



2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

Lloyds Banking Group Plc

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		46,451.33	40,952.71
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		408.21	-2,672.75
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-5,895.63	-13,787.67
Cumulative 3y: Profit or (-) loss for the year		14,574.26	-427.40
Coverage ratio - Default stock	28.10%	24.88%	26.50%
Common Equity Tier 1 capital	39,642.11	52,777.28	35,573.27
Total Risk exposure amount	303,797.54	321,010.77	350,983.92
Common Equity Tier 1 ratio, %	13.0%	16.4%	10.1%
Fully loaded Common Equity Tier 1 ratio, %	13.0%	16.4%	10.1%
Tier 1 capital	50,541.28	62,015.79	44,811.78
Total leverage ratio exposures	968,808.09	968,808.09	968,808.09
Leverage ratio, %	5.2%	6.4%	4.6%
Fully loaded leverage ratio, %	4.8%	6.2%	4.4%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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 ²			10,122
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
Lloyds Banking Group Plc

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Lloyds Banking Group Plc	Central banks and central governments	0	0	22,449	0	0	0	1,896	0	0	0	0	0	0
	Institutions	0	0	15,946	34	0	0	4,388	0	0	0	0	0	23
	Corporates	23	0	164,293	4,895	37	0	97,741	0	0	0	317	2,018	42.2%
	Corporates - Of Which: Specialised Lending	0	0	29,271	2,234	0	0	23,032	0	0	0	101	791	37.1%
	Corporates - Of Which: SME	23	0	16,313	1,399	37	0	11,554	0	0	0	30	502	38.4%
	Retail	531,694	7,524	0	0	79,931	7,113	0	0	1,515	1,455	0	0	19.3%
	Retail - Secured on real estate property	459,596	6,093	0	0	47,869	4,234	0	0	1,267	1,117	0	0	18.3%
	Retail - Secured on real estate property - Of Which: SME	13,690	616	0	0	3,300	943	0	0	16	23	0	0	4.4%
	Retail - Secured on real estate property - Of Which: non-SME	445,906	5,476	0	0	44,569	3,291	0	0	1,251	1,090	0	0	13.9%
	Retail - Qualifying Revolving	49,697	681	0	0	15,370	1,662	0	0	136	197	0	0	28.9%
	Retail - Other Retail	22,401	750	0	0	16,692	1,237	0	0	112	141	0	0	18.8%
	Retail - Other Retail - Of Which: SME	3,341	285	0	0	2,324	139	0	0	2	5	0	0	1.7%
	Retail - Other Retail - Of Which: non-SME	19,060	465	0	0	14,369	1,099	0	0	110	136	0	0	25.3%
	Equity	0	0	10,082	70	0	0	24,168	133	0	0	0	0	0.0%
	Securitisation	1,959	0	10,376	0	0	0	7,455	0	0	0	451	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	533,674	7,524	223,346	4,989	79,968	7,113	135,649	133	1,515	1,455	748	2,043	28.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
United Kingdom	Central banks and central governments	0	0	2,377	0	0	0	24	0	0	0	0	0	-
	Institutions	0	0	4,834	23	0	0	1,530	0	0	0	0	23	99.9%
	Corporates	23	0	122,623	4,293	37	0	77,274	0	0	0	2	1,773	42.2%
	Corporates - Of Which: Specialised Lending	0	0	21,274	1,497	0	0	17,933	0	0	0	0	594	35.5%
	Corporates - Of Which: SME	23	0	16,278	37	0	0	11,906	0	0	0	0	502	38.4%
	Retail	521,022	7,195	0	0	73,689	6,413	0	0	1,458	1,339	0	0	18.5%
	Retail - Secured on real estate property	449,036	5,764	0	0	41,683	3,513	0	0	1,213	1,001	0	0	17.4%
	Retail - Secured on real estate property - Of Which: SME	13,677	616	0	0	3,389	832	0	0	9	27	0	0	4.4%
	Retail - Secured on real estate property - Of Which: non-SME	435,359	5,147	0	0	38,294	2,681	0	0	1,204	974	0	0	13.0%
	Retail - Qualifying Revolving	49,697	681	0	0	15,370	1,662	0	0	136	197	0	0	28.9%
	Retail - Other Retail	22,289	750	0	0	16,651	1,237	0	0	110	141	0	0	18.8%
	Retail - Other Retail - Of Which: SME	3,341	285	0	0	2,323	139	0	0	0	5	0	0	1.7%
	Retail - Other Retail - Of Which: non-SME	18,948	465	0	0	14,308	1,099	0	0	110	136	0	0	25.3%
	Equity	0	0	9,738	0	0	0	23,394	0	0	0	0	0	0.0%
	Securitisation	1,959	0	10,376	0	0	0	7,455	0	0	0	451	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	523,002	7,195	148,028	4,316	73,721	6,413	109,577	133	1,458	1,339	493	1,794	27.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
United States	Central banks and central governments	0	0	21,190	0	0	0	1,815	0	0	0	0	0	-
	Institutions	0	0	2,528	0	0	0	660	0	0	0	0	0	-
	Corporates	0	0	17,613	76	0	0	7,675	0	0	0	0	16	21.0%
	Corporates - Of Which: Specialised Lending	0	0	1,489	76	0	0	623	0	0	0	0	16	21.0%
	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	70	0	0	0	133	0	0	0	0	0.0%
	Securitisation	0	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	-	
IRB TOTAL	0	0	40,731	146	0	0	10,150	133	0	0	0	16	10.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	3,29	0	0	0	60	0	0	0	0	0	-
	Corporates	0	0	978	23	0	0	459	0	0	0	0	11	49.9%
	Corporates - Of Which: Specialised Lending	0	0	99	22	0	0	82	0	0	0	0	11	49.9%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	6,302	70	0	0	1,625	162	0	0	9	20	0	0	28.4%
	Retail - Secured on real estate property	6,302	70	0	0	1,625	162	0	0	9	20	0	0	28.4%
	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	6,302	70	0	0	1,625	162	0	0	9	20	0	0	28.4%
	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	0	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	-	
IRB TOTAL	6,302	70	1,307	22	1,625	162	499	0	9	20	0	11	33.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Lloyds Banking Group Plc

