

## 2018 EU-wide Stress Test

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



#### 2018 EU-wide Stress Test: Summary

Lloyds Banking Group Plc

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	13,737		14,409	13,403	13,072	13,611	12,404	11,696
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	322		-127	-127	-127	-943	-127	-127
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-786		-1,820	-1,536	-1,396	-13,663	-5,416	-3,697
Profit or (-) loss for the year	3,919		4,934	4,120	4,055	-7,717	111	896
Coverage ratio: non-performing exposure (%)	22.90%	18.33%	21.05%	21.91%	22.20%	20.79%	23.97%	24.92%
Common Equity Tier 1 capital	33,417	33,395	36,279	37,983	39,490	28,297	25,267	24,572
Total Risk exposure amount (all transitional adjustments included)	237,728	238,000	242,256	244,487	247,424	251,067	273,997	287,444
Common Equity Tier 1 ratio, %	14.06%	14.03%	14.98%	15.54%	15.96%	11.27%	9.22%	8.55%
Fully loaded Common Equity Tier 1 ratio, %	14.06%	13.75%	14.67%	15.23%	15.71%	7.48%	6.78%	6.80%
Tier 1 capital	40,948	40,926	43,205	44,288	45,174	35,223	31,572	30,256
Total leverage ratio exposures	799,876	799,589	799,589	799,589	799,589	799,589	799,589	799,589
Leverage ratio, %	5.12%	5.12%	5.40%	5.54%	5.65%	4.41%	3.95%	3.78%
Fully loaded leverage ratio, %	4.92%	4.84%	5.19%	5.40%	5.60%	3.05%	3.04%	3.17%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	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>			6,036	6,036	6,036	6,036	6,036	6,036
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	6,036	6,036	6,036

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



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								Restated	I					
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	B	F-IF	в	A-1	IRB	F-IR	в	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments	0	0	21,087	0	0	0	1,644	0	19,918		0	0	-
	Institutions	0	0	8,817	32	0	0	2,486	0	5,579		2	0	0.0%
	Corporates	0	0	121,665	2,251	0	0	69,673	0	112,891	2,227	917	559	25.1%
	Corporates - Of Which: Specialised Lending	0	0	20,447	615	0	0	15,616	0	17,561			133	22.6%
	Corporates - Of Which: SME	420.250	0	12,672	4//	0	0	8,579	0	15,820		244	101	
	Retail	439,258		0	0	65,116	4,301	0	0	417,433		3,144	1,316	12.2%
	Retail - Secured on real estate property	372,257		0	0	38,461	2,975	0	0	350,590		1,940	898	9.4%
Lloude Deploine Crown Die	Retail - Secured on real estate property - Of Which: SME	10,807		0	0	2,624	255	0	0	10,740		127	40	19.2%
Lloyds Banking Group Plc	Retail - Secured on real estate property - Of Which: non-SME	361,450		0	0	35,837	2,720	0	0	339,850		1,813	858	9.2%
	Retail - Qualifying Revolving	44,990		0	0	11,937	620	0	0	44,861		616	177	32.6%
	Retail - Other Retail	22,011	580	0	0	14,717	706	0	0	21,981		588	241	38.0%
	Retail - Other Retail - Of Which: SME	2,235		0	0	1,669	109	0	0	2,289		154	104	48.1%
	Retail - Other Retail - Of Which: non-SME	19,776	336	0	0	13,049	596	0	0	19,693		434	137	32.8%
	Equity									7,297	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									14,648		376	331	397.1%
	IRB TOTAL	439,258	5,595	151,569	2,283	65,116	4,301	73,803	0	577,767	13,096	4,439	2,206	16.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-IR	в	F-IRI		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performin exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	62	0	0	0	2	0	0	0	0	0	-
	Institutions	0	0	2,740	0	0	0	747	0	1,799		0	0	6.9
	Corporates	0	0	90,123			0	56,549	0	90,008		820		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	16,409	492		0	12,665	0	15,314		186		20.8
	Retail	0	0	12,500	4//		0	8,498	0	15,678		243		
	Retail Retail - Secured on real estate property	428,227 361,293		0	0	60,811 34,174	3,385	0	0	406,500 339,657	10,384	2,950		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	361,293		0	0	2.622	2,059	0	0	339,657		1,746		8. 19.
United Kingdom	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	350,495			0	31.551	1,804	0	0	328,927		1.619		
Onited Kingdom	Retail - Qualifying Revolving	44,990			0	11.937	620	0	0	44.861	544	616		
	Retail - Other Retail	21,945		0	0	14,700	706	0	0	21,981	634	588		
	Retail - Other Retail - Of Which: SME	2,235		0	0	1,668	109	0	0	2,288		154		
	Retail - Other Retail - Of Which: on-SME	19,710		0	0	13,032	596	0	0	19,693	419	434		
	Equity	19,710	550	- · · · ·		15,052	550	0	0	6,935		+ <del>,</del> 0	13/	-
	Securitisation									0,555		0		1
	Other non-credit obligation assets									7,794	0	366	323	-
	IRB TOTAL	428,227	5,265	92.926	2,087	60.811	3.385	57,299	0	513.035	12,485	4.137	2.033	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	e values			Risk expo	sure amounts						
		A-II	18	F-1	RB	A-:	IRB	F-IRE		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	0	0	0	(	0	0	0	0	0	0	C	0 0	-
	Institutions	0	0	212	(	0	0	57	0	84	0	C	0	-
	Corporates	0	0	393	3	0	0	245	0	335	3	4	3	100.0%
	Corporates - Of Which: Specialised Lending	0	0	66		0	0	50	0	59	3	4	4 3	100.0%
	Corporates - Of Which: SME	0	0	0	C	0	0	0	0	0	0	0	0 0	-
	Retail	7,248	46	0	(	1,023	126	0	0	7,270		13	6	11.9%
	Retail - Secured on real estate property	7,248	46	0	(	1,023	126	0	0	7,270	51	13	6 6	11.9%
	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	7,248	46	0	(	1,023	126	0	0	7,270	51	13	6 6	11.9%
	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	C	0 0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	0	0	0	0	C	0 0	-
	Equity									0	0	C	0 0	-
	Securitisation													
	Other non-credit obligation assets									0	0	C	0 0	-
	IRB TOTAL	7,248	46	605	3	1,023	126	302	0	7,688	54	18	9	17.2%



