



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Lloyds Banking Group Plc

(mín EUR, %)			As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	53,869	51,407	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	34,203	33,344	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	28,897	28,181	C 01.00 (r030,d10)	Articles 26(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,181	7,586	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	174	-321	C 01.00 (r180,d10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	13,511	13,331	C 01.00 (r200,d10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	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	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,233	-2,569	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,895	-3,015	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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 associated DTLs	-4,163	-3,768	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-703	-627	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-312	-364	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-253	-226	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(26), 36(1) point (h) (i) and 89 to 91 of CRR; Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (a) (a) and 379(3) of CRR; Articles 36(1) point (a) (a) and 379(3) of CRR and Articles 36(1) point (a) (a) and 379(3) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-253	-226	C 01.00 (r460,d10)	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	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	C 01.00 (r490,d10)	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	-5,002	-4,866	C 01.00 (r500,d10)	Articles 4(27), 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.36)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,522	7,713	C 01.00 (r530,d10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,214	6,050	C 01.00 (r540,d10) + C 01.00 (r670,d10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r680,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)	
	A.2.4	Additional Tier 1 transitional adjustments	2,308	1,663	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	42,725	41,057	C 01.00 (r015,d10)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,144	10,350	C 01.00 (r750,d10)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	9,031	8,226	C 01.00 (r760,d10) + C 01.00 (r890,d10)	
	A.4.2	Other Tier 2 Capital components and deductions	-3,170	-3,051	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)	
	A.4.3	Tier 2 transitional adjustments	5,283	5,175	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	251,739	247,674	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.59%	13.46%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.97%	16.58%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.40%	20.76%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,203	33,344	[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))]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.59%	13.46%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Lloyds Banking Group Plc

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	42,725	41,057	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	40,417	39,394	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	824,335	810,860	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	825,887	812,330	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	4.8%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Lloyds Banking Group Plc

	As of 31/12/2016	as of 30/06/2017
(mln EUR)		
Risk exposure amounts for credit risk	217,514	213,686
Risk exposure amount for securitisation and re-securitisations in the banking book	4,776	4,691
Risk exposure amount for contributions to the default fund of a CCP	397	476
Risk exposure amount Other credit risk	212,342	208,518
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,676	3,332
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	19	10
Risk exposure amount for Credit Valuation Adjustment	1,009	835
Risk exposure amount for operational risk	29,541	29,821
Other risk exposure amounts	0	0
Total Risk Exposure Amount	251,739	247,674

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Lloyds Banking Group Plc

	As of 31/12/2016	As of 30/06/2017
(mln EUR)		
Interest income	19,330	8,803
Of which debt securities income	1,189	604
Of which loans and advances income	18,141	8,199
Interest expenses	6,111	2,143
(Of which deposits expenses)	3,044	1,060
(Of which debt securities issued expenses)	931	244
(Expenses on share capital repayable on demand)	0	0
Dividend income	78	27
Net Fee and commission income	2,502	1,210
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	-3	361
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,063	316
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	251	242
Gains or (-) losses from hedge accounting, net	110	53
Exchange differences [gain or (-) loss], net	1,877	120
Net other operating income /(expenses)	1,518	735
TOTAL OPERATING INCOME, NET	18,490	9,722
(Administrative expenses)	8,328	3,937
(Depreciation)	2,686	1,240
(Provisions or (-) reversal of provisions)	2,229	1,777
(Commitments and guarantees given)	-15	1
(Other provisions)	2,244	1,775
Of which pending legal issues and tax litigation ¹	2,244	
Of which restructuring ¹	219	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	894	230
(Loans and receivables)	691	222
(Held to maturity investments, AFS assets and financial assets measured at cost)	202	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	586	589
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,937	3,128
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,384	2,149
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,384	2,149
Of which attributable to owners of the parent	3,265	2,102

