2,352	24		46	24	24	
	Multilateral Development Banks International Organisations	2,352 5,007	2,352	0		3,357 4,172	3,357 46	0	
	International Organisations Institutions	50,966	17.856	448		4,172 53,344	18,764	448	
	Comprates	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	
Consolidated data	Secured by mortgages on immovable property	5.049	5.011	1,755		5,079	5,036	1.764	
	of which: SME	11	11	5		12	12	5	
	Exposures in default	1,084	796	896	281	2,215	1,836	2,444	351
	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)	833	833	167		800	800	160	
	Equity	0	0	0		0	0	0	
	Other exposures	4,373	4,373	3,251		4,114	4,114	3,151	
	Standardised Total ²	245,288	157,259	31,568	664	235,816	147,217	31,082	698

Chiquinal exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

'					Standardise	d 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
	(min EUR, %)								
i	Central governments or central banks	91,513	73,957	1,799		92,452	74,749	1,598	
	Regional governments or local authorities Public sector entities	46	5 24	1 24		6 46	6 24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	ň	
	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	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	4,167	4,131	1.447		4.218	4.176	1,463	
	of which: SME	4	4	3		6	6	3	
	Exposures in default	945	720	805	218	999	768	867	230
	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)	833	833	167		800	800	160	
	Equity	0	0	0		0	0	0	
	Other exposures	4,151	4,151	3,038		3,937	3,937	2,981	
	Standardised Total ²				541				554

⁽¹⁾ Original exposure, unitile Exposure value, is reported before balaring riso account any effect due to credit convenion factors or credit risk initigation techniques (e.g. substitution effects).
(2) Total value adulatments and consistons oer country of counterward vectudes those for securitisation excourse, additional valuation adulatments (AVAs) and other own funds reduction related to the exposure, but include general medit risk adjustments.

		exposures, but mounts gener							
					Standardise	ed Approach			
			As of 30	09/2018			As of 31	/12/2018	
	(min 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
	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	ů .	0	ů n		ň	0	ŏ	
	Multilateral Development Banks	ů i	0	0		0	0	o o	
	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	
LINITED CTATEC	of which: SME	1	1	1		1	1	1	
UNITED STATES	Secured by mortgages on immovable property	89	88	31		85	85	30	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	6	6	2	7	6	7	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 39	0 39	0		0	0	0	
	Other exposures	39	39	39	0	0	- 0		1
	Standardised Total ²				9				2

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

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

		exocoures, but includes general credit risk adjustments.								
					Standardise	ed 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	
	(min 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		
GERMANY	of which: SME	0	0	0		0	0	0		
OLIGIPATI	Secured by mortgages on immovable property	5	5	2		5	5	2		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	18	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		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	.0			
	Other exposures	24 24 24 24 24 24								
	Standardised Total ²				23				23	

[&]quot;Togrand exposure, unitse Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

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



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach									
			As of 30	/09/2018			As of 31,	/12/2018			
		Original Exposure ¹	iriginal Exposure ³ Exposure Value ³ Risk exposure amount Value adjustments and provisions ² Original Exposure ⁴ Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ² Original Exposure ⁵ Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ² Original Exposure ⁵ Original Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ² Original Exposure ⁵ Original Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ² Original Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ⁵ Original Exposure Value ⁵ Risk exposure amount Value adjustments and provisions ⁵ Original Exposure Value ⁵ Risk exposure amount Value and Value adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure amount Value and Value adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure amount Value and Value adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments and Provisions ⁵ Original Exposure Value ⁵ Risk exposure Adjustments Adjust								
	(min EUR, %)										
	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	U			
IRELAND	of which: SME	0	0	0		0	0	U			
11122 1112	Secured by mortgages on immovable property	9	9	3		9	9	3			
	of which: SME	0	0	0		0	0	U	_		
	Exposures in default	5	5	/	0	9	1	1	8		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	U			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	U			
		0	0	U		0	0	U			
	Collective investments undertakings (CIU)	0	0	0		0	0				
	Equity	0	0	0		0	0				
	Other exposures	U	U	U	0	U	U				
	Standardised Total ²	(1) Original exposure unlike Ex							8		

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

Of Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA4) and other own funds reductions related to the exposures, but individue covered regist risks or exposures. Due to the contract of the contract

		exposures, but includes gene	ai credit risk adjustments.							
					Standardise	ed Approach				
			As of 30	09/2018			As of 31,	/12/2018		
	(min 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	
	Central governments or central banks	20,031 20,038 0 7,957 7,965 0								
	Regional governments or local authorities	20,031	20,030	0		7,537	7,503	0		
	Public sector entities	ů .	0	ů n		ů .	0	ů i		
	Multilateral Development Banks	ő	o o	0		o o	ő	o o		
	International Organisations	0	0	0		0	0	0		
	Institutions	30	30	6		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		
NETUEDI ANDC	of which: SME	0	0	0		1	1	0		
NETHERLANDS	Secured by mortgages on immovable property	172	172	60		168	168	59		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	1	1	1	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	64	64	58		64	64	58		
	Standardised Total ²				4				3	

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

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

		exposures, but includes gener		nterparty excludes those for sec.	iristisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardise	ed 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
	(min EUR, %)								
	Central governments or central banks	204	204	0		257	257		
	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		
	International Organisations	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	
FRANCE	of which: SME	0	0	0		0	0		
	Secured by mortgages on immovable property	10	10	4		10	10	1 1	
	of which: SME	0	0	0	3	0	0	0	3
	Exposures in default	5	2	2	3	5	1	2	3
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds	0	0	0		0	0	0 1	
	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	
	Standardical Total ²				3			1	3

10 Opinior exposure, critice Exposure value, is recorded before ballow place account any effect due to credit common laborar or credit intermination bethrough the charge of the credit common laborar or credit risk intilization bethrough (e.g. additional effects).

