LLOYDS BANKING GROUP PLC
Disclosure for Global systemically important banks (G-SIB) Indicators as of 31 December 2020

While Lloyds Banking Group is not currently classified as a G-SIB, it is within a sample of banks required to report these metrics to the national supervisory authority, the Prudential Regulation Authority, and as such is required to disclose these indicators.

The Basel Committee on Banking Supervision (BCBS) assesses the systemic importance of banks in a global context. Global systemic importance is measured in terms of the impact a bank's failure can have on the global financial system and the wider economy, rather than the risk that a failure could occur.

The measurement approach of the global systemic importance is indicator-based. The indicators shall reflect the size of banks, their interconnectedness, the lack of readily available substitutes or financial institution infrastructure for the services they provide, their global (cross-jurisdictional) activity and their complexity. The methodology is outlined in the July 2013 document entitled 'Global systemically important banks: updated assessment methodology and the higher loss absorbency requirement'.

The data disclosed is on a regulatory consolidation basis, and as such excludes the insurance business of the Group. In addition the data is calculated on specific instructions issued by the BCBS on 21 January 2020, and thus is not always directly comparable against other disclosed information.

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	GB	1.a.(1)
(2) Bank name	1002	Lloyds Banking Group plc	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2020-12-31	1.a.(3)
(4) Reporting currency	1004	GBP	1.a.(4)
(5) Euro conversion rate	1005		1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2020-04-30	1.a.(6)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1,000,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2021-04-30	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	http://www.lloydsba	1.b.(5)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million GBP	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	8,042	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	455	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	12,535	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	74,322	2.b.(1)
(2) Counterparty exposure of SFTs	1014	1,713	2.b.(2)
c. Other assets	1015	591,049	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	67,681	2.d.(1)
(2) Items subject to a 20% CCF	1022	12,381	2.d.(2)
(3) Items subject to a 50% CCF	1023	41,146	2.d.(3)
(4) Items subject to a 100% CCF	1024	31,065	2.d.(4)
e. Regulatory adjustments	1031	10,001	2.e.
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	748,999	2.f.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million GBP	
a. Funds deposited with or lent to other financial institutions	1033	28,981	3.a.
(1) Certificates of deposit	1034	4,841	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	14,538	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	2,441	3.c.(1)
(2) Senior unsecured debt securities	1037	1,810	3.c.(2)
(3) Subordinated debt securities	1038	2,088	3.c.(3)
(4) Commercial paper	1039	0	3.c.(4)
(5) Equity securities	1040	439	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1213	188	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	2,074	3.e.(1)
(2) Potential future exposure	1044	8,807	3.e.(2)
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	61,367	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in million GBP	
a. Funds deposited by or borrowed from other financial institutions:			
(1) Deposits due to depository institutions	1046	13,795	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	50,185	4.a.(2)
(3) Loans obtained from other financial institutions	1105	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1048	0	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1214	396	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	525	4.d.(1)
(2) Potential future exposure	1051	1,663	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	66,564	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in million GBP	
a. Secured debt securities	1053	23,980	5.a.
b. Senior unsecured debt securities	1054	50,441	5.b.
c. Subordinated debt securities	1055	12,338	5.c.
d. Commercial paper	1056	7,159	5.d.
e. Certificates of deposit	1057	7,998	5.e.
f. Common equity	1058	25,814	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	5,906	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	133,636	5.h.

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in million GBP	
a. Australian dollars (AUD)	1061	42,911	6.a.
b. Brazilian real (BRL)	1062	0	6.b.
c. Canadian dollars (CAD)	1063	64,758	6.c.
d. Swiss francs (CHF)	1064	91,295	6.d.
e. Chinese yuan (CNY)	1065	12,460	6.e.
f. Euros (EUR)	1066	661,307	6.f.
g. British pounds (GBP)	1067	3,251,386	6.g.
h. Hong Kong dollars (HKD)	1068	7,811	6.h.
i. Indian rupee (INR)	1069	210	6.i.
j. Japanese yen (JPY)	1070	57,287	6.j.
k. Mexican pesos (MXN)	1108	2,460	6.k.
l. Swedish krona (SEK)	1071	47,733	6.l.
m. United States dollars (USD)	1072	9,433,073	6.m.
n. Payments activity indicator (sum of items 6.a through 6.l)	1073	13,672,691	6.n.

Section 7 - Assets Under Custody	GSIB	Amount in million GBP	
a. Assets under custody indicator	1074	18,886	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million GBP	
a. Equity underwriting activity	1075	0	8.a.
b. Debt underwriting activity	1076	25,658	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	25,658	8.c.

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in million GBP	
a. OTC derivatives cleared through a central counterparty	1078	6,903,707	9.a.
b. OTC derivatives settled bilaterally	1079	688,985	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	7,592,692	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in million GBP	
a. Held-for-trading securities (HFT)	1081	11,852	10.a.
b. Available-for-sale securities (AFS)	1082	27,603	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	27,194	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	217	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	12,044	10.e.

Section 11 - Level 3 Assets	GSIB	Amount in million GBP	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	5,355	11.a.

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount in million GBP	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	90,884	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in million GBP	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	71,920	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	10,389	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	10,989	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	72,520	13.c.