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

2017 EU-wide Transparency Exercise

Market Risk

Lloyds Banking Group Plc

	SA		IM											IM											
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016											As of 30/06/2017											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)																									
Traded Debt Instruments	347	308	25	7	117	26							22	7	114	38									
Of which: General risk	305	281	23	7	102	21							19	5	86	26									
Of which: Specific risk	42	27	3	0	15	4							3	1	28	12									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	64	125	3	3	3	1							5	2	11	9									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	411	433	35	20	213	135	13	10	0	0	0	3,265	28	20	183	130	20	18	0	0	0	0	2,899		

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Credit Risk - Standardised Approach

Lloyds Banking Group Plc

Standardised Approach								
As of 31/12/2016				As of 30/06/2017				
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	
(mn EUR, %)								
Consolidated data	Central governments or central banks	104,915	100,308	2,875	135,165	116,505	2,618	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	2	2	2	2,224	1	1	
	Multilateral Development Banks	2,072	2,070	0	2,222	0	0	
	International Organisations	7,861	244	0	6,744	303	0	
	Institutions	30,669	9,335	321	41,431	9,443	265	
	Corporates	23,212	15,643	13,279	21,798	14,490	12,084	
	of which: SME	4,074	3,586	3,432	3,934	3,483	3,239	
	Retail	5,634	4,805	3,225	38,278	14,235	10,285	
	of which: SME	2,437	2,297	1,343	2,505	2,333	1,358	
	Secured by mortgages on immovable property	6,467	6,428	2,314	6,113	6,078	2,290	
	of which: SME	10	10	5	5	5	3	
	Exposures in default	1,327	921	1,032	1,377	923	1,047	429
	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)	261	261	52	323	323	65	
	Equity	0	0	0	0	0	0	
	Securitisation	1,383	1,383	313	1,279	1,279	291	
	Other exposures	3,611	3,611	2,451	3,886	3,886	2,663	
	Standardised Total	187,416	145,013	25,864	258,618	169,688	31,609	585

⁽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).

Standardised Approach								
As of 31/12/2016				As of 30/06/2017				
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	
(mn EUR, %)								
UNITED KINGDOM	Central governments or central banks	91,153	86,956	2,872	120,694	102,643	2,608	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	2	2	2	1	1	1	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	29,442	9,123	269	40,531	9,215	216	
	Corporates	13,929	9,358	7,842	12,932	8,734	7,150	
	of which: SME	3,949	3,474	3,321	3,862	3,416	3,173	
	Retail	4,041	3,218	2,041	36,542	12,508	8,995	
	of which: SME	2,403	2,264	1,324	2,472	2,300	1,339	
	Secured by mortgages on immovable property	5,270	5,232	1,854	5,047	5,013	1,883	
	of which: SME	10	10	5	5	5	3	
	Exposures in default	1,092	825	910	1,131	811	902	315
	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)	261	261	52	323	323	65	
	Equity	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	
	Other exposures	3,414	3,414	2,768	3,705	3,705	2,495	
	Standardised Total ²			338				439

⁽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 does not include Securitisation exposures

Standardised Approach								
As of 31/12/2016				As of 30/06/2017				
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	
(mn EUR, %)								
UNITED STATES	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	369	52	26	367	76	30	
	Corporates	4,359	2,726	1,972	4,334	2,511	1,777	
	of which: SME	24	21	21	3	1	1	
	Retail	2	2	2	2	2	2	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	117	117	41	106	106	37	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	12	7	7	11	6	7	5
	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	
	Securitisation	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ²			25				18

⁽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 does not include Securitisation exposures

Standardised Approach								
As of 31/12/2016				As of 30/06/2017				
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	
(mn EUR, %)								
IRELAND	Central governments or central banks	0	0	0	6	6	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	348	331	330	188	177	176	
	of which: SME	21	18	16	14	14	13	
	Retail	949	945	709	937	934	700	
	of which: SME	1	1	0	0	0	0	
	Secured by mortgages on immovable property	11	11	4	11	11	4	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	64	16	21	47	15	18	33
	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	
	Securitisation	0	0	0	0	0	0	
	Other exposures	20	20	20	19	19	19	
	Standardised Total ²			53				37