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	85	0	0	0	77	0	0	0	0	0	-
	Corporates	0	0	1,240	26	0	0	612	0	0	0	0	26	77.0%
	Corporates - Of Which: Specialised Lending	0	0	196	26	0	0	204	0	0	0	0	20	77.0%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	4,246	299	0	0	4,450	528	0	0	38	96	0	0	37.0%
	Retail - Secured on real estate property	4,246	299	0	0	4,450	528	0	0	38	96	0	0	37.0%
	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	4,246	299	0	0	4,450	528	0	0	38	96	0	0	37.0%
	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	8	0	0	0	28	0	0	0	0	0	-
	Securitisation	0	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	-	
IRB TOTAL		4,246	299	1,332	26	4,450	528	717	0	38	96	0	40.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	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	-
	Corporates	0	0	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	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	0	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	-	
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	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	-
	Corporates	0	0	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	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	0	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	-	
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments	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	-
	Corporates	0	0	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	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	0	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	-	
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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Credit risk IRB**
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		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		0	0	0	0	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	0	0	0	0	-
Corporates - Of Which: SME		0	0	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	0	0	-
Retail - Secured on real estate property		0	0	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	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	-
Retail - Qualifying Revolving		0	0	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	0	0	-
Retail - Other Retail - Of Which: SME		0	0	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	0	0	-
Equity		0	0	0	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	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		0	0	0	0	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	0	0	0	0	-
Corporates - Of Which: SME		0	0	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	0	0	-
Retail - Secured on real estate property		0	0	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	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	-
Retail - Qualifying Revolving		0	0	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	0	0	-
Retail - Other Retail - Of Which: SME		0	0	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	0	0	-
Equity		0	0	0	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	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		0	0	0	0	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	0	0	0	0	-
Corporates - Of Which: SME		0	0	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	0	0	-
Retail - Secured on real estate property		0	0	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	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	-
Retail - Qualifying Revolving		0	0	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	0	0	-
Retail - Other Retail - Of Which: SME		0	0	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	0	0	-
Equity		0	0	0	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	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Lloyds Banking Group Plc

