LLOYDS BANKING GROUP PLC
Disclosure for Global systemically important banks (G-SIB) Indicators as of 31 December 2024

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 includes the insurance business of the Group. In addition the data is based on specific instructions issued by the BCBS on 23 January 2024, 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	2024-12-31	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	2025-05-01	**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	2025-04-22	**1.b.(3)**
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	https://www.lloydsbankinggro	1.b.(5)
(6) LEI code	2015	549300PPXHEU2JF0AM85	1.b.(6)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million GBP	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	11,703	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	122	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	9,784	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	69,941	2.b.(1)
(2) Counterparty exposure of SFTs	1014	3,351	2.b.(2)
c. Other assets	1015	613,777	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	77,742	2.d.(1)
(2) Items subject to a 20% CCF	1022	28,759	2.d.(2)
(3) Items subject to a 50% CCF		0	
(4) Items subject to a 50% CCF	1023	32,102	2.d.(3)
(5) Items subject to a 100% CCF	1024	10,609	2.d.(4)
e. Regulatory adjustments	1031	14,365	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	748,865	2.f.
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:			
(1) On-balance sheet and off-balance sheet insurance assets	1701	185,123	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	565	2.g.(2)
(3) Investment value in consolidated entities	1208	4,504	2.g.(3)
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	2,477	2.h.
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) thorough 2.g.(2) minus 2.g.(3) thorough 2.h)	1117	927,572	2.i.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million GBP	
a. Funds deposited with or lent to other financial institutions	1216	35,524	3.a.
(1) Certificates of deposit	2102	8,667	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	15,624	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	2103	3,700	3.c.(1)
(2) Senior unsecured debt securities	2104	2,488	3.c.(2)
(3) Subordinated debt securities	2105	67	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	173	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1219	1,923	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	2109	645	3.e.(1)
(2) Potential future exposure	2110	1,426	3.e.(2)
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	61,568	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	2111	5,898	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	47,267	4.a.(2)
(3) Loans obtained from other financial institutions	2113	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	0	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1224	1,613	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	2114	657	4.d.(1)
(2) Potential future exposure	2115	1,492	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	56,927	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in million GBP	
a. Secured debt securities	2116	11,764	5.a.
b. Senior unsecured debt securities	2117	44,627	5.b.
c. Subordinated debt securities	2118	10,089	5.c.
d. Commercial paper	2119	7,531	5.d.
e. Certificates of deposit	2120	5,776	5.e.
f. Common equity	2121	33,206	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	6,195	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1226	119,188	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	87,727	6.a.
b. Canadian dollars (CAD)	1063	107,048	6.b.
c. Swiss francs (CHF)	1064	87,959	6.c.
d. Chinese yuan (CNY)	1065	113,592	6.d.
e. Euros (EUR)	1066	776,776	6.e.
f. British pounds (GBP)	1067	3,609,801	6.f.
g. Hong Kong dollars (HKD)	1068	16,585	6.g.
h. Indian rupee (INR)	1069	285	6.h.
i. Japanese yen (JPY)	1070	154,560	6.i.
j. New Zealand dollars (NZD)	1109	45,567	6.j.
k. Swedish krona (SEK)	1071	11,758	6.k.
l. United States dollars (USD)	1072	6,149,484	6.l.
n. Payments activity indicator (sum of items 6.a through 6.l)	1073	11,161,143	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in million GBP	
a. Assets under custody indicator	1074	49,476	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	25,297	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	25,297	8.c.

Section 9 - Trading volume	GSIB	Amount in million GBP	
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	4,905	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	43,013	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	47,918	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	0	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	14,458	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	14,458	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in million GBP	
a. OTC derivatives cleared through a central counterparty	2129	12,833,560	10.a.
b. OTC derivatives settled bilaterally	1905	1,470,881	10.b.
c. OTC derivatives indicator (sum of items 10.a and 10.b)	1227	14,304,441	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million GBP	
a. Held-for-trading securities (HFT)	1081	9,252	11.a.
b. Available-for-sale securities (AFS)	1082	30,690	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	28,676	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	1,248	11.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	10,018	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in million GBP	
a. Level 3 assets indicator, including insurance subsidiaries	1229	11,003	12.a.

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount in million GBP	
a. Total foreign claims on an ultimate risk basis	1087	109,524	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	2,600	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	112,124	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount in million GBP	
a. Foreign liabilities on an immediate risk basis, excl. derivatives and incl. local liabilities in local currency	2131	55,056	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	6,278	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	61,335	14.c.