⁽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 does not include Securitisation exposures

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		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
NETHERLANDS	Central governments or central banks	10,308	10,308	0		10,605	10,612	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	114	114	23		87	87	17	
	Corporates	949	614	549		952	609	544	
	of which: SME	5	3	3		4	3	3	
	Retail	31	31	23		27	26	20	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	197	197	69		190	190	66	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	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	
	Securitisation								
	Other exposures								
	Standardised Total ²	21	21	15	5	24	24	17	2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
CHINA	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		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	16	16	8		13	13	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	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	
	Securitisation								
	Other exposures								
	Standardised Total ²	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
Other Countries	Central governments or central banks	26	26	3		20	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2,072	2,070	0		2,224	2,222	0	
	International Organisations	7,861	244	0		6,744	303	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures								
	Standardised Total ²	0	0	0	2	0	0	0	2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
LUXEMBOURG	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	262	174	174		246	155	155	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	5	7	12	21	5	7	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	0	
	Securitisation								
	Other exposures								
	Standardised Total ²	0	0	0	13	0	0	0	13

⁽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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Lloyds Banking Group Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
FRANCE	Central governments or central banks	213	213	0		165	165	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	730	32	2		415	35	1	
	Corporates	240	136	136		132	114	115	
	of which: SME	3	2	2		3	2	3	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	8	5	8	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				3				3

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Lloyds Banking Group Plc

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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, %)	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	37,130	0	19,567	1,763	0	39,297	0	19,734	1,697	0
	Institutions	32,663	49	12,378	3,253	0	30,627	46	10,144	2,629	0
	Corporates	218,419	2,954	140,489	79,639	0	19,920	206,359	2,331	129,542	72,424
	Corporates - Of Which: Specialised Lending	26,745	0	25,721	18,996	0	894	24,013	0	22,146	16,297
	Corporates - Of Which: SME	14,831	667	13,993	9,203	0	168	14,170	581	13,406	8,792
	Retail	457,791	6,433	456,639	75,883	6,834	2,541	447,181	6,228	448,573	74,296
	Retail - Secured on real estate property	375,996	5,277	391,869	46,194	5,202	2,009	365,971	5,375	381,759	44,479
	Retail - Secured on real estate property - Of Which: SME	11,947	271	11,927	3,109	392	20	11,357	253	11,337	2,893
	Retail - Secured on real estate property - Of Which: non-SME	364,049	5,006	379,942	43,085	4,811	1,989	354,614	4,922	370,422	41,585
	Retail - Qualifying Revolving	60,299	530	43,196	14,100	918	282	59,140	454	44,681	14,017
	Retail - Other Retail	21,496	626	15,588	713	250	22,070	600	22,132	15,800	803
	Retail - Other Retail - Of Which: SME	2,856	283	2,855	2,018	131	15	2,651	263	2,650	1,893
	Retail - Other Retail - Of Which: non-SME	18,641	344	18,718	13,570	583	235	19,420	336	19,482	13,907
	Equity	7,922	0	7,922	18,746	0	7,807	0	7,807	18,184	0
Securitisation		31,202		31,202	6,463		26,874		26,805	4,401	
Other non credit-obligation assets											
IRB Total				191,254					181,601		