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								Restated						
								31/12/201	7					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	3B	F-1	RB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	0		19.689	0	0	0	1.579	0	19,689	0	0	0	
	Institutions	0		2.326		0	0	713	0	1,447		1	0	-
	Corporates	0	0	13,195	79	0	0	5,066	0	12,342	79	51	39	49.6
	Corporates - Of Which: Specialised Lending	0	(	428	63	0	0	379	0	411	63	25	23	36.6
	Corporates - Of Which: SME	0	(	0 0	0	0	0	0	0	0	0	0	0	-
	Retail	0	(	0 0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	(	) 0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	(	) 0	0	0	0	0	0	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0	(	0 0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	(	0 0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	(	0 0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	(	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	U		0	U	U	U	0	U	218	U	0	0	-
	Equity Securitisation			1						218	U	U	0	
	Securitisation Other non-credit obligation assets			-						254	10	0	0	0.0
	IRB TOTAL			35,209	79			7.358	0	33.950		52	39	40.09
the days of the second se		U	u v	35,209	/9	U U	0	7,356	0	33,950	90	52	39	40.07

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F-1	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure1	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-1	RB	F-IR	B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													



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								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-1	RB	F-IF	IB	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													4
	Other non-credit obligation assets													4
	IRB TOTAL						-							1

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	в	F-I	RB	A-I	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)	Non-deladited	Deraulteu	Non-defaulted	Derautted	Non-delauted	Derauteu	Non-defaulted	Delauteu					
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-3	IRB	A-I	RB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													



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								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	RB	A-1	IRB	F-IF	IB	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-1	IRB	F-IR	8	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)	Hon derdance		Non derddited	Derdalted	non derdance	Derdanced	Hon derdalted	Deladiced					
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	19,918	0	0	0	52.0%	19,918		0	0	52.0%	19,918		0 0		52.09
	Institutions	5,577	33	2	743	1.6%			3	1	4.0%	5,573		3 4		2 6.29 2 25.99 6 22.79
	Corporates	112,196	2,922	1,096	/43	25.4%	111,388		1,385	957	25.7%	110,514		1,645	1,19	2 25.99
	Corporates - Of Which: Specialised Lending	17,457	690	245	15/	22.8%	17,307			191	22.8%	17,149		5 520	22	
	Corporates - Of Which: SME		3/ 3	329											51	
	Retail	412,386	15,801	4,506	2,602	16.5%	407,748		5,544	3,655	17.9%	403,066			4,64	0 18.59
	Retail - Secured on real estate property	346,910	13,255	2,480	1,395		343,460			1,783	10.7%	339,887			2,15	
Llauda Daultina Course Dia	Retail - Secured on real estate property - Of Which: SME	10,551	398	190	95	23.8%	10,334			154		10,105			21	7 25.79
Lloyds Banking Group Plc	Retail - Secured on real estate property - Of Which: non-SME	336,359	12,858	2,282	1,301		333,126			1,629		329,782			1,93	9.99
	Retail - Qualifying Revolving	44,232	1,174	1,017	566		43,749		1,302	867		43,321			1,13	
	Retail - Other Retail	21,244	1,371	1,009	640		20,539			1,005		19,857			1,35	5 49.29
	Retail - Other Retail - Of Which: SME	2,202	302	229	163		2,115			208		2,028		5 308	25	
	Retail - Other Retail - Of Which: non-SME	19,042	1,069	780	478	44.7%	18,424		1,085	798	47.3%	17,829		2 1,387	1,10	4 48.49
	Equity	7,297	0	0	0	-	7,297	0	0	0	-	7,297	· (	0 0		D -
	Securitisation															
	Other non-credit obligation assets	14,648	83	376	331	397.1%	14,648	83	376	331	397.1%	14,648		376	33	
	IRB TOTAL	572,023	18,839	5,980	3,676	19.5%	566,574	24,288	7,308	4,945	20.4%	561,017	29,846	5 8,518	6,16	5 20.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures <sup>1</sup>
	Central banks and central governments	0	0	0	0	52.0%	0	0	0	0	52.0%	0	0	0	0	52
	Institutions	1,798	0	0	0	38.7%	1,797	1	0	1	39.6%	1,796	0	0	0	32
	Corporates	89,354	2,755	997	674	24.5%	88,598	3.511	1,266	872		87,780	4.329	1,507	1.089	25.
	Corporates - Of Which: Specialised Lending	15,224	587	197	124	21.2%	15.095		228			14,957		262		23.
	Corporates - Of Which: SME	15,363	975	329	226	23.2%	15,028	1,310	419	297	22.7%	14,677	1,661	496	373	22.
	Retail	401,597	15,286	4,299	2,476	16.2%	397,083	19,800	5,333	3,517	17.8%	392,517	24,366	6,275	4,489	18.
	Retail - Secured on real estate property	336,122	12,741	2,273	1,270	10.0%	332,796	16,067	2,676	1,645	10.2%	329,339	19,524	3,024	1,999	10.
	Retail - Secured on real estate property - Of Which: SME	10,542	398	198	95	23.8%	10,325					10,096		331		25
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	325,580	12,343	2,075	1,175	9.5%	322,471	15,453	2,408		9.6%	319,243	18,680	2,693		9.
	Retail - Qualifying Revolving	44,232	1,174	1,017	566	48.2%	43,749					43,321	2,084	1,556		54.
	Retail - Other Retail	21,243	1,371	1,009	640	46.7%	20,538		1,355			19,857	2,758	1,694		49.
	Retail - Other Retail - Of Which: SME	2,201	302	229	163	53.8%	2,115		271		55.110	2,028		308		52.
	Retail - Other Retail - Of Which: non-SME	19,042	1,069	780	478	44.7%	18,424		1,085	798	47.3%	17,829	2,282	1,387	1,104	48.
	Equity	6,935	0	0	0		6,935	0	0	0	-	6,935	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	7,794	0	366	323	-	7,794	0	366		############	7,794		366	323	266462.
	IRB TOTAL	507,478	18,042	5,663	3,473	19.3%	502,207	23,313	6,965	4,712	20.2%	496,822	28,698	8,149	5,902	20.6

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	0	0	C	0		0	0	C	0	-	0	0	0	1	) -
	Institutions	84	0	C	0	68.9%	84	0	C	0	69.0%	84	0	0	1	0 69.2%
	Corporates	333	5	5	4	76.7%	331	7	6	4	63.0%	328	9	7		5 55.3%
	Corporates - Of Which: Specialised Lending	58	4	4	3	84.9%	57	5	4	4	73.2%	56	6	4		4 65.5%
	Corporates - Of Which: SME	0	0	C	0	-	0	0	C	0	-	0	0	0		) -
	Retail	7,236	84	15	9	11.1%	7,203	117	18	13	10.8%	7,171	150	21	1	6 10.6%
	Retail - Secured on real estate property	7,236	84	15	9	11.1%	7,203	117	18	13	10.8%	7,171	150	21	1	6 10.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	7,236	84	15	9	11.1%	7,203	117	18	13	10.8%	7,171	150	21	1	6 10.6%
	Retail - Qualifying Revolving	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
	Retail - Other Retail	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
	Retail - Other Retail - Of Which: SME	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
	Retail - Other Retail - Of Which: non-SME	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
	Equity	0	0	C	0	-	0	0	C	0	-	0	0	0		J -
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	-	0	0	C	0	-	0	0	0		j -
	IRB TOTAL	7,653	89	20	13	14.7%	7,618	124	23	17	13.7%	7,583	159	27	21	1 13.3%



