

# **2016 EU-wide Stress Test**

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



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
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) <sup>1</sup>			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 <sup>2</sup>			10,122
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015						
			Exposure	values			Risk expos	sure amounts			Stock o	of provisions		
		A-II	88	Fil	IRB	A-1	RB	F-IRB		A-1	IRB	F-I	RB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	22.449	0	0	0	1.896	0	0	0	0	.0	
	Institutions		0	15,946	24	0	0	4,388	0	0	0	. 0	23	98.99
	Corporates - Of Which: Specialised Lending	23	0	164.293 29,271	4.895 2.234	3/	0	97.741 23,032	0	0	0	317 101	2.018 791	42.29 37.19
				16.313	1,309			11.954				101	791 502	
	Corporates - Of Which: SME Retail	23		16.313	1.309	79.931		11.954	0	0	0	30	502	
	Retail - Secured on real estate property	531.694 459,596	7.524 6.093	0	0	79.931 47,869	7.113 4,214	0	0	1.515 1,267	1.455 1,117	0	0	19.39 18.39
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	13.690	6,093	0	0	47,869	4,214 843		0	1,207	1,117		U	18.39
Lloyds Banking Group Plc	Retail - Secured on real estate property - Of Which: non-SME	445,906	5.476	0	0	44,369	3,371		0	1,251	1,090		0	19.99
Lioyus bariking Group Fic	Retail - Qualifying Revolving	49,697	681	0	0	15.370	1.662		0	136	197	°		28.99
	Retail - Other Retail	22,401	750	0	0	16,692	1.237	0	0	112	141	ů	0	18.89
	Retail - Other Retail - Of Which: SME	3,341	285		0	2,324	139		0		111	o o		1.79
	Retail - Other Retail - Of Which: non-SME	19.060	465	0	0	14.369	1.099	0	0	110	136	0	0	29.39
	Equity	15,000	0	10.082	70	0	0	24.168	133	0	130	o o	0	0.09
	Securitisation	Ů	Ů	10,002	,,,	Ů	ŭ	11,100		ŭ	ŭ	ŭ		0.07
	Other non-credit obligation assets	1 958	0	10.576	0	0	0	7.456	0	0	0	451	0	
	IRB TOTAL	533,674	7,524	223,346	4,988	79,968	7,113	135,649	133	1,515	1.455	768	2.042	28.29

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	B B	F-I	RB	A-II	RB	F-IR	3	A-	IRB	F-E	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments	0	0	277	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	1,771 564	42.2%
	Corporates - Of Which: Specialised Lending	0	0	21,724	1,677	0	0	17,913	0	0	0	0	564	35.5%
	Corporates - Of Which: SME	23	0	16.278	1.306	37	0	11.906	0	0	0	0	502	38.4%
	Retail	521,022	7,195	0	0	73,684	6,412	0	0	1,458	1,339	0	0	18.6%
	Retail - Secured on real estate property	449.036	5.764	0	0	41.683 3.389	3.513	0	0	1.213	1.001	0	0	17.4%
United Minardon	Retail - Secured on real estate property - Of Which: SME	13,677	616	0	0	3,389	832	0	0		2/	0	0	4.4%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	435,358	5,147	0	0	38,294	2,681	0	0	1,204	974	0	0	18.9%
	Retail - Qualifying Revolving	49.697 22.289	681	0	0	15.370	1.662 1.237	0	0	136	197	0	0	28.9% 18.8%
	Retail - Other Retail		/50	0	0	16,631 2.323	1,23/	0	0	110	141	0	0	
	Retail - Other Retail - Of Which: SMF	3.341 18.948	285	0	0	2.323 14.308	1.099	0	0	0	5	0	0	1.7% 29.3%
	Retail - Other Retail - Of Which: non-SME	18,948	400	9,719	U	14,308	1,099	23,294	U	110	130	U	U	29.3%
	Equity Securitisation	U	U	9,719	U	U	U	23,294	U	U	U	U	U	-
	Other non-credit obligation assets	1.958		10.576	0			7.456	0	0		451	0	
		523,002	7,195		4.316	73,721	6,412			1,458	1,339	453	1,794	27.5%
	IRB TOTAL ck / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	523,002	7,195	148,028	4,316	/3,/21	6,412	109,577	U	1,458	1,339	453	1,794	27.5%

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-I	RB	F-IRI	В	A-I	RB	F-11	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0		21.190	0	0	0	1.815	0	0	0	0	- 0	)
	Institutions	0		2.528	_0	0	0	660	0	0	0	0	. 0	1
	Corporates	0		17,013	/6	0		7,675 623	0	0	0	0	16	6 21.0 6 21.0
	Corporates - Of Which: Specialised Lending	0		1.489	/6	0	0	623	U	0	0	0	16	, 21.0
	Corporates - Of Which: SME			0	0	0		0	U	0	0			á
	Retail - Secured on real estate property	U		0	U	0	U	U	U	0	U			
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	, o		á
United States	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	ů ů	o o	n n	0	0	ň		á
Officed States	Retail - Qualifying Revolving	o o	i	0	0	o o	ő	ő	n n	0	ů ů	ŏ	·	á
	Retail - Other Retail	i i	i	0	o o	o o	i i	ō	o o	0	0	0		a
	Retail - Other Retail - Of Which: SME	ō	l c	ō	ō	0	ō	ō	ō	ō	ō	ō	. 0	3
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	. 0	)
	Equity	0		0	70	0	0	0	133	0	0	0	. 0	0.0
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	. 0	)