1 Total was equipments and provisions per country of counterparty excludes those for excurring additional evaluation adjustments (AVA) and other own funds reductions related to the engagement, but including present or with the displacement.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	^		^			Δ.		
ı	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	n n	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	Ó	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpare,	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	U		0	U	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	0		,	0
	Standardised Total	-							

Orbital encounts utilize Econome value, is recorted before takino into account any effect due to credit common factors or credit role influentes behaviours (e.g., substitution effects).

Total value adulatments and consistons cer counter of construent consistency excludes those for securistation escources, additional valuation adulatments (AUAs) and other own funds reductions related to the conscience, but childred oncered credit risk adulatments.



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		
	(min 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			
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Counterpart 8	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		

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).

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

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2018			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	
	(min 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 Institutions	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		ů .	0	ů i		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 9	of which: SME	0	ō	o o		ō	ō	ō		
	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	

O Criginal 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).

Total value adjustments and provisions per country of counterporty excludes those for securitation exposures, adoltonal valuation adjustments (WWA) and other own funds reductions related to the

		"Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. but includes convent or reprint risk adjustments for the adjustments and the results of the exposures. But includes convent or reprint risk adjustments are reprinted by the results of the exposures. But includes convent or reprint risk adjustments and reprint reprinted by the reprinted by the results of the reprinted by									
					Standardise	ed 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		
	(min EUR, %)										
i	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			
Country of	Retail	Ů.	0	0		Ü	Ü				
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 10	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			
	Standardised Total ²			a talina into occanat our effect	0				0		

⁽ii) 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).
(ii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general relatif kind displaments.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardis	ed 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	
	(min 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		1	1	1		
	Multilateral Development Banks	5,385 6.124	5,384 105	0		7,472	6,784 45	0		
	International Organisations	60,982	105 18,371	427		2,346 50,461	16,175	381		
	Institutions Comprates	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		
Consolidated data	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	14	7		
	Exposures in default	2,200	1,721	2,293	367	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	3,778		4,224	4,224	3,310		
	Standardised Total ²	267,254	166,814	33,042	733	241,679	153,191	30,955	727	

(1) Chignal expount, 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 Secutarisation position unlike in the previous Transparency exercises' results.

'					Standardise	d Approach					
			As of 31	/03/2019			As of 30	/06/2019			
	(min 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		
	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			
LINITED KINCDOM	of which: SME	2,798	2,633	1,532		3,067	2,829	1,644			
UNTIED KINGDOM	of which: SME Secured by mortgages on immovable property	4,237	4,197	1,470		4,058	4,020	1,409			
	OF WINCE: SME	5	4	3		8	7	4			
	Exposures in default	950	674	746	254	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			
l	Other exposures	4,649	4,649	3,526		4,014	4,014	3,119			

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

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

					Standardise	ed Approach					
			As of 31	/03/2019		As of 30/06/2019					
	(min 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		
	Central governments or central banks	0	0 0 0 0 0 0								
	Regional governments or local authorities	0	0	ō		ō	ō	ō			
	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	2	2	1		2	2	1			
UNITED STATES	of which: SME	1	1	1		1	1	1			
UNTILDSTATES	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	1	7	6	6	1		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	U	0			
	Collective investments undertakings (CIU)	0		0		0	U	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²			,					,		

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

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

		exposures, but includes gener	al credit risk adjustments.		exposures, but includes general credit risk adjustments.									
					Standardise	ed 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					
	(min 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	606	455		624	616	462						
GERMANY	of which: SME	0	0	0		0	0	0						
GERMANT	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	13	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) Object exposes, utilise Exposes value, is reported before taking into account any effect due to credit concernant into a credit risk indigation between (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reduction related to the exposures, but includes owner owner offert disk adjustments.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardise	d 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
	(min EUR, %)								
	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	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	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	
IRELAND	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
	Exposures in default Items associated with particularly high risk	1	1	1	0	1	0	1	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		"		0	0	0	
	Collective investments undertakings (CIU) Equity	0				0	0	0	
	Other exposures	0				0	0	0	
		U		U		U	0	U	
	Standardised Total ²	(1) Original exposure unlike F							

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. The individual exposure is the individual exposure in the individual exposure is the individual e

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d 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
	(min EUR, %) Central governments or central banks	^	0			0		0	
	Regional governments or local authorities			0		0	0	0	
	Public sector entities			0		0	0	0	
	Multilateral Development Banks	ı ö	0	ň		0	0	ı ö	
	International Organisations	0	0	o o		0	0	0	
	Institutions	i	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	
NETHERI ANDS	of which: SME	1	1	0		1	1	0	
NETHERLANDS	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	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	142	142	137		95	95	76	
	Standardised Total ²				2				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 securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

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

Standardised Annarcach

					Standardise	ed 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
	(mh EUR, %) Central governments or central banks	286	286	0		249	249	0	
	Regional governments or local authorities	100	1 200	l i		2.0	- 10	, i	
	Public sector entities	0	l ő	l i		ů .	0	, i	
	Multilateral Development Banks	0	0	ů ů		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,094	39	1		5,981	33	1	
	Corporates	88	48	48		87	51	51	
	of which: SME	1	0	0		1	1	1	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	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	0	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, unitie. Exposure value, is reported before taking into account any effect due to credit comersion factors or credit risk inclupation between (e.g., abstitution effects).
(2) Total value adjustments and provisions per country of counterprity excludes those for excursionation exposures, additional valuation adjustments (AVAIA) and other own funds reductions related to the exposures, the chicked provision of personal confidence and confidence and

					Standardise	d 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
	(min EUR, %) Central governments or central banks					^	^	^	
	Regional governments or local authorities	0	U	0		0	U	0	
	Public sector entities	0	0	i i		0	0	0	
	Multilateral Development Banks	0	0	ň		0	0	0	
	International Organisations	0	ō	ō		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	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
оси	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	U	0	0	0	U	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	U	0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (CIU)	0	0	ů		0	0	0	
	Equity	0	0	1 6		0	0	0	
	Other exposures	o o	o o	ı		0	0	o o	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit comersions forces or credit risk insignation between (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for eccuritation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the ecountry. So in Conference and Con



