

GRI G4 Index 2017

We align with the GRI G4 framework again this year, as we continue to move towards accordance compliance. This Content Index meets the GRI G4 guidelines, showing how our reporting maps partially and fully to the relevant aspects and indicators. The index focuses on our material issues, as well as linking to information on our other relevant material issues.

How we report

We publish our Responsible Business reporting suite annually. It covers the calendar year, except for our environmental indicators (with run from 1 October to 30 September) and refers to all of our UK legal entities. Our reporting includes information and data related to our strategy, governance, key initiatives and processes, performance and progress against our Helping Britain Prosper Plan targets.

The suite comprises:

- Annual Report and Accounts – reporting on the most material and compliance-related Responsible Business issues
- Responsible Business Update – reporting on important issues across our key stakeholder groups
- Helping Britain Prosper Plan Update
- Performance data supplement – containing relevant performance data
- Anti-slavery and trafficking statement

The above documents can be found in the Reporting Centre of our [website](#)

Using this Index

Material issues are shown in the relevant column to align with GRI categories and aspects. We include some issues that are additional to our material issues. They are indicated in the table (principally environmental management related).

Acronyms

- LBG:** Lloyds Banking Group
- FSS:** Financial Sector Supplement
- DMA:** Disclosures on Management Approach
- RB:** Responsible Business
- HBPP:** Helping Britain Prosper Plan
- ARA:** Annual Report and Accounts
- GHG:** Greenhouse Gas
- Inside:** Relevant inside the organisation
- Outside:** Relevant outside of the organisation

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DISCLOSURE	DESCRIPTION	STATUS NOTES	ASSURANCE	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
GENERAL STANDARD DISCLOSURES					
Strategy and Analysis					
G4-1	Provide a statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability	Full		ARA p2-5, p8 and p11	
G4-2	Provide a description of key impacts, risks, and opportunities	Full		ARA p1, p3, p5 and p7; ARA p8, p34-37 and p133; and ARA p21, Materiality Report	
Organisational profile					
G4-3	Report the name of the organization	Full		ARA Front cover	
G4-4	Report the primary brands, products, and services	Full		ARA Inside front cover, p1 and p10-11	
G4-5	Report the location of the organization's headquarters	Full		ARA p277	
G4-6	Report number of countries where organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report	Full		ARA p8-10 (Overview)	
G4-7	Report the nature of ownership and legal form	Full		ARA Inside front cover	
G4-8	Markets served	Full		ARA p5, p23-25 and p28-31	
G4-9	Scale of organisation	Full		ARA p21; and ARA p6, p10 and p28-31	
G4-10	Workforce	Full		ARA p21 and p50; Data Sheet 2017 p1	
G4-11	Percentage of total employees covered by collective bargaining agreements	Full		ARA p84-85	Accord and Unite represents the interests of around 30,000 colleagues.
G4-12	Describe the organization's supply chain	Full		ARA p25 and RB Update p18	
G4-13	Any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain	Full		ARA p4	
G4-14	Whether and how the precautionary approach or principle is addressed by the organization	Full		ARA p10 and p32-33	
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	Full		ARA p18, p21-22 and p26-27; RB Update 2017 p8-9; and Gender Pay Gap Report 2017	
G4-16	Memberships of associations and national or international advocacy	Full		ARA p18, p21-22 and p26-27	Key memberships include: <ul style="list-style-type: none"> - Equator Principles - Business in the Community - Prince of Wales's Corporate Leaders Group - Banking and Environment Initiative

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DISCLOSURE	DESCRIPTION	STATUS NOTES	ASSURANCE	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Identified Material Aspects and Boundaries					
G4-17	Entities included in the organization's consolidated financial statements or equivalent documents	Full		ARA p28-31 and p268-272	
G4-18	Aspect Boundaries and application of reporting principles to define report content	Full		ARA p18; RB Update p4-5; and Reporting Criteria 2017	
G4-19	List all the material Aspects identified in the process for defining report content	Full		RB Update p4-5	
G4-20	For each material Aspect, report the Aspect Boundary within the organization	Full		Reporting Criteria 2017	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization	Full		Reporting Criteria 2017	
G4-22	Effect of any restatements of information provided in previous reports, and reasons for such restatements	Full		ARA, p26 and Data Sheet p2	
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries	Full			No changes recorded as part of materiality assessment process.
Stakeholder engagement					
G4-24	List of stakeholder groups engaged by the organization	Full		RB Update p4, p10, p14, p18 and p20	
G4-25	Basis for identification and selection of stakeholders with whom to engage	Full		Reporting Criteria p1 and RB Update 2016 Stakeholders p2	
G4-26	Approach to stakeholder engagement	Full		ARA p62 and RB Update 2016 Stakeholders p2	
G4-27	Key topics and concerns that have been raised, and how the organization has responded to key topics and concerns, including through reporting	Full		ARA p62; RB Update p4, p10, p14, p18 and p20 and RB Update 2016 Stakeholders	