			Exposur	e values			Risk expo	31/12/2015 sure amounts			Stock	of provisions		
		A-IF	В	F-1	RB	A-1	IRB	F-IR	В	A-1	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	329	0	0	0	60	0	0	0	0	0	
	Corporates	0	0	978	22	0	0	439	0	0	0	0	11	1 49.9%
	Corporates - Of Which: Specialised Lending	0	0	99	22	0	0	82	0	0	0	0	11	1 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	-
Netherlands	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	4
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	4 1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	u u	0	0	0	0	1
		0		0	U	0	0		u			0	u u	1
	Equity Securitisation	0	0	0	0	0	0	0		0	0	0		1
	Other non-credit obligation assets				0		0				0			
	IRB TOTAL	6,302	70	1.307	22	1,625	162	499		0	- 0		11	33.6%



Lloyds Banking Group Plc

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-II	RB	F-IRI	3	A-1	IRB	F-II	18	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	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	20	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	259	0	0	4.450	528	0	0	38	96	0	0	37.0%
	Retail - Secured on real estate property	4.246	259	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	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	4.246	259	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													
	Other non-credit obligation assets	0		0		0	0	0	0			0		
	IRB TOTAL	4,246	259	1,332	26	4,450	528	717		38	96	0	20	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	e values			Risk exp	sure amounts			Stock	of provisions		
	A-I	88	F-	IRB	A-	-IRB	F-IRB		A-	-IRB	F <sub>1</sub>	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>								
Central banks and central governments	0	0	0	0	0		0	0	0	0	. 0	0	
Institutions	0	0	0	0	0		0	0	0	0	. 0	0	
Corporates	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	
Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0	
Retail	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	
Retail - Secured on real estate property - Of Which: SME	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	
Retail - Qualifying Revolving	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	
Retail - Other Retail - Of Which: SME	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	
Equity	0	0	0	0	0		0	0	0	0	1 0	0	
Securitisation													
Other non-credit obligation assets	0	0	0		0		0	0	0	0	0		)
IRB TOTAL	0	0	0		0		0	0	0		4 0		ı <u> </u>

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-II	18	æ	RB	A-	IRB	F-IR	В	A-IRB		FE	IRB .	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	ő	0	0		ő	o o	3
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	: :
Retail	ŏ	ő	ő	0	ő	ő	ŏ	ő	ŏ	ŏ	ő	ă	i -
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	:
Retail - Secured on real estate property - Of Which: non-SME	ŏ	ő	ő	0	ő	ő	ŏ	ő	ő	ŏ	ŏ	ă	-
Retail - Oualifving Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	3 :
Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0	:
Retail - Other Retail - Of Which: non-SME  Equity	0	0	0	0	0	0	Ö	0	0	0	0	0	
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	ŏ	ő	ő	Ö	ő	ő	ő	ő	ő	ő	ő	Ö	i -

TRETOTAL

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	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-I	IRB	A-I	IRB	F-IF	₹B	A-IRB		F-IRB		Coverage Ratio -
(min EUR. %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments													
Central banks and central dovernments Institutions			0	0	0		0		0	0	0	,	
Corporates	0	0	0	0	0	0	0	0	0	0	o o		1
Cornorates - Of Which: Specialised Lending	0	0	0	0	i i	0	i i	0	0	0	ō	i	
Corporates - Of Which: SME	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	i	
Retail	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	(	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Secured on real estate nomenty - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Oualifvina Revolvina	0	0	0	0	0	0	0	0	0	0	0	9	4
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	,	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	,	
Fourty	o o	0	0	0	0	0	ů ů	0	0	0	ő	ì	
Securitisation	_			_		_	_			_			
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

<sup>1</sup> 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 expo	sure amounts			Stock	of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IRB		A-IRB		F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
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		3
Comprates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	U	U	U	0		U	U	0			3
Corporates - Or Writch: SME Retail	0	0	0	0	0	0	0	0	0	0			3
Retail - Secured on real estate property	0	0	0	0	0	0	o o	ň	o o	0	, a		
Retail - Secured on real estate property - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	i c	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	Ó	0	0	0	o o	0	0	0		)
Retail - Oualifying 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			
Securitisation													
Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0			3
IRB TOTAL		0	- 0	- 0	. 0	0		0	. 0	0			'

	31/12/2015												
		Exposur					sure amounts				of provisions		
	A-I	RB	F-	RB	A-I	IRB	F-IR	:8	A-	IRB	F-	IRB .	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Familian basis and rendral movements. Institutions Controllers Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	
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												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-)	RB	A-I	RB	F-IR	RB	A-I	RB	F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-
Institutions	0		0	0	0	0	0	0	0	0	0	0	-
Comorates	0		0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0	9	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	-
Retail	0		0	0	0	0	0	0	0	0	0	u u	-
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	U		0	U	0	U	U	U	U	U		u	-
Retail - Secured on real estate moments - 01 Which: SMF Retail - Secured on real estate property - 01 Which: non-SME	U		0	U	0	U	U	U	U	U		u	-
Retail - Oualifying Revolving  Retail - Oualifying Revolving	U		0	U	0	0		0	0	U			
Retail - Other Retail	0		0	0	0	0	i i	0	o o	0	o o	Ö	
Retail - Other Retail - Of Which: SME	ů ů	i	0	ů ů	ő	ñ	i i	0	o o	ů ů	ő	Ö	
Retail - Other Retail - Of Which: non-SMF	0	i i	0	0	o o	n n	i i	0	0	0	ō	0	
Equity	0	1 6	ō	ō	ō	ō	i o	l ō	0	ō	ō	ō	
Securitisation													
Other non-credit obligation assets	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	-
Communication Characteristics for data (and stands (data deposit stands for data and in a communication (A and the Mathedata instands)								•					•