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardise	ed 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
	(min EUR, %)	^	^	^		^	^	^	
	Central governments or central banks Regional governments or local authorities	0	U	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	ō	ō	i o		ō	o o	ō	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	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 balling into account any effect due to credit creaming from control in inhipation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes seneral redit in its distances.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d 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
	(min EUR, %) Central governments or central banks	^	0			0	^	^	
	Regional governments or central banks	0	U	0		0	0	0	
	Public sector entities	0				0	0	0	
	Multilateral Development Banks	, i	0	ő		0	0	0	
	International Organisations	0	n	o o		0	0	0	
	Institutions	0	n	0		0	0	0	
	Corporates	0	ō	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 3	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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
	(min 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
	Central governments or central banks	0	0	0		0	0	0	
ı	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	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	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	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	U		•	U	U		•
	Standardised Total*	(1) (1) (1)			U				U

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	xposure¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	34,005	0	21,615	1,374	0	0	21,933	0	13,856 9.625	851	0	_
	Institutions Corporates	24,153 226.253	1.918	10,851 124,515	2,469 69.738	0	1.607	22,563 228,338	1.801	9,625	2,401 69.835	0	1.60
	Corporates - Of Which: Specialised Lending	23,126	338	21.656	15.913		424	21.751	345	20.323	14,952	0	1,60 46
	Corporates - Of Which: SME	13,891	338	13.070	8,888	0	223	13.841	310	13.012	9,127	0	21
	Retail	439,573	5.063	439.872	67,030	3.085	2.849	434,504	4.951	433,516	66,540	3,543	2,77
	Retail - Secured on real estate property	355,467	4,122	370,995	37,679	1,826	1,683	351,139	3,996	366,450	37,209	1,811	1,6
Consolidated data	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	11
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	344,881	3,931	360,428	35,070	1,608 563	1,573	340,831	3,806	356,161	34,672	1,618	1,53
	Retail - Qualifying Revolving	59,993	405	44,710	13,339			59,221	422	42,862	12,626	872	
	Retail - Other Retail - Of Which: SMF	24,113	536	24,167	16,012	696 102	622 67	24,143	533 221	24,204	16,705 1,767	861	61
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMF	2,518 21.595	232	2,517 21.650	1,786 14.226	102 594	67 556	2,498 21.646	221 312	2,498 21,706	1,767	98 764	
	Retail - Other Retail - Of Which: non-SME Equity	7,379	304	7,379	17,107	594	556	6.862	312	6.862	14,938	/64	54
	Other non credit-obligation assets	7,379	0	7,379	6,587			0,802		0,002	6,558		
	IRB Total ²				164,306						162,222		

							IRB Ap	proach					
				As of 30	09/2018					As of 31,	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ire amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,908	0	181	44	0	0	762	0	172	42	0	0
	Institutions	7,056	2	3,490	932	0	1	7,895	0	3,892	987	0	0
	Corporates	171,847	1,867	93,721	57,515	0	1,521 372	181,389	1,766	94,692	58,245	0	1,533
	Corporates - Of Which: Specialised Lending	18,812			13,106	0		18,077	318			0	421
	Corporates - Of Which: SME	13,779			8,824	0	222	13,731	310	12,917	9,077	0	214
	Retail	431,694			65,951	2,979	2,835	426,194	4,913	425,326		3,439	2,766
	Retail - Secured on real estate property	347,661			36,623	1,720	1,670	342,901	3,958	358,333	36,163	1,707	1,632
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SM		191	10,554	2,607	218	110	10,294	190	10,275	2,534	193	110
OHITED KINGDOM	Retail - Secured on real estate property - Of Which: no				34,015	1,502		332,607	3,768			1,514	1,522
	Retail - Qualifying Revolving	59,993	405		13,339	563	543	59,221	422	42,862		872	522
	Retail - Other Retail	24,040			15,989	696	622	24,071	533			861	612
	Retail - Other Retail - Of Which: SME	2,516	232		1,785	102 594		2,497	221	2,497	1,766	98	65
	Retail - Other Retail - Of Which: non-SME	21,524	304		14,205	594	555	21,574	311	21,635		763	547
	Equity	7,004	0	7,004	15,857		0	6,491		6,491	14,793		
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original I	exposure ¹	Exposure Value ¹	Risk exposu	are amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
UNITED STATES	Central Banks and central governments Institutions Corporative Corporative Corporative Corporative Of Whitch: Specialised Lending Corporative Of Whitch: Specialised Retail Retail Secured on real estable property Retail - Secured on real estable property Retail - Corporative Of Whitch: SHE Retail - Corporative Secured on real estable property - Of Whitch: SHE Retail - Corporative Secured on real estable property Retail - Corporative Secured on real estable property - Of Whitch: SHE Retail - Corporative Secured on real estable property - Of Whitch: SHE Retail - Other Retail - Of Whitch: SHE	29,091 2,343 23,902 576 0 0 0 0 0 0	0 0 33 20 0 0 0 0	21,126 1,423 12,896 526 0 0 0 0 0 0 0	1,317 368 4,854 400 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 25 0 0 0 0	19,719 2,191 17,865 461 0 0 0 0 0 0 0	0 0 177 17 0 0 0 0 0 0	13,467 1,084 11,262 422 0 0 0 0 0 0 0	798 294 4,526 309 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 22 19 0 0 0 0
	Other non credit-obligation assets IRB Total	255		255	1,103		·	299	-	299	1,107	•	

Contract Contract					
Control Exposure Control Exp	As of 30/09/2018 As of 31/12/2018	As of 31/12/2018	As of 30/		
Central banks and central governments Grid (III, %) Of which: Of which	Original Exposure Exposure Exposure State Exposure Exposu	Exposure adjustr		Original Exposure ¹	
Central Sawks and central governments 0 0 0 0 0 0 0 0 0	Of which: Of which: provisions Of which:	Of which: provis	Value ¹		(min FIIR %)
GERMANY Retail - Secured on real scalar property - Of Which: SNE_ 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0	Cestral Sanisa and cestral governments	0 0 0 0 0 502 0 192 106 0 1,800 0 1,329 572 0	1,138	0 0 603 0 1,599 0	Institutions Corporates Corporate