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									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	19,689	0		) ()	-	19,689	0	0	0	-	19.689	0	0	(	0 -
	Institutions	1,447			1 0	30.8%	1,446		1	0	31.3%	1,446		1	(	31.3
	Corporates	12,329		5	5 45	48.2%	12.311		64	52	46.8%	12,290		73	60	0 45.7
	Corporates - Of Which: Specialised Lending	411	63	2	5 23	36.6%	410	63	25	23	36.6%	410	63	25	2	36.5
	Corporates - Of Which: SME	0	0	(	0 0	) -	0	0	0	0	-	0	0 0	0	(	D -
	Retail	0	0	(	0 0	26.1%	0	0	0	0	26.1%	0	0 0	0	(	26.1
	Retail - Secured on real estate property	0	0	(	0 0	26.0%	0	0	0	0	26.0%	0	0 0	0	(	26.0
	Retail - Secured on real estate property - Of Which: SME	0	0	(	0 0	26.0%	0	0	0	0	26.0%	0	0 0	0	(	26.0
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	0 0	-	0	0	0	0	-	0	0 0	0	(	D -
	Retail - Qualifying Revolving	0	0	(	0 0	-	0	0	0	0	-	0	0 0	0	(	D -
	Retail - Other Retail	0	0	(	0 0	40.9%	0	0	0	0	40.9%	0	0 0	0	(	40.9
	Retail - Other Retail - Of Which: SME	0	0	(	0 0	40.9%	0	0	0	0	40.9%	0	0 0	0	(	40.9
	Retail - Other Retail - Of Which: non-SME	0	0	(	0 0	-	0	0	0	0	-	0	0 0	0	(	D -
	Equity	218	0	0	0 0	) -	218	0	0	0	-	218	8 0	0	(	D -
	Securitisation															
	Other non-credit obligation assets	254	19	(	0 0	0.0%	254	19	0	0	0.0%	254	19	0	(	0.0 <sup>o</sup>
	IRB TOTAL	33,936	112	56	5 45	40.0%	33,917	130	65	52	39.9%	33,896	151	75	60	39.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



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								1	Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments												_			
	Institutions	_														
	Corporates	_														
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL											-				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



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									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	man manfarming	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
emouted as defined in paragraphs 40 and 117	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



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								A	dverse Scenario	2						
				31/12/201	8				31/12/2019					31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %) Central banks and central governments	19.918				56.0%	19.918				56.0%	19,918				56.00
	Institutions	5,573	5 U	12	0	56.0%	5,556	55	1	12	23.1%	5,546	0	1	10	56.0%
	Corporates	111.592	3.526	2,376	1.086	30.8%	108,523	6,595	3.157	2,051		106.821	8,297	3.698	2.587	27.29 31.29
	Corporates - Of Which: Specialised Lending	111,392		2,376	216	30.8%	108,323	1,720			31.1%	100,821		1,147	2,387	
	Corporates - Of Which: SPEcialised Lending	15,275		547	315	26.1%	14,401	2,079		537	25.8%	13,906	2,574	886	659	
	Retail	399,172	29,014	13.947	4,914	16.9%	378,521	49,666		10,232	20.6%	365,710	62,477	20,334	13,609	
	Retail - Secured on real estate property	334,447	25,719	10.917	3,093	12.0%	316.228	43,938	13,226		15.5%	305.313	54,853	14,696	8,972	
	Retail - Secured on real estate property - Of Which: SME	10.424		421	163	31.0%	9,692	1,257	662	362	28.8%	9,286	1.663	768	479	28.8%
Lloyds Banking Group Plc	Retail - Secured on real estate property - Of Which: non-SME	324,023	25,194	10,496	2,930	11.6%	306,535	42,682	12,565	6,468	15.2%	296.027	53,190	13,928	8,493	16.09
	Retail - Qualifying Revolving	43,779		1,556	909	55.9%	42,532	2,874	2,360		61.0%	41,531	3,875	2,987	2,428	
	Retail - Other Retail	20,946	1,669	1,474	912	54.7%	19,761	2,854	2,145	1,649	57.8%	18,866	3,749	2,651	2,210	58.99
	Retail - Other Retail - Of Which: SME	2,154	350	341	207	59.0%	1,969	535	450	307	57.3%	1,853	651	489	372	57.29
	Retail - Other Retail - Of Which: non-SME	18,793		1,133	706	53.5%	17,792	2,319	1,695	1,342	57.9%	17,013	3,098	2,163	1,837	59.3%
	Equity	7,297	0	0	0	-	7,297	0	0	0	-	7,297	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	14,648	8 83	376	331	397.1%	14,648	83	376	331	397.1%	14,648	83	376	331	397.1%
	IRB TOTAL	558,201	32,661	16,712	6,334	19.4%	534,464	56,399	21,285	12,626	22.4%	519,941	70,922	24,434	16,545	23.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	verse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	0	0	0	0	56.0%	0	0	0	0	56.0%	0	0	0	0	56.04
	Institutions	1,795	3	4	2	48.2%	1,790	8	6	4	47.7%	1,787	12	8	6	48.09
	Corporates	88,794	3,316	2,154	989	29.8%	85,981	6,128	2,885	1,869	30.5%	84,429	7,680	3,366	2,352	30.6%
	Corporates - Of Which: Specialised Lending	15,206	605	681	172	28.4%	14,308	1,503	853	454	30.2%	13,825	1,986	1,008	606	30.5%
	Corporates - Of Which: SME	15,133	1,204	547		26.1%	14,261	2,076	776	537	25.8%	13,766	2,571	884		25.6%
	Retail	388,454	28,429	13,502	4,750	16.7%	368,043	48,840	17,259	10,009	20.5%	355,524	61,360	19,833	13,313	21.7%
	Retail - Secured on real estate property	323,729	25,134	10,473	2,929	11.7%	305,750	43,113	12,753	6,607	15.3%	295,127	53,735	14,195	8,676	16.1%
	Retail - Secured on real estate property - Of Which: SME	10,415	525	421	163	31.0%	9,683	1,256	661	362	28.8%	9,278	1,661	768	479	28.8%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	313,314	24,609	10,052	2,766	11.2%	296,067	41,857	12,092	6,245	14.9%	285,849	52,074			15.7%
	Retail - Qualifying Revolving	43,779	1,627	1,556	909	55.9%	42,532	2,874	2,360	1,752	61.0%	41,531	3,875			62.6%
	Retail - Other Retail	20,946	1,669	1,474	912	54.7%	19,761	2,854	2,145	1,649	57.8%	18,866	3,749	2,651	2,210	58.99
	Retail - Other Retail - Of Which: SME	2,153	350	341	207	59.0%	1,969	535	450	307	57.4%	1,852	651	489	372	57.2%
	Retail - Other Retail - Of Which: non-SME	18,793	1,319	1,133	706	53.5%	17,792	2,319	1,695	1,342	57.9%	17,013	3,098	2,163	1,837	59.3%
	Equity	6,935	0	0	0	-	6,935	0	0	0	-	6,935	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	7,794	0	366	323	-	7,794	0	366	323	-	7,794	0	366	323	
	IRB TOTAL	493,772	31.748	16.026	6,064	19.1%	470.543	54,977	20,516	12,204	22.2%	456,468	69,052	23,574	15.993	23.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	)18				31/12/201	9				31/12/2	020	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments					-	0	0			-	0				-
	Institutions	8			0	74.2%	84	0		0	74.4%	84			0	74.7%
	Corporates	33	6	,	5	70.1%	323	15	11	8	53.1%	318	20	1	3 10	49.4%
	Corporates - Of Which: Specialised Lending	5	8 4	7	4 4	84.0%	53	9	7	6	61.3%	51	. 12	8	3 6	55.7%
	Corporates - Of Which: SME		0 0	0	0 0	-	0	0	0	0	-	0	) (	) (	0 0	-
	Retail	7,21		38	16	15.9%	7,163		51	27	17.1%	7,107		6	3 38	17.7%
	Retail - Secured on real estate property	7,21	7 104	38	16	15.9%	7,163	158	51	27	17.1%	7,107	213	6	38 38	17.7%
	Retail - Secured on real estate property - Of Which: SME		0 0	0 0	0 0	-	0	0	0	0	-	0	0 0	) (	0 0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	7,21	104	38	16	15.9%	7,163	158	51	27	17.1%	7,107	213	6	3 38	17.7%
	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 0	-
	Retail - Other Retail - Of Which: SME		0 0	0 0	0 0	-	0	0	0	0	-	0	0 0	) (	0 0	-
	Retail - Other Retail - Of Which: non-SME				0 0	-	0	0		0	-	0			0 0	-
	Equity Securitisation		,		0	-	0	0		U	-	0	· ·		J U	-
	Other non-credit obligation assets						0	0			-	0				
	IRB TOTAL	7.63	110	48	21	19.0%	7,569	173	62	35	20.2%	7,509	233	76	47	20.4%



