

2014 EU-wide Stress Test Summary Adverse Scenario

UK - Lloyds Banking Group plc

Actual figures as of 31 December 2013	mIn GBP, %
Operating profit before impairments	6,631
Impairment losses on financial and non-financial assets in the banking book	3,004
Common Equity Tier 1 capital ⁽¹⁾	27,844
Total Risk Exposure ⁽¹⁾	272,125
Common Equity Tier 1 ratio, % ⁽¹⁾	10.2%

Outcome of the adverse scenario as of 31 December 2016	mIn GBP, %
3 yr cumulative operating profit before impairments	14,574
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	20,769
3 yr cumulative losses from the stress in the trading book	1,356
Valuation losses due to sovereign shock after tax and prudential filters	365
Common Equity Tier 1 capital ⁽¹⁾	18,916
Total Risk Exposure ⁽¹⁾	303,229
Common Equity Tier 1 ratio, % ⁽¹⁾	6.2%

Memorandum items	mIn GBP
Common EU wide CET1 Threshold (5.5%)	16,678
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	5,532
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application:

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

UK - Lloyds Banking Group plc

Actual figures as of 31 December 2013	mIn GBP, %
Operating profit before impairments	6,631
Impairment losses on financial and non-financial assets in the banking book	3,004
Common Equity Tier 1 capital ⁽¹⁾	27,844
Total Risk Exposure ⁽¹⁾	272,125
Common Equity Tier 1 ratio, % ⁽¹⁾	10.2%

Outcome of the baseline scenario as of 31 December 2016	mIn GBP, %
3 yr cumulative operating profit before impairments	17,023
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	6,802
3 yr cumulative losses from the stress in the trading book	862
Common Equity Tier 1 capital ⁽¹⁾	37,807
Total Risk Exposure ⁽¹⁾	277,646
Common Equity Tier 1 ratio, % ⁽¹⁾	13.6%

Memorandum items	mIn GBP
Common EU wide CET1 Threshold (8.0%)	22,212

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

2014 EU-wide Stress Test

P&L (mln GBP)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	10,987	10,987	10,987	10,987	10,987	10,560	10,498
Net trading income		-222	-50	36	-469	-198	-63
of which trading losses from stress scenarios		-431	-259	-172	-678	-407	-271
Other operating income	1,646	958	993	1,022	1,042	1,064	1,049
Operating profit before impairments	6,631	5,257	5,604	6,162	4,757	4,760	5,057
Impairment of financial assets (-)	-3,004	-2,682	-2,089	-2,031	-5,338	-8,642	-6,790
Impairment of financial assets other than instruments designated at fair value through P&I (-)	-3,004	-2,550	-2,010	-1,978	-5,098	-8,495	-6,648
Impairment Financial assets designated at fair value through P&L (-)	0	-132	-79	-53	-240	-146	-142
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	3,627	2,575	3,515	4,131	-580	-3,882	-1,733
Other Income and expenses	-894	-1,023	-719	-466	385	-1,505	-1,338
Pre-Tax profit	2,733	1,552	2,797	3,665	-196	-5,387	-3,071
Tax	-1,217	2,114	-839	-1,099	2,639	1,616	921
Net income	1,516	3,667	1,958	2,565	2,443	-3,771	-2,150
Attributable to owners of the parent	1,480	3,631	1,922	2,529	2,407	-3,807	-2,186
of which carried over to capital through retained earnings	1,480	3,631	1,922	2,529	2,407	-3,807	-2,186
of which distributed as dividends	0	0	0	0	0	0	0