							IRB Ap	proach					
				As of 30	09/2018					As of 31	/12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
Institution Corporate Information IRELAND Equit	Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Other Month: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - O	0 571 9,768 131 0 1 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 111 657 128 0 1 1 1 0 0 0 0	0 5 488 132 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0	0 657 9,656 129 0 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0	0 19 675 12S 0 11 1 1 0 0 0 0	0 8 452 130 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Ex	:posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments Institutions	0 415	0	0 210	0	0	0	0 521	0	0 264	0 45	0	
	Corporates	474	4	255	112	0	5	558	2	461	279	0	
	Corporates - Of Which: Specialised Lending	67	4	65	42	0	4	64	2	65	42	0	
	Corporates - Of Which: SME	. 0	.0	. 0	0	.0	. 0	0	0	. 0	. 0	. 0	
	Retail - Secured on real estate property	7,793 7,793		7,688 7.688	1,055	106 106	13	8,224 8,224	38	8,103 8,103	1,044	104 104	
	Retail - Secured on real estate property - Of Which: SME	7,793	30	7,000	1,033	100	13	0,224	0	0,103	1,044	104	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	7,793	38	7,688	1,055	106	13	8,224	38	8,103	1,044	104	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets		Ů	J	Ů	Ů	Ů	Ů	Ů	J	Ů	Ů	
	IRB Total												

							IRB App	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
France France	ral banks and central governments fulficion unites unites (Orgonizer-) Of Which: Specialised Leading (Orgonizer-) Of Which: SHE Retail - Secured on real states property Retail - Secured on real centals property Retail - Secured on real centals property Of Which: SHE Retail - Secured on real centals property Of Which: SHE Retail - Secured on real centals property Of Which: SHE Retail - Secured on real centals property Of Which: SHE Retail - Chemistry Of Chemistry Of Which: SHE For an organized of the Parties Of Which: 1995 For and organized of the Parties Of	0 2,032 2,686 52 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 560 2,074 40 0 0 0 0 0 0	0 203 490 21 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,222 2,588 52 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 545 2,016 40 0 0 0 0 0 0	0 201 520 21 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 5 0 0 0 0 0

							IRB App	proach				
				As of 30	09/2018				As of 31	/12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value		Of which: defaulted	provisions	Of which: defaulted	Value		Of which: defaulted	provisions
Re Country of Counterpart 7	extral Sabria and central governments stributions organized. Of Which. Spicualised Lending Composites. Of Which. SPI Composites. Of Which. SPI Retail - Secured on real existing property Retail - Secured on real existing property Retail - Secured on real existing property - Of Which. SPI Retail - Secured on real existing property - Of Which: non-SPIE Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured by Retail - Could price retail - Of Which: non-SPIE Secured - Could price ret	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Country of Counterpart 8 Retail - Country of Water Country of Counterpart 8 Retail - Country of Water Country of Wate								IRB Ap	proach					
Country of Counterpart 8 Country of Country of Counterpart 8 Country of Cou					As of 30	09/2018					As of 31	/12/2018		
Control banks and central governments Of which:			Original Expo	osure ¹		Risk exposu	ure amount	adjustments	Original E	exposure ¹		Risk exposu	ire amount	Value adjustments
Institutions		(min EUR, %)			Value*						Value*			provisions
Other non credit-obligation assets	Country of Counterpart 8	Institutions Corporates Of Which: Secalized Lending Corporates Of Which: Secalized Lending Corporates Of Which: Secalized Lending Retail - Secure of or real estale property Retail - Secure of or real estale property of Which: SME Retail - Qualifying Recolving Retail - Qualifying Recolving Retail - Other Retail Retail - Other Retail Retail - Secalized on real estale property of Which: SME Retail - State Retail - Of Which: SME Retail - Secalized on real estale property of Which: SME Retail - State Retail - Of Which: SME Retail - State Retail - Of Which: SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0

							IRB App	proach				
				As of 30	09/2018				As of 31	/12/2018		
		Original Exp	posure ¹	Exposure	Risk exposi	are amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure :	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	Of which: defaulted	Value ¹	(Of which: defaulted	and provisions
Country of Counterpart 9	Contral banks and contral governments Comparation Comparation of Which: Spealed Lending Comparation of Which: SHE Retail Secured on real cotatio property Betail Secured on real cotatio property Comparation Retail Colore Retail Of Which: 59E Reta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000

							IRB Ap	proach				
				As of 30	09/2018				As of 31	/12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions	Of which: defaulted	Value ¹		Of which: defaulted	provisions
Country of Counterpart 10	Control banks and control governments Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: See Retail Secured on real estate property Retail Secured on real estate property - Of Which: SME Retail Secured on real estate property - Of Which: SME Retail - Secured Corporate - Of Which: SME Retail - Oscillating Revenible Retail - Oscillating Revenible Retail - Oscillating Revenible Retail - Of Which: SME	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000
		(1) Original expor	are, unlike Exposu	re value, is report	d before taking in	to account any ef	Tect due to credit of	conversion factors or credit risk mi	tigation techniques	(e.a. substitution e	fects).	

