



## **DISCLOSURE FOR GLOBAL SYSTEMICALLY IMPORTANT BANKS (G-SIBS) INDICATORS AS OF 31 DECEMBER 2013**

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 7 March 2014, and thus is not always directly comparable against other disclosed information. For example the 'Total exposure indicator' measure used within the G-SIBs exercise is not based on the latest Basel III definitions, and therefore differs to January 2014 rules measure, disclosed in the Group's 2013 Annual Report and Accounts for purposes of leverage ratio calculations.

**LLOYDS BANKING GROUP PLC**  
Global systemically important banks (G-SIBs) indicators

**General Bank Data**

Section 1: General Information	Response	
a. General information provided by the national supervisor:		
(1) Country code	GB	1.a.(1)
(2) Bank name	Lloyds	1.a.(2)
(3) Submission date (yyyy-mm-dd)	2014-05-09	1.a.(3)
b. General Information provided by the reporting institution:		
(1) Reporting date (yyyy-mm-dd)	2013-12-31	1.b.(1)
(2) Reporting currency	GBP	1.b.(2)
(3) Euro conversion rate	1.199472232	1.b.(3)
(4) Reporting unit	1,000,000	1.b.(4)
(5) Accounting standard	IFRS	1.b.(5)
(6) Location of public disclosure (link below)	<a href="http://www.lloydsbankinggroup.com/Investors/financial-performance/lloyds-banking-group/">http://www.lloydsbankinggroup.com/Investors/financial-performance/lloyds-banking-group/</a>	1.b.(6)

**Size Indicator**

Section 2: Total Exposures	Amount in million GBP	
a. Counterparty exposure of derivatives contracts (method 1)	12,187	2.a.
b. Gross value of securities financing transactions (SFTs)	34,162	2.b.
c. Counterparty exposure of SFTs	6,700	2.c.
d. Other assets	629,688	2.d.
(1) Securities received in SFTs that are recognised as assets	0	2.d.(1)
e. Total on-balance sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1))	682,737	2.e.
f. Potential future exposure of derivative contracts (method 1)	12,411	2.f.
g. Notional amount of off-balance sheet items with a 0% CCF	47,891	2.g.
(1) Unconditionally cancellable credit card commitments	33,401	2.g.(1)
(2) Other unconditionally cancellable commitments	14,490	2.g.(2)
h. Notional amount of off-balance sheet items with a 20% CCF	5,977	2.h.
i. Notional amount of off-balance sheet items with a 50% CCF	38,318	2.i.
j. Notional amount of off-balance sheet items with a 100% CCF	30,844	2.j.
k. Total off-balance sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2))	92,339	2.k.
l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes:		
(1) On-balance sheet assets	72,256	2.l.(1)
(2) Potential future exposure of derivatives contracts	0	2.l.(2)
(3) Unconditionally cancellable commitments	0	2.l.(3)
(4) Other off-balance sheet commitments	0	2.l.(4)
(5) Investment value in the consolidated entities	2,685	2.l.(5)
m. Regulatory adjustments	11,555	2.m.
n. Ancillary data:		
(1) Receivables for cash collateral posted in derivatives transactions		2.n.(1)
(2) Net notional amount of credit derivatives		2.n.(2)
(3) Net notional amount of credit derivatives for entities in item 2.l.		2.n.(3)
(4) On and off-balance sheet exposures between entities included in item 2.l.		2.n.(4)
(5) On and off-balance sheet exposures of entities included in item 2.l. to entities consolidated for risk-based regulatory purposes		2.n.(5)
(6) On and off-balance sheet exposures of entities consolidated for risk-based regulatory purposes to entities included in item 2.l.		2.n.(6)
(7) Total exposures for the calculation of the leverage ratio (January 2014 definition)		2.n.(7)
o. Total exposures indicator (sum of items 2.e, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m)	833,092 <sup>1</sup>	2.o.