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DISCLOSURE	DESCRIPTION	STATUS NOTES	ASSURANCE	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Report Profile					
G4-28	Period for information provided	Full		ARA Inside front cover; RB Update Inside Front Cover; Reporting Criteria p1 ; and Data Sheet 2017	
G4-29	Date of most recent previous report	Full		Download centre	
G4-30	Reporting cycle	Full			Annual
G4-31	Contact point for questions regarding the report or its contents	Full		Contact us	
G4-32	The 'in accordance' option selected	Full			We align with the GRI G4 framework and continue to move towards accordance compliance at Core level.
G4-33	Organization's policy and current practice with regard to seeking external assurance for the report	Full		ARA p26 and online	Limited ISAE3000 (revised) assurance by Deloitte LLP for the 2017 Annual Responsible Business Reporting. Deloitte's 2017 assurance statement and the 2017 Reporting Criteria are available online
Governance					
G4-34	Governance structure, including committees of the highest governance body	Full		ARA p18 and p51-83	
Ethics and integrity					
G4-56	Organization's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	Full		ARA p18, p59, p63, p99, p108, p133 and p150 and Modern Slavery And Human Trafficking Statement 2017	

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
SPECIFIC STANDARD DISCLOSURES							
CATEGORY: ECONOMIC							
DMA & DMA (FSS)	Disclosures on Management Approach	Economic performance and contribution <ul style="list-style-type: none"> – Business performance and growth – Indirect economic contribution – Supply chain – Impact of climate risks 	Full	Limited ISAE3000 Deloitte LLP assurance on total community investment		<p>Direct economic value generated, including job creation and colleague costs: DMA a. ARA p10-11, p18 and Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 DMA b. ARA p18 and online DMA c. ARA p18-20, p32, p59, p62-63 and p110-113 and Data Sheet 2017</p> <p>Tax: DMA a. RB Update p6-7, p18-19 and p20-21 and ARA p25 DMA b. ARA p108; online; and Data Sheet 2017 DMA c. ARA p166-171, p178 and p189</p> <p>Indirect economic impact SME, homebuyer, business and entrepreneur support: DMA a. ARA p1, p3, p5, p7, p10-12, p18-20 and p23-25 DMA b. ARA p18; RB Update p6-7, p-18-19 and p20-21 DMA c. ARA p18-20, p32, p59, p62-63 and p110-113;</p> <p>Community investment: DMA a. ARA p10-11, p18 and p25; RB Update p6-7 and p20-21 DMA b. ARA p18 and RB Update p20-21 DMA c. ARA p18-20, p32, p59, p62-63 and p110-113</p> <p>DMA FSS Community investment strategy: RB Update p6-7 and p20-21</p> <p>Supply Chain: DMA a. RB Update p18-19 and Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 DMA b. ARA p25 and p110 and RB Update p6-7 and p18-19 DMA c. ARA p114</p> <p>Impact of climate risk: DMA a. ARA p26-27 and RB Update p22-23 DMA b. ARA p133 DMA c. ARA p27 and RB Update p24</p>	In addition to our Helping Britain Prosper Plan – aimed at tackling the issues people, businesses and communities are facing in Britain today – our community investment programmes focus on three core themes: education, employability and enterprise. Our community programmes are assessed against our Responsible Business strategy and performance and impact is tracked internally.