								IRB App	proach					
					As of 31/	03/2019					As of 30/	06/2019		
			Original E	Exposure ¹	Exposure	Risk expos	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposi	ure amount	Value adjustme
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central b	anks and central governments	14,711	0	9,998	706	0	0	16,391	0	10,981	734	0	
	Corporate		30,155 237,498	2,294	12,527 125,523	3,048 71.833	0	1,561	32,762 224.015	2,388	13,097 116.107	2,683 64.843	0	1,4
	Corporati	Corporates - Of Which: Specialised Lending	23,159	323	21,691	15.968	0	431	19.987	2,300	18,603	13,398	0	
		Corporates - Of Which: SME	14,164	390	13,342	9.431	0	228	13,324	424	12,491	8,657	ō	
	Retail		450,998	5,067	449,123	69,880	3,519	2,885	435,821	4,679	434,893	69,398	4,520	2,
		Retail - Secured on real estate property	363,007	4,075	378,840	38,731	1,700	1,697	350,792	3,760	366,125	39,313	2,743	
Consolidated data		Retail - Secured on real estate property - Of Which: SME	10,584	207	10,565	2,572	205	119	9,778	196	9,759	2,386	187	
Corisonaucca auta		Retail - Secured on real estate property - Of Which: non-SME	352,423 62,154	3,868 439	368,275 44,400	36,158 13.133	1,494 918	1,578 539	341,014 59.833	3,564 390	356,366 43,525	36,926 12,457	2,556 890	1,
		Retail - Qualifying Revolving Retail - Other Retail	25.837	939 552	25.883	18,017	918	649	25,196	529	43,525 25.242	17,628	890 887	
		Retail - Other Retail - Of Which: SMF	2,621	231	2.621	1.857	101	73	2,462	220	2,461	1.765	97	
		Retail - Other Retail - Of Which: non-SME	23,216	322	23,262	16.160	801	576	22,735	309	22,781	15,864	790	
	Equity	recor out recor or when the Site	7.133	0	7.133	16.651	0	3.12	6,961	0	6,961	16,287	0	
		n credit-obligation assets			,	8,698			7,1			8,292		
	IRB Tota	a a				170,816						162,238		

								IRB Ap	proach					
					As of 31/	03/2019					As of 30/	06/2019		
			Original E	kposure ¹	Exposure Value ¹	Risk expos	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	1,359	0	10	0	0	0	1,578	0	16	1	0	0
	Institution		12,667	0	5,234	1,329	0	0	14,068	0	5,310	1,151	0	0
	Corporate	Corporates - Of Which: Specialised Lending	187,899 19.301	2,285 318	96,031 18.054	59,762 13,429	0	1,522 411	176,219 16.570	2,384 278	88,433 15,351	53,585 11.064	5	1,403 362
		Corporates - Of Which: SME	14.041	389	13,233	9,373	0	228	13,211	424	12,391	8.603	0	222
	Retail	corporates - Or William Sine	442.293	5.038	440,541	68.834	3,442	2.873	426,959	4.650	426.125	68,382	4,440	2,777
	recuii	Retail - Secured on real estate property	354,378	4.046	370,334	37,712	1.622	1.686	342,000	3,731	357,427	38,316	2,664	1,568
		Retail - Secured on real estate property - Of Which: SME	10.572	207	10,553	2,570	205	119	9,766	195	9,748	2.384	187	115
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	343,806	3,839	359,782	35,142	1,417	1,566	332,234	3,536	347,680	35,932	2,477	1,452 526
		Retail - Qualifying Revolving	62,154	439	44,400	13,133	918	539	59,833	390	43,525	12,457	890	526
		Retail - Other Retail	25,761	552	25,807	17,989	902	648	25,126	529	25,172		887	683
		Retail - Other Retail - Of Which: SME	2,621	231	2,621	1,856	101	73	2,461	220	2,461	1,764	97	72
		Retail - Other Retail - Of Which: non-SME	23,141	322	23,187	16,133	801	576	22,665	309	22,711	15,845	790	611
	Equity		6,684	0	6,684	15,124	0	0	6,569	0	6,569	14,838	0	0

							IRB App	oroach					
				As of 31/	3/2019					As of 30/	06/2019		
		Original Exp	osure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
UNITED STATES	Central Banks and central governments Institutions Corporates—Or Winder Specialed Landing Corporates—Of Winder Specialed Landing Corporates—Of Winder Specialed Retail Retail Secured on real estate property Retail Secured on real estate property—Of Winder SME Retail—Secured on real estate property—Of Winder SME Retail—Open Retail—Secured on real estate property—Of Winder smo-SME Retail—Open Retail—Op	11,600 2,562 18,397 454 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,617 1,446 11,887 415 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	648 382 4,536 320 0 0 0 0 0 0 0 0 0 1,330	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,172 3,025 17,571 270 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10,599 1,255 11,057 250 0 0 0 0 0 0 0 0 0 0	679 339 4,101 189 0 0 0 0 0 0 0 0 0 0 1,449	000000000000000000000000000000000000000	

							IRB Ap	proach					
			As of	31/03/201	9					As of 30)	06/2019		
		Original Exposur	Exposu	Risk	exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	are amount	Value adjustments and
	(min EUR. %)	Of w	hich:			Of which:	provisions		Of which:	Value*		Of which:	provisions
GERMANY	Central banks and central governments Institutions Corporates Corp	0 1,021 1,547 57 0 1 1 1 1 0 0 0	0	72 198 156 58 0 1 1 1 0 0 0 0 0	11 269 514 52 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 4 0 0 0 0 0 0 0	0 976 1,485 59 0 1 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0	68 368 1,143 58 0 1 1 1 1 0 0 0 0	11 154 557 53 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 6 5 0 0 0 0 0
	IRB Total												

	•						IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original E	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
IRELAND	Central banks and central governments Enstitutions Curporates Compostes - Of Which: Specialed Lending Compostes - Of Which: Specialed Lending Compostes - Of Which: SPE Retail Retail - Secured on real earlier property - Of Which: SME Retail - Secured on red earlier property - Of Which: non-SME Retail - Observation on the desire property - Of Which: non-SME Retail - Observation - Ob	0 428 10,908 133 0 1 1 1 1 0 0 0 0	0 0 0 0 0 0 0 0	0 9 592 129 0 1 1 1 0 0 0 0	0 6 412 134 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0	0 938 11,249 123 0 1 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 12 776 117 0 1 1 0 0 0 0 0 0	0 7 461 123 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000
			and the force										

