

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



# 2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	50,338	51,447	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
_	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	33,417	33,626	C 01.00 (r020,c010)	Article 50 of CRR
_		transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital		,-		
_	A.1.1	instruments)	27,955	28,080	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
_	A.1.2	Retained earnings	7,694	7,460	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
_	A.1.3	Accumulated other comprehensive income	-290	-323	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
_	A.1.4	Other Reserves	13,361	13,355	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
_	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
_	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
_	A.1.7	Adjustments to CET1 due to prudential filters	-2,117	-1,786	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
_	A.1.8	(-) Intangible assets (including Goodwill)	-3,343	-3,805	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
1	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-3,668	-3,553	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
A	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-561	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
A	A.1.11	(-) Defined benefit pension fund assets	-610	-1,369	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
А	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
A	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
A	A.1.14	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-215	-213	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), $36(1)$ point (k) (i) and 89 to 91 of CRR; Articles $36(1)$ point (k) (ii), $243(1)$ point (b), $244(1)$ point (b) and $258$ of CRR; Articles $36(1)$ point (b) (iii) and $33\%(1)$ of CRR; Articles $36(1)$ point (k) (iv) and $153(8)$ of CRR and Articles $36(1)$ point (k) (vi) and $155(4)$ of CRR.
A.	.1.14.1	Of which: from securitisation positions (-)	-215	-213	C 01.00 (r460,c010)	Articles $36(1)$ point (k) (ii), $243(1)$ point (b), $244(1)$ point (b) and $258$ of CRR
А	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
А	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
А	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-4,790	-4,781	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
01111101100	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
А	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
A	A.1.21	Transitional adjustments	0	594	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.	.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A.	.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.	.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	594	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,531	6,974	C 01.00 (r530,c010)	Article 61 of CRR
1	A.2.1	Additional Tier 1 Capital instruments	6,008	6,016	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
1	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
,	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
,	A.2.4	Additional Tier 1 transitional adjustments	1,523	958	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,948	40,600	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,390	10,848	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	7,682	9,130	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
,	A.4.2	Other Tier 2 Capital components and deductions	-3,154	-2,860	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c10) + C 01.00 (r950,c10) + C 01.00 (r970,c10) + C 01.00 (r974,c010) + C 01.00 (r970,c10)	
	A.4.3	Tier 2 transitional adjustments	4,862	4,578	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	237,728	237,785	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS		Of which: Transitional adjustments included	0	264	C 05.01 (r010;c040)	
OWN FUNDS REQUIREMENTS	B.1			14.14%	CA3 (1)	
OWN FUNDS REQUIREMENTS  CAPITAL PATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.06%			
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period	C.1 C.2	TIER 1 CAPITAL RATIO (transitional period)	14.06%	17.07%	CA3 (3)	-
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period	C.1			17.07% 21.64%	CA3 (5)	•
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital Fully loaded	C.1 C.2	TIER 1 CAPITAL RATIO (transitional period)	17.22%			· .
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CET1 Capital	C.1 C.2 C.3	TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	17.22% 21.17%	21.64%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-	
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CETI Capital Fully loaded CETI RATIO (%) Fully loaded	C.1 C.2 C.3	TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17.22% 21.17% 33,417	21.64%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CETI Capital Fully loaded  CETI RATIO (%) Fully loaded <sup>1</sup>	C.1 C.2 C.3 D	TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.22% 21.17% 33,417	21.64% 33,032 13.91%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3.0)0] [D.1]/[B-B.1]	:
OWN FUNDS REQUIREMENTS  CAPITAL RATIOS (%) Transitional period  CETI Capital Fully loaded CETI RATIO (%) Fully loaded	C.1 C.2 C.3 D	TIER 1 CAPITAL RATIO (transitional period)  TOTAL CAPITAL RATIO (transitional period)  COMMON EQUITY TIER 1 CAPITAL (fully loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)  Adjustments to CETI due to IFRS 9 transitional arrangements	17.22% 21.17% 33,417	21.64% 33,032 13.91%	(A3 (5) [A1-A-1.13-A-1.21-MIN(A2+A.1.13-A-2.4-A4-MIN(A4+A.2.2-A-3.01)] [A-3.01-0] [A-3.01-0] [A-3.01-0] (B-0.01) (640,6010)	:

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



## Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	40,948	40,600	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	39,425	39,641	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	799,876	828,528	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	801,457	830,057	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	4.8%	C 47.00 (r330,c010)	



## Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	204,164	204,839
Risk exposure amount for securitisation and re-securitisations in the banking book	4,841	4,819
Risk exposure amount for contributions to the default fund of a CCP	483	613
Risk exposure amount Other credit risk	198,841	199,407
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,439	3,748
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	32	8
Risk exposure amount for Credit Valuation Adjustment	1,580	1,028
Risk exposure amount for operational risk	28,545	28,170
Other risk exposure amounts	0	0
Total Risk Exposure Amount	237,728	237,785

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



#### D&I

Lloyds Banking Group Plc

	As of 31/12/2017	As of 30/06/2018
(min EUR)	47.700	2000
Interest income	17,790	9,061
Of which debt securities income	1,127	445
Of which loans and advances income	16,650	8,606
Interest expenses	4,052	1,998
(Of which deposits expenses)	2,148	1,189
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	271	42
	0 45	0
Dividend income		22 1,035
Net Fee and commission income	2,258	1,035
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	627	130
Gains or (-) losses on financial assets and liabilities held for trading, net	322	101
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	373	190
Gains or (-) losses from hedge accounting, net	49	1
Exchange differences [gain or (-) loss], net	239	411
Net other operating income /(expenses)	1,582	895
TOTAL OPERATING INCOME, NET	19,232	9,848
(Administrative expenses)	8,023	4,084
(Depreciation)	2,584	1,335
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	2,775	861
(Commitments and guarantees given)	-11	-17
(Other provisions)	2,786	878
Of which pending legal issues and tax litigation <sup>1</sup>	2,786	
Of which restructuring <sup>1</sup>	157	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	786	530
(Financial assets at fair value through other comprehensive income)	n.a.	-2
(Financial assets at amortised cost)	n.a.	532
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	9	0
(of which Goodwill)	9	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	676	693
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,730	3,731
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,919	2,883
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,919	2,883
Of which attributable to owners of the parent	3,817	2,841

(1) Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Market Risk Lloyds Banking Group Plc

								Lioyus	Daniang	Group i ic												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017						As of 30/06/2018									
			VaR (Memoran	ndum item)	STRESSED VaR (	'Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE		PRICE RISKS ( CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x Y AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	362	356	20	23	118	134							51	12	236	53						
Of which: General risk	296	294	17	19	87	99							46	12	206	45						
Of which: Specific risk	66	62	3	3	31	35							5	1	30	7						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	83	168	4	4	12	12							1 3	1	4	2						
Total	445	524	24	14	178	108	37	21	0	0	0	2,994	31	8	207	83	21	19	0	0	_	3,224



## Credit Risk - Standardised Approach

Lloyds Banking Group Plc

					Standardis	sed Approach				
			As of 31/1	2/2017			As of 30/06/2018  ***Posure** Exposure Value** Risk exposure amount**  118,502 99,666 1,743 6 6 6 1 4 24 24 24 24 24 24 24 24 24 25 5 2 20 0 0 0 2 20 0 1 2 20 0 0 0 0 0 0 0			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		Value adjustment and provisions	
	(min EUR, %)									
	Central governments or central banks	131,256	107,861	1,918		118,502	99,666	1,743		
	Regional governments or local authorities	6	6	1		6	6	1		
	Public sector entities	46	24	24				24		
	Multilateral Development Banks	2.210	2.140	0				0		
	International Organisations	73	73	0				0		
	Institutions	35.407	9.832	244						
	Corporates	23,960	14,957	12,841						
	of which: SME	3.936	3.493	3.299						
	Retail	38.500	14.449	10.433						
	of which: SME	2,595	2,417	1,408						
Consolidated data	Secured by mortgages on immovable property	5.840	5.808	2.191		5.247	5.207	1.824		
	of which: SME	9	8	4		3	3	2		
	Exposures in default	1.162	766	862	372	1.119	799	899	306	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	313	313	63		895	895	179		
	Equity	0	0	0		0	0	0		
	Securitisation	1.202	1.202	275		1.128	1.128	260		
	Other exposures	3,510	3,510	2,562		9,135	9,135	7,661		
	Standardised Total	243,486	160,942	31.413	527	249,135	165,059	35,996	713	