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								A	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	19.689	0	1	0	-	19.689	0	1	0	-	19.689	0	1	0	-
	Institutions	1,446	1	1	0	34.2%	1,444	3	2	1	38.0%	1,442	5	5 3	2	37.3
	Corporates	12,307	114	94	60	52.4%	12,227	195	120	89	45.6%	12,163	259	151	114	44.1
	Corporates - Of Which: Specialised Lending	411	63	31	29	45.5%	409	64	31	29	45.3%	409	65	5 32	29	45.2
	Corporates - Of Which: SME	C	0	0	0	-	0	0	0	0	-	(	) (	0 0	0	-
	Retail	C	0	0	0	32.2%	0	0	0	0	32.0%	(	) (	0 0	0	32.1
	Retail - Secured on real estate property	C	0	0	0	32.0%	0	0	0	0	32.0%	(	0 0	0 0	0	32.0
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	32.0%	0	0	0	0	32.0%	(	) (	0 0	0	32.0
United States	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	-	0	0	0	0	-	(	) (	0 0	0	-
	Retail - Qualifying Revolving	C	0	0	0	-	0	0	0	0	-	(	) (	0 0	0	-
	Retail - Other Retail	C	0	0	0	44.5%	0	0	0	0	44.5%	(	) (	0 0	0	44.5
	Retail - Other Retail - Of Which: SME	C	0	0	0	44.5%	0	0	0	0	44.5%	(	) (	0 0	0	44.5
	Retail - Other Retail - Of Which: non-SME	C	0	0	0	-	0	0	0	0	-	(	0 0	0 0	0	-
	Equity	218	0	0	0	-	218	0	0	0	-	218		0 0	0	-
	Securitisation															
	Other non-credit obligation assets	254	19	0	0	0.0%	254	19	0	0	0.0%	254	19	9 0	0	0.0
	IRB TOTAL	33,914	134	96	60	44.8%	33,831	216	123	90	41.5%	33,765	282	154	116	41.09

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	man nonforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															1
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															1
	Retail - Secured on real estate property - Of Which: SME															1
N.A.	Retail - Secured on real estate property - Of Which: non-SME															1
	Retail - Qualifying Revolving															1
	Retail - Other Retail															1
	Retail - Other Retail - Of Which: SME															1
	Retail - Other Retail - Of Which: non-SME															1
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



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								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	)20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



Lloyds Banking Group Plc

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															4
	Central banks and central governments															4
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															1
	Corporates - Of Which: SME															
	Retail															1
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	)18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



Lloyds Banking Group Plc

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	107,098	0	1,918	0	87,486	0	1	0	0.0%
	Regional governments or local authorities	6	0	1	0	6	0	0	0	0.0%
	Public sector entities	24	0	24	0	23	0	0	0	0.0%
	Multilateral Development Banks	2,140	0	0	0	2,071	0	0	0	0.0%
	International Organisations	73	0	0	0	0	0	0	0	0.0%
	Institutions	9,832	0	244	0	94	0	0	0	77.2%
	Corporates	14,957	178		230	10,974	141	112	72	51.0%
	of which: SME	3,493	51	3,299	64	2,067	12	32		180.9%
	Retail	14,449	589	10,433	632	15,128	955	484	152	15.9%
Lloyds Banking Group Plc	of which: SME	2,417	0	1,408	0	1,246	6	8	1	11.0%
Libyus banking Group Fic	Secured by mortgages on immovable property	5,808	0	2,191	0	3,784	82	72	35	43.2%
	of which: SME	8	0	4	0	8	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	313	0	63	0	313	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			4,788	0	3,576	18	156	154	855.1%
	Standardised Total	158,973	766	32,502	862	123,456	1,196	825	413	34.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	90,229	0	1,909	0	70,698	0	1	0	0.0%
	Regional governments or local authorities	6	0	1	0	6	0	0	0	0.0%
	Public sector entities	24	0	24	0	23	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	9,719	0	214	0	23	0	0	0	77.2%
	Corporates	8,721	118	7,349	150		63	46	28	44.2%
	of which: SME	3,431	25	3,238	35		12	19	7	62.5%
	Retail	12,784	525	9,190	553		929	462	143	15.4%
United Kingdom	of which: SME	2,382	0	1,389	0	1,240	6	8	1	11.0%
onicea rangaoni	Secured by mortgages on immovable property	4,842	0	1,822	0	1,923	17	17	7	42.0%
	of which: SME	8	0	4	0	8	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	313	0	63	0	313	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2,544	0	87	87	-96267.1%
	Standardised Total	130,734	643	25,195	703	95,170	1,008	614	265	26.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,774	0	0	0	13,724	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	18	0	4	0	17	0	0	0	0.0%
	Corporates	742	0	678	0	708	4	2	0	0.0%
	of which: SME	3	0	3	0	0	0	0	0	0.0%
	Retail	21	0	15	1	21	0	0	0	11.9%
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%
Neuleilailus	Secured by mortgages on immovable property	181	0	64	0	179	0	0	0	11.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation		-	-	-			-		
	Other exposures					36	0	1	0	0.0%
	Standardised Total	14,768	0	786	1	14,684	4	3	0	1.4%