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Aspect: Economic performance							
G4-EC1	Direct economic value generated and distributed (FS Sector)	Economic performance and contribution – Economic contribution – Support for Britain's businesses and entrepreneurs	Full		Inside and Outside	ARA p1, p3, p5, p7, p10-12, p18-20 and p23-25 Operating costs and income: ARA p166 Tax: ARA p25 and p189 Job creation and supplier spend: ARA p24, p26, p50, p104, p114 and p186-187; Helping Britain Prosper Plan (HBPP) 2017 p2-4; Support for Britain's businesses and entrepreneurs ARA p1, p3, p5, p7, p10-12, p18-20 and p23-25 and Data Sheet 2017 p1 Community investment: RB Update p6-7 and p20-21; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4; online: and Data Sheet 2017, p1	
GR-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	– Impact of climate risks	Full		Inside and outside	ARA p26-27	
Aspect: Indirect Economic Impacts							
G4-EC7	Development and impact of infrastructure investments and services supported	Economic performance and contribution – Indirect economic contribution – Product responsibility and accountability – Support for Britain's businesses and entrepreneurs	Partial		Inside and Outside	Infrastructure investment, Support for Britain's businesses and entrepreneurs: ARA p3, p5, p7, p10-12, p18-20 and p23-25 and Data Sheet 2017 Service support: ARA p19-20 and p23-24; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and RB Update p6-7, p14-17 and p18-19	
G4-EC8	Significant indirect economic impacts, including extent of impacts	Economic performance and contribution – Indirect economic contribution	Partial		Inside and Outside	ARA p1, p3, p5, p7, p10-12, p18-20 and p23-25; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and Data Sheet 2017	
G4-EC9	Proportion of spending on local suppliers at significant locations of operation	Economic performance and contribution – Economic contribution Human rights, diversity and wellbeing – Transparency in the supply chain	Full		Inside and Outside	RB Update p6-7 and p18-19 and Data Sheet 2017	In 2017, our supplier expenditure was £5.0 billion (£5.3 billion in 2016) with 94 per cent of this spent with UK-based suppliers.

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CATEGORY: ENVIRONMENTAL							
G4-DMA	Disclosure on management approach	Building trust – Responsible conduct	Partial			Environmental impacts, Supporting the low carbon economy: DMA a. ARA p18 and p26-27 DMA b. ARA p32-35; RB Update p6-7 and p22-23; and online DMA c. ARA p133 and RB Update p6-7 and p22-23 GHG emissions, water, waste: Reporting Criteria 2017	The Group recognises the importance of managing our environmental impact and supporting the move to a low carbon economy. We monitor, measure and report the GHG emissions associated with our buildings and business travel.
Aspect: Materials							
G4-EN1	Materials used by weight or volume	Building trust – Responsible conduct (environmental management)	Partial		Inside	RB Update p23 and Data Sheet 2017 p2	
Aspect: Energy							
G4-EN3	Energy consumption	Building trust – Responsible conduct (environmental management)	Partial	Limited ISAE3000 Deloitte LLP assurance	Inside	RB Update p23; ARA p26; Reporting Criteria 2017 p4 and Data Sheet 2017, p2	
G4-EN6	Reduction of energy consumption	Building trust – Responsible conduct (environmental management)	Partial	Limited ISAE3000 Deloitte LLP assurance	Inside	RB Update p22-23; ARA p26 and Reporting Criteria 2017 p2	
Aspect: Water							
G4-EN8	Total withdrawal of water by source	Building trust – Responsible conduct (environmental management)	Full	Limited ISAE3000 Deloitte LLP assurance	Inside	RB Update p23; Reporting Criteria 2017 p7 and Data Sheet 2017 p2	100% of our water comes from municipal supplies.
Aspect: Emissions							
G4-EN15	Direct GHG emissions (Scope 1)	Building trust – Responsible conduct (environmental management)	Full	Limited ISAE3000 Deloitte LLP assurance	Inside	ARA p26; RB Update p22; Reporting Criteria 2017 p4 and Data Sheet 2017 p2	Reporting criteria 2017
G4-EN16	Energy indirect GHG emissions (Scope 2)	Building trust – Responsible conduct (environmental management)	Full	Limited ISAE3000 Deloitte LLP assurance	Inside and outside	ARA p26; RB Update p22; Reporting Criteria 2017 p5 and Data Sheet 2017 p2	
G4-EN17	Other indirect GHG emissions (Scope 3)	Building trust – Responsible conduct (environmental management)	Full	Limited ISAE3000 Deloitte LLP assurance	Inside and outside	ARA p26; RB Update p22; Reporting Criteria 2017 p6 and Data Sheet 2017 p2	