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	24	90.4%	0.0%	25	82.4%	0.0%	26	72.6%
Corporates	0.1%	2,546	41.3%	0.2%	2,807	39.3%	0.2%	3,214	37.9%
Corporates - Of Which: Specialised Lending	0.1%	924	35.9%	0.3%	999	33.5%	0.3%	1,062	31.6%
Corporates - Of Which: SME	0.2%	568	37.4%	0.2%	610	35.8%	0.4%	699	34.5%
Retail	0.3%	4,647	29.9%	0.3%	6,209	21.0%	0.3%	7,705	20.7%
Retail - Secured on real estate property	0.1%	2,970	15.2%	0.1%	3,434	13.3%	0.1%	3,872	11.9%
Retail - Secured on real estate property - Of Which: SME	0.0%	121	12.1%	0.7%	218	16.1%	0.9%	334	18.4%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,849	15.4%	0.1%	3,216	13.1%	0.1%	3,538	11.9%
Retail - Qualifying Revolving	1.5%	1,659	49.2%	1.5%	1,779	55.0%	1.4%	2,443	57.5%
Retail - Other Retail	1.6%	618	35.7%	1.7%	997	42.2%	1.8%	1,389	44.9%
Retail - Other Retail - Of Which: SME	0.3%	17	4.6%	0.4%	27	7.2%	0.7%	52	10.4%
Retail - Other Retail - Of Which: non-SME	1.9%	601	45.8%	2.0%	967	50.4%	2.1%	1,338	52.1%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	451	-	0.0%	451	-	0.0%	451	-
IRB TOTAL	0.3%	7,669	26.6%	0.2%	9,492	25.3%	0.3%	11,394	24.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.2%	93	50.9%	0.8%	169	47.1%	0.0%	172	46.5%
Corporates	0.5%	3,331	43.5%	1.3%	5,405	42.2%	0.8%	6,733	41.8%
Corporates - Of Which: Specialised Lending	0.2%	987	38.0%	1.5%	1,423	36.4%	1.5%	1,864	36.6%
Corporates - Of Which: SME	0.7%	714	38.5%	2.0%	1,101	36.7%	1.2%	1,320	36.3%
Retail	0.5%	5,670	21.2%	0.6%	8,753	20.3%	0.5%	11,356	20.5%
Retail - Secured on real estate property	0.2%	3,403	14.2%	0.3%	4,679	12.2%	0.2%	5,699	11.7%
Retail - Secured on real estate property - Of Which: SME	1.2%	210	16.8%	2.8%	580	21.5%	2.2%	852	23.1%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	3,193	13.9%	0.3%	4,099	11.2%	0.2%	4,847	10.5%
Retail - Qualifying Revolving	2.0%	1,319	52.4%	2.2%	2,395	57.8%	2.2%	3,406	60.0%
Retail - Other Retail	3.1%	946	39.6%	3.4%	1,679	44.1%	2.8%	2,251	45.9%
Retail - Other Retail - Of Which: SME	1.3%	53	10.9%	3.0%	153	17.3%	1.7%	210	19.8%
Retail - Other Retail - Of Which: non-SME	3.4%	895	49.0%	3.5%	1,526	52.5%	3.0%	2,040	53.4%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	451	-	0.0%	451	-	0.0%	451	-
IRB TOTAL	0.5%	9,545	27.6%	0.7%	14,776	26.2%	0.6%	18,712	25.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	23	98.0%	0.0%	23	95.7%	0.0%	24	92.2%
Corporates	0.2%	1,973	41.3%	0.2%	2,213	39.4%	0.3%	2,585	38.0%
Corporates - Of Which: Specialised Lending	0.2%	930	34.2%	0.3%	653	4.4%	0.4%	702	30.0%
Corporates - Of Which: SME	0.2%	538	37.4%	0.2%	581	35.8%	0.4%	659	34.5%
Retail	0.3%	4,405	20.7%	0.3%	5,895	20.7%	0.3%	7,347	20.9%
Retail - Secured on real estate property	0.1%	2,730	14.3%	0.1%	3,122	12.4%	0.1%	3,517	11.1%
Retail - Secured on real estate property - Of Which: SME	0.0%	113	12.1%	0.7%	210	16.1%	0.9%	336	18.4%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,617	14.5%	0.1%	2,912	12.0%	0.1%	3,180	10.4%
Retail - Qualifying Revolving	1.5%	1,659	49.2%	1.5%	1,779	55.0%	1.4%	2,443	57.5%
Retail - Other Retail	1.6%	618	35.7%	1.7%	995	42.2%	1.9%	1,387	44.9%