						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	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%		2,807	39.3%	0.2%	3,214	37.9%
	Corporates - Of Which: Specialised Lending	0.1%	924	35.9%		999	33.5%	0.3%	1,082	31.6%
	Corporates - Of Which: SME	0.2%	568	37.4%		610	35.8%	0.4%	689	34.5%
	Retail	0.3%	4,647	20.9%		6,209	21.0%		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	0.6%	121	12.1%	0.7%	218	16.1%	0.9%	334	18.4%
Lloyds Banking Group Plc	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	11.3%
	Retail - Qualifying Revolving	1.5%	1,059	49.2%	1.5%	1,779	55.0%	1.4%	2,443	57.5%
	Retail - Other Retail	1.6%	618	35.7%		997	42.2%	1.8%	1,389	44.9%
	Retail - Other Retail - Of Which: SME	0.3%	17	4.6%	0.4%	30	7.2%	0.7%	52	10.4%
	Retail - Other Retail - Of Which: non-SME	1.9%	601	45.8%		967	50.4%	2.1%	1,338	52.1%
	Equity	0.0%		0.0%	0.0%	0	0.0%	0.0%		0.0%
	Securitisation									
	Other non-credit obligation assets	0.0%	451		0.0%	451		0.0%	451	
	IRB TOTAL  Idefault stock (se defined in paragraphy 59 and 61 of the Methodological note)	0.3%	7,669	26.6%	0.2%	9,492	25.3%	0.3%	11,396	24.5%

	Adverse Scenario												
	31/12/20:	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	rate Provisions						
0.0%	0	-	0.0%	0	-	0.0%	0						
0.7%	93	50.9%	0.8%	168	47.1%	0.0%	172						
0.5%	3,331	43.5%	1.3%	5,405	42.2%	0.8%	6,733						
0.2%	987	38.0%	1.5%	1,423	36.4%	1.5%	1,864	36.6					
0.7%	714	38.5%	2.0%	1,101	36.7%	1.2%	1,320						
0.5%	5,670	21.2%	0.6%	8,753	20.3%	0.5%	11,356						
0.2%	3,403	14.2%	0.3%	4,679	12.2%	0.2%	5,699	11.					
1.2%	210	16.8%	2.8%	580	21.5%	2.2%	852	23.:					
0.2%	3,193	13.9%	0.2%	4,099	11.2%	0.2%	4,847	10.5					
2.0%	1,319	52.4%	2.2%	2,395	57.8%	2.2%	3,406						
3.1%	948	39.6%	3.4%	1,679	44.1%	2.8%	2,251	45.5					
1.3%	53	10.9%	3.0%	153	17.3%	1.7%	210	19.1					
3.4%	895	49.0%	3.5%	1,526	52.5%	3.0%	2,040	53.					
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.					
0.0%	451	-	0.0%	451	-	0.0%	451						
0.5%	9,545	27.6%	0.7%	14,776	26.2%	0.5%	18,712	25.9					

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -		Stock of		Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	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%	592	34.2%	0.3%	653	31.9%	0.4%	722	30.0%
	Corporates - Of Which: SME	0.2%	538	37.4%		581	35.8%	0.4%	659	34.5%
	Retail	0.3%	4,405	20.5%	0.3%	5,895	20.7%	0.3%	7,347	20.5%
	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	0.6%	113	12.1%	0.7%	210	16.1%	0.9%	326	18.4%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.1%	2,617	14.5%	0.1%	2,912	12.0%	0.1%	3,190	10.4%
_	Retail - Oualifying Revolving	1.5%	1.059	49.2%	1.5%	1.779	55.0%	1.4%	2.443	57.5%
	Retail - Other Retail	1.6%	616	35.7%	1.7%	995	42.2%	1.9%	1,387	44.9%
	Retail - Other Retail - Of Which: SMF	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									
	Other non-credit obligation assets	0.0%	451		0.0%	451		0.0%	451	
	IRB TOTAL	0.3%	6,852	26.0%	0.3%	8,582	24.9%	0.3%	10,407	24.2%
1 Computed as: Stock of provisions for defaulted stor	ck / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17		31/12/20	18		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	rate Provisions			
	0			0			0			
2.6%	90	52.1%	2.8%	158	48.6%	0.1%	160	48.5		
0.7%	2,724	43.9%	1.5%	4,562	42.5%	1.0%	5,746	42.0		
0.2%	664	37.8%	1.6%	1,020	36.2%	1.7%	1,386	36.5		
0.7%	684	38.5%	2.0%	1.071	36.8%	1.2%	1.291	36.3		
0.5%	5,387	20.7%	0.6%	8,355	19.9%	0.5%	10,842	20.1		
0.2%	3.121	13.3%	0.3%	4.283	11.4%	0.2%	5.188	10.9		
1.2%	202	16.8%	2.8%	572	21.5%	2.2%	844	23.1		
0.2%	2.919	12.9%	0.2%	3.711	10.3%	0.2%	4.343	9.5		
2.0%	1.319	52,4%	2.2%	2,395	57.8%	2.2%	3,406	60.0		
3.1%	946	39.6%	3.4%	1,677	44.1%	2.9%	2,249	45.9		
1.3%	51	10.9%	3.0%	151	17.3%	1.7%	208	19.8		
3.4%	895	49.0%	3.5%	1,526	52.5%	3.0%	2,040	53.4		
0.0%	0		0.0%	0		0.0%	0	1		
0.0%	451		0.0%	451		0.0%	451			
0.5%	8,652	27.1%	0.7%	13,526	25,7%	0.6%	17,199	25.4		