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
G4-EN18	GHG emission intensity	Building trust – Responsible conduct (environmental management)	Full	Limited ISAE3000 Deloitte LLP assurance	Inside	ARA p83; RB Update p22; Reporting Criteria 2017 p4-5 and Data Sheet 2017 p2	Ratio applies to Scope 1 and Scope 2 emissions (EN16 part c). Specific gases are not separately reported (relating to buildings, vehicles, chillers).
G4-EN19	Reduction of GHG emissions	Building trust – Responsible conduct (environmental management)	Full		Inside	ARA p26; RB Update p22-23 and Data Sheet 2017 p2	Our primary initiative is energy management and lower-carbon business travel. Applies to Scope 1 and Scope 2 only. We do not report specific gases in our methodology.
Aspect: Effluent and waste							
G4-EN23	Total weight of waste by type and disposal method	Building trust – Responsible conduct (environmental management)	Partial	Limited ISAE3000 Deloitte LLP assurance	Inside	RB Update p23; Reporting Criteria 2017 p7 and Data Sheet 2017 p2	Lloyds Banking Group's reporting discloses the percentage diverted from landfill.
Aspect: Environment Grievance Mechanisms							
G4-EN34	Number of grievances about environmental impacts – filed, addressed and resolved through formal mechanisms	Building trust – Responsible conduct (environmental management)	Partial		Inside and outside	ARA p24, p63 and p133	We have no record in 2017 of any grievances of this nature through our formal grievance procedures or Speak-Up mechanism.

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CATEGORY: SOCIAL							
Labor practices and decent work							
G4-DMA	Disclosure on management approach	Building trust – Responsible conduct (People management and development)	Full			People management and development: Responsible conduct, codes, policies: DMA a. ARA p18 and p21-22 DMA b. ARA p18, p21-22, p27 and online DMA c. ARA p21 and Reporting Criteria 2017 p1 Training and development: DMA a. ARA p18 and p21-22 DMA b. ARA p18, p21-22, p27 and online DMA c. ARA p21 and RB Update p14 Occupational health, safety and wellbeing: DMA a. ARA p18 and p22 DMA b. ARA p27 and online DMA c. ARA p115 and p135 FSS – H&S: ARA p22-23, p27, p110 and p135; RB Update p6-7, p10-13 and p14-15 and online	As a service and customer-focused organisation, attracting, developing and retaining the best talent is vital to our success. Labour-related issues are of particular importance in our business. Responsible conduct: Our policies, codes, systems and initiatives are created and embedded in order to prevent bribery and corruption. Both for legislation and external guidance compliance; and for customer data and funds protection. Training, learning and development: We place high importance on the development of our people, and provide regular training and performance reviews for all colleagues. We apply the same high and fair standards of employment to our contractors and suppliers. Safety, health and wellbeing: Retaining the best talent also means investing in the systems and training needed to ensure the safety and wellbeing of our colleagues. Our initiatives to tackle health and wellbeing related issues include, agile working, mediation and stress-management and healthy living programs. We offer support to colleagues to protect our customers and they can access our Anti-Money Laundering and Counter Terrorist Policies and specialist training if required.
G4-DMA-FSS	FSS: Occupational Health and Safety (policies and practices regarding threats and violence in place (aggressions by customers; criminal activities, terrorism).	People management and development – Training and development – Occupational H&S					
Aspect: Occupational Health and safety							
G4-LA6	Type and rate of injury	People management and development – Occupational health, safety and wellbeing	Partial		Inside	RB Update p13; ARA p22 and Data Sheet 2017 p2	
Aspect: Training and education							
G4-LA9	Average hours of training per year per employee by gender, and by employee category	People management and development – Training and development	Partial		Inside	ARA p22; RB Update p14 and Data Sheet 2017 p1	