<sup>1</sup> As per BCBS definition 2012

## Interconnectedness Indicators

Section 3: Intra-Financial System Assets		Amount in million GBP	
a. Funds deposited with or lent to other financial institutions		5,075	3.a.
(1) Certificates of deposit		1,699	3.a.(1)
b. Undrawn committed lines extended to other financial institutions		10,573	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities		1,527	3.c.(1)
(2) Senior unsecured debt securities		1,667	3.c.(2)
(3) Subordinated debt securities		1,692	3.c.(3)
(4) Commercial paper		0	3.c.(4)
(5) Stock (including par and surplus of common and preferred shares)		1,351	3.c.(5)
(6) Offsetting short positions in relation to the specific stock holdings included in item 3.c.(5)		0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions		821	3.d.
e. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value (include collateral held if it is within the master netting agreement)		1,023	3.e.(1)
(2) Potential future exposure		15,028	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))		38,757	3.f.
Section 4: Intra-Financial System Liabilities		Amount in million GBP	
a. Deposits due to depository institutions		12,108	4.a.
b. Deposits due to non-depository financial institutions		15,931	4.b.
c. Undrawn committed lines obtained from other financial institutions		0	4.c.
d. Net negative current exposure of securities financing transactions with other financial institutions		152	4.d.
e. OTC derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value (include collateral provided if it is within the master netting agreement)		759	4.e.(1)
(2) Potential future exposure		6,616	4.e.(2)
f. Ancillary data:			
(1) Funds borrowed from other financial institutions			4.f.(1)
(2) Certificates of deposit included in items 4.a and 4.b			4.f.(2)
g. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2))		35,566	4.g.
Section 5: Securities Outstanding		Amount in million GBP	
a. Secured debt securities		52,480	5.a.
b. Senior unsecured debt securities		23,921	5.b.
c. Subordinated debt securities		32,312	5.c.
d. Commercial paper		1,835	5.d.
e. Certificates of deposit		8,866	5.e.
f. Common equity		56,295	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.		0	5.g.
h. Ancillary data:			
(1) Book value of equities for which a market price is unavailable			5.h.(1)
i. Securities outstanding indicator (sum of items 5.a through 5.g)		175,709	5.i.

## Substitutability/Financial Institution Infrastructure Indicators

Section 6: Payments made in the reporting year (excluding intragroup payments)	Reported in	Amount in millions of the specified currency	Amount in million GBP	
a. Australian dollars	AUD	AUD 491,278	304,240	6.a.
b. Brazilian real	BRL	BRL 0	0	6.b.
c. Canadian dollars	CAD	CAD 275,188	170,968	6.c.
d. Swiss francs	CHF	CHF 1,880,823	1,297,520	6.d.
e. Chinese yuan	CNY	CNY 14,890	1,549	6.e.
f. Euros	EUR	EUR 5,662,936	4,809,305	6.f.
g. British pounds	GBP	GBP 5,037,068	5,037,068	6.g.
h. Hong Kong dollars	HKD	HKD 145,027	11,961	6.h.
i. Indian rupee	INR	INR 8,448	93	6.i.
j. Japanese yen	JPY	JPY 11,563,136	75,905	6.j.
k. Swedish krona	SEK	SEK 1,210,372	118,873	6.k.
l. United States dollars	USD	USD 23,484,613	15,024,009	6.l.
m. Ancillary data:				
(1) Mexican pesos	MXN			6.m.(1)
(2) New Zealand dollars	NZD			6.m.(2)
(3) Russian rubles	RUB			6.m.(3)
n. Payments activity indicator (sum of items 6.a through 6.l)			26,851,492	6.n.

Section 7: Assets Under Custody	Amount in million GBP	
a. Assets under custody indicator	10,176	7.a.

Section 8: Underwritten Transactions in Debt and Equity Markets	Amount in million GBP	
a. Equity underwriting activity	0	8.a.
b. Debt underwriting activity	10,155	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	10,155	8.c.

## Complexity indicators

Section 9: Notional Amount of Over-the-Counter (OTC) Derivatives	Amount in million GBP	
a. OTC derivatives cleared through a central counterparty	3,897,247	9.a.
b. OTC derivatives settled bilaterally	1,342,477	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	5,239,725	9.c.

