



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) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
			31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
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%
Memorandum items								
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
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
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

¹ Conversions not considered for CET1 computation

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

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

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Lloyds Banking Group Plc	(min EUR, %)														
	Central banks and central governments	0	0	21,087	0	0	0	1,644	0	19,918	0	0	0	0	-
	Institutions	0	0	8,817	32	0	0	2,486	0	5,799	32	2	0	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	586	238	133	22.6%	
	Corporates - Of Which: SME	0	0	12,672	477	0	0	8,579	0	15,820	660	244	161	24.4%	
	Retail	439,258	5,595	0	0	65,116	4,301	0	417,433	10,754	3,144	1,316	12.2%		
	Retail - Secured on real estate property	372,257	4,600	0	0	38,461	2,975	0	350,590	9,576	1,940	898	9.4%		
	Retail - Secured on real estate property - Of Which: SME	10,807	203	0	0	2,624	255	0	10,740	209	127	40	19.2%		
	Retail - Secured on real estate property - Of Which: non-SME	361,450	4,397	0	0	35,837	2,720	0	339,850	9,367	1,813	858	9.2%		
	Retail - Qualifying Revolving	44,990	416	0	0	11,937	620	0	44,861	544	616	177	32.6%		
	Retail - Other Retail	22,011	580	0	0	14,717	706	0	21,981	634	588	241	38.0%		
	Retail - Other Retail - Of Which: SME	2,235	244	0	0	1,669	109	0	2,289	215	154	104	48.1%		
	Retail - Other Retail - Of Which: non-SME	19,776	336	0	0	13,049	596	0	19,693	419	434	137	32.8%		
	Equity									7,297	0	0	0	-	
Securitisation									14,648	83	376	331	397.1%		
Other non-credit obligation assets															
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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	(min EUR, %)														
	Central banks and central governments	0	0	62	0	0	0	2	0	0	0	0	0	0	-
	Institutions	0	0	2,740	0	0	0	747	0	1,799	0	0	0	0	6.9%
	Corporates	0	0	90,123	2,087	0	0	56,549	0	90,008	2,102	820	504	24.0%	
	Corporates - Of Which: Specialised Lending	0	0	16,409	492	0	0	12,665	0	15,314	497	186	103	20.8%	
	Corporates - Of Which: SME	0	0	12,500	477	0	0	8,498	0	15,678	660	243	161	24.4%	
	Retail	428,227	5,265	0	0	60,811	3,385	0	406,500	10,384	2,950	1,206	11.6%		
	Retail - Secured on real estate property	361,293	4,270	0	0	34,174	2,059	0	339,657	9,206	1,746	787	8.6%		
	Retail - Secured on real estate property - Of Which: SME	10,797	203	0	0	2,622	255	0	10,731	209	127	40	19.2%		
	Retail - Secured on real estate property - Of Which: non-SME	350,495	4,066	0	0	31,551	1,804	0	328,927	8,997	1,619	747	8.3%		
	Retail - Qualifying Revolving	44,990	416	0	0	11,937	620	0	44,861	544	616	177	32.6%		
	Retail - Other Retail	21,945	580	0	0	14,700	706	0	21,981	634	588	241	38.0%		
	Retail - Other Retail - Of Which: SME	2,235	244	0	0	1,668	109	0	2,288	215	154	104	48.1%		
	Retail - Other Retail - Of Which: non-SME	19,710	336	0	0	13,032	596	0	19,693	419	434	137	32.8%		
	Equity									6,935	0	0	0	-	
Securitisation									7,794	0	366	323	-		
Other non-credit obligation assets															
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	16.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Netherlands	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	212	0	0	0	57	0	84	0	0	0	0	-
	Corporates	0	0	393	3	0	0	245	0	335	3	4	3	100.0%	
	Corporates - Of Which: Specialised Lending	0	0	66	3	0	0	50	0	59	3	4	3	100.0%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	7,248	46	0	0	1,023	126	0	7,270	51	13	6	11.9%		
	Retail - Secured on real estate property	7,248	46	0	0	1,023	126	0	7,270	51	13	6	11.9%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,248	46	0	0	1,023	126	0	7,270	51	13	6	11.9%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity														-
Securitisation														-	
Other non-credit obligation assets														-	
IRB TOTAL		7,248	46	605	3	1,023	126	302	0	7,688	54	18	9	17.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	19,689	0	0	0	1,579	0	19,689	0	0	0	-	
	Institutions	0	0	2,326	0	0	0	713	0	1,447	0	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	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	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity										218	0	0	0	
	Securitisation														
Other non-credit obligation assets										254	19	0	0	0.0%	
IRB TOTAL		0	0	35,209	79	0	0	7,358	0	33,950	98	52	39	40.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	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														
	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															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Lloyds Banking Group Plc	Central banks and central governments	19,918	0	0	0	52.0%	19,918	0	0	0	52.0%	19,918	0	0	0	52.0%
	Institutions	5,577	33	2	1	1.6%	5,575	35	3	1	4.0%	5,573	38	4	2	6.2%
	Corporates	112,196	2,922	1,096	743	25.4%	111,388	3,731	1,385	957	25.7%	110,514	4,604	1,645	1,192	25.9%
	Corporates - Of Which: Specialised Lending	17,457	690	245	157	22.8%	17,307	840	282	191	22.8%	17,149	998	320	226	22.7%
	Corporates - Of Which: SME	15,205	975	329	226	22.2%	15,170	1,210	419	297	22.7%	14,819	1,661	497	373	22.4%
	Retail	412,386	15,801	4,506	2,602	16.5%	407,748	20,439	5,544	3,655	17.9%	403,066	25,121	6,493	4,640	18.5%
	Retail - Secured on real estate property	346,910	13,255	2,480	1,395	10.5%	343,460	16,706	2,887	1,783	10.7%	339,887	20,279	3,243	2,150	10.6%
	Retail - Secured on real estate property - Of Which: SME	10,551	398	198	95	23.8%	10,334	615	268	154	25.0%	10,105	844	331	217	25.7%
	Retail - Secured on real estate property - Of Which: non-SME	336,359	12,858	2,282	1,301	10.1%	333,126	16,091	2,619	1,629	10.1%	329,782	19,435	2,912	1,933	9.9%
	Retail - Qualifying Revolving	44,232	1,174	1,017	566	48.2%	43,749	1,657	1,302	867	52.3%	43,321	2,084	1,556	1,134	54.4%
	Retail - Other Retail	21,244	1,371	1,009	640	46.7%	20,530	2,076	1,355	1,005	48.4%	19,857	2,758	1,694	1,266	49.2%
	Retail - Other Retail - Of Which: SME	2,202	302	229	163	53.8%	2,115	389	271	208	53.4%	2,028	476	308	252	52.9%
	Retail - Other Retail - Of Which: non-SME	19,042	1,069	780	478	44.7%	18,424	1,687	1,085	798	47.3%	17,829	2,282	1,387	1,104	48.4%
	Equity	7,297	0	0	0	-	7,297	0	0	0	-	7,297	0	0	0	-