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	Building trust – Responsible conduct – Transparency – People management and development – Pay and performance management – Training and development	Full		Inside	ARA p21-23; RB Update p6-7 and p10-13 and Data Sheet 2017 p1	All colleagues, regardless of gender or grade, receive full performance reviews twice a year
Aspect: Diversity and equal opportunity							
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership and other diversity indicators	People management and development Human rights, diversity and wellbeing – Equal opportunities and diversity and inclusion	Full		Inside and Outside	ARA p21 and p58; RB Update p11; Reporting Criteria 2017; online and Data Sheet 2017 p2	Inclusion and diversity: We continuously strive to create and maintain an inclusive and fair workplace culture, and a diverse workforce to represent the customers we serve. For us, this includes gender diversity – at all levels but with a targeted focus on senior roles, as well as LBGT, ethnicity and disability.
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	Building trust – Responsible conduct – People management and development – Human rights, diversity and wellbeing – Equal opportunities and diversity and inclusion – Human rights compliance, awareness and impact	Full		Inside and Outside	Gender Pay Gap Report 2017 ; RB Update p11 and Data Sheet 2017 p2	
Aspect: Labour Practices Grievance Mechanisms							
G4-LA16	Number of grievances about labour practices filed, addressed and resolved through formal grievance mechanisms	Building trust – Responsible conduct – People management and development	Partial		Inside and Outside	ARA p24, p63 and p76; RB Update p11 and p13 and Data Sheet 2017 p2	There is a Whistleblowing 'Champion' on the Board (ARA p76)

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CATEGORY: SOCIAL							
Sub-category: HUMAN RIGHTS							
G4-DMA	Disclosure on management approach	Building trust – Responsible and ethical lending – Responsible conduct Human rights, diversity and equality – Equal opportunities, inclusion and diversity – Transparency in the supply chain	Partial			Responsible and ethical lending: DMA a. ARA p24, p27 and p135 DMA b. ARA p24 and online DMA c. ARA p24 and p150 Responsible conduct: DMA a. ARA p18, p27 and p51-83 (Governance) DMA b. ARA p18, p27, p56, p70-71, p82, p90 and online DMA c. ARA p80, p90 and p113 Human rights, diversity and equality: DMA a. ARA p21-22 and p27 and RB Update p12 DMA b. ARA p72 and online DMA c. ARA p56, p70-71, p82 and p90 Transparency in the supply chain: DMA a. ARA p24-25 and RB Update p18 DMA b. ARA p25 DMA c. ARA p90	
Aspect: Investment							
G4-HR1	Total number and percentage of significant investments and contracts that include human rights clauses or underwent human rights screenings	Building trust – Responsible and ethical lending – Responsible conduct	Partial		Inside and Outside	ARA p24, p59, p61, p69, p76 and p80 and RB Update p16-17	
G4-HR2	Total hours of employee training on human rights or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	Building trust – Responsible conduct Human rights, diversity and equality – Human rights	Partial		Inside	ARA p24 and Data Sheet 2017 p1	All colleagues complete annual anti-bribery and health and safety training as part of the Group's mandatory training curriculum.

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Aspect: Forced or compulsory labour							
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of all forms of forced or compulsory labour	Human rights, diversity and equality – Human rights – Transparency in the supply chain	Partial		Outside	ARA p22 and p25; RB Update p12 and online	Lloyds Banking Group welcomes the UK Modern Slavery Act 2015 as a means of encouraging businesses to actively address human rights issues, including forced labour and human trafficking. We are committed to doing business responsibly and taking meaningful steps to ensure that workers' fundamental rights and freedoms are respected. We have a zero tolerance approach to slavery, trafficking or forced labour in any part of our business or supply chain.
Aspect: Assessment							
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments	Human rights, diversity and equality – Human rights	Partial		Inside and Outside	ARA p22 and p25; RB Update p12 and online	The Group is a signatory to Equator Principles and the UN Principles for Responsible Investment. These support our commitment to responsible investment and to the incorporation of ESG issues into investment analysis and decision making.