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
NETHERLANDS	Central banks and central governments Institutions Corporates Corp	0 763 980 181 0 8,617 8,617 0 8,617 0 0 0 0	0 0 0 29 29 0 0 29 0	0 441 813 168 0 8,494 8,494 0 0 8,494 0	0 54 401 153 0 1,016 1,016 0 1,016 0 0	0 0 0 0 78 78 0 78 0 0 0	0 0 1 1 0 11 11 0 0 11 1 0 0 0 0 1 1 1 0	0 790 872 150 0 8,781 8,781 0 8,781 0 0 0 0	0 0 0 0 28 28 0 28 0 0 0 0	0 450 727 139 0 8,687 8,687 0 0 0 0	0 522 3411 133 0 995 995 0 0 995 0	0 0 0 0 79 79 0 79 0	
	IRB Total												

							IRB Ap	proach				
	ĺ			As of 31/	03/2019				As of 30,	06/2019		
		Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(min EUR. %)		Of which:	Value ¹		Of which: defaulted	and provisions	Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Control basics and control governments Institutions Corporates Corporates Corporates Of Which Specialized Lending Corporates Of Which Specialized Lending Corporates - Of Which Specialized Lending Corporates - Of Which Specialized Lending Retal - Secured on real estates property Retal - Country and Corporation of March Specialized Retal - Country and Corporation Retal - Country and Corporation Country of Which con-SHE Retal - Country and Corporation Country of Which con-SHE Retal - Country and Corporation Country of Which con-SHE Retal - Country and Corporation Country of Which con-SHE Retal - Country and Country of Which count	0 1,462 2,057 2 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 649 1,571 2 0 0 0 0 0 0	0 174 424 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 4 4 0 0 0 0 0 0	0 2,189 1,706 1 0 0 0 0 0	0 0 646 0 1,241 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 200 355 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0 0 0 0
	IRB Total											

							IRB Ap	proach			
				As of 31/	03/2019				As of 30)	/06/2019	
		Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	Of which: defaulted	Value ¹	Of which: defaulted	and provisions
Country of Counterpart 7	Central seals and central genements Latitudes Corporates Comparates Retail Secured on real estate property Comparates Retail Secured on real estate property Comparates Comparat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Country of Counterpart 8 Retail - Country of White: Seed Section Counterpart 8 Retail - Country of R								IRB Ap	proach				
Country of Counterpart 8 Retail Retail - Country of Mich Country of Counterpart 8 Retail - Country of Mich Country of Counterpart 8 Retail - Country of Mich Country of Counterpart 8 Retail - Country of Mich C					As of 31/	03/2019					As of 30	06/2019	
Country of Counterpart 8 Retail - General annihal and careful property Retail - Country of Counterpart 8 Retail - Country of Country of Which condition of Country of Which condition of Country of Coun			Original Exposi	ure ¹		Risk exposi	ure amount	adjustments	Original E	Exposure ¹		Risk exposure amount	adjustmer
Country of Counterpart 8 Country of Counterpart 9 Country of Counter		(min EUR. %)			Value*						Value*		
188 Total	Country of Counterpart 8	Institutions Corporates - O' Which: Specialized Lending Corporates - O' Which: Specialized Lending Corporates - O' Which: SPE Retail - Secured on real centar property Retail - Secured on real centar property - O' Which: SPE Retail - Secured on real centar property - O' Which: SPE Retail - Qualifying Revolving Retail - O'Other Secured on real centar property - O' Which: non-SPE Retail - O' Which: O' Which: SPE Repair Retail - O' Which: SPE Repair Retail - O' Which: non-SPE Repair Retail - O'Which: non-SPE Repair Retail - O'Which: non-SPE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original Exposure	e ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(min EUR, %)	Of wi		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 9	Central Basks and central governments Carpointes Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Sile Retail - Scenario on real exists properly Retail - Scenario on real exists properly Retail - Scenario on real exists properly Retail - Couldings Recording Retail - Other Retail - Of Which: Sile Retail - Other Retail - Of Which: Sile	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	IRB Total												

						IRB Ap	proach					
			As of 31	/03/2019					As of 30,	06/2019		
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)	Of which defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 10	Central banks and central governments Corporates Corpor	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	IRB Total											



General governments exposures by country of the counterparty

							Lloyds Banking Group P							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total	Belgium													
[0 - 3M [Bulgaria													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
To - 3M T SM T SM T SM T T T T T T T T T	Estonia													



General governments exposures by country of the counterparty

							Lloyds Banking Group P							
						Divo	As of 31/12/2018							
				On balance sl	· ook	Dire	ct exposures		Deriva	birras		Off balar	an abanh	-
	(mln EUR)			On Dalance Si	ieet				Deriva	lives		OII Dalai	ice sneet	-
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
						l .								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
nesidadi i idediley	country region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nocional amount	Carrying amount	Notional amount			
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	
F 0 - 3M F F 3M - 1Y F F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F	Finland	17 0	17 0	0	0	17 0	0	0	0	0	0	0	0	
	T I III III I	0 0	0 0	0 0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [17 26 62	17 26 62	0	0	17 26 62	0	0	0	0	0	0	0	0
[0 - 3M [62 48 24	62 48 24	0	0	62 48 24	0	0	0	0	0	0	0	
	France	0 62	0 62	0	0	0 62	0	0	0	0	0	0	0	
Total		223	223	0 0	0	223 0	0	0	0	0	0 0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「		48 48	0 48 40	0 10	0	48 38	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	7 11 14	0 2 0	7 11 14	0	0	0	0	0	0	0	0	0	
I 10Y - more		0 127	90	0 41	0	0 86	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [14 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y]														
[2Y - 3Y [13Y - 5Y [Croatia													
Total	-													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
1 27 - 27 I 1 27 - 37 I	Greece													
Total														
TO -3M														
[1Y - 2Y [Hungary													
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	31 0	3 0	436 0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5SY - 10Y 10Y - more		0 0 0	0 0	0 0	0	0 0	0	0	0	0	0	0	0 0	
Total		Ö	Ŏ	Ō	ō	Ō	ő	Ŏ	31	3	436	ō	ō	0
TO - 3M	Tank.													
[5Y - 10Y [Italy													
「10Y - more Total 「0 - 3M「														
TO - 3M														
15Y - 10Y I	Latvia													
[10Y - more Total														