Retail - Other Retail - Of Which: SME	0.3%	15	4.6%	0.4%	27	7.2%	0.7%	49	10.4%
Retail - Other Retail - Of Which: non-SME	1.9%	601	45.8%	2.0%	967	50.4%	2.1%	1,338	52.1%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	451	-	0.0%	451	-	0.0%	451	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	6,852	26.0%	0.3%	8,982	24.9%	0.3%	10,407	24.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	2.6%	90	52.1%	2.8%	158	48.6%	0.1%	160	48.5%
Corporates	0.7%	2,724	43.9%	1.5%	4,562	42.5%	1.0%	5,746	42.0%
Corporates - Of Which: Specialised Lending	0.2%	664	37.8%	1.6%	1,020	36.2%	1.7%	1,286	36.5%
Corporates - Of Which: SME	0.7%	684	38.5%	2.0%	1,071	36.8%	1.2%	1,291	36.3%
Retail	0.5%	5,387	20.9%	0.6%	8,355	19.6%	0.5%	10,842	19.6%
Retail - Secured on real estate property	0.2%	3,121	13.3%	0.3%	4,283	11.4%	0.2%	5,188	10.9%
Retail - Secured on real estate property - Of Which: SME	1.2%	202	16.8%	2.8%	572	21.5%	2.2%	844	23.1%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	2,919	12.9%	0.2%	3,711	10.3%	0.2%	4,343	9.9%
Retail - Qualifying Revolving	2.0%	1,319	52.4%	2.2%	2,395	57.8%	2.2%	3,406	60.0%
Retail - Other Retail	3.1%	946	39.6%	3.4%	1,679	44.1%	2.9%	2,249	45.9%
Retail - Other Retail - Of Which: SME	1.3%	51	10.9%	3.0%	151	17.3%	1.7%	208	19.8%
Retail - Other Retail - Of Which: non-SME	3.4%	895	49.0%	3.5%	1,526	52.5%	3.0%	2,040	53.4%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	451	-	0.0%	451	-	0.0%	451	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.5%	8,652	27.1%	0.7%	13,926	25.7%	0.6%	17,199	25.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	0	21.0%	0.0%	0	21.5%	0.0%	0	23.3%
Corporates	0.0%	19	21.7%	0.0%	25	22.4%	0.1%	35	24.0%
Corporates - Of Which: Specialised Lending	0.1%	17	20.8%	0.2%	19	20.6%	0.2%	22	20.5%
Corporates - Of Which: SME	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
Retail	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
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	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
Retail - Other Retail	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.0%	19	12.2%	0.0%	25	13.8%	0.0%	35	16.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	0	28.8%	0.1%	2	31.8%	0.0%	2	32.0%
Corporates	0.1%	41	30.7%	0.4%	118	36.8%	0.2%	163	38.2%
Corporates - Of Which: Specialised Lending	0.1%	22	26.0%	0.9%	40	29.6%	0.9%	57	32.3%
Corporates - Of Which: SME	0.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%
Retail	0.1%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%
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	0.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%
Retail - Other Retail	0.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	41	20.2%	0.2%	120	29.4%	0.1%	165	32.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)									
Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
Institutions	0.0%	11	18.1%	0.0%	0	18.5%	0.0%	0	19.8%
Corporates	0.0%	11	49.2%	0.0%	11	47.7%	0.1%	12	46.2%
Corporates - Of Which: Specialised Lending	0.1%	11	49.3%						