(1) Oriainal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	108,589	90,993	1,909		96,331	78,397	1,739	
	Regional governments or local authorities Public sector entities	6	6	1		6	6	1	
	Public sector entities  Multilateral Development Banks	46	24	24		46	24	24	
		0	0	0		0	0	0	
	International Organisations Institutions					U	0	0	
		34.990	9.719	214		41.469	16.443	359	
	Corporates of which: SME	14,776	8,721	7,349		14,724	8,600	7,373	
	or which: SME Retail	3.874 36.828	3.436 12.784	3.243 9.190		3.946 37.806	3.525 13.307	3.323	
	of which: SME							9,562	
UNITED KINCDOM		2.562 4.874	2.383 4.842	1.389 1.822		2.658 4.341	2.488 4.302	1.447	
UNITED KINGDOM	Secured by mortgages on immovable property of which: SMF	4,8/4	4,842	1,822		4,341	4,302	1,507	
	Exposures in default	910	643	703	261	939	709	784	225
	Items associated with particularly high risk	910	043	/03	201	939	709	/04	225
	Covered bonds	0				0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	313	313	63		895	895	179	
	Equity	0	313	03		893	093	1/9	
	Securitisation		,	0			, and the same of		
	Other exposures	3.333	3,333	2,397		8,879	8.879	7.415	
	Standardised Total <sup>2</sup>	3,333	3,333	2,337	382	0,073	0,075	7,123	575

Congrains desposare, unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the substitution effects.

7° Total values deployments and provisions per country of counterparty exclusions the fore securities to exclusion exposure, additional valuation frequency. As the other funds effects the fore securities the fore securities and provisions and the substitution effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0			^	^	
	Regional governments or local authorities	0	0	U		U	0	0	
	Public sector entities	0	0	"		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0				0	0	0	
	Institutions	288	30	20		607	593	51	
	Corporates	4,198	2.765	2.099		3.748	2.218	1,810	
	of which: SME	1,130	2,700	0		3,7 10	0	1,010	
	Retail	2	2	ı		2	2	1	
	of which: SME	1	1	1		1	1	1	
UNITED STATES	Secured by mortgages on immovable property	95	95	33		89	89	31	
0112120 0171120	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	6	6	3	8	7	7	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	16	16	16		97	97	97	
	Standardised Total <sup>2</sup> walke, is reported before taking into account any effect due to credit conversion factors or credit risk				17				10

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	month per country or counterparty excludes tricke for seconstantion exposures, auditorial valuation augus								
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	13,766	13.774	0		18,040	18.048	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	18	4		31	31	6	
	Corporates	1,165	742	678		980	719	655	
	of which: SME	4	3	3		7	4	4	
	Retail	21	21	15		16	16	12	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	182	181	64		176	176	62	
	of which: SME	0	0	0		0	0	0	
ĺ	Exposures in default	0	0	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
ĺ	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
ĺ	Securitisation								
	Other exposures	32	32	26		59	59	53	
1	Standardised Total <sup>2</sup>				2				4



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

			•						
					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	1	1	0		8	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
		0	0	0		0	67	0	
	Corporates of which: SME	93	83	83		76	6/	66	
	Retail	9 911	8 908	681		1	1	1	
	of which: SME	911	908	681		0	0	0	
IRELAND	Secured by mortgages on immovable property	10	10			0	0	0	
IKLLAND	of which: SME	0	10	0		9	9	3	
	Exposures in default	66	31	40	35	21	7	11	13
	Items associated with particularly high risk	00	0	1 70	33	21	,	11	13
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	1 0	l 0		0	0	l 0	
	Equity	0	0	0		0	0	l 0	
	Securitisation	- v		, and the second				, and the second	
	Other exposures	18	18	18		0	0	0	
	Standardised Total <sup>2</sup>				38				13

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach											
			As of 31/12	2/2017		As of 30/06/2018								
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		0		0						
	Public sector entities	0	, i	0		0	0	0						
	Multilateral Development Banks	0	1 0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0	0		0	0	0						
	Corporates	114	98	98		134	125	125						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
LUXEMBOURG	Secured by mortgages on immovable property	1	1	0		1	1	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	21	4	6	12	21	10	16	0					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity Securitisation	0	0	0		0	0	0						
	Other exposures	0	0	0		0	0	0						
	Standardised Total <sup>2</sup>	U		0	13	Ü	U	0						

\*\* Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

\*\*Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	231	231	0		203	203	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	o o	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	13	0		2.252	105	2	
	Corporates	57	42	42		63	45	45	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
ED 4410E	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	12	12	4		11	11	4	
	of which: SME Exposures in default	0	0	0	3	0	0	0	2
	Items associated with particularly high risk	3	0	0	3	5	1	2	3
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	ı ö	0		0	0	0	
	Securitisation			-			-		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				3				3

<sup>(10)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		U	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0				0	0	0	
	Institutions	0	, i	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
ounterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>		,					-	0

<sup>(1)</sup> Chainal exposure unlike Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Lloyds Banking Group Plc