2014 EU-wide Stress Test
Credit Risk

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(mln GBP, %)																			
UK - Lloyds Banking Group plc																			
Central banks and central governments		15,578	0	0	0	81,878	0	1,605	0	0	0	49	0	0	0	0	0	1	0
Institutions		12,917	2	0	0	1,255	0	4,258	0	0	0	369	0	0	0	0	0	1	0
Corporates		99,230	8,925	0	0	46,454	12,568	62,031	0	0	0	41,305	1,666	348	3,475	0	0	532	8,558
Corporates - Of Which: Specialised Lending		7	9	0	0	26,006	11,207	11	0	0	0	23,571	0	0	0	0	0	123	6,009
Corporates - Of Which: SME		12,474	1,637	0	0	6,518	836	9,662	0	0	0	5,273	1,027	141	737	0	0	264	1,387
Retail		0	0	409,842	8,853	12,405	982	0	0	75,640	9,499	6,068	1,124	0	0	1,370	1,528	177	302
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of Which: SME	67%	0	0	357,168	6,921	7,098	754	0	0	45,120	7,394	2,536	830	0	0	919	1,204	71	134
Retail - Secured on real estate property - Of Which: non-SME	49%	0	0	10,798	353	0	0	0	0	4,069	423	0	0	0	0	14	7	0	0
Retail - Qualifying Revolving	68%	0	0	346,370	6,568	7,098	754	0	0	41,050	6,971	2,535	830	0	0	905	1,197	71	134
Retail - Other Retail		0	0	37,565	787	393	29	0	0	15,227	1,128	297	44	0	0	181	197	17	4
Retail - Other Retail - Of Which: SME		0	0	15,109	1,145	4,914	199	0	0	15,294	977	3,236	251	0	0	270	126	90	164
Retail - Other Retail - Of Which: non-SME		0	0	2,396	468	1,494	17	0	0	2,392	208	653	13	0	0	25	1	0	0
Equity		2,934	0	0	0	0	0	5,902	0	0	0	0	0	0	0	0	0	0	0
Securitisations		14,104	0	0	0	0	0	3,329	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	18,443	0	0	0	0	0	18,408	0	0	0	0	0	0	0
TOTAL		144,764	8,928	409,842	8,853	160,435	13,551	77,125	0	75,640	9,499	66,199	2,791	348	3,475	1,370	1,528	711	8,860
Securitisations and re-securitisations positions deducted from capital *		142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(mln GBP, %)																			
United Kingdom																			
Central banks and central governments		57	0	0	0	71,254	0	2	0	0	0	40	0	0	0	0	0	1	0
Institutions		3,866	0	0	0	815	0	1,456	0	0	0	273	0	0	0	0	0	1	0
Corporates		78,972	8,296	0	0	32,182	4,573	52,767	0	0	0	27,670	222	348	3,468	0	0	202	2,853
Corporates - Of Which: Specialised Lending		7	9	0	0	19,910	4,416	11	0	0	0	17,900	0	0	0	0	0	118	2,261
Corporates - Of Which: SME		12,425	1,523	0	0	1,590	9	9,638	0	0	0	344	10	141	737	0	0	0	0
Retail		0	0	400,344	7,932	9,707	763	0	0	68,412	7,280	4,665	854	0	0	1,223	1,055	113	95
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of Which: SME	67%	0	0	347,670	6,000	5,419	676	0	0	37,891	5,176	1,897	737	0	0	772	732	71	88
Retail - Secured on real estate property - Of Which: non-SME	49%	0	0	10,798	353	0	0	0	0	4,069	423	0	0	0	0	14	7	0	0
Retail - Qualifying Revolving	67%	0	0	336,872	5,647	5,418	676	0	0	33,822	4,753	1,897	737	0	0	758	725	71	88
Retail - Other Retail		0	0	37,565	787	393	29	0	0	15,227	1,128	297	44	0	0	181	197	17	4
Retail - Other Retail - Of Which: SME		0	0	15,109	1,145	3,895	58	0	0	15,294	977	2,472	73	0	0	270	126	26	3
Retail - Other Retail - Of Which: non-SME		0	0	2,396	468	1,493	17	0	0	2,392	208	652	13	0	0	25	1	0	0
Equity		2,464	0	0	0	0	0	4,842	0	0	0	0	0	0	0	0	0	0	0
Securitisations		10,274	0	0	0	0	0	2,208	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	18,186	0	0	0	0	0	18,151	0	0	0	0	0	0	0
TOTAL		95,633	8,296	400,344	7,932	132,144	5,335	61,274	0	68,412	7,280	50,799	1,076	348	3,468	1,223	1,055	316	2,947
Securitisations and re-securitisations positions deducted from capital *		142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(min GBP, %)																			
United States	Central banks and central governments	14,671	0	0	0	0	0	1,516	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,163	0	0	0	64	0	911	0	0	0	16	0	0	0	0	0	0	0
	Corporates	8,278	10	0	0	1,988	176	3,733	0	0	0	1,718	45	0	7	0	0	0	53
	Corporates - Of Which: Specialised Lending	0	0	0	0	390	132	0	0	0	0	322	0	0	0	0	0	0	23
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property																		
	Retail - Secured on real estate property - Of Which: SME	0%	0	0	0	0	0	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	0	0	0	0	0	0
	Retail - Qualifying Revolving	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity	65	0	0	0	0	0	124	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	1,673	0	0	0	0	0	184	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	27,850	10	0	0	2,054	176	6,467	0	0	0	1,735	45	0	7	0	0	0	53	
Securitisations and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	

(* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(min GBP, %)																			
Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	1,529	5,724	0	0	0	0	2,122	638	0	0	0	0	330	5,600
	Corporates - Of Which: Specialised Lending	0	0	0	0	395	5,112	0	0	0	0	988	0	0	0	0	0	5	3,696
	Corporates - Of Which: SME	0	0	0	0	753	483	0	0	0	0	754	508	0	0	0	264	1,387	
	Retail	0	0	4,253	840	940	142	0	0	5,930	2,050	705	177	0	0	103	473	63	161
	Retail - Secured on real estate property																		
	Retail - Secured on real estate property - Of Which: SME	76%	0	0	4,253	840	0	0	0	0	5,930	2,050	0	0	0	0	103	473	0
	Retail - Secured on real estate property - Of Which: non-SME	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	76%	0	0	4,253	840	0	0	0	0	5,930	2,050	0	0	0	0	103	473	0
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity	8	0	0	0	940	142	29	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	26	0	0	0	0	0	26	0	0	0	0	0	0	0	
TOTAL	8	0	4,253	840	2,495	5,866	29	0	5,930	2,050	2,853	815	0	0	103	473	393	5,761	
Securitisations and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	

(* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(min GBP, %)																			
Netherlands	Central banks and central governments	0	0	0	0	8,199	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	300	0	0	0	48	0	135	0	0	0	10	0	0	0	0	0	0	0
	Corporates	543	0	0	0	825	274	346	0	0	0	830	325	0	0	0	0	0	34
	Corporates - Of Which: Specialised Lending	0	0	0	0	114	57	0	0	0	0	119	0	0	0	0	0	0	28
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	5,245	81	243	2	0	0	1,298	168	104	2	0	0	44	0	0	1
	Retail - Secured on real estate property																		
	Retail - Secured on real estate property - Of Which: SME	100%	0	0	5,245	81	197	2	0	0	1,298	168	69	2	0	0	44	0	1
	Retail - Secured on real estate property - Of Which: non-SME	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	100%	0	0	5,245	81	197	2	0	0	1,298	168	69	2	0	0	44	0	1
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity	6	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	252	0	0	0	0	0	76	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	46	0	0	0	0	0	46	0	0	0	0	0	0	0	
TOTAL	1,101	0	5,245	81	9,361	276	568	0	1,298	168	989	328	0	0	44	0	0	35	
Securitisations and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	

(* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

		Baseline Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
UK - Lloyds Banking Group plc	Central banks and central governments	0.00%	1	33.75%	0.00%	1	32.80%	0.00%	1	32.87%
	Institutions	0.02%	4	27.69%	0.02%	8	31.62%	0.02%	12	33.39%
	Corporates	0.47%	13,860	50.16%	0.53%	14,858	50.15%	0.42%	15,701	50.15%
	Corporates - Of Which: Specialised Lending	0.87%	6,624	54.50%	0.84%	7,002	54.60%	0.51%	7,267	54.96%
	Corporates - Of Which: SME	0.76%	2,506	51.95%	0.80%	2,580	50.07%	0.57%	2,656	48.86%
	Retail	0.34%	4,880	20.46%	0.32%	5,889	19.76%	0.29%	7,021	20.49%
	Retail - Secured on real estate property	0.11%	2,764	14.33%	0.10%	3,057	12.27%	0.08%	3,325	11.40%
	Retail - Secured on real estate property - Of Which: SME	0.33%	57	8.99%	0.52%	113	15.11%	0.53%	168	18.51%
	Retail - Secured on real estate property - Of Which: non-SME	0.11%	2,707	14.54%	0.09%	2,945	12.16%	0.07%	3,157	11.11%
	Retail - Qualifying Revolving	1.71%	1,049	48.38%	1.59%	1,485	50.70%	1.54%	1,990	57.54%
	Retail - Other Retail	1.80%	1,067	33.44%	1.91%	1,346	37.61%	1.88%	1,705	43.81%
	Retail - Other Retail - Of Which: SME	0.23%	36	2.02%	0.36%	50	4.35%	0.36%	64	6.33%
	Retail - Other Retail - Of Which: non-SME	2.18%	1,031	43.56%	2.30%	1,296	46.14%	2.30%	1,642	52.55%
	Equity	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Securitisation	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Other non-credit obligation assets	0.00%	0	-	0.00%	0	-	0.00%	0	-
TOTAL	0.31%	18,746	38.76%	0.31%	20,756	36.64%	0.27%	22,734	35.98%	
Securitisation and re-securitisations positions deducted from capital										

		Adverse Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	0.00%	1	38.75%	0.00%	1	42.00%	0.00%	1	43.43%	
	0.09%	14	37.42%	0.14%	33	38.50%	0.06%	42	36.72%	
	0.80%	15,211	53.06%	1.28%	18,276	54.83%	0.90%	20,049	54.83%	
	1.31%	7,071	57.20%	1.88%	8,128	59.66%	1.58%	8,781	60.44%	
	1.22%	2,652	53.25%	1.64%	2,974	52.47%	1.08%	3,171	51.58%	
	0.50%	6,067	24.22%	0.90%	11,477	27.96%	0.95%	16,345	29.83%	
	0.20%	3,549	17.65%	0.55%	7,082	20.73%	0.65%	10,330	22.75%	
	0.72%	121	16.98%	1.43%	319	27.45%	1.26%	457	31.11%	
	0.19%	3,428	17.68%	0.52%	6,763	20.47%	0.63%	9,874	22.46%	
	2.26%	1,261	52.05%	3.12%	2,433	61.16%	2.86%	3,449	64.00%	
	2.48%	1,257	38.33%	3.24%	1,962	48.44%	3.04%	2,565	53.03%	
	0.51%	63	6.58%	1.00%	128	14.52%	0.87%	171	18.83%	
	2.95%	1,193	48.00%	3.79%	1,833	56.56%	3.59%	2,394	60.13%	
	0.00%	0	-	0.00%	0	-	0.00%	0	-	
	0.48%	21,293	41.62%	0.83%	29,788	41.13%	0.78%	36,436	40.45%	

		Baseline Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
United Kingdom	Central banks and central governments	0.00%	1	-	0.00%	1	-	0.00%	1	-
	Institutions	0.02%	2	24.37%	0.02%	3	28.59%	0.02%	4	30.81%
	Corporates	0.30%	7,345	46.41%	0.39%	7,842	45.42%	0.35%	8,339	45.13%
	Corporates - Of Which: Specialised Lending	0.58%	2,530	49.32%	0.58%	2,662	47.60%	0.40%	2,775	47.36%
	Corporates - Of Which: SME	0.25%	917	46.74%	0.36%	971	45.20%	0.35%	1,027	44.19%
	Retail	0.30%	3,770	16.90%	0.29%	4,644	16.87%	0.27%	5,700	18.16%
	Retail - Secured on real estate property	0.07%	1,945	10.18%	0.07%	2,130	8.65%	0.06%	2,339	8.21%
	Retail - Secured on real estate property - Of Which: SME	0.33%	57	8.99%	0.52%	112	15.11%	0.53%	168	18.51%
	Retail - Secured on real estate property - Of Which: non-SME	0.06%	1,888	10.23%	0.05%	2,018	8.37%	0.05%	2,171	7.74%
	Retail - Qualifying Revolving	1.71%	1,049	48.38%	1.59%	1,485	50.70%	1.54%	1,990	57.54%
	Retail - Other Retail	1.79%	776	27.16%	1.88%	1,029	33.16%	1.88%	1,371	41.21%
	Retail - Other Retail - Of Which: SME	0.23%	35	2.02%	0.36%	49	4.35%	0.36%	63	6.33%
	Retail - Other Retail - Of Which: non-SME	2.19%	741	37.58%	2.29%	979	42.31%	2.33%	1,308	51.16%
	Equity	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Securitisation	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Other non-credit obligation assets	0.00%	0	-	0.00%	0	-	0.00%	0	-
TOTAL	0.26%	11,118	31.74%	0.27%	12,490	29.45%	0.25%	14,044	29.22%	
Securitisation and re-securitisations positions deducted from capital										