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Lloyds Banking Group Plc	Central governments or central banks	127,598	0	4,048	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	2	0	2	0	0	0	0.0%
	Multilateral Development Banks	1,409	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	9,960	3	233	1	0	0	0.0%
	Corporates	18,635	608	16,739	783	41	359	37.2%
	of which: SME	6,777	89	5,699	118	15	68	43.3%
	Retail	6,415	736	4,231	794	38	176	19.3%
	of which: SME	3,307	42	2,033	31	6	4	8.3%
	Secured by mortgages on immovable property	7,957	19	2,803	12	23	4	17.4%
	of which: SME	0	0	6	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	4,903	125	3,174	19	0	26	17.3%	
Standardised Total	176,880	1,490	31,180	1,610	102	563	27.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	109,473	0	4,048	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0.0%
	Public sector entities	2	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	9,808	0	203	0	0	0	0.0%
	Corporates	12,578	268	10,365	368	4	212	44.2%
	of which: SME	6,716	72	5,621	94	0	63	46.7%
	Retail	5,117	710	3,263	764	29	139	16.4%
	of which: SME	3,305	42	2,008	31	3	4	8.3%
	Secured by mortgages on immovable property	6,335	8	2,220	2	22	0	1.9%
	of which: SME	9	0	6	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	3,796	106	2,850	0	0	0	0.0%	
Standardised Total	147,113	1,093	23,051	1,134	55	352	24.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	18	0	4	0	0	0	0.0%
	Corporates	2,533	169	1,804	138	0	27	13.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,553	169	1,809	138	0	27	13.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	16,040	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	114	0	23	0	0	0	0.0%
	Corporates	492	0	425	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	41	0	30	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	205	1	72	1	0	0	0.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	56	0	56	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	16,947	1	606	1	1	0	0.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	433	5	433	5	0	27	84.0%
	of which: SME	30	0	30	0	0	0	0.0%
	Retail	961	13	722	15	5	29	69.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,394	18	1,155	20	5	56	75.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lloyds Banking Group Plc	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	18.1%	0.0%	0	18.5%	0.0%	0	19.8%
	Public sector entities	0.2%	0	23.8%	0.3%	0	23.7%	0.5%	0	23.6%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.5%	0.0%	0	2.9%	0.0%	0	4.2%
	Corporates	0.1%	420	36.8%	0.1%	443	36.0%	0.2%	475	35.3%
	of which: SME	0.1%	89	41.2%	0.1%	96	37.5%	0.2%	107	33.9%
	Retail	0.7%	256	21.8%	0.7%	302	23.8%	0.8%	353	25.3%
	of which: SME	0.3%	19	17.6%	0.3%	29	21.4%	0.4%	42	23.5%
	Secured by mortgages on immovable property	0.3%	48	34.3%	0.3%	68	36.8%	0.3%	90	37.8%
	of which: SME	0.6%	0	17.9%	1.2%	0	17.4%	1.6%	0	17.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	26	17.3%	0.0%	27	17.3%	0.0%	27	17.5%	
Standardised Total	0.1%	751	28.7%	0.1%	840	29.4%	0.1%	946	30.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lloyds Banking Group Plc	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	24.0%	0.0%	0	26.2%	0.0%	0	26.5%
	Public sector entities	1.0%	0	24.5%	2.2%	0	25.0%	1.2%	0	25.3%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	3.1%	0.1%	0	5.1%	0.0%	0	6.2%
	Corporates	0.3%	483	38.5%	0.8%	648	38.9%	0.5%	757	39.6%
	of which: SME	0.2%	107	39.5%	0.7%	160	33.5%	0.4%	193	31.9%
	Retail	1.9%	334	26.0%	2.1%	464	29.7%	1.6%	559	31.7%
	of which: SME	0.9%	41	26.9%	1.4%	88	28.8%	1.0%	117	29.3%
	Secured by mortgages on immovable property	0.5%	63	38.4%	0.6%	114	41.4%	0.7%	168	42.5%
	of which: SME	1.2%	0	21.1%	5.8%	1	20.7%	5.8%	1	21.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	28	18.0%	0.1%	34	19.9%	0.1%	37	20.7%	
Standardised Total	0.1%	909	31.6%	0.2%	1,260	34.1%	0.1%	1,521	35.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0	19.8%	
	Regional governments or local authorities	0.0%	0	18.1%	0.0%	0	18.5%	0.0%	0	19.8%
	Public sector entities	0.2%	0	23.8%	0.3%	0	23.7%	0.5%	0	23.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	23.4%	0.1%	0	23.5%	0.1%	0	23.6%
	Corporates	0.1%	233	42.7%	0.2%	252	40.5%	0.2%	275	38.4%
	of which: SME	0.1%	68	43.5%	0.1%	76	39.0%	0.2%	86	34.9%
	Retail	0.7%	204	19.0%	0.7%	240	21.1%	0.8%	281	23.0%
	of which: SME	0.3%	16	17.6%	0.3%	26	21.5%	0.4%	39	28.9%
	Secured by mortgages on immovable property	0.2%	35	33.2%	0.2%	47	36.7%	0.2%	60	38.1%
	of which: SME	0.6%	0	17.9%	1.2%	0	17.4%	1.6%	0	17.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	472	26.0%	0.1%	539	27.1%	0.1%	617	28.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Regional governments or local authorities	0.0%	0	24.0%	0.0%	0	26.2%	0.0%	0	26.5%
	Public sector entities	1.0%	0	24.5%	2.2%	0	25.0%	1.2%	0	25.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.3%	0	23.6%	0.2%	0	23.8%	0.1%	0	23.8%
	Corporates	0.3%	277	44.2%	0.7%	385	42.0%	0.5%	470	42.3%
	of which: SME	0.2%	85	40.4%	0.7%	136	33.3%	0.4%	167	31.4%
	Retail	2.2%	282	23.8%	2.5%	403	28.2%	1.8%	488	30.5%
	of which: SME	0.9%	39	26.9%	1.4%	85	28.9%	0.9%	114	29.3%
	Secured by mortgages on immovable property	0.3%	44	37.7%	0.5%	73	41.3%	0.5%	107	42.6%
	of which: SME	1.2%	0	21.1%	5.8%	1	20.7%	5.8%	1	21.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.1%	603	29.7%	0.2%	861	32.6%	0.1%	1,065	34.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	28	13.8%	0.1%	29	14.1%	0.1%	31	14.8%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.0%	0	38.0%	0.0%	0	38.4%	0.0%	0	39.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	28	13.8%	0.1%	29	14.1%	0.1%	31	14.8%	
Standardised Total	0.0%	28	13.8%	0.1%	29	14.1%	0.1%	31	14.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.1%	0	-	0.0%	0	-
	Corporates	0.2%	32	15.2%	0.7%	49	18.7%	0.3%	57	20.2%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.0%	0	43.9%	0.5%	0	46.3%	0.1%	0	46.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.2%	32	15.2%	0.7%	49	18.7%	0.3%	57	20.2%	
Standardised Total	0.2%	32	15.2%	0.7%	49	18.7%	0.3%	57	20.2%	