Lloyds Banking Group Plc

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	(	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	(	0	0.0%
	Institutions	30	0	20	0	11	0	(	0	0.0%
	Corporates	2,765	0	2,099	0	2,406	0	1	0	58.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	6	1	6	1	0	0	0	0.0%
United States	of which: SME	1	0	1	0	0	0	(	0	0.0%
United States	Secured by mortgages on immovable property	95	0	33	0	0	0		0	0.0%
	of which: SME	0	0	0	0	0	0		0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
	Other exposures					344	3	0	0	0.0%
	Standardised Total	2,909	6	2,170	6	2,761	3	1	0	0.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated 31/12/2017				
		Exposure	values	Risk exposu	re amounts	51,12,2017				1
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage F Non perfor exposur
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IN. <i>P</i> .	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
n.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



Lloyds Banking Group Plc

		Lioydo Dari				Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage R Non perfor exposure
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

Restated 31/12/2017 Risk exposure amounts Of which: from non performing exposures Exposure values Performing exposure1 Non performing exposure1 Coverage Ratio Non performing exposures1 Stock of provisions Non-defaulted Non-defaulted (min EUR, %) onal go ents or local authorities nt Banks Potai es on immovable property d with particularly high risk red bonds is on institutions and corporates with a ST credit as ctive investments undertakings (CIU) ritisation



Lloyds Banking Group Plc

								B	aseline Scenario	)						
				31/12/2018	:				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	87,485	0	1	0	55.1%	87,485	1	2	0	55.6%	87,485	1	2	1	55.99
	Regional governments or local authorities	6	0	0	0	16.2%	6	0	0	0	16.2%	6	0	0	0	16.29
	Public sector entities	23	0	0	0	40.9%	23	0	0	0	40.9%	23	0	0	0	40.99
	Multilateral Development Banks	2,071	. 0	0	0	0.0%	2,071	0	0	0	0.0%	2,071	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	94	0	0	0	22.4%	94	0	0	0	22.4%	94		0	0	22.39
	Corporates	10,859	257	151		38.0%	10,755	360	181		34.5%	10,653	463	211	153	
	of which: SME	2,005	74	38	27	36.5%	1,955	124	42	33	26.8%	1,913		48	39	
	Retail	14,639	1444	713		26.6%	14,238	1844	886	576	31.2%	13,879	2203	1,039	742	33.79
Lloyds Banking Group Plc	of which: SME	1,233	20	33		61.7%	1,218	35	42	20	59.0%	1,202	50	47	29	57.39
LIOYUS DATIKITIY GLOUP PIC	Secured by mortgages on immovable property	3,739	128	84	42	32.5%	3,696	170	86	47	27.4%	3,660	207	90	52	25.19
	of which: SME	8	0	0	0	11.4%	8	0	0	0	11.2%	7	1	0	0	11.29
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	313	0	0	0	0.0%	313	0	0	0	0.0%	313	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	3,576	18	156		846.0%	3,576	18	156		835.5%	3,576	19	156	154	
	Standardised Total	122,805	1847	1,105	678	36.7%	122,257	2395	1.311	902	37.6%	121.759	2893	1,498	1,102	38.1%

								В	aseline Scenario	,					1	
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	70,698	0	1	0	59.9%	70,698	0	2	0	60.0%	70,698	1		2 0	60.09
	Regional governments or local authorities	6	0	C	0	16.2%	6	0	0	0	16.2%		0	(	) (	16.29
	Public sector entities	23	0	0	0	40.9%	23	0	0	0	40.9%		0	(	0 L	40.99
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	(	) (	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	(	0 L	0.09
	Institutions	23	0	C	0	34.7%	23		0	0	32.1%			(	) O	29.89
	Corporates	5,186	141	81	39	27.6%	5,125		66		24.2%					22.89
	of which: SME	1,975	73	25		17.9%	1,925		28		15.7%		165		1 2.5	15.09
	Retail	13,905	1399	676	361	25.8%	13,522		839		30.4%	13,179				32.89 57.49
United Kingdom	of which: SME	1,227	20	33	12	61.8%	1,212		42		59.1%		50	47	/ 29	57.49
onice kingdom	Secured by mortgages on immovable property	1,913	27	18	8	29.2%	1,905	35	20	9	24.2%		46	2	3 10	20.99
	of which: SME	8	0	C	0	11.4%	8	0	0	0	11.2%		1	(	) 0	11.29
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%		0	(	) O	0.09
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%		0	(	) O	
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%		0	(	1 0	0.09
	Collective investments undertakings (CIU)	313	0	0	0	0.0%	313	0	0	0	0.0%		0	(	0 L	0.09
	Equity	0	0	0	0	0.0%	0	0	0	(	0.0%	0	0	(	1 0	0.09
	Securitisation														4	
	Other exposures	2,544	0	88	87	-222287.2%	2,544		88		304294.6%		0	88		42371.04 35.19
	Standardised Total	94,611	1567	864	495	31.6%	94,158	2020	1,015	686	34.0%	93,749	2430	1,172	2 853	35.19