		Adverse Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	0.00%	1	-	0.00%	1	-	0.00%	1	-	
	0.08%	5	34.63%	0.12%	10	37.13%	0.05%	12	35.76%	
	0.56%	8,386	50.74%	1.06%	10,428	52.12%	0.81%	11,642	51.97%	
	0.85%	2,834	53.92%	1.53%	3,414	55.45%	1.45%	3,817	56.03%	
	0.49%	1,030	50.27%	0.97%	1,280	51.40%	0.82%	1,429	50.77%	
	0.44%	4,822	20.81%	0.86%	9,937	28.03%	0.92%	14,568	28.49%	
	0.14%	2,644	13.72%	0.50%	5,939	18.44%	0.61%	8,996	21.11%	
	0.72%	120	16.98%	1.43%	318	27.45%	1.26%	455	31.11%	
	0.12%	2,524	13.55%	0.47%	5,621	18.07%	0.59%	8,541	20.73%	
	2.26%	1,261	52.05%	3.12%	2,433	61.16%	2.86%	3,449	64.00%	
	2.39%	918	31.66%	3.12%	1,566	45.00%	2.92%	2,124	51.77%	
	0.51%	63	6.58%	1.00%	127	14.52%	0.87%	170	18.83%	
	2.88%	855	41.51%	3.68%	1,438	54.04%	3.48%	1,953	59.33%	
	0.00%	0	-	0.00%	0	-	0.00%	0	-	
	0.41%	13,214	35.53%	0.78%	20,377	35.94%	0.77%	26,224	36.06%	

		Baseline Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
United States	Central banks and central governments	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Institutions	0.03%	1	29.74%	0.03%	2	33.33%	0.03%	3	34.80%
	Corporates	0.31%	97	28.69%	0.40%	140	29.45%	0.36%	179	30.44%
	Corporates - Of Which: Specialised Lending	0.58%	27	18.48%	0.58%	30	19.22%	0.40%	32	20.20%
	Corporates - Of Which: SME	-	1	-	1	-	-	1	-	
	Retail	0.23%	0	31.07%	0.36%	0	31.70%	0.36%	0	31.57%
	Retail - Secured on real estate property	-	0	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	-	0	-	
	Retail - Qualifying Revolving	-	0	-	0	-	-	0	-	
	Retail - Other Retail	0.23%	0	31.07%	0.36%	0	31.70%	0.36%	0	31.57%
	Retail - Other Retail - Of Which: SME	0.23%	0	31.07%	0.36%	0	31.70%	0.36%	0	31.57%
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	-	0	-	
	Equity	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Securitisation	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Other non-credit obligation assets	0.00%	0	-	0.00%	0	-	0.00%	0	-
TOTAL	0.12%	98	28.70%	0.15%	142	29.49%	0.13%	182	30.50%	
Securitisation and re-securitisations positions deducted from capital										

		Adverse Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
	0.00%	0	-	0.00%	0	-	0.00%	0	-	
	0.10%	3	38.80%	0.15%	8	39.04%	0.06%	10	36.99%	
	0.58%	137	33.30%	1.11%	268	37.15%	0.84%	364	38.31%	
	0.85%	35	23.90%	1.53%	48	29.61%	1.45%	57	32.57%	
	0.51%	1	36.78%	1.00%	1	39.80%	0.87%	1	40.87%	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-	
	0.51%	0	36.78%	1.00%	0	39.80%	0.87%	0	40.87%	
	0.51%	0	36.78%	1.00%	0	39.80%	0.87%	0	40.87%	
	-	0	-	-	0	-	-	0	-	
	0.00%	0	-	0.00%	0	-	0.00%	0	-	
	0.22%	140	33.41%	0.41%	277	37.21%	0.30%	375	38.28%	