		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	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		-	0	-	-	0	-
	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	-
United States	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
	Retail - Other Retail - Of Which: SME	0.3%	0	23.8%	0.4%	0	23.7%	0.7%	0	23.7%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity			0.0%	-		0.0%	-	0	0.0%
	Securitisation									
	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%

	Adverse Scenario												
	31/12/20	16		31/12/20	17	31/12/2018							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
0.0%	0		0.0%	0		0.0%	0						
0.0%	0	28.8%	0.1%	2	31.8%	0.0%	2	32.0%					
0.1%	41	30.7%	0.4%	118	36.8%	0.2%	163	38.2%					
0.1%	22	26.0%	0.9%	40	29.6%	0.9%	57	32.3%					
	0	-	-	0	-	-	0						
1.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
1.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%					
1.3%	0	24.5%	3.0%	0	25.0%	1.8%	0	25.3%					
-	0	-	-	0	-	-	0						
-	0	0.0%	-	0	0.0%	-	0	0.0%					
-	0	-	-	0	-	-	0						
0.1%	41	20,2%	0.2%	120	29.6%	0.1%	165	32.4%					

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	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%	0.2%	11	48.0%	0.3%	11	46.6%
	Corporates - Of Which: SME	-	0		-	0		-	0	
	Retail	0.1%	33	20.7%	0.1%	46	22.8%	0.1%	60	24.1%
	Retail - Secured on real estate property	0.1%	33	20.7%	0.1%	46	22.8%	0.1%	60	24.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.1%	33	20.7%	0.1%	46	22.8%	0.1%	60	24.1%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL	0.1%	44	25.3%	0.1%	58	26.0%	0.1%	72	26.5%
Computed as: Stock of provisions for defaulted s	tock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

Adverse Scenario											
	31/12/20	16		31/12/20	17		31/12/20	18			
airment ate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>			
	0			0			0				
0.0%	0	24.0%	0.0%	0	26.2%	0.0%	0	26.5			
0.1%	13	53.8%	0.5%	18	54.1%	0.3%	21	54.8			
0.1%	12	54.7%	1.2%	15	56.3%	1.3%	17	57.5			
	0	-	-	0	-	-	0	-			
0.2%	71	51.9%	0.2%	109	56.1%	0.2%	150	60.0			
0.2%	71	51.9%	0.2%	109	56.1%	0.2%	150	60.0			
	0		-	0		-	0	-			
0.2%	71	51.9%	0.2%	109	56.1%	0.2%	150	60.0			
	0		-	0		-	0	-			
	0		-	0		-	0	-			
	0		l-	0		l-	0	l-			
	0		-	0		-	0	-			
	0		-	0		-	0	-			
	0	-	-	0			0	-			
0.2%	84	52,3%	0.2%	126	55.8%	0.2%	171	59.3			



Lloyds Banking Group Plc

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0			0			0	
	Institutions	0.0%	0	18.1%	0.0%	0	18.5%	0.1%	0	19.8%
	Corporates	0.0%	20	74.9%	0.1%	20	71.8%	0.1%	21	68.0%
	Corporates - Of Which: Specialised Lending	0.0%	20	76.1%	0.1%	20	74.0%	0.1%	20	71.8%
	Corporates - Of Which: SME		0	-	-	0	-	-	0	-
	Retail	1.5%	226	38.9%	1.7%	300	34.7%	1.0%	339	30.4%
	Retail - Secured on real estate property	1.5%	226	38.9%	1.7%	300	34.7%	1.0%	339	30.4%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	16.5%	0.6%	0	16.4%	0.6%	0	16.4%
Ireland	Retail - Secured on real estate property - Of Which: non-SME	1.5%	226	38.9%	1.7%	300	34.7%	1.0%	339	30.4%
	Retail - Qualifying Revolving	-	0	-	-	0			0	-
	Retail - Other Retail		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation									
	Other non-credit obligation assets	-	0		-	0		-	0	
	IRB TOTAL	1.4%	246	40.8%	1.5%	320	36.0%	0.9%	360	31.6%

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>					
,	0			0			0						
0.1%	0	24.0%	0.3%	0	26.2%	0.2%	0	26.59					
0.2%	21	71.6%	0.9%	26	63.0%	0.5%	28	58.89					
0.1%	20	75.8%	0.8%	21	70.8%	0.6%	23	66.89					
-	0	-	-	0	-	-	0						
2.3%	273	42.5%	2.5%	400	40.3%	2.5%	532	40.09					
2.3%	273	42.5%	2.5%	400	40.3%	2.5%	532	40.09					
0.2%	0	17.0%	2.0%	0	17.4%	2.0%	0	17.89					
2.3%	273	42.5%	2.5%	400	40.3%	2.5%	532	40.09					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
0.0%	0		0.0%	0	-	0.0%	0						
				0			0						
2.1%	294	44.1%	2.3%	426	41.2%	2,3%	560	40.79					

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20	18
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Central banks and central governments		0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-		
Securitisation									
Other non-credit obligation assets		0		-	0	-		0	
IRB TOTAL		0		-	0	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-		0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	
-	0			0			0	
-	0	-		0			0	-

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio
_	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL		0			0			0	
1 Computed	as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	0			0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	U	
-	0	-	-	0		-	U	
-	0	-	-	0		-	0	
-	0		-	0	-	1	0	
	0			0		1	0	
_	0			0	_	-	0	
_	0			0	_	-	0	
	l ő	-		ő	-	-	ı ö	
-	0		-	0		-	0	
	0			0		-	0	