	Securitisation	14,648	83	376	331	397.1%	14,648	83	376	331	397.1%	14,648	83	376	331	396.6%
Other non-credit obligation assets	572,023	18,839	5,980	3,676	19.5%	566,574	24,288	7,308	4,945	20.4%	561,017	29,846	8,518	6,165	20.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	52.0%	0	0	0	0	52.0%	0	0	0	0	52.0%
	Institutions	1,798	1	1	0	38.7%	1,797	1	1	1	39.6%	1,796	2	1	1	39.9%
	Corporates	89,354	2,755	997	674	24.5%	88,598	3,511	1,266	872	24.8%	87,780	4,329	1,507	1,089	25.2%
	Corporates - Of Which: Specialised Lending	15,224	592	197	124	21.2%	15,095	716	228	153	21.4%	14,957	854	262	183	21.5%
	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	22.4%
	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	18.4%
	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	10.2%
	Retail - Secured on real estate property - Of Which: SME	10,542	398	198	95	23.8%	10,325	615	268	154	25.0%	10,096	844	331	217	25.7%
	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	1,491	9.6%	319,243	18,680	2,693	1,782	9.5%
	Retail - Qualifying Revolving	44,232	1,174	1,017	566	48.2%	43,749	1,657	1,302	867	52.3%	43,321	2,084	1,556	1,134	54.4%
	Retail - Other Retail	21,243	1,371	1,009	640	46.7%	20,538	2,076	1,355	1,005	48.4%	19,857	2,758	1,694	1,356	49.2%
	Retail - Other Retail - Of Which: SME	2,201	302	229	163	53.8%	2,115	389	271	208	53.4%	2,028	476	308	252	52.9%
	Retail - Other Retail - Of Which: non-SME	19,042	1,069	780	478	44.7%	18,424	1,687	1,085	798	47.3%	17,829	2,282	1,387	1,104	48.4%
	Equity	6,935	0	0	0	-	6,935	0	0	0	-	6,935	0	0	0	-
	Securitisation	7,794	0	366	323	-	7,794	0	366	323	#####	7,794	0	366	323	266462.1%
Other non-credit obligation assets	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	84	0	0	0	68.9%	84	0	0	0	69.0%	84	0	0	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	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	7,236	84	15	9	11.1%	7,203	117	18	13	10.8%	7,171	150	21	16	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	16	10.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,236	84	15	9	11.1%	7,203	117	18	13	10.8%	7,171	150	21	16	10.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,653	89	20	13	14.7%	7,618	124	23	17	13.7%	7,583	159	27	21	13.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)		19,689	0	0	0	-	19,689	0	0	0	-	19,689	0	0	0	-
United States	Central banks and central governments	1,447	0	1	0	30.8%	1,446	1	1	0	31.3%	1,446	1	1	0	31.3%
	Institutions	12,329	92	55	45	48.2%	12,311	111	64	52	46.8%	12,290	131	73	60	45.7%
	Corporates	411	63	25	23	36.6%	410	63	25	23	36.6%	410	63	25	23	36.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	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%
	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	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	-
	Equity	218	0	0	0	-	218	0	0	0	-	218	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	254	19	0	0	0.0%	254	19	0	0	0.0%	254	19	0	0	0.0%	
IRB TOTAL	33,936	112	56	45	40.0%	33,917	130	65	52	39.9%	33,896	151	75	60	39.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Lloyds Banking Group Plc	Central banks and central governments	19,918	0	1	0	56.0%	19,918	0	1	0	56.0%	19,918	0	1	0	56.0%
	Institutions	5,573	38	13	4	10.4%	5,556	55	21	13	23.1%	5,546	65	26	18	27.2%
	Corporates	111,592	3,526	2,376	1,086	30.8%	108,523	6,595	3,157	2,051	31.1%	106,821	8,297	3,698	2,587	31.2%
	Corporates - Of Which: Specialised Lending	17,434	714	794	216	30.9%	16,427	1,720	975	533	31.0%	15,890	2,257	1,147	704	31.2%
	Corporates - Of Which: SME	15,275	1,205	547	315	26.1%	14,401	2,079	777	537	25.8%	13,906	2,574	886	659	25.6%
	Retail	399,172	29,014	13,947	4,914	16.9%	378,521	49,666	17,732	10,232	20.6%	365,710	62,477	20,334	13,609	21.8%
	Retail - Secured on real estate property	334,447	25,719	10,917	3,093	12.0%	316,228	43,938	13,226	6,831	15.5%	305,313	54,853	14,696	8,972	16.4%
	Retail - Secured on real estate property - Of Which: SME	10,424	525	421	163	31.0%	9,692	1,257	662	362	28.8%	9,286	1,663	768	479	28.8%
	Retail - Secured on real estate property - Of Which: non-SME	324,023	25,194	10,496	2,930	11.6%	306,535	42,681	12,565	6,468	15.2%	296,027	53,190	13,928	8,493	16.0%
	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	2,987	2,428	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	58.9%
	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	57.2%
	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	7,297	0	0	0	-	7,297	0	0	0	-	7,297	0	0	0	-
Securitisation	14,648	83	376	331	397.1%	14,648	83	376	331	397.1%	14,648	83	376	331	397.1%	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	558,701	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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United Kingdom	Central banks and central governments	0	0	0	0	56.0%	0	0	0	0	56.0%	0	0	0	0	56.0%
	Institutions	1,795	3	4	2	48.2%	1,790	8	6	4	47.7%	1,787	12	8	6	48.0%
	Corporates	88,794	3,316	2,154	989	29.8%	85,981	6,128	2,885	1,869	30.5%	84,429	7,680	3,266	2,352	30.6%
	Corporates - Of Which: Specialised Lending	15,296	605	681	172	28.4%	14,308	1,503	853	454	30.2%	13,825	1,986	1,008	605	30.5%
	Corporates - Of Which: SME	15,133	1,204	547	314	26.1%	14,261	2,076	776	537	25.8%	13,766	2,571	884	659	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%
	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	13,427	8,197	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	2,987	2,428	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	58.9%
	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	7,794	0	366	323	-	7,794	0	366	323	-	7,794	0	366	323	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
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%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	84	0	0	0	74.2%	84	0	0	0	74.4%	84	0	0	0	74.7%
	Corporates	331	6	9	5	70.1%	323	15	11	8	53.1%	318	20	13	10	49.4%
	Corporates - Of Which: Specialised Lending	58	4	7	4	84.0%	53	9	7	6	61.3%	51	12	8	6	55.7%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	7,217	104	38	16	15.9%	7,163	158	51	27	17.1%	7,107	213	63	38	17.7%
	Retail - Secured on real estate property	7,217	104	38	16	15.9%	7,163	158	51	27	17.1%	7,107	213	63	38	17.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,217	104	38	16	15.9%	7,163	158	51	27	17.1%	7,107	213	63	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	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,632	110	48	21	19.0%	7,569	173	62	35	20.2%	7,509	233	76	47	20.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group PLC