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018					31/12/2019	1				31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,724	0	C	0	0.0%	13,724	0	0	0 0	0.0%	13,724	0	0	0	0.0%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	17		C	0	9.9%	17	0	0	0	9.9%	17	0	0	0	10.0%
	Corporates	706	6	3	1	13.8%	704	8	4	2	22.0%	701	10	5	3	27.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	21	0	C	0	10.9%	21	0	0	0	10.6%	20	0	0	0	10.5%
Netherlands	of which: SME	0	0	C	0	16.3%	0	0	0	0	16.3%	0	0	0	0	16.3%
Nethenanus	Secured by mortgages on immovable property	178	1	0	0	10.5%	177	2	0	0	10.3%	176	3	0	0	10.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	36	0	1	0	9.9%	35	0	1	0	9.9%	35	0	1	0	10.0%
	Standardised Total	14,681	7	4	1	13.1%	14,678	10	6	2	18.9%	14,674	14	7	3	22.5%



Lloyds Banking Group Plc

								В	aseline Scenario	)						
				31/12/201	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Regional governments or local authorities	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	11	0	(	0 0	100.0%	11	0	0	0	100.0%	11	0	0	0	100.0%
	Corporates	2,401	4		5 2	37.1%	2,397	9	8	3	38.4%	2,391	14	10	6	39.3% 16.2%
	of which: SME	0	0	(	0 0	16.2%	0	0	0	0	16.2%	0	0	0	C	16.2%
	Retail	1	0	(	0 0	26.1%	1	0	0	0	26.1%	1	0	0	C	26.1%
United States	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
officed States	Secured by mortgages on immovable property	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	0	0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	344		(	) 0	0.0%	344	3	0	0	0.0%	344		0	C	0.0%
	Standardised Total	2,757	7	5	5 2	21.7%	2,753	12	8	3	28.9%	2,747	17	10	6	32.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Bi	aseline Scenario	)						
					31/12/2018	;				31/12/2019					31/12/202	0	
		(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
		Central governments or central banks															
		Regional governments or local authorities															
		Public sector entities															
		Multilateral Development Banks															
		International Organisations															
		Institutions															
		Corporates															
		of which: SME															
		Retail															
N	.A.	of which: SME															
IN	.A.	Secured by mortgages on immovable property															
		of which: SME															
		Items associated with particularly high risk															
		Covered bonds															
		Claims on institutions and corporates with a ST credit assessment															
		Collective investments undertakings (CIU)															
		Equity															
		Securitisation															
		Other exposures															
		Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



		Eloyus De						B	aseline Scenario	)						
				31/12/2018	:				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario	)						
				31/12/2018	1				31/12/2019					31/12/2020	ו	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
11.7.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															( )
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



Lloyds Banking Group Plc

			anking or					B	aseline Scenario	)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Charles of	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
					exposures					exposures					exposures	
	Central governments or central banks															(
	Regional governments or local authorities															(
	Public sector entities															í
	Multilateral Development Banks															1
	International Organisations															1
	Institutions															1
	Corporates															(
	of which: SME															( I
	Retail															-
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															1
	of which: SME															-
	Items associated with particularly high risk															-
	Covered bonds															1
	Claims on institutions and corporates with a ST credit assessment															1
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															
16 14 16 14																



# 2018 EU-wide Stress Test: Credit risk STA Lloyds Banking Group Plc

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	87,485	0	3	0	53.7%	87,485	1	3	1	54.5%	87,484	2	4	1	55.49
	Regional governments or local authorities	6	0	0	0	18.6%	6	0	0	0	18.6%	6	0	0	0	18.69
	Public sector entities	23	0	0	0	48.3%	23	0	0	0	48.4%	23	0	0	0	48.39
	Multilateral Development Banks	2,071	0	0	0	0.0%	2,071	0	0	0	0.0%	2,071	0	0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	94	0	0	0	19.6%	94	1	0	0	31.4%	93	1	1	0	31.69
	Corporates	10,778	338	289	151	44.7%	10,461	655	383	266	40.6%	10,314	802		320	) 39.94 7 30.74
	of which: SME	1,985	94	72	38	40.4%	1,842			76	32.1%	1,796	282		87	30.79
	Retail	13,874	2209	1,413	666	30.1%	12,120	3963	2,163	1,570	39.6%	10,987	5096		2,118	
Llauda Daultina Custon Dia	of which: SME	1,223	29	98	21	72.6%	1,161	91	118	52	57.3%	1,120	132	128	75	
Lloyds Banking Group Plc	Secured by mortgages on immovable property	3,709	157	144	52	33.2%	3,645	221	153	68	30.7%	3,563	303	166	88	
	of which: SME	8	0	0	0	26.3%	7	1	0	0	28.6%	7	1	0	0	28.19
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	313	0	0	0	0.0%	313	0	0	0	0.0%	313	0	0	0	0.0
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures	3,576	18	156	154	839.3%	3,576	19	157	154	821.0%	3,575	19	157	154	800.9
	Standardised Total	121,929	2723	2,005	1,024	37.6%	119,792	4860	2,859	2,059	42.4%	118,430	6222	3,413	2,681	43.19

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenario						
				31/12/20:	18				31/12/2019				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from provisions perfor expos	non ning Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	70,698	0	3	0	60.1%	70,698	1	3	0 61.8	% 70,69	7	. 3	1	61.6
	Regional governments or local authorities	6	0	0	0	18.6%	6	0	0	0 18.6		5 (	0	0	18.6
	Public sector entities	23	0	0	0	48.3%	23	0	0	0 48.4		3 (	0	0	48.3
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0.0		) (	0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0.0		) (	0	0	0.0
	Institutions	23	0	0	0	24.0%	23		0	0 39.4			0	0	38.9
	Corporates	5,159	168	110		36.6%	4,990			110 32.7					31.8
	of which: SME	1,955	93	57		25.9%	1,813			62 26.3					25.8
	Retail	13,159	2145	1,338			11,452			1,493 38.7					40.7
United Kingdom	of which: SME	1,217	29	97		72.6%	1,156		117	52 57.5				75	57.0
Officed Kingdom	Secured by mortgages on immovable property	1,915	25	24	8	31.9%	1,905	35	32	12 32.9		9 5:	39	16	30.9
	of which: SME	8	0	0	0	26.3%	7	1	0	0 28.6	%	7 :	0	0	28.1
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0.0		) (	0	0	0.0
	Covered bonds	0	0	0	0	0.0%	0	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	0	0.0		) (	0	0	0.04
	Collective investments undertakings (CIU)	313	0	0	0	0.0%	313	0	0	0.0		3 (	0	0	0.0
	Equity	0	0	0	0	0.0%	0	0	0	0.0	%	) (	0	0	0.04
	Securitisation														
	Other exposures	2,544	0	88			2,544		88	87 60550.1			88		25144.9
	Standardised Total	93,840	2339	1,563	779	33.3%	91,952	4227	2,330	,702 40.39	6 90,772	2 5407	2,832	2,245	41.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,724	0	(	) 0	0.0%	13,724	0	0	0	0.0%	13,724	0	0	C	0.09
	Regional governments or local authorities	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Public sector entities	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	17	0	0	) 0	12.4%	17		0	0	15.9%	17	0	0	C	17.1%
	Corporates	703	9	7	2	27.5%	695	17	11	6	36.4%	691	21	12	8	38.1%
	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail	21	0	0	0 0	15.2%	20	0	0	0	16.8%	20	1	0	C	17.5%
Netherlands	of which: SME	0	0	0	) 0	18.6%	0	0	0	0	18.6%	0	0	0	C	18.6%
Nethenanus	Secured by mortgages on immovable property	177	2	1	0	14.0%	176	3	1	0	16.4%	175	4	1	1	17.4%
	of which: SME	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	0	0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	C	C	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	35	0	1	0	12.4%	35	0	1	0	15.9%	35	1	1	C	17.1%
	Standardised Total	14,678	11	9	3	24.7%	14,667	21	13	7	32.5%	14,662	27	15	9	33.5%