(min EUR, %)  Impairment, Stock of Coverage Ratio - Impairment, Stock						Baseline Sce	nario			
(mh BLR, %) rate Provisions Default Stock rate Provisions Provisio			31/12/20	16		31/12/20	17		31/12/20	18
Central banks and central covernments		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
Institutions	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Retail - Secured on real estate recovery  Retail - Secured on real estate recovery - Of Which: SHE  Retail - Contract on real estate recovery - Of Which: SHE  Retail - Other Retail	Institutions Convoxate: _Of Which: Severaled I enden Convoxate: _Of Which: Set  Retail Retail Secured on real estate encounty  Retail Secured on real estate encounty  Retail - Secured on real estate encounty - Of Which: Set  Retail - County on part and an encounty - Of Which: Set  Retail - County on part and part and part and part of the secure of th	- - - - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - - - - - - -	000000000000000000000000000000000000000		-	000000000000000000000000000000000000000	
Fourity - 0 - 0 - 0		-	0	-	-		-	-	- 0	
Securitisation Securitisation		1								
Other non-credit obligation assets - 0 - 0 - 0			0		-	0			. 0	
IRB TOTAL - 0 0			0	-	-	0	-	-	. 0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
1	0			0			0	
-	ő	-	-	ő		-	ő	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1	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



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0	-		0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
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 - Oualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	_	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0	-	-	0		-	0	
IRB TOTAL		. 0	-		0		-	0	1

	Adverse Scenario									
	31/12/20	16		31/12/20	17		31/12/20	18		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
-	0	-	-	0	-	-	0	-		
1	0			0			0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
1	0	-		0	-		0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
1	0			0			0	-		
-	0	-	-	0	-	-	0	-		
-	0		-	0	-	-	0			
-	0			0			0			
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					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central hanks and central governments		0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-		
Retail	-	0	-	-	0	-	-		
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	-	-		
Retail - Oualifying Revolving	-	0	-	-	0	-	-		
Retail - Other Retail	-	0	-	-	0	-	-		
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-		
Retail - Other Retail - Of Which: non-SME	-	U	-	-	0	-	-		
Equity		U							
Securitisation					0				
Other non-credit obligation assets IRB TOTAL			-	-	0		_		-

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	
1	0		1	0		1	0	
-	ő	-	-	ő		-	0	
-	ō	-	-	ō	-	-	ō	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	ő	_		l ő			0	
-	ō	-	-	ō	-	-	ō	-
-	0		-	0	-	-	0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central banks and central governments		0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Cornorates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0		-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0		-	0	
Securitisation									
Other non-credit obligation assets	-		-	-	0		-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	
1									

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0	-		0	-		0	
	0			0			0	
-	0	-	-	0	-	-	0	
- 1	0			0			0	
-	0	-	-	0	-	-	0	
-	0			0	-		0	
-	ō	-	-	0	-	-	ō	
-	0			0			0	
-	ō	-	-	0	-	-	0	
-	0		-	0	-	-	0	
	0	-		0	-		0	
	0			0			0	



Lloyds Banking Group Plc

					31/12/2015			
		Exposure values Risk exposure amounts			re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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		783		359	37.2%
	of which: SME	6,777	89		118			43.3%
	Retail	6,415	736		794	38	176	19.3%
Lloyds Banking Group Plc	of which: SME	3,307 7,957	42 19		31 12	23	4	8.3% 17.4%
==-/==================================	Secured by mortgages on immovable property of which: SMF	7,957	19	2,803	12	23	4	0.0%
	Items associated with particularly high risk	9	0		0		0	0.0%
	Covered bonds	0	0	0	0		0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	ĺ	0	l ő	"	0.0%
	Collective investments undertakings (CIU)	0	0	ľ	0	ľ	l ,	0.0%
	Equity	0	0	Ĭ	0	ľ	1 0	0.0%
	Securitisation		-	_		_		
	Other exposures	4,903	125	3,124	19	0	26	17.3%
	Standardised Total	176,880	1,490		1,610			27.5%

<sup>1</sup> 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 exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	109,475	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 International Organisations	Ü	Ů,	U	l ,	Į į	0	0.0% 0.0%
	International Organisations Institutions	9,808	0	203			0	0.0%
	Corporates	12,578	268		368	4	212	44.2%
	of which: SME	6.716	72		94	i	63	46.7%
	Retail	5,117	710			29	139	16.4%
United Kingdom	of which: SME	3,305	42	2,008		3	4	8.3%
United Kingdom	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	2.700	400	2.050				0.00/
	Other exposures	3,796	106			- 0	352	0.0%
	Standardised Total	147,113	1,093	23,051	1,134	55	352	24.4%

<sup>1</sup> 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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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%
United States	of which: SME	0	0	0	0	0	0	0.0%
Officed States	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%
	Standardised Total	2,553	169	1,809	138	0	27	13.6%

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



Lloyds Banking Group Plc

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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%
Netherlands	of which: SME	0	0	0	0	0	0	0.0%
Netricilarius	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							
	Other exposures	56	0	56	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			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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%
Ireland	of which: SME	0	0	0	0	0	0	0.0%
11 Clairiu	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%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	1,394	18	1,155	20	5	56	75.6%

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 exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
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							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	- 0	0	0	0		0.0%

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



Lloyds Banking Group Plc

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

<sup>1</sup> 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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
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							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
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							
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)