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CATEGORY: SOCIAL							
Sub-category: SOCIETY							
DMA	Disclosure on management approach	Supporting communities Full and society <ul style="list-style-type: none"> – Support for vulnerable customers – Financial education and inclusion – Community programmes Product responsibility and accountability <ul style="list-style-type: none"> – Support for Britain's businesses and entrepreneurs – Widening financial inclusion 		Limited IASE3000 Deloitte LLP assurance on total community investment		<p>Support for vulnerable customers: DMA a. ARA p18-20, p25; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and RB Update p15 DMA b. ARA p18-20 and p25; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and online; DMA c. ARA p63 and p80 and Data Sheet 2017 p3</p> <p>Financial education and inclusion/Widening financial inclusion: DMA a. ARA p23 and p25; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and RB Update p15 DMA b. online DMA c. ARA p63 and p80 and Data Sheet 2017 p3</p> <p>Community programmes: DMA a. ARA p23 and p25; Helping Britain Prosper Plan (HBPP) Update 2017 p2-4 and RB Update p20 DMA b. Reporting Criteria 2017 p2 DMA c. ARA p63 and p80 and Data Sheet 2017</p> <p>Support for Britain's businesses and entrepreneurs: DMA a. ARA p18-20 and p25; HBPP 2017-18 and RB Update p20 DMA b. Online DMA c. ARA p63 and p80 and Data Sheet 2017 p3</p>	Through our high street brands we are an integral part of communities across Britain, and we can only thrive if they do. The support and core products and services that we provide help the communities in which we operate to prosper. But we also go further – our public commitments to communities include: colleague volunteering, support for community organisations, community investment programmes, donations to our four Foundations, and fundraising for our Charity of the Year. In addition to our Helping Britain Prosper Plan; we also support communities with our investment programmes (focused around education, employability and enterprise) and through the LBG Foundations and the charitable donations and colleague time and skills we give. Community engagement: Building and maintaining strong relationships with the communities in which we operate is essential for our business. We engage with local communities regularly, both through our Stakeholder panel and a series of initiatives.

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Aspect: Local communities							
FS13	Access points in low- populated or economically disadvantaged areas by type	Supporting communities and society – Financial education and inclusion	Partial		Inside and Outside	RB Update p20-21	
FS14	Initiatives to improve access to financial services for disadvantaged people	Supporting communities and society – Financial education and inclusion	Full		Inside and Outside	ARA p18-20 and p25; RB Update p21 and HBPP 2017 update p2-4 and online	
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	Supporting communities and society – Community programmes	Partial		Inside and Outside	ARA p18-20 and p25; RB Update p20; online ; and Helping Britain Prosper Plan (HBPP) Update 2017 p2-4	
Aspect: Anti-corruption							
DMA	Disclosure on management approach (specific to Anti-corruption)	How the Group is run – Governance and accountability – Board effectiveness Building trust – Responsible conduct	Partial			<p>Governance and accountability: DMA a. ARA p24 and p135 and RB Update p2 DMA b. Online DMA c. ARA p58, p60 and p66</p> <p>Board effectiveness: DMA a. ARA p60-65 and p82 DMA b. ARA p68-69 DMA c. ARA p66</p> <p>Responsible conduct – Anti-bribery and corruption: DMA a. ARA p24 and p134 and RB Update p2 DMA b. Online DMA c. ARA p68-69 and p135</p>	<p>Doing business responsibly is vital for the sustainability of the Group and for the trust of our customers and stakeholders. It requires strong shared goals – we take a zero tolerance stance on corruption and bribery – and the continuous effort from every colleague, underpinned by a robust, all-encompassing framework.</p> <p>Our Values and Codes of Responsibility set out the required behaviors of our colleagues, contractors and suppliers; and are enforced through robust training and systems, including Speak-Up our whistle-blowing process.</p> <p>Anti-corruption and bribery: Our policies, codes, systems and initiatives are created and embedded in order to prevent bribery and corruption. The Group regularly reviews and assesses these policies to keep them current, effective and consistent across markets and jurisdictions. All colleagues, including contractors, complete mandatory annual anti-bribery training and are encouraged to report confidentially any instances of suspected bribery.</p>
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	Building trust – Responsible conduct	Partial		Inside and Outside	ARA p24 and p27; RB Update p2 and p12 and Data Sheet 2017 p1	