		Baseline Scenario								
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock
Ireland	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	22.78%	6,258	73.37%	29.74%	6,612	76.07%	25.18%	6,815	77.33%
	Corporates - Of Which: Specialised Lending	19.26%	3,995	76.38%	23.35%	4,202	79.01%	16.89%	4,319	80.32%
	Corporates - Of Which: SME	22.79%	1,576	66.15%	29.76%	63.77%	25.22%	1,583	62.42%	
	Retail	3.01%	992	51.62%	2.46%	1,105	49.46%	1.45%	1,163	46.32%
	Retail - Secured on real estate property	3.24%	703	48.02%	2.43%	790	45.95%	1.33%	832	42.93%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	-			

2014 EU-wide Stress Test

RWA (mln GBP)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	231,254	237,091	234,751	236,775	240,757	252,764	258,722
Risk exposure amount Securitisation and re-securitisations	3,329	6,825	8,289	9,248	10,673	14,340	16,602
Risk exposure amount Other credit risk	227,925	230,266	226,463	227,526	230,084	238,423	242,120
Risk exposure amount for market risk	14,277	14,277	14,277	14,277	17,519	17,722	17,912
Risk exposure amount for operational risk	26,595	26,595	26,595	26,595	26,595	26,595	26,595
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
Total Risk exposure amount	272,125	277,963	275,623	277,646	284,870	297,080	303,229

2014 EU-wide Stress Test

Securitisation

(mln GBP)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	13,989						
	Trading Book (excl. correlation trading positions under CRM)	184						
	Correlation Trading Portfolio (CRM)	0						
	Total	14,173						
Risk exposure values	Banking Book	3,172	6,583	7,995	8,931	10,375	13,958	16,176
	Trading Book (excl. correlation trading positions under CRM)	157	242	294	317	298	383	426
	Total	3,329	6,825	8,289	9,248	10,673	14,340	16,602
Impairments	Hold to Maturity portfolio	0	0	0	0	1	1	1
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	1	1	1