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				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
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							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks		0	0	0	0	0	0	0.0%
Regional governments or local authoritie	ıs	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 pro	perty	0	0	0	0	0	0	0.0%
of which: SME		0	0	0	0	0	0	0.0%
Items associated with particularly high ri	isk	0	0	0	0	0	0	0.0%
Covered bonds		0	0	0	0	0	0	0.0%
Claims on institutions and corporates wit		0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU	J)	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		0	0	0	0	0	0	0.0%

Standardised Total

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



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	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%		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%
Lloyds Banking Group Plc	of which: SME	0.3%	19	17.6%	0.3%	29	21.4%	0.4%	42	23.5%
Lioyas bariking Group i ic	Secured by mortgages on immovable property	0.3%	48	34.2%	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									
	Other exposures	0.0%	26	17.3%	0.0%	27	17.3%	0.0%		17.5%
	Standardised Total	0.1%	751	28.7%	0.1%	840	29.4%	0.1%	946	30.0%

				Adverse Sce	nario						
	31/12/20:	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%			
0.0%	0	24.0%	0.0%	0	26.2%	0.0%	0	26.5%			
1.0%	0	24.5%	2.2%	0	25.0%	1.2%	0	25.3%			
0.0%	0	-	0.0%	0	-	0.0%	0	-			
-	0	-	-	0	-	-	0				
0.1%	0	3.1%	0.1%	0	5.1%	0.0%	0	6.2%			
0.3%	483	38.5%	0.8%	648	38.9%	0.5%	757	39.6%			
0.2%	107	39.5%	0.7%	160	33.5%	0.4%	193	31.9%			
1.9%	334	26.0%	2.1%	464	29.7%	1.6%	559	31.7%			
0.9%	41	26.9%	1.4%	88	28.8%	1.0%	117	29.3%			
0.5%	63	38.4%	0.6%	114	41.4%	0.7%	168	42.5%			
1.2%	0	21.1%	5.8%	1	20.7%	5.8%	1	21.0%			
-	0	-	-	0	-	-	0				
-	0	-	-	0	-	-	0				
-	0	-	-	0	-	-	0				
-	0	-	-	0	-	-	0				
-	o o	-	-	0	-	-	0	-			
0.0%	28	18.0%	0.1%	34	19.9%	0.1%	37	20.7%			
0.1%	909	31.6%	0.2%	1,260	34.1%	0.1%	1,521	35.7%			

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	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	-
	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%
United Kingdom	of which: SME	0.3%	16	17.6%	0.3%	26	21.5%	0.4%	39	23.5%
Officea Rangaoini	Secured by mortgages on immovable property	0.2%	35	33.2%	0.2%	47	36.7%		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	0.00/		0.00/	0.004		0.00/	0.00/		0.00/
	Other exposures	0.0%	477	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%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0		0.0%	0	-	0.0%	0	
0.0%	0	24.0%	0.0%	0	26.2%	0.0%	0	26.5%
1.0%	0	24.5%	2.2%	0	25.0%	1.2%	0	25.3%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
0.3%	0	23.6%	0.2%	0	23.8%	0.1%	0	23.8%
0.3%	277	44.2%	0.7%	385	42.0%	0.5%	470	42.3%
0.2%	85	40.4%	0.7%	136	33.3%	0.4%	167	31.4%
2.2%	282	23.8%	2.5%	403	28.2%	1.8%	488	30.5%
0.9%	39	26.9%	1.4%	85	28.9%	0.9%	114	29.3%
0.3%	44	37.7%	0.5%	73	41.3%	0.5%	107	42.6%
1.2%	0	21.1%	5.8%	1	20.7%	5.8%	1	21.0%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.1%	603	29.7%	0.2%	861	32.6%	0.1%	1,065	34.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	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%
United States	of which: SME	-	0	-	-	0	-		0	
Utilieu States	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									
	Other exposures		0			0			0	
	Standardised Total	0.0%	28	13.8%	0.1%	29	14.1%	0.1%	31	14.8%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0			0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
0.0%	0	-	0.1%	0	-	0.0%	0	
0.2%	32	15.2%	0.7%	49	18.7%	0.3%	57	20.2%
0.0%	0	-	0.0%	0	-	0.0%	0	
0.0%	0	43.9%	0.5%	0	46.3%	0.1%	0	46.5%
-	0	-	-	0			0	
	0		-	0			0	
-	0	-	-	0			0	
-	0	-	-	0			0	
	0		-	0			0	
-	0	-	-	0			0	
-	0	-	-	0	-		0	
	0	-	-	0		-	0	
-	0		-	0			0	
0.2%	32	15.2%	0.7%	49	18.7%	0.3%	57	20.2%



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						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>
	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	-
Netherlands	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	
recticitatios	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									
	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%

Adverse Scenario													
18	31/12/20		17	31/12/20:		16	31/12/20:						
Coverage Ratio Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate					
	0	0.0%		0	0.0%		0	0.0%					
	0	-	-	0	-	-	0	-					
	0	-	-	0	-		0	-					
	0	-		0	-		0	-					
	0	-	-	0	-		0	-					
	0	0.0%	-	0	0.0%		0	0.0%					
	0	0.0%	-	0	0.0%	-	0	0.0%					
	0	-		0	-		0	-					
	1	0.0%	-	1	0.0%		1	0.0%					
	0	0.0%	-	0	0.0%		0	0.0%					
19.2	2	0.2%	17.7%	1	0.2%	14.1%	1	0.2%					
	0	-	-	0	-	-	0	-					
	0	-		0	-		0	-					
	0	-		0	-		0	-					
	0	-		0	-		0	-					
	0		-	0	-		0	-					
	0	-		0	-		0						
	0	0.0%		0	0.0%		0	0.0%					
19.2	2	0.0%	17.7%	2	0.0%	14.1%	1	0.0%					