				Standardis	ed Approach			
		As of 31/12	2/2017			As of 30/06	2018	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen
(min EUR, %)								
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	0
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0		0		0	0	0	
	Control governments or central lends seeks beginned evernments or local authorities bublic sectional devernments or local authorities Public sector calls seeks seeks buildistered Development Banks International Organisations Institutions Corporates of which SME. Retail seeks	Central governments or central banks  Regional governments or local authorities  Public sector entities  Willisteral Deviopment Banks  O thillisteral Bank	Central governments or central banks Resional overnments or central banks Resional overnments or local authorities Public active ratios 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central governments or central banks   Central governments or central banks   Central governments or central banks   Central governments or local authorities   O	As of 31/12/2017    Contral governments or central banks   0	Central governments or central banks Regional evernments or central banks Regional evernments or central banks Regional evernments or local authorities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31/12/2017	As of 31/12/2017

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk a

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	0	0		U	0	U	
	International Organisations Institutions	0	0	0		U	0	0	
	Corporates	0	0	0		U	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0		0				0	
Country of	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
pares	Exposures in default	0	1 .		0	0		0	0
	Items associated with particularly high risk	0	,	0	0	0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0		0	
	Collective investments undertakings (CIU)	0	,	0		0		0	
	Equity	0	0	0		0	0	0	
	Securitisation						Ů		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> re value, is reported before taking into account any effect due to credit conversion factors or credit risks			Ů	0	<u> </u>	ů	,	0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

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					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Ů	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



# Credit Risk - IRB Approach Lloyds Banking Group Plc

							IRB Appro	ach					
				As of 31/12	/2017					As of 30	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	41.983	0	21.087	1.644	0	0	38.374	0	23.934	1.553	0	0
	Institutions	22,474	32	8,849	2,486	0	16	26,707	2	10,690	2,377	0	3
	Corporates	222.339	2.319	123.916	69.673	0	1.361	221.476	2.101	124.574	69.578	0	1.562
	Corporates - Of Which: Specialised Lending	22,512	0	21,062	15,616	0	419	22,130	411	20,660	15,373	0	431
	Corporates - Of Which: SME	13.990	482	13.148	8.579	0	129	13.834	372	12.968	8.695	0	211
	Retail	442,495	5,630	444,853	69,417	4,301	2,359	441,144	5,126	442,161	66,439	3,178	2,873
	Retail - Secured on real estate property	361.122	4.600	376.857	41.436	2.975	1.764	357.883	4.133	373.562	37.590	1.852	1.673
	Retail - Secured on real estate property - Of Which: SMI		203	11,010	2,879	255	28	10,757	189	10,738	2,788	231	100
Consolidated data	Retail - Secured on real estate property - Of Which: nor		4,397	365,847	38,557	2,720	1,735	347,126	3,944	362,824	34,802	1,620	1,573
	Retail - Qualifying Revolving	58,856	451	45,406	12,558	620	283	59,775	442	45,052	13,130	617	573
	Retail - Other Retail	22.517	580	22.591	15.423	706	313	23.486	552	23.546	15.719	709	627
	Retail - Other Retail - Of Which: SME	2,480	244	2,479	1,778	109	18	2,468	234	2,468	1,792	103	80
	Retail - Other Retail - Of Which: non-SME	20.037	336	20.111	13.645	596	295	21.018	318	21.079	13.927	606	547
	Equity	7,602	0	7,602	17,871	0		7,321	0	7,321	16,982	0	
	Securitisation	28.917		28.917	4.566		1	27.633		27.633	4.559		0
	Other non credit-obligation assets				6,612						6,744		
	IRB Total				172,269						168.231		