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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, %)	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	1,500	0	124	6	0	1,547	0	68	4	0
	Institutions	12,256	15	3,623	1,066	0	10,132	13	3,309	901	0
	Corporates	147,090	2,732	104,719	63,678	0	17,112	140,566	2,067	96,387	58,276
	Corporates - Of Which: Specialised Lending	2	0	2	3	0	0	5	0	5	0
	Corporates - Of Which: SME	14,705	664	13,884	9,142	0	168	14,007	579	13,268	8,714
	Retail	446,318	6,107	445,470	70,079	6,163	2,391	435,605	5,911	436,990	68,996
	Retail - Secured on real estate property	364,585	4,950	380,762	40,407	4,532	1,850	354,457	4,858	370,239	39,195
	Retail - Secured on real estate property - Of Which: SME	11,935	271	11,916	3,107	392	20	11,346	253	11,327	2,892
	Retail - Secured on real estate property - Of Which: non-SME	352,649	4,679	368,846	37,300	4,140	1,840	343,111	4,605	358,912	36,304
	Retail - Qualifying Revolving	60,299	530	43,196	14,100	918	282	59,140	454	44,681	14,017
	Retail - Other Retail	21,434	626	21,512	15,572	713	250	22,008	600	22,070	15,783
	Retail - Other Retail - Of Which: SME	2,854	283	2,854	2,017	131	15	2,650	263	2,650	1,892
	Retail - Other Retail - Of Which: non-SME	18,580	344	18,658	13,555	582	235	19,358	336	19,420	13,891
	Equity	7,448	0	7,448	17,334	0	0	7,371	0	7,371	16,860
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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, %)	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED STATES	Central banks and central governments	17,261	0	17,261	1,630	0	18,405	0	18,405	1,626	0
	Institutions	1,939	0	2,245	611	0	1,691	0	1,780	469	0
	Corporates	20,968	64	14,693	6,357	0	31	22,579	63	12,995	5,186
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	289	0	289	944	0	209	0	209	735	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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, %)	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted		
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	24	0	7	6	0	47	0	23	14	0
	Corporates	19,909	0	1,114	600	0	16,497	0	1,051	591	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4,245	269	4,267	4,189	537	4,099	263	4,121	3,954	533
	Retail - Secured on real estate property	4,245	269	4,267	4,189	537	4,099	263	4,121	3,954	533
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4,245	269	4,267	4,189	537	4,099	263	4,120	3,954	533
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	3	0	4	0	4	8	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Lloyds Banking Group Plc

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(m EUR, %)											
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	483	0	255	70	0	0	519	0	337	84
	Corporates	1,547	4	1,079	481	0	8	1,127	4	849	402
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	7,155	58	6,829	1,595	133	21	7,405	54	7,390	1,328
	Retail - Secured on real estate property	7,155	58	6,829	1,595	133	21	7,405	54	7,390	1,328
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7,155	58	6,829	1,595	133	21	7,405	54	7,390	1,328
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
					Of which: defaulted					Of which: defaulted	
(m EUR, %)											
CHINA	Central banks and central governments	10,116	0	503	43	0	9,286	0	287	24	0
	Institutions	56	0	46	13	0	38	0	19	5	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(m EUR, %)											
Other Countries	Central banks and central governments	252	0	16	0	0	197	0	54	4	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0				0	0			
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(m EUR, %)											
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	346	0	91	8	0	2,183	0	286	14	0
	Corporates	8,993	0	1,761	766	4	6,418	0	1,819	785	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Lloyds Banking Group Plc

			IRB Approach											
			As of 31/12/2016					As of 30/06/2017						
			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
(mln EUR, %)					Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted
FRANCE	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		4,885	0	1,599	508	0	0	4,601	0	777	270	0	0
	Corporates		2,683	3	1,991	589	0	6	2,356	0	1,793	551	0	5
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation													
	Other non credit-obligation assets													
IRB Total														



2017 EU-wide Transparency Exercise

Sovereign Exposure

Lloyds Banking Group Plc

(mln EUR)				As of 31/12/2016														
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	72,318.3	1,359.3	70,959.1	13,833.1	0.0	13,833.1	230.6	0.0	230.6	56,895.4	0.0	56,895.4	1,359.3	1,359.3	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	28.7	0.0	28.7															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	18.2	0.0	18.2															
France	12.3	0.0	12.3															
Germany	388.0	0.0	388.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	6.6	0.0	6.6															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	292.3	0.0	292.3															
United Kingdom	62,432.7	1,189.9	61,242.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	96.0	0.0	96.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	8,874.2	0.0	8,874.2															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	169.4	169.4	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Exclusions:
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, Dillboud, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