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United States	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	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	32	29	45.2%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	32.2%	0	0	0	0	32.0%	0	0	0	0	32.1%
	Retail - Secured on real estate property	0	0	0	0	32.0%	0	0	0	0	32.0%	0	0	0	0	32.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	32.0%	0	0	0	0	32.0%	0	0	0	0	32.0%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	44.5%	0	0	0	0	44.5%	0	0	0	0	44.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	44.5%	0	0	0	0	44.5%	0	0	0	0	44.5%
	Retail - Other Retail - Of Which: non-SME	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	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	41.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures
		(mIn EUR, %)													
N.A.	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														
	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures
		(mIn EUR, %)													
N.A.	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														
	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														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Lloyds Banking Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Lloyds Banking Group Plc	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	12,841	230	10,974	141	112	72	51.0%
	of which: SME	3,493	51	3,259	64	2,067	12	32	21	180.9%
	Retail	14,449	589	10,433	632	15,138	955	484	152	15.9%
	of which: SME	2,417	0	1,408	0	1,246	6	8	1	11.0%
	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	85.1%	
Standardised Total		158,973	766	32,502	862	123,456	1,196	825	413	34.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	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	5,264	63	46	28	44.2%
	of which: SME	3,431	25	3,238	35	2,036	12	19	7	62.5%
	Retail	12,784	525	9,190	553	14,375	929	462	143	15.4%
	of which: SME	2,382	0	1,389	0	1,240	6	8	1	11.0%
	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									
Securitisation					2,544	0	87	87	-96267.1%	
Other exposures										
Standardised Total		130,734	643	25,195	703	95,170	1,008	614	265	26.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	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%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	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									
Securitisation										
Other exposures					36	0	1	0	0.0%	
Standardised Total		14,768	0	786	1	14,684	4	3	0	1.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
United States	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%
	Public sector entities	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	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	58.1%
	of which: SME	0	0	0	0	0	0	0	0.0%
	Retail	2	6	1	6	1	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0	0.0%
	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%
	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%	
Standardised Total	2,909	6	2,170	6	2,761	3	1	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
N.A.	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	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									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)									
N.A.	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	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									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