2016 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	1	-	0.0%	1	-	0.0%	1	-
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Secured by mortgages on immovable property	0.1%	0	5.4%	0.1%	1	6.7%	0.1%	1	7.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	5.4%	0.0%	1	6.7%	0.0%	1	7.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	1	-	0.0%	1	-	0.0%	1	-
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Secured by mortgages on immovable property	0.2%	1	14.1%	0.2%	1	17.7%	0.2%	2	19.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	14.1%	0.0%	2	17.7%	0.0%	2	19.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	27	83.2%	0.0%	27	82.0%	0.1%	28	80.1%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.6%	53	82.1%	0.9%	62	63.7%	1.0%	77	58.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	80	82.5%	0.7%	89	68.6%	0.7%	105	62.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.2%	28	80.2%	0.7%	31	73.6%	0.3%	32	70.7%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.6%	52	83.3%	0.7%	59	64.2%	0.8%	70	57.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	80	82.1%	0.7%	90	67.3%	0.6%	102	61.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

Lloyds Banking Group Plc

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	30,391						
	Total	30,391						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	4,556	5,727	6,289	6,852	8,047	12,831	19,030
	Total	4,556	5,727	6,289	6,852	8,047	12,831	19,030
Impairments	Total banking book others than assessed at fair value	15	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Lloyds Banking Group Plc

		31/12/2015																			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)							
[0 - 3M]	Africa	0	0	0	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	0	0	0			
[1Y - 2Y]		0	0	0	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	0	0	0			
[3Y - 5Y]		0	0	0	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	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[0 - 3M]	Others	0	0	0	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	0	0	0			
[1Y - 2Y]		0	0	0	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	0	0	0			
[3Y - 5Y]		0	0	0	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	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		79,058	79,058	34,558	6,245	11,266	26,989	0	4,440	3,965	55,241	-10,356	255	2	412	-6					

