

Bank name:

Lloyds

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	GB	1.a.(1)
(2) Bank name	1002	Lloyds	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2015-12-31	1.a.(3)
(4) Reporting currency	1004	GBP	1.a.(4)
(5) Euro conversion rate	1005	1.362490633	1.a.(5)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1,000,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2016-04-29	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	www.lloydsbankinggroup.com/investors/financial-performance/other-	1.b.(5)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	6,392	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	682	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	12,966	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	33,695	2.b.(1)
(2) Counterparty exposure of SFTs	1014	3,361	2.b.(2)
c. Other assets	1015	607,792	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	40,881	2.d.(1)
(2) Items subject to a 20% CCF	1022	13,751	2.d.(2)
(3) Items subject to a 50% CCF	1023	50,549	2.d.(3)
(4) Items subject to a 100% CCF	1024	24,312	2.d.(4)
e. Regulatory adjustments	1031		2.e.
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) through 2.c., 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	721,313	2.f.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1033	14,272	3.a.
(1) Certificates of deposit	1034	321	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	22,824	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	3,980	3.c.(1)
(2) Senior unsecured debt securities	1037	1,733	3.c.(2)
(3) Subordinated debt securities	1038	2,933	3.c.(3)
(4) Commercial paper	1039	0	3.c.(4)
(5) Equity securities	1040	1,460	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	121	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	1,437	3.e.(1)
(2) Potential future exposure	1044	2,037	3.e.(2)
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	50,797	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Funds deposited by or borrowed from other financial institutions:			
(1) Deposits due to depository institutions	1046	8,477	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	39,679	4.a.(2)
(3) Loans obtained from other financial institutions	1105	7,061	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1048	0	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1049	250	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	958	4.d.(1)
(2) Potential future exposure	1051	8,458	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	64,883	4.e.

Section 5 - Securities Outstanding	GSIB	Amount	
a. Secured debt securities	1053	30,281	5.a.
b. Senior unsecured debt securities	1054	37,207	5.b.
c. Subordinated debt securities	1055	21,647	5.c.
d. Commercial paper	1056	3,582	5.d.
e. Certificates of deposit	1057	11,101	5.e.
f. Common equity	1058	52,153	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	5,355	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	161,326	5.h.

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Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	58,815	6.a.
b. Brazilian real (BRL)	1062	0	6.b.
c. Canadian dollars (CAD)	1063	59,974	6.c.
d. Swiss francs (CHF)	1064	34,504	6.d.
e. Chinese yuan (CNY)	1065	6,019	6.e.
f. Euros (EUR)	1066	4,843,742	6.f.
g. British pounds (GBP)	1067	4,320,534	6.g.
h. Hong Kong dollars (HKD)	1068	10,804	6.h.
i. Indian rupee (INR)	1069	86	6.i.
j. Japanese yen (JPY)	1070	34,211	6.j.
k. Swedish krona (SEK)	1071	35,218	6.k.
l. United States dollars (USD)	1072	18,560,487	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	27,964,394	6.m.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	10,206	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	0	8.a.
b. Debt underwriting activity	1076	26,087	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	26,087	8.c.

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	1078	3,605,902	9.a.
b. OTC derivatives settled bilaterally	1079	1,269,377	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	4,875,279	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	9,482	10.a.
b. Available-for-sale securities (AFS)	1082	33,029	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	33,598	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	4,971	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	3,942	10.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	4,728	11.a.

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	50,306	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	98,411	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	11,036	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	10,194	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	97,569	13.c.

Ancillary Data