2014 EU-wide Stress Test - Sovereign Exposure

(mln GBP)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
┌ 0 - 3M ┐	Austria	126	0	126	0	0	126	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 10Y - more ┘	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		126	0	126	0	0	126	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		4	0	4	0	0	4	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		4	0	4	0	0	4	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		145	0	145	101	0	44	0	0	0	0	0	0	0	0
└ 10Y - more ┘	8	0	8	0	0	8	0	0	0	0	0	0	0	0	0
Tot		161	0	161	101	0	60	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	Poland	1,303	0	1,303	0	0	1,303	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 10Y - more ┘	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1,303	0	1,303	0	0	1,303	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	United Kingdom	521	0	521	503	0	18	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		349	0	349	349	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		584	0	584	0	23	561	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		353	0	353	318	34	1	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		1,425	0	1,425	1,221	184	20	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		15,520	2	15,520	14,043	1,211	263	0	0	0	0	0	0	0	0
└ 10Y - more ┘	22,217	0	22,217	16,070	3,068	3,079	0	0	0	0	0	0	0	0	0
Tot		40,968	2	40,968	32,503	4,521	3,942	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		1,588	247	1,588	1,341	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		104	0	104	0	0	104	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		3,514	0	3,514	3,443	72	72	0	0	0	0	0	0	0	0
└ 10Y - more ┘	1,783	0	1,783	1,781	1	1	0	0	0	0	0	0	0	0	
Tot		6,989	247	6,989	6,565	0	177	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	Other advanced economies non EEA	48	0	48	0	0	48	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 10Y - more ┘	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		48	0	48	0	0	48	0	0	0	0	0	0	0	0
┌ 0 - 3M ┐	Middle East	30	0	30	0	0	30	0	0	0	0	0	0	0	0
└ 3M - 1Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 1Y - 2Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 2Y - 3Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┌ 3Y - 5Y ┐		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 5Y - 10Y ┘		0	0	0	0	0	0	0	0	0	0	0	0	0	0
└ 10Y - more ┘	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		30	0	30	0	0	30	0	0	0	0	0	0	0	0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario			
		As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	
(min GBP)	CRR / CRDIV DEFINITION OF CAPITAL								
OWN FUNDS	A	OWN FUNDS	50,857	50,959	51,277	50,293	49,601	41,475	34,738
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	27,844	30,290	33,622	37,807	28,065	22,617	18,916
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	24,396	24,396	24,396	24,396	24,396	24,396	24,396
	A.1.1.1	Of which: CET1 instruments subscribed by Government	2,334	2,334	2,334	2,334	2,334	2,334	2,334
	A.1.2	Retained earnings	4,844	8,474	10,396	12,925	7,250	3,444	1,258
	A.1.3	Accumulated other comprehensive income	-3,956	-2,409	-1,772	-1,347	-1,963	-819	-243
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-495	-433	-433	-433	-627	-504	-609
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-120	-139	-160	-174	-213	-277	-320
	A.1.4	Other Reserves	12,222	12,022	12,022	12,022	12,022	12,022	12,022
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	327	0	0	327	327	327
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	939	807	807	807	807	807	807
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	396	346	260	173	502	303	244
	A.1.9	(-) Intangible assets (including Goodwill)	-1,979	-1,551	-1,274	-998	-1,551	-1,274	-998
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5,025	-7,204	-6,348	-5,270	-7,819	-9,307	-10,227
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-865	-1,259	-1,174	-1,273	-1,215	-966	-1,258
	A.1.12	(-) Defined benefit pension fund assets	-78	-827	-1,319	-1,646	-1,531	-2,445	-3,054
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-141	0	0	0	0	0	0
	A.1.15.1	Of which: from securitisation positions (-)	-141	0	0	0	0	0	0
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-2,908	-2,667	-2,371	-1,983	-2,872	-3,326	-3,642	
A.1.19	(-) Amount exceeding the 17.65% threshold	-405	-665	-385	-14	-845	-1,227	-1,486	
A.1.20	Transitional adjustments	405	500	385	14	558	683	769	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	405	500	385	14	558	683	769	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,809	3,730	3,349	2,967	3,730	3,349	2,967	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	31,653	34,021	36,970	40,773	31,795	25,966	21,882	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	19,204	16,938	14,307	9,520	17,806	15,509	12,856	
B	TOTAL RISK EXPOSURE AMOUNT	272,125	277,963	275,623	277,646	284,870	297,080	303,229	
OWN FUNDS REQUIREMENTS	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	11,154						
	B.2	of which: stemming from from CVA capital requirements (+)	3,190						
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	2,541						
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-2,770						
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0						
	B.6	of which: others subject to the discretion of National Competent Authorities	0						
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	10.23%	10.90%	12.20%	13.62%	9.85%	7.61%	6.24%
	C.2	Tier 1 Capital ratio	11.63%	12.24%	13.41%	14.69%	11.16%	8.74%	7.22%
	C.3	Total Capital ratio	18.69%	18.33%	18.60%	18.11%	17.41%	13.96%	11.46%
D	Common Equity Tier 1 Capital Threshold		22,237	22,050	22,212	15,668	16,339	16,678	
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					7,265	6,560	5,532
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0
G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				13.61%			5.98%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in E

(3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million GBP
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million GBP
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	5,329
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million GBP
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-225
Other material losses and provisions from 1 January to 30 September 2014 (-)	-875

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln GBP)					
2013	0	0			<ul style="list-style-type: none"> Restructuring represents the divestment of TSB (c600 branches) under EU State Aid restructuring plan. Full Retail Divestment by end 2015. If IPO market deemed to be closed (based on market metrics) automatic extension to deadline of up to 12 months is triggered. Base case assumes full divestment by 2015. Stress assumes partial disposal in 2014 with remaining 65% not disposed due to market closure.
2014	376	123	376	123	
2015	-1,182	-4,522	0	0	
2016	0	0	0	0	
Total	-806	-4,400	376	123	