General governments exposures by country of the counterparty

							Lloyds Banking Group P							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		uei vauve imaircan assers	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
Total	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Lloyds Banking Group F As of 31/12/2018							
						Dive	ct exposures							
				0		Dire	ct exposures		B			Off II		
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of which fire and accept	of which: Financial assets	of which: Financial assets at	of which financial courts at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 2M [
F 0 - 3M F F 3M - 1Y F F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F														
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Spain													
[10Y - more Total														
[0 - 3M [54 115	54 115	0	0 0 0	54 115	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden	70 71 0	70 71 0	0	0	70 71 0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 311	0 0 311	0	0	0 0 311	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [79 2.308	79 2.098	79 354	0		0 1.053	0	2 3	0	5 6	84 31	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom	79 2.308 1.223 2.936 5.946 5.763	1.186 2.876	23	0	1.197 2.936	3	0	0	0	4	0	0	
13Y - 5Y 15Y - 10Y 110Y - more Total	_	5,946 5,763 7,222 25,477	79 2.098 1.186 2.876 5.322 5.334 7,039 23,934	0 194 620 6,707 7,977	0	0 901 1.197 2.936 5,559 5,069 475 16,138	193 74 40	0	0	0	0	504 58	0	
Total [0 - 3M [25,477	23,934	7,977	0	16,138	1,362	ŏ	5	1	17	58 676	ő	170
[3M - 1Y [Iceland													
[0 - 3M] [3M - 1Y] [14 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y]	iceiand													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
13Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Liechtenstein													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	1													
1 2Y - 3Y I 13Y - 5Y I	Norway													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[1Y - 2Y [Australia													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total [0 - 3M [88	88	0	0	88	0	0	0	0	0	0	0	
TO - 3M	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Callaua	21 0	21 0	0	0	21 0	0	0	0	0	0	0	0	
I 10Y - more Total I 0 - 3M I		109	109	Ö	0	109	0	o o	0	ŏ	0	0	0	7
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	1													
13Y - 5Y 1 15Y - 10Y I	Hong Kong													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Japan													
10 - 3M 17 17 17 17 17 17 17 1	u.s.	70 1.190 502 305 398 2.071 185 4,720	70 1.190 501 304 398 2,062 181 4.705	0 0 0 0 9 0 14 23	0 0 0 0 0	70 1.190 502 305 389 2,071 172 4,698	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	502
[0 - 3M F 3M - 1 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y - 2 Y F 1 Y F	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [7Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Other Central and eastern Europe countries non EEA		, and the second		Ü	Ü	Ü	J T	,	Ţ	J	•	,	
[0 - 3M [Middle East	0 0 0 0 155 166 0 332	0 0 0 0 156 166 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 155 166 0 322	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 19 0	0 0 0 0 0	38
Total	Latin America and the Caribbean		JI	, and the second	,	·		· ·		j			,	



General governments exposures by country of the counterparty

Lloyds Banking Group Plc

		_					Lloyds Banking Group I	'IC						
							As of 31/12/2018	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance s	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 70 70	0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 -156 0	0 0 0 0 -156 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 -156	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	1	-156	-156	0	0	0	-156	0	ő	ő	o o	-1	ő	-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.

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, Bollivá, Belize, Bollivá, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Genada, Gustemala, Guyana, Haitl, 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, Anuba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puento Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Wirgin Islands (British

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Of ad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kerya, Lesotho, Liberia, Madagasscar, Malawi, Mail, Mauritius, Mauriti



General governments exposures by country of the counterparty

							Lloyds Banking Group F	Pic						
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	neet exposures	
								Derivatives with po	eitiva fair valua	Dorivatives with	negative fair value			
								Denvatives with po	Sidve iaii value	Derivauves with	negative ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y[[1Y - 2Y[0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	18 150	18 150	0	0	18 150	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		169	169	0	0	169	0	0	ő	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Belgium													
[10Y - more														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
7 2Y - 3Y F F3Y - 5Y F	Cyprus													
	=													
[0 - 3M [[3M - 1Y [
f 1Y - 2Y f f 2Y - 3Y f f3Y - 5Y f	Czech Republic													
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
	Denmark													
[3Y - 5Y [5Y - 10Y														
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
[5Y - 10Y [Estonia													
Total														



General governments exposures by country of the counterparty

		Lloyds Banking Group Plc As of 30/06/2019													
						Dive									
				On balance sl		Dire	ct exposures		Deriva			Off balar			
	(mln EUR)		1	On Dalance Si	1eet				Deriva	tives		OTT Dalar	ice sneet		
												Off-balance sh	eet exposures		
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-	
														Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount	
Residual Placulity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions		
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount				
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
10 - 3M I		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Finland	30 0	30 0	0	0	30 0	0	0	0	0	0	0	0		
	· · · · · · · · · · · · · · · · · · ·	0 0	0	0	0	0 0	0	0	0	0	0	0	0		
[10Y - more Total [0 - 3M [[3M - 1Y]]		30 41	30 41	0	0	30 41	0	0	0	0	0	0	0	0	
f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f	_	31 64 27	31 64 27	0 0	0	31 64 27	0 0 0	0	0	0	0	0	0		
[5Y - 10Y [France	86 0	86 0	0	0	86 0	0	0	0	0	0	0	0		
[10Y - more Total	1	249 48	249 48	0	0	249 48	0	0	0	0	0 0	0	0	0	
[0 - 3M [21 18	21 10	0	0	21 18	0	0	0	0	0	0	0		
[5Y - 10Y [Germany	1 10	2 3	1 10	0	0	0	0	0	0	0	0	0		
Total		0 98	2 87	0 11	0	0 87	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y															
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Croatia														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]															
12Y - 3Y I 13Y - 5Y I	Greece														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]					_										
1 17 - 27 1 1 27 - 37 1 1 37 - 57 1	Hungary														
Total	<u> </u>														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	3	320 11	5 0	1,054 0	0	0		
[1Y - 2Y [Ireland	0	0 0	0 0	0	0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0		
15Y - 10Y f 15Y - 10Y f 110Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	ŏ		
Total 0 - 3M 3M - 1Y	1	0	0	0	0	0	0	3	330	5	1,054	0	0	0	
TO - 3M	Italy														
[5Y - 10Y []														
Total Total Total Total Total Total Total															
TO - 3M	Latvia														
15Y - 10Y I	Luciu														
I 10Y - more Total															