Lloyds Banking Group Plc

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Institutions	11	0	0	0	100.0%	11		0	0	100.0%			0	. 0	100.0%
	Corporates	2,396	10	15	4	43.1%	2,379	27	24	12	45.3%	2,366	40	30	. 18	46.3%
	of which: SME	0	0	0	0	18.6%	0	0	0	0	18.6%	0	0	0	. 0	18.6%
	Retail	1	0	0	0	32.1%	1	0	0	0	32.1%	1	0	0	. 0	32.1%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	. 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Securitisation				-					-				-	4	
	Other exposures	344	3	0	0	0.0%	344		0	0	0.0%	344		0	0	0.0%
	Standardised Total	2,751	13	15	4	33.3%	2,735	30	24	12	40.8%	2,722	43	30	18	43.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
11.0.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



## 2018 EU-wide Stress Test: Credit risk STA Lloyds Banking Group Pic

		LIUyus D	anking Gi	Oup FIC											
									Adverse Scen	ario					
				31/12/20	18				31/12/201	.9			31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
11.71	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property														1 /	1
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment														1 1	
	Collective investments undertakings (CIU)															1
	Equity															1
	Securitisation															
	Other exposures															
	Standardised Total															



## 2018 EU-wide Stress Test: Credit risk STA Lloyds Banking Group Pic

			anking G						Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															-
	Public sector entities															-
	Multilateral Development Banks															-
	International Organisations															-
	Institutions															-
	Corporates															-
	of which: SME															
	Retail															-
N.A.	of which: SME															-
N.A.	Secured by mortgages on immovable property															-
	of which: SME															(
	Items associated with particularly high risk															(
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															i i
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/201	8				31/12/201	.9			31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														



## 2018 EU-wide Stress Test: Securitisations

Lloyds Banking Group Plc

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		1,202	1,202						
Exposure values	IRB		28,605	28,605						
	Total		29,807	29,807						
	STA		275	275	294	312	332	381	648	1,164
REA	IRB		4,566	4,809	5,698	6,138	6,602	7,279	11,135	16,039
	Total		4,841	5,084	5,992	6,450	6,933	7,660	11,783	17,203
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	1	-1	28	-11	-6



# 2018 EU-wide Stress Test: Risk exposure amounts Lloyds Banking Group Plc

	Actual	Restated	:	Baseline scenario	)		Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	204,163	204,722	208,958	211,141	214,036	211,072	235,115	249,251
Risk exposure amount for securitisations and re-securitisations	4,841	5,084	5,992	6,450	6,933	7,660	11,783	17,203
Risk exposure amount other credit risk	199,322	199,637	202,966	204,691	207,103	203,412	223,332	232,049
Risk exposure amount for market risk	5,020	5,020	5,020	5,020	5,020	6,979	7,207	7,308
Risk exposure amount for operational risk	28,545	28,545	28,545	28,545	28,545	28,545	28,545	28,545
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	237,728	238,287	242,523	244,707	247,602	246,596	270,867	285,105

#### EBA EUROPEAN BANKING AUTHORITY

#### 2018 EU-wide Stress Test: Capital

Lloyds Banking Group Plc

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	50,338	50,351	53,723	55,615	55,176	46,052	43,138	40,402
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,417	33,395	36,279	37,983	39,490	28,297	25,267	24,572
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,955	27,955	27,955	27,955	27,955	27,955	27,955	27,955
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	7,694	6,616	8,621	9,813	10,940	-1,556	-1,547	-850
	A.1.3	Accumulated other comprehensive income	-290	-290	-290	-290	-290	-1,919	-1,919	-1,919
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	2,182	2,182	2,182	2,182	2,182	878	878	878
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-2,472	-2,472	-2,472	-2,472	-2,472	-2,797	-2,797	-2,797
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	13,361	13,361	13,674	13,817	13,960	13,674	13,674	13,714
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-2,117	-2,117	-2,117	-2,117	-2,117	-1,509	-1,509	-1,509
	A.1.8	(-) Intangible assets (including Goodwill)	-3,343	-3,343	-3,343	-3,343	-3,343	-3,343	-3,343	-3,343
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3,668	-3,719	-3,479	-3,268	-3,060	-7,220	-7,301	-7,172
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-561	-35	-35	-35	-35	-35	-35	-35
	A.1.11	(-) Defined benefit pension fund assets	-610	-610	-610	-610	-610	-264	-264	-264
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-215	-215	-215	-215	-215	-215	-215	-215
	A.1.14.1	Of which: from securitisation positions (-)	-215	-215	-215	-215	-215	-215	-215	-215
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-4,790	-4,850	-4,593	-4,436	-4,287	-6,050	-6,054	-5,962
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	-1,074	-1,078	-1,006
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-603						
	A.1.21.1	Of which: subject to transitional arrangements		-626	-695	-779	-788	-8,019	-6,099	-5,482
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		906	906	906	906	906	906	906
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	89	197	208	7,925	5,675	4,951
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		280	299	324	326	812	482	374
	A.1.22	Transitional adjustments	0	642	711	711	592	9,854	6,904	5,179
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		642	711	711	592	9,854	6,904	5,179
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		594	661	662	551	7,618	5,184	3,838
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		47	50	49	41	2,236	1,720	1,341
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	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	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