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

						Baseline Sce	nario			
			31/12/20			31/12/20			31/12/20	
		Impairment			Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	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%
Ireland	of which: SME	-	0		-	0	-	-	0	-
ITCIATIU	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									
	Other exposures	-	0			0		-	0	
	Standardised Total	0.4%	80	82.5%	0.7%	89	68.6%	0.7%	105	62.9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	0			0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	-
-	0		-	0			0	
0.2%	28	80.2%	0.7%	31	73.6%	0.3%	32	70.7%
0.0%	0		0.0%	0		0.0%	0	
0.6%	52	83.3%	0.7%	59	64.2%	0.8%	70	57.4%
-	0		-	0			0	-
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0			0	
0.4%	80	82.1%	0.7%	90	67.3%	0.6%	102	61.1%

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	ntral governments or central banks	-	0		-	0			0	
	gional governments or local authorities	-	0	-	-	0	-	-	0	
	blic sector entities	-	0	-	-	0	-	-	0	
Mul	Itilateral Development Banks	-	0	-	-	0	-	-	0	
Into	ernational Organisations	-	0		-	0	-	-	0	
Ins	stitutions	-	0		-	0	-	-	0	
Cor	rporates	-	0		-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
Ret	tail	-	0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
Sec	cured by mortgages on immovable property	-	0		-	0	-	-	0	
	of which: SME	-	0		-	0	-	-	0	
Iter	ms associated with particularly high risk	-	0		-	0	-	-	0	
Cov	vered bonds	-	0		-	0	-	-	0	
Clai	ims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	
Coll	llective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equ	uity	-	0	-	-	0	-	-	0	
Sec	curitisation									
Oth	ner exposures	-	0		-	0	-	-	0	
	indardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-	-	0	-	-	0	

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



					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
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	-			
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									
Other exposures		0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
31/12/2016				31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate			Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0		-	0			0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-	-	0	-	-	0	

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

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
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									
Other exposures	-	0			0			0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-			-	0		-	0	-
-				0			0	
				0			0	
	ľ			0			0	
	ľ			0			0	
	l ő			0			0	
-	l ŏ	-		ŏ			ŏ	-
-	0		-	0			0	
-	0	-	-	0		-	0	-
-	0		-	0			0	
	0			0			0	

	Standardised Total
Computed as: Stock of provisions for defaulted stock / de	fault stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
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		o		-	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									
Other exposures	-	0	-	-	0	-	-	0	
Standardised Total	-	0	-	-	0	-		0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0		-	0	
	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0			0	
	0			0		-	0	
-	0	-	-	0	-	-	0	

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



					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0		-	0		-	(	
Regional governments or local authorities	-	0	-	-	0	-	-	(	)
Public sector entities	-	0	-	-	0	-	-		)
Multilateral Development Banks	-	0		-	0	-	-	(	)
International Organisations	-	0		-	0	-	-	(	)
Institutions		0		-	0		-		)
Corporates	-	0		-	0	-	-	(	)
of which: SME	-	0		-	0	-	-	(	)
Retail	-	0		-	0	-	-	(	)
of which: SME	-	0		-	0	-	-	(	)
Secured by mortgages on immovable property		0		-	0		-		)
of which: SME	-	0		-	0	-	-	(	)
Items associated with particularly high risk	-	0		-	0	-	-	(	)
Covered bonds	-	0		-	0	-	-	(	)
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-		)
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	(	)
Equity	-	0	-	-	0	-	-		
Securitisation									
Other exposures		0			0		-		
Standardised Total		0	-	-	0	-	-		

				Adverse Scer	nario			
31/12/2016				31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	-
	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0		-	0	
-	0		-	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)	
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					Baseline Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment				Stock of Provisions		Impairment	Stock of	Coverage Ratio -
Central governments or central banks	rate -	Provisions 0	Default Stock <sup>1</sup>	rate -	Provisions 0	Default Stock <sup>1</sup>	rate -	Provisions 0	Default Stock <sup>1</sup>
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 Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		U						"	-
Collective investments undertakings (CIU)		0			0			"	
Equity		0			ľ			l š	
Securitisation		Ů			Ů			ľ	
Other exposures	-	0		-	0			0	
Standardised Total	-	0	-	-	0	-	-	0	-

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
:	0			0			0	
-	ō	-	-	ō	-	-	ō	-
	0	-		0	-		0	
:	0		:	0		:	0	:
-	Ö	-	-	Ö	-	-	ő	-
	0	-		0	-		0	
	0	:		0			0	
-	0	-	-	0	-	-	0	-
	0			0			0	
	0			0	-		0	
	0						0	
- :	0			0			0	

omputed 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: Securitisations**

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	0						
Exposure values	IRB	30,391						
	Total	30,391						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	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