Section 10: Trading and Available-for-Sale Securities	Amount in million GBP	
a. Held-for-trading securities (HFT)	7,930	10.a.
b. Available-for-sale securities (AFS)	45,622	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	43,376	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	637	10.d.
e. Ancillary data:		
(1) Held-to-maturity securities		10.e.(1)
f. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	9,539	10.f.

Section 11: Level 3 Assets	Amount in million GBP	
a. Level 3 assets indicator	7,700	11.a.

## Cross-Jurisdictional Activity Indicators

Section 12: Cross-Jurisdictional Claims		Amount in million GBP	
a. Foreign claims on an ultimate risk basis (excluding derivatives activity)		67,241	12.a.
b. Ancillary data:			
(1) Foreign derivative claims on an ultimate risk basis			12.b.(1)
c. Cross-jurisdictional claims indicator (item 12.a)		67,241	12.c.
Section 13: Cross-Jurisdictional Liabilities		Amount in million GBP	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)		127,985	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.		22,050	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)		7,980	13.b.
c. Ancillary data:			
(1) Foreign derivative liabilities on an ultimate risk basis			13.c.(1)
d. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))		113,915	13.d.

## Additional Indicators

Section 14: Ancillary Indicators		Amount in million GBP	
a. Total liabilities			14.a.
b. Retail funding			14.b.
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)			14.c.
d. Foreign net revenue			14.d.
e. Total net revenue			14.e.
f. Total gross revenue			14.f.
g. Gross value of cash lent and gross fair value of securities lent in SFTs			14.g.
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs			14.h.
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions			14.i.
j. Gross negative fair value of OTC derivatives transactions			14.j.
		Amount in single units	
k. Number of jurisdictions			14.k.

## Annual Average Exchange Rates (Jan 2013 through Dec 2013)

Section 15: Average Exchange Rates		Conversion to GBP (number of GBP per unit)	
a. Australian dollars	AUD	0.619282	15.a.
b. Brazilian real	BRL	0.297881	15.b.
c. Canadian dollars	CAD	0.621278	15.c.
d. Swiss francs	CHF	0.689868	15.d.
e. Chinese yuan	CNY	0.104052	15.e.
f. Euros	EUR	0.849260	15.f.
g. British pounds	GBP	1.000000	15.g.
h. Hong Kong dollars	HKD	0.082476	15.h.
i. Indian rupee	INR	0.010968	15.i.
j. Japanese yen	JPY	0.006564	15.j.
k. Mexican pesos	MXN	0.050149	15.k.
l. New Zealand dollars	NZD	0.524507	15.l.
m. Russian rubles	RUB	0.020097	15.m.
n. Swedish krona	SEK	0.098212	15.n.
o. United States dollars	USD	0.639738	15.o.

## Checks Summary

Section 16: Summary	Indicator value in million GBP	Indicator value in million EUR	
a. General information provided by the national supervisor (Item 1.a)			16.a.
b. General Information provided by the reporting institution (Item 1.b)			16.b.
c. Total Exposures (Section 2)	833,092	€ 999,270	16.c.
d. Intra-Financial System Assets (Section 3)	38,757	€ 46,488	16.d.
e. Intra-Financial System Liabilities (Section 4)	35,566	€ 42,661	16.e.
f. Securities Outstanding (Section 5)	175,709	€ 210,758	16.f.
g. Payments Activity (Section 6)	26,851,477	€ 32,207,600	16.g.
h. Assets Under Custody (Section 7)	10,176	€ 12,206	16.h.
i. Underwritten Transactions in Debt and Equity Markets (Section 8)	10,155	€ 12,181	16.i.
j. Notional Amount of OTC Derivatives (Section 9)	5,239,725	€ 6,284,904	16.j.
k. Trading and AFS Securities (Section 10)	9,539	€ 11,442	16.k.
l. Level 3 Assets (Section 11)	7,700	€ 9,236	16.l.
m. Cross-Jurisdictional Claims (Section 12)	67,241	€ 80,654	16.m.
n. Cross-Jurisdictional Liabilities (Section 13)	113,915	€ 136,638	16.n.
o. Ancillary Indicators (Section 14)			16.o.
p. Average Exchange Rates (Section 15)			16.p.