#### 2018 EU-wide Stress Test: Capital

EBA EUROPEAN BANKING AUTHORITY

Lloyds Banking Group Plc

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,531	7,531	6,926	6,305	5,684	6,926	6,305	5,684
	A.2.1	Additional Tier 1 Capital instruments	6,008	6,008	6,008	6,008	6,008	6,008	6,008	6,008
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	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	0
	A.2.4	Additional Tier 1 transitional adjustments	1,523	1,523	918	297	-324	918	297	-324
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,948	40,926	43,205	44,288	45,174	35,223	31,572	30,256
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,390	9,425	10,518	11,327	10,002	10,829	11,566	10,146
	A.4.1	Tier 2 Capital instruments	7,682	7,682	7,230	7,343	7,456	7,230	7,343	7,456
	A.4.2	Other Tier 2 Capital components and deductions	-3,154	-2,518	-2,275	-2,265	-2,250	-2,273	-2,157	-2,107
	A.4.3	Tier 2 transitional adjustments	4,862	4,261	5,562	6,248	4,797	5,872	6,380	4,797
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-601	-310	-132	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	237,728	238,287	242,523	244,707	247,602	246,596	270,867	285,105
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-288	-268	-220	-178	4,472	3,130	2,340
	C.1	Common Equity Tier 1 Capital ratio	14.06%	14.03%	14.98%	15.54%	15.96%	11.27%	9.22%	8.55%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	17.22%	17.20%	17.83%	18.11%	18.26%	14.03%	11.52%	10.53%
	C.3	Total Capital ratio	21.17%	21.16%	22.18%	22.75%	22.30%	18.34%	15.74%	14.06%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	33,417	32,753	35,568	37,271	38,898	18,443	18,363	19,393
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	39,425	38,761	41,576	43,279	44,905	24,451	24,371	25,401
	D.3	TOTAL CAPITAL (fully loaded)	43,952	43,925	46,532	48,358	50,111	29,408	29,557	30,750
	E.1	Common Equity Tier 1 Capital ratio	14.06%	13.75%	14.67%	15.23%	15.71%	7.48%	6.78%	6.80%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	16.58%	16.27%	17.14%	17.69%	18.14%	9.92%	9.00%	8.91%
	E.3	Total Capital ratio	18.49%	18.43%	19.19%	19.76%	20.24%	11.93%	10.91%	10.79%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			6,036	6,036	6,036	6,036	6,036	6,036
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	6,036	6,036	6,036
Memorandum items	H.1	Total leverage ratio exposures (transitional)	799,876	799,589	799,589	799,589	799,589	799,589	799,589	799,589
	H.2	Total leverage ratio exposures (fully loaded)	801,457	801,170	801,170	801,170	801,170	801,170	801,170	801,170
	H.3	Leverage ratio (transitional)	5.12%	5.12%	5.40%	5.54%	5.65%	4.41%	3.95%	3.78%
	H.4	Leverage ratio (fully loaded)	4.92%	4.84%	5.19%	5.40%	5.60%	3.05%	3.04%	3.17%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.86%	0.86%	0.86%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.25%	1.25%	2.74%	3.36%	3.36%	1.88%	2.50%	2.50%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

### Lloyds Banking Group Plc

	Actual		Baseline scenario			Adverse scenario	
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	13,737	14,409	13,403	13,072	13,611	12,404	11,696
Interest income	17,790	27,845	27,571	29,058	29,088	29,384	31,524
Interest expense	-4,052	-13,437	-14,167	-15,986	-15,437	-16,891	-19,576
Dividend income	45	45	45	45	22	22	22
Net fee and commission income	2,258	2,045	2,116	2,217	1,861	1,851	1,866
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	322	-127	-127	-127	-943	-127	-127
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,565		
Other operating income not listed above, net	2,870	1,582	1,582	1,582	1,834	1,582	1,582
Total operating income, net	19,232	17,954	17,019	16,790	14,820	15,733	15,039
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-786	-1,820	-1,536	-1,396	-13,663	-5,416	-3,697
Other income and expenses not listed above, net	-12,715	-9,637	-9,974	-9,974	-12,312	-10,288	-10,165
Profit or (-) loss before tax from continuing operations	5,730	6,497	5,509	5,420	-11,155	28	1,178
Tax expenses or (-) income related to profit or loss from continuing operations	-1,812	-1,563	-1,389	-1,365	3,437	82	-282
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,919	4,934	4,120	4,055	-7,717	111	896
Amount of dividends paid and minority interests after MDA-related adjustments	3,110	2,929	2,929	2,929	454	102	200
Attributable to owners of the parent net of estimated dividends	809	2,005	1,192	1,126	-8,172	9	697
Memo row: Impact of one-off adjustments		389	389	389	389	389	389
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes



## **2018 EU-wide Stress Test:** Major capital measures and realised losses

## Lloyds Banking Group Plc

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	160
Repayment of CET1 capital, buybacks (-)	-81
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	-910		



# **2018 EU-wide Stress Test**

## Information on performing and non-performing exposures<sup>1</sup>

Lloyds Banking Group Plc

		Actual								
				31/12/2017						
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial				
		Of which performing		n-performing	On performing	On non-performing exposures <sup>3</sup>	guarantees received on non- performing exposures			
		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>					
(mln EUR)										
Debt securities (including at amortised cost and fair value)	58,315	1,260	813	45	-624	430	0			
Central banks	29	0	0	0	0	0	0			
General governments	39,141	0	0	0	0	0	0			
Credit institutions	3,706	0	0	0	0	0	0			
Other financial corporations	12,868	0	18	9	-626	3	0			
Non-financial corporations	2,571	1,260	795	37	2	427	0			
Loans and advances(including at amortised cost and fair value)	593,331	2,351	14,530	9,010	546	1,934	10,175			
Central banks	63,995	0	0	0	0	0	0			
General governments	1,479	0	0	0	0	0	0			
Credit institutions	4,801	0	37	32	0	0	0			
Other financial corporations	41,130	0	504	504	21	143	9			
Non-financial corporations	94,806	91	2,577	2,544	272	889	892			
Households	387,120	2,259	11,412	5,931	254	901	9,274			
DEBT INSTRUMENTS other than HFT	651,647	3,611	15,343	9,056	-77	2,365	10,175			
OFF-BALANCE SHEET EXPOSURES	150,039		405	293	0	0	0			

<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>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions 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)



# **2018 EU-wide Stress Test**

## Information on performing and forborne exposures<sup>1</sup>

Lloyds Banking Group Plc

	Actual						
		31/12/2017					
		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			
(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)	45	45	29	29	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	9	9	3	3	0		
Non-financial corporations	37	37	26	26	0		
Loans and advances (including at amortised cost and fair value)	13,369	9,543	1,734	1,442	9,560		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	32	32	0	0	0		
Other financial corporations	527	504	166	143	10		
Non-financial corporations	3,505	2,526	1,113	872	1,486		
Households	9,306	6,482	455	426	8,064		
DEBT INSTRUMENTS other than HFT	13,415	9,589	1,762	1,470	9,560		
Loan commitments given	454	297	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