2017 EU-wide Transparency Exercise

Sovereign Exposure

Lloyds Banking Group Plc

(mln EUR)				As of 30/06/2017														
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	67,067.1	1,247.3	65,819.8	15,065.6	0.0	15,065.6	21.8	0.0	21.8	50,732.4	0.0	50,732.4	1,247.3	1,247.3	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	26.3	0.0	26.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	17.7	0.0	17.7															
France	118.8	0.0	118.8															
Germany	122.9	0.0	122.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	4.9	4.9	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	352.1	0.0	352.1															
United Kingdom	57,717.5	1,066.7	56,650.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	88.4	0.0	88.4															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	8,442.8	0.0	8,442.8															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	175.7	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Exclusions:
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, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Lloyds Banking Group Plc

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted							Of which: defaulted				
(mln EUR, %)														
Debt securities (including at amortised cost and fair value)	77,332	0	340	101	-504	314	0	70,094	0	410	74	-539	381	0
Central banks	100	0	0	0	0	0	0	31	0	0	0	0	0	0
General governments	57,126	0	0	0	0	0	0	50,754	0	0	0	0	0	0
Credit institutions	6,141	0	0	0	0	0	0	4,226	0	0	0	0	0	0
Other financial corporations	11,119	0	26	12	-532	10	0	12,194	0	24	10	-603	5	0
Non-financial corporations	2,847	0	314	89	27	304	0	2,889	0	386	64	64	376	0
Loans and advances(including at amortised cost and fair value)	588,033	3,397	16,813	10,300	568	2,250	12,596	584,371	2,565	15,405	9,988	703	1,828	10,291
Central banks	53,494	0	0	0	0	0	0	55,829	0	0	0	0	0	0
General governments	1,359	0	0	0	0	0	0	1,247	61	0	0	0	0	0
Credit institutions	6,476	0	36	0	0	0	0	7,131	0	33	32	0	0	0
Other financial corporations	35,488	18	462	351	24	33	52	35,279	11	508	384	76	117	119
Non-financial corporations	99,052	647	3,832	3,371	222	1,325	1,493	94,129	253	3,109	3,086	373	778	624
of which: small and medium-sized enterprises at amortised cost	36,636	336	1,299	1,237	112	119	682	36,386	79	985	977	105	109	361
Households	392,164	2,731	12,483	6,578	322	892	11,052	390,756	2,240	11,755	6,486	253	933	9,548
DEBT INSTRUMENTS other than HFT	665,366	3,397	17,153	10,401	63	2,564	12,596	654,465	2,565	15,815	10,062	163	2,209	10,291
OFF-BALANCE SHEET EXPOSURES	138,712		339	245	0	0	0	155,434		463	401	0	0	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)

2017 EU-wide Transparency Exercise

Forborne exposures

Lloyds Banking Group Plc

	As of 31/12/2016					As of 30/06/2017				
	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		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		Collateral and financial guarantees received on exposures with forbearance measures
(mln EUR, %)										
Debt securities (including at amortised cost and fair value)	99	99	89	89	0	74	74	59	59	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	10	10	0	10	10	5	5	0
Non-financial corporations	89	89	79	79	0	64	64	54	54	0
Loans and advances (including at amortised cost and fair value)	16,059	11,434	1,800	1,775	12,609	14,583	10,231	1,325	1,289	10,520
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	34	34	0	0	0	32	32	0	0	0
Other financial corporations	469	462	32	32	58	519	487	117	117	122
Non-financial corporations	4,633	3,800	1,307	1,304	2,224	3,988	3,048	693	693	1,233
of which: small and medium-sized enterprises at amortised cost	1,693	1,291	112	111	1,004	1,475	953	101	101	693
Households	10,922	7,138	460	439	10,326	10,045	6,664	514	479	9,166
DEBT INSTRUMENTS other than HFT	16,158	11,534	1,889	1,864	12,609	14,657	10,304	1,384	1,348	10,520
Loan commitments given	521	284	0	0	0	385	270	0	0	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