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

Table showing Lloyds Banking Group Plc performance metrics for 31/12/2018, 31/12/2019, and 31/12/2020. Columns include Performing exposure1, Non performing exposure1, Stock of provisions, Of which: from non performing exposures, and Coverage Ratio - Non performing exposures1. The 'Standardised Total' row shows values of 122,805, 1847, 1,105, 678, 36.7% for 2018, 122,257, 2395, 1,311, 902, 37.6% for 2019, and 121,759, 2893, 1,498, 1,102, 38.1% for 2020.

1 Computed as defined in paragraphs 49 and 112 of the Methodological note

Table showing United Kingdom performance metrics for 31/12/2018, 31/12/2019, and 31/12/2020. Columns include Performing exposure1, Non performing exposure1, Stock of provisions, Of which: from non performing exposures, and Coverage Ratio - Non performing exposures1. The 'Standardised Total' row shows values of 94,611, 1567, 864, 495, 31.6% for 2018, 94,158, 2020, 1,015, 686, 34.0% for 2019, and 93,749, 2430, 1,172, 853, 35.1% for 2020.

1 Computed as defined in paragraphs 49 and 112 of the Methodological note

Table showing Netherlands performance metrics for 31/12/2018, 31/12/2019, and 31/12/2020. Columns include Performing exposure1, Non performing exposure1, Stock of provisions, Of which: from non performing exposures, and Coverage Ratio - Non performing exposures1. The 'Standardised Total' row shows values of 14,681, 7, 4, 1, 13.1% for 2018, 14,678, 10, 6, 2, 18.9% for 2019, and 14,674, 14, 7, 3, 22.5% for 2020.