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Lloyds Banking Group Plc

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	260,873	265,559	270,755	278,086	278,394	294,158	305,340
Risk exposure amount for securitisations and re-securitisations	4,556	5,727	6,289	6,852	8,047	12,831	19,030
Risk exposure amount other credit risk	256,317	259,832	264,466	271,234	270,347	281,327	286,310
Risk exposure amount for market risk	7,332	7,332	7,332	7,332	9,775	9,982	10,052
Risk exposure amount for operational risk	35,593	35,593	35,593	35,593	35,593	35,593	35,593
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	303,798	308,483	313,680	321,011	323,761	339,733	350,984

2016 EU-wide Stress Test - P&L

Lloyds Banking Group Plc

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	15,524	15,524	15,524	15,403	14,432	13,623	12,897
Interest income	23,742	35,740	37,947	40,219	37,514	39,774	41,404
(Interest expense)	-8,217	-20,096	-22,390	-24,817	-23,081	-26,150	-28,507
Dividend income	71	71	71	71	51	51	51
Net fee and commission income	3,226	3,226	3,226	3,226	3,226	3,226	3,226
Gains or (-) losses on financial assets and liabilities held for trading, net	360	136	136	136	-1,046	102	102
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	1,173				-1,831		
Other operating income not listed above, net	2,345	1,831	1,831	1,831	1,945	1,831	1,831
Total operating income, net	22,699	20,789	20,789	20,667	16,778	18,834	18,108
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-606	-1,973	-1,913	-2,010	-4,008	-5,583	-4,197
Other income and expenses not listed above, net	-19,290	-11,882	-11,850	-11,813	-14,712	-12,889	-13,046
Profit or (-) loss before tax from continuing operations	2,803	6,934	7,026	6,845	-1,942	363	865
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,104	-2,078	-2,105	-2,046	624	-93	-244
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	1,699	4,856	4,920	4,798	-1,318	269	621
Attributable to owners of the parent	1,575	4,748	4,813	4,691	-1,425	162	513
Amount of dividends paid	1,886	2,615	2,615	2,615	428	428	428
Attributable to owners of the parent net of estimated dividends	-311	2,133	2,198	2,076	-1,853	-266	86

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €966mln; 2017 Baseline €1054mln; 2018 Baseline €1086mln; 2016 Adverse €1086mln; 2017 Adverse €1086mln; 2018 Adverse €1086mln