General governments exposures by country of the counterparty

		Lloyds Banking Group Plc												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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	FIUVISIUIS	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
Total	Netherlands													
[0 - 3M [Poland													
Total Tota	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

		Lloyds Banking Group Pic As of 30/06/2019												
						Di								
						Dire	ct exposures					0551.1		
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 2M [
F 0 - 3M F F 3M - 1Y F F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F														
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Spain													
[10Y - more Total														
[0 - 3M [28 114	28 114	0	0	28 114 59 224 86	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden	59 224 86	59 224 86	0	0	224 86	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 511	0 0 511	0	0	0 0 511	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [700 1.785	579 1.766	105 23	0 0	594 850	0 913	0	6 8	0 1	5 27	72 34	0	Ů
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom	700 1.785 717 1.332 4.195 5.854	648 936 3,607	55	0	594 850 584 1.330 3,855 5,164	913 78 2	0	3	0	7	5	0	
13Y - 5Y 15Y - 10Y 110Y - more Total	_	4,196 5,854 7,695 22,280	4,663 7,181 19,379	316 424 7,297 8,220	0	5,635 5,164 375 12,753	26 266 22 1,307	0	0	0	0	551 67	0	
Total [0 - 3M [22,280	19,379	8,220	0	12,753	1,307	ŏ	17	2	40	67 728	ő	123
[3M - 1Y [Iceland													
[0 - 3M] [3M - 1Y] [14 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y]	Iceland													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Liechtenstein													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
1 2Y - 3Y I 13Y - 5Y I	Norway													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[1Y - 2Y [2Y - 3Y	Australia													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total 0 - 3M 24 - 44		0	0	0	0	0	0	0	0	0	0	0	0	
TO - 3M	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y I	Callada	84 84	84 84	0	0	84 84	0	0	0	0	0	0	0	
Total To - 3M F		168	168	ŏ	0	168	0	o o	0	0	0	0	0	34
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
13Y - 5Y 1 15Y - 10Y I	Hong Kong													
[10Y - more Total														



General governments exposures by country of the counterparty

		Lloyds Banking Group PIC As of 30/06/2019													
						Direc	ct exposures								
_	(mln EUR)			On balance si	neet				Deriva	tives		Off balan	ice sheet		
												Off-balance sh	eet exposures		
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
TO - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 10Y T 10Y - more T 101	Japan														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	79 762 0 567 198 2,270 0 3,876	79 762 1 567 189 2,270 1 3,869	0 0 0 7 0	0 0 0 0 0	79 762 0 567 191 2,270 0 3,869	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	454	
Total	China	52.5				341						-			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [7Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA														
Total [0 - 3M [Other Central and eastern Europe countries non EEA														
[0 - 3M [Middle East	0 0 0 0 162 0 0	0 0 0 0 162 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 162 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	37	
To - 3M T T T T T T T T T	Latin America and the Caribbean														



General governments exposures by country of the counterparty

Lloyds Banking Group Plc

							Lioyds banking Group Fic									
							As of 30/06/2019	5/2019								
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet			
								Derivatives with po	deline followed in		negative fair value	Off-balance s	heet exposures			
								Derivatives with pos	stave fair value	Derivatives with	i negative fair value			Plate mediate and		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0-3M] [3M-1V] [1Y-2V] [2Y-3Y] [3Y-5V] [5Y-10V] [10Y-more Total	Africa															
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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.

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: Angentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Pominica, Panada, Guyana, Hait, Honduras, Samaica, Mexico, Nicangua, Panama, Panaguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, (Vinja Islands (British), Vinja Islands (British), Vinja Islands (British), Vinja Islands (U.S.).



Performing and non-performing exposures

				As of 30/09/201	8			As of 31/12/2018							
		Gross carryi	ng amount		provisions ⁴		Collaterals and financial guarantees	Gross carrying amount				accumulated	l impairment, I changes in fair credit risk and	d Collaterals and financial guarantees	
		Of which performing but past due >30	Of which nor	-performing ¹	On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non- performing	received on non- performing	
(min EUR)		days and <=90 days	Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
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	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		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					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⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amousted cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value of the Than HET)

(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 or north-order convention, are generally reported with a positive sign.



Performing and non-performing exposures

				As of 31/03/201	.9			As of 30/06/2019							
		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial quarantees		Collaterals and financial	Gross carry		ng amount		Accumulated impairment, accumulated changes in fai value due to credit risk and provisions ⁴		ir d Collaterals and financial guarantees	
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	received on non- performing		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	received on non- performing	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
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 tempers, accumulated imaginariements and accumulated engagine that value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same Item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018	3		As of 31/12/2018							
	performing performing		changes in fair redit risk and exposures with neasures ² Of which on non- performing exposures with forbearance	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 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			
	0	0	0	0	0	0	0	0	0	0			
General governments		Ü	· ·	_	-		ŭ	-	_	Ů			
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.



Forborne exposures

			As of 31/03/2019)			9			
		oring amount of with forbearance Of which non-performing exposures with forbearance	forbearance value due to credi provisions for exp forbearance meas which non-erforming osures with ex		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		Accumulated accumulated or value due to control provisions for forbearance n	Collateral and financial guarantees received on exposures with forbearance measures	
(mln EUR)		measures		measures			measures		measures	
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.