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [	Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 28 0 0 0	0 0 0 28 0 0 0	0 0 0 28 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	149 0 0 0 0 0 0 0	4 0 0 0 0 0 0	313 0 0 28 0 0 0 341	-4 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [	Finland	0 0 0 0 21 0 21	0 0 0 0 21 0 0	0 0 0 0 21 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 20 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	France	0 0 0 0 235 0 235	0 0 0 0 235 0 0	0 0 0 0 235 0 235	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 225 0 225	0 0 0 -9 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Germany	0 0 0 3 160 24 0	0 0 0 3 160 24 0	0 0 0 0 123 0 0	0 0 0 0 0	0 0 0 3 37 24 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 105 0	0 0 0 0 -18 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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 [	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 0 0 67 316 0	0 0 0 0 0 67 316 0	0 0 0 0 67 316 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 65 281 0	0 0 0 0 0 -3 -29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)			(accounting range g				Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			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 [	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Spain	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Sweden	0 0 69 50 46 0	0 0 69 50 46 0 0	0 0 69 50 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 69 0 0 0 0	0 0 0 0 0	0 0 0 0 46 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	United Kingdom	0 638 653 1,339 6.171 26,303 34,154 <b>69,259</b>	0 638 653 1,339 6.171 26,303 34,154 <b>69,259</b>	0 422 162 0 1.012 2,102 21,161 24,860	0 0 0 86 4 855 1,404 3,896 <b>6,245</b>	0 217 0 145 920 787 9,097	0 0 405 1,190 3.384 22,010 0	0 0 0 0 0 0	0 409 111 0 1.156 330 69 <b>2.074</b>	0 59 83 0 616 1,272 1,892 3,923	0 12 523 1,179 4.233 22,455 19,267 47,668	0 0 -5 -16 -393 -2,846 -5,956 <b>-9,216</b>	0 0 0 0 0 0 0 255 0	0 0 0 0 0 0 2	0 8 19 9 10 109 246 <b>402</b>	0 0 0 0 0 0 -1 -4



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value <u>c</u>				Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	egative fair value
Residual Maturity	Country / Region			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 [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 93 0 0	0 0 0 0 93 0 0	0 0 0 0 93 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 92 0	0 0 0 0 -1 0 - <b>1</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			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	Fäir-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	0 0 0 6 4,208 2,293 2,180 <b>8,687</b>	0 0 0 6 4,208 2,293 2,180 <b>8,687</b>	0 0 0 0 4,192 2,284 2,175 <b>8,650</b>	0 0 0 0 0 0	0 0 0 6 16 9 6 <b>36</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 17 0 1,242 306 148 <b>1,712</b>	0 0 0 0 21 4 7	0 0 29 0 2,890 1,631 1,450 <b>5,999</b>	0 0 0 0 -102 -398 -575 - <b>1,074</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 9	0 0 0 0 0 0
[ 0 - 3M [	China	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 26 0 0 0 0 0	0 0 0 0 0	30 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	411 0 0 0 0 0 0	7 0 0 0 0 0	0 367 0 0 0 0	0 -2 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	411 0 0 0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0 0 0	-2 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



Lloyds Banking Group Plc

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions)				EXPOSURES gross of provisions) 1)			DIRECT	SOVEREIGN EXPOSU		ES (1) negative fair value			ES (3) (on and off I	
Residual Maturity	Country / Region			of which: AFS	value through (2) receivables profităloss)					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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

(1) The exposures renorted cover only exposures to central, recional and local oovermments on immediate borrower basis, and do not include exposures to other counterparts with full or partial oovermment ouarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include aross exposures (forn) net of cash short cositions of sovereion debt to other counterparts only where there is a maturity matching

(3) The exposures reported include the positions towards counterparts (other than sovereion) one sovereion 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: Irabania, Bosenia and Herzecovina, Kospou, PRR Macedonia, Monthereuro, Servina, Irabania and Turkev.

Hiddle East' Fermen-United And Berimates-Shrina soulds and And Andrea Non-Manutaria Libva Lebanon Kuwait. Jordan Jirao Jiran, Dilbouti and Bahrain.

Latin American Vincende Libraria. Finalis American Vincende and Policios. Jordan Andrea Andrea Counterparts (American Vincende) Latin American Vincende and Policios. Counterparts (American Vincende).

Afficial South Africa. Turinis American Vincende and Policios. Counterparts (American Vincende).

Afficial South Africa. Turinis American Vincende and Policios. Counterparts (American Vincende).

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American Vincende and Policios.

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American Vincende and Policios.

American Vincende and Policios.

American Vincende and Policios.

American Vincende



# **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario			Adverse scenario	
(min EUR)	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

			Baseline Scenario			Adverse Scenario	
(mln EUR)	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

<sup>(1)</sup> 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).

<sup>(2)</sup> 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; 2017 Baseline €1086mln



## 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(mln EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	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
OWN FUNDS	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 exceding the 17.65% threshold	-2	0	0	0	-338	-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	В	TOTAL RISK EXPOSURE AMOUNT	303,798	308,483	313,680	321,011	323,761	339,733	350,984
AMOUNT	B.1	Of which: Transitional adjustments included	4	96	48	0	1,019	901	0
	C.1	Common Equity Tier 1 Capital ratio	13.05%	14.53%	15.68%	16.44%	11.17%	10.58%	10.14%
CAPITAL RATIOS (%) Transitional period	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%
CADITAL PATTOG (9)	D.1	Common Equity Tier 1 Capital ratio (1)	13.05%	14.40%	15.62%	16.44%	10.86%	10.40%	10.14%
CAPITAL RATIOS (%) Fully loaded	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%
	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
Memorandum items	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 rati	io 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]							

<sup>(1)</sup> Fully loaded TCF1 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)/ij\*[B.8.1]
(2) Eyly loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.MIN(A.4+A.2.2-A.4.3,0)/ij\*[B.8.1]
(3) Fully loaded T1-capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3)/ij\*[B.8.1]. 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 exposures<sup>1</sup>

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(sels FUD)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
(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

<sup>&</sup>lt;sup>1</sup> 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

<sup>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred 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)

<sup>&</sup>lt;sup>3</sup> 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 forborne exposures**<sup>1</sup>
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
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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

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