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G4-SO4	Communication and training on anti-corruption policies and procedures	Building trust – Responsible conduct	Full		Inside	ARA p24-25 and RB Update p2 and p12	All colleagues, including contractors, complete annual anti-bribery training and are encouraged to report confidentially any instances of suspected bribery via the Speak-Up service or their line manager. Each colleague is aware of our Anti-Money Laundering and Counter Terrorist Policy and completes training to understand how they can help to protect the Group and our customers.
G4-SO5	Confirmed incidents of corruption and actions taken	Building trust – Responsible conduct	Partial		Inside and Outside	ARA p24-25 and RB Update p12	
Aspect: Public Policy							
G4-SO6	Total value of political contributions by country and recipient/ beneficiary	How the Group is run – Governance and accountability Building trust – Responsible conduct – Transparency	Full		Inside and Outside	ARA p5, p8 and p18-20	We do not make any contributions to political parties, but we do engage regularly with government bodies and regulatory bodies on relevant public policy.
Aspect: anti-competitive behaviour							
G4-SO7	Total number of legal actions for anti- competitive behaviour, anti-trust, and monopoly practices and their outcomes	How the Group is run – Governance and accountability Building trust – Responsible conduct – Transparency	Partial		Inside and Outside	ARA p24-25, p8, p34 and p42 and online	
Aspect: Compliance							
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	How the Group is run – Governance and accountability Building trust – Responsible conduct	Partial		Inside and Outside	ARA p113	To the best of our knowledge, we have complied with all laws and regulations and therefore have not received any fines or sanctions this reporting year.
G4-SO11	Grievance Mechanisms for Impacts on Society	How the Group is run – Governance and accountability Building trust – Responsible conduct	Full		Inside and Outside	ARA p24 and p62-63; and Data Sheet 2017 p1 (FCA complaints)	We have complied with all environmental laws and regulations and to the best of our knowledge have therefore not received any fines or sanctions during this reporting year.

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
CATEGORY: SOCIAL							
Sub-category: PRODUCT RESPONSIBILITY							
DMA	Disclosures on Management Approach	Product responsibility and accountability <ul style="list-style-type: none"> – Customer privacy and data security – Support for Britain's businesses and entrepreneurs – Widening financial inclusion 	Full			Customer privacy and data security: DMA a. ARA p23 and online DMA b. ARA p27 and p79 and online DMA c. ARA p33, p79 and p110 Support for Britain's businesses and entrepreneurs: DMA a. ARA p18-20 and p25; HBPP 2017-18 and online DMA b. RB Update p15 and online DMA c. ARA p63 and p80; Data Sheet 2017 p3 Widening financial inclusion: DMA a. ARA p23 and p25 and RB Update p15 DMA b. Online DMA c. ARA p63 and p80 and Data Sheet 2017 p3	We focus on the following issues: Customer privacy: In order to build better customer experience and satisfaction, we embed – through colleague training and performance criteria – our policies on clear and fair customer product and service marketing, sales and communications. Widening financial inclusion: We create and deliver simple and responsible products and services, through a broad range of channels, as well as educating and supporting SMEs, entrepreneurs, and new home-buyers.
DMA (FSS) Active Ownership		How the Group is run <ul style="list-style-type: none"> – Governance and accountability 	Partial			ARA p59, p62-62 and p84-85	We regularly engage with our stakeholders about social and environmental issues: We consult stakeholders on the issues that matter most to them in our annual materiality process; as well as responding to any issues raised and voted on at our AGM.
DMA (FSS) Policies for the fair design and sale of financial products and services	Disclosures on Management Approach	Building Trust <ul style="list-style-type: none"> – Responsible conduct 	Full			ARA p23 and p25; online ; ARA p63 and p80 and Data Sheet 2017 p3	We take a responsible approach to lending, sales and communications, to ensure the wellbeing of our customers. We implement responsible and transparent processes and robust policies and processes to encourage ethical behaviour in the workforce. This is underpinned by training, performance related review and a remuneration policy. In order to build better customer experience and satisfaction, we embed – through colleague training and performance criteria – our policies on clear and fair customer product and service marketing, sales and communications.

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DISCLOSURE	DESCRIPTION	HOW THIS RELATES TO LLOYDS BANKING GROUP MATERIALITY	STATUS NOTES	ASSURANCE	BOUNDARY	LOCATION IN THE 2017 REPORTING SUITE	FURTHER COMMENTS
Aspect: Active ownership							
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	Building Trust – Responsible conduct – Responsible and ethical lending	Partial		Inside and Outside	ARA p26-27, p62-63 and p80	
FS11	Percentage of assets subject to positive and negative environmental or social screening	Building Trust – Responsible conduct – Responsible and ethical lending	Partial		Inside and Outside	ARA p23-24, p26-27, p62-63 and p80	More information on the Equator Principles can be found online
Aspect: Customer privacy							
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Building Trust – Responsible conduct	Partial		Inside and Outside	ARA p23, p27, p33, p79 and p110; online and Data Sheet 2017 p1 (FCA complaints)	We protect our 27 million customers using state of the art security measures, including secure log-on and log-off features as well as systems that detect possible anomalies in calls we receive and highlight fraudulent payments in real time. We help customers keep themselves safe by providing best practice information and championing public information campaigns.