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	66,145	70,856	75,075	78,419	62,249	61,228	60,406
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	39,642	44,827	49,197	52,777	36,154	35,940	35,573
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	33,220	33,220	33,220	33,220	33,220	33,220	33,220
	A.1.1.1	Of which: CET1 instruments subscribed by Government	890	890	890	890	890	890	890
	A.1.2	Retained earnings	6,882	9,015	11,213	13,289	5,029	4,763	4,848
	A.1.3	Accumulated other comprehensive income	-2,041	-2,041	-2,041	-2,041	-307	-307	-307
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-965	-965	-965	-965	-1,726	-1,726	-1,726
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	367	367	367	367	-469	-469	-469
	A.1.4	Other Reserves	15,904	15,961	15,961	15,961	15,961	15,961	15,961
	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	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-1,490	-1,490	-1,490	-1,490	-1,490	-1,490	-1,490
	A.1.8	(-) Intangible assets (including Goodwill)	-2,342	-2,342	-2,342	-2,342	-2,342	-2,342	-2,342
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-5,278	-3,328	-1,474	-100	-5,875	-5,785	-5,552
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-358	-170	-55	-55	-409	-77	-110
	A.1.11	(-) Defined benefit pension fund assets	-982	-982	-982	-982	-4,121	-4,121	-4,121
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-231	-231	-231	-231	-231	-231	-231
	A.1.14.1	Of which: from securitisation positions (-)	-231	-231	-231	-231	-231	-231	-231
	A.1.15	(-) 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.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-3,642	-3,210	-2,794	-2,452	-4,041	-4,031	-4,007	
A.1.18	(-) Amount exceeding the 17.65% threshold	-2	0	0	0	-328	-326	-296	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	
A.1.21	Transitional adjustments	2	424	212	0	1,098	706	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	386	193	0	690	345	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	2	39	19	0	407	360	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	2	39	19	0	407	360	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,899	10,346	9,792	9,239	10,346	9,792	9,239	
A.2.1	Additional Tier 1 Capital instruments	7,297	7,297	7,297	7,297	7,297	7,297	7,297	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	3,603	3,049	2,495	1,942	3,049	2,495	1,942	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,541	55,173	58,989	62,016	46,499	45,732	44,812	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,603	15,683	16,087	16,403	15,750	15,497	15,594	
A.4.1	Tier 2 Capital instruments	12,218	12,218	12,218	12,218	12,218	12,218	12,218	
A.4.2	Other Tier 2 Capital components and deductions	-3,695	-3,713	-3,406	-3,187	-3,646	-3,996	-3,996	
A.4.3	Tier 2 transitional adjustments	7,080	7,178	7,275	7,372	7,178	7,275	7,372	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	303,798	308,483	313,680	321,011	323,761	339,733	350,984
B.1	Of which: Transitional adjustments included	4	96	48	0	1,019	901	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.05%	14.53%	15.68%	16.44%	11.17%	10.58%	10.14%
	C.2	Tier 1 Capital ratio	16.64%	17.89%	18.81%	19.32%	14.36%	13.46%	12.77%
	C.3	Total Capital ratio	21.77%	22.97%	23.93%	24.43%	19.23%	18.02%	17.21%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	13.05%	14.40%	15.62%	16.44%	10.86%	10.40%	10.14%
	D.2	Tier 1 Capital ratio (2)	15.45%	16.76%	17.94%	18.71%	13.12%	12.55%	12.21%
	D.3	Total Capital ratio (3)	18.26%	19.52%	20.75%	21.53%	15.78%	14.98%	14.56%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	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 (5)					10122	10122	10122
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	968,808	968,808	968,808	968,808	968,808	968,808	968,808
	G.2	Total leverage ratio exposures (fully loaded)	970,373	970,373	970,373	970,373	970,373	970,373	970,373
G.3	Leverage ratio (transitional)	5.22%	5.69%	6.09%	6.40%	4.80%	4.72%	4.63%	
G.4	Leverage ratio (fully loaded)	4.84%	5.33%	5.80%	6.19%	4.36%	4.38%	4.42%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Lloyds Banking Group Plc

31/12/2015							
	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		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	67,304	0	157	148	34	462	0
Central banks	170	0	0	0	0	0	0
General governments	40,855	0	0	0	0	0	0
Credit institutions	7,268	0	0	0	0	0	0
Other financial corporations	15,902	0	55	46	9	43	0
Non-financial corporations	3,108	0	102	102	26	419	0
Loans and advances(including at amortised cost and fair value)	692,674	4,251	23,280	14,403	645	3,488	16,178
Central banks	77,876	0	0	0	0	0	0
General governments	1,131	0	0	0	0	0	0
Credit institutions	4,644	0	4	0	0	0	0
Other financial corporations	30,393	41	410	395	52	220	95
Non-financial corporations	115,787	799	7,640	6,455	296	2,289	2,619
Households	462,842	3,411	15,226	7,552	298	979	13,464
DEBT INSTRUMENTS other than HFT	759,978	4,251	23,437	14,551	679	3,950	16,178
OFF-BALANCE SHEET EXPOSURES	160,728		579	426	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 Insitutions 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 Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Lloyds Banking Group Plc

	31/12/2015				
	Gross carrying amount of 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)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	148	148	145	145	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	46	46	43	43	0
Non-financial corporations	102	102	102	102	0
Loans and advances (including at amortised cost and fair value)	23,275	16,822	2,937	2,907	16,979
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	441	410	187	187	110
Non-financial corporations	8,806	7,512	2,256	2,249	3,622
Households	14,028	8,901	493	471	13,247
DEBT INSTRUMENTS other than HFT	23,423	16,970	3,082	3,052	16,979
Loan commitments given	645	407	0	0	0

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30