1 Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	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	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%
	of which: SME	0	0	0	0	16.2%	0	0	0	0	16.2%	0	0	0	0	16.2%
	Retail	1	0	0	0	26.1%	1	0	0	0	26.1%	1	0	0	0	26.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	344	3	0	0	0.0%	344	3	0	0	0.0%	344	3	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,757	7	5	2	21.7%	2,753	12	8	3	28.9%	2,747	17	10	6	32.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mtn EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mtn EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	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																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

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		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

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(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA

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		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
United States	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	0	100.0%	11	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%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	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	344	3	0	0	0.0%	344	3	0	0	0.0%	344	3	0	0	0.0%
	Other exposures	2,751	13	15	4	33.3%	2,735	30	24	12	40.8%	2,722	43	30	18	43.1%
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Lloyds Banking Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

Lloyds Banking Group Plc

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	1,202	1,202						
	IRB		28,605	28,605						
	Total		29,807	29,807						
REA	STA		275	275	294	312	322	381	648	1,164
	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

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	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

2018 EU-wide Stress Test: Capital

Lloyds Banking Group Plc

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
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 DTAs	-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	-6,094	-5,962	
A.1.18	(-) Amount exceeding 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	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	
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	0	0	0	0	0	0	0	0	
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	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

Lloyds Banking Group Plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	7,531	7,531	6,926	6,305	5,684	6,926	6,305	5,684
	A.2.1	6,008	6,008	6,008	6,008	6,008	6,008	6,008	6,008
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	1,523	1,523	918	297	-324	918	297	-324
	A.2.4.1			0	0	0	0	0	0
	A.3	40,948	40,926	43,205	44,288	45,174	35,223	31,572	30,256
	A.4	9,390	9,425	10,518	11,327	10,002	10,829	11,566	10,146
	A.4.1	7,682	7,682	7,230	7,343	7,456	7,230	7,343	7,456
	A.4.2	-3,154	-2,518	-2,275	-2,265	-2,250	-2,273	-2,157	-2,107
	A.4.3	4,862	4,261	5,562	6,248	4,797	5,872	6,380	4,797
	A.4.3.1		-601	-310	-132	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	237,728	238,287	242,523	244,707	247,602	246,596	270,867	285,105
	B.1	0	0	0	0	0	0	0	0
	B.2		-288	-268	-220	-178	4,472	3,130	2,340
CAPITAL RATIOS (%) Transitional period	C.1	14.06%	14.03%	14.98%	15.54%	15.96%	11.27%	9.22%	8.55%
	C.2	17.22%	17.20%	17.83%	18.11%	18.26%	14.03%	11.52%	10.53%
	C.3	21.17%	21.16%	22.18%	22.75%	22.30%	18.34%	15.74%	14.06%
Fully loaded CAPITAL	D.1	33,417	32,753	35,568	37,271	38,898	18,443	18,363	19,393
	D.2	39,425	38,761	41,576	43,279	44,905	24,451	24,371	25,401
	D.3	43,952	43,925	46,532	48,358	50,111	29,408	29,557	30,750
CAPITAL RATIOS (%) Fully loaded	E.1	14.06%	13.75%	14.67%	15.23%	15.71%	7.48%	6.78%	6.80%
	E.2	16.58%	16.27%	17.14%	17.69%	18.14%	9.92%	9.00%	8.91%
	E.3	18.49%	18.43%	19.19%	19.76%	20.24%	11.93%	10.91%	10.79%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			6,036	6,036	6,036	6,036	6,036	6,036
	G.1			0	0	0	6,036	6,036	6,036
	H.1	799,876	799,589	799,589	799,589	799,589	799,589	799,589	799,589
	H.2	801,457	801,170	801,170	801,170	801,170	801,170	801,170	801,170
	H.3	5.12%	5.12%	5.40%	5.54%	5.65%	4.41%	3.95%	3.78%
	H.4	4.92%	4.84%	5.19%	5.40%	5.60%	3.05%	3.04%	3.17%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.86%	0.86%	0.86%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	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		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
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	mln 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 exposures¹

Lloyds Banking Group Plc

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	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

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² 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)

³ 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 exposures¹

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		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
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

¹ 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