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	1,890	0	62	2	0	0	2,152	0	28	1	0	0
	Institutio		6.188	0	2.740	747	0	10	7.806	0	3.596	853	0	3
	Corporate		147,437	2,150	92,211	56,549	0	1,256	157,244	1,998	93,448	57,561	0	1,476
		Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	17.850	337	16.742	12.660	0	379
		Corporates - Of Which: SME	13.776	482	12.977	8.498	0	129	13.734	372	12.882	8.642	0	209
	Retail		431,174	5,300	433,492	64,196	3,385	2,238	433,470	5,085	434,548	65,319	3,061	2,861
		Retail - Secured on real estate property	349.867	4.269	365.562	36.232	2.059	1.642	350.279	4.092	366.020	36.488	1.735	1.661
		Retail - Secured on real estate property - Of Which: SME	11,021	203	11,001	2,877	255	28	10,744	189	10,725	2,786	231	100
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	338,846	4,066	354,561	33,355	1,804	1,614	339,535	3,904	355,296	33,702	1,504	1,561
		Retail - Qualifying Revolving	58,856	451	45,406	12,558	620	283	59,775	442	45,052	13,130	617	573
		Retail - Other Retail	22.451	580	22.524	15.406	706	313	23.415	552	23.475	15.701	709	627
		Retail - Other Retail - Of Which: SME	2,479	244	2,479	1,778	109	18	2,468	234	2,467	1,792	103	80
		Retail - Other Retail - Of Which: non-SME	19.972	336	20.046	13.628	596	295	20.948	318	21.008	13.909	606	547
	Equity		7,154	0	7,154	16,483	0	0	6,849	0	6,849	15,490	0	0
	Securitisa													
		r credit-obligation assets												
	<b>IRB Total</b>													

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	19.689 2.232	0	19.689	1.579	0	0	32.480	0	23.592	1.536	0	0
	Institutions Corporates		0	2,326	713	0	0	2,287	0	1,806	392	0	0
		25.381	78	13.273	5.066	0	49	25.755	33	13.754	4.816	0	41
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	530	20	468	392	0	25
	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
LINITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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: SME  Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0 233	0	233	0 835	0	0	270	0	270	983	0	0
	Securitisation	253	0	233	635	0	0	2/0	0	2/0	983	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		d central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		391	0	212	57	0	0	470	0	231	45	0	0
	Corporates		643	4	396	245	0	5	489	4	284	126	0	5
		ates - Of Which: Specialised Lending	0	0	0	0	0	0	67	4	66	43	0	4
		ates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		7.274	46	7.294	1.149	126	14	7.591	41	7.529	1.100	116	12
	Retail	- Secured on real estate property	7,274	46	7,294	1,149	126	14	7,591	41	7,529	1,100	116	12
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-	7,274	46	7,294	1,149	126	14	7,591	41	7,529	1,100	116	12
		- 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	quity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation													
		-obligation assets												
	IRB Total												1	



Credit Risk - IRB Approach Lloyds Banking Group Plc

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>				Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	28	0	5	3	0	0	26	0	4	3	0	0
	Corporates		4	606	385	0	1	14.022	11	587	308	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	130	0	126	131	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3,972	284	3,992	4,053	790	107	1	0	1	0	0	0
	Retail - Secured on real estate property	3.971	284	3.992	4.053	790	107	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-	3,971	284	3,991	4,053	790	107	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 Securitisation	2	0	2	4	0	0	1	0	1	2	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		1,686	0	196	9	0	0	2,277	0	228	11	0	0
	Corporal		7.155	0	1.344	596	0	3	6.346	0	1.529	599	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	350	0	336	226	0	1
		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
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-	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		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		on credit-obligation assets												
	IRB Tota	al												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		2,493	0	624	233	0	6	1,846	0	675	251	0	0
	Corporal		2.381	0	1.716	529	0	0	2.619	0	2.041	536	0	6
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	52	0	39	21	0	0
		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
ED 4410E		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-	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  Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Forder	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	- 0	0	0
		on credit-obligation assets												
	IRB Tota													

IRB Total

(1) Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	U	0	0	0	0	0	0	0	U	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 7		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	1 0	0	0	0	0	0	0	0	0	0	ľ
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	ı ö	0	l ő
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	i i
	Equity		ō	ō	0	0	0	0	0	0	ō	ō	ō	ō
	Securitis	ation												
	Other no	on credit-obligation assets												
	IRB Tota	al												

IRB Total

10 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



Credit Risk - IRB Approach
Lloyds Banking Group Plc

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	derau ted	0	0	Oeraulteu	0	0	deraulted	0	0	deraulted	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	o o	0	0	l ŏ
	Corporates - Of Which: Specialised Lending	0	o o	0	0	0	0	0	0	ő	ň	ı ö	ı ŏ
	Corporates - Of Which: SME	0	ō	0	0	0	0	0	0	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	ō	ō	ō	0	ō
	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0		0	
		n credit-obligation assets												
	IRB Tota													

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		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	o o	n n	0	0	0	0	ň	ň	n n	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	ō	0	0	0	0	ō	0	ō	0
	Equity		0	0	0	ō	0	0	0	0	0	0	0	0
	Securitis													
	Other no	n credit-obligation assets												
	IRB Tota	ıl												

TRG TOTAL

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



#### Sovereign Exposure

Lloyds Banking Group Plc

(min EUR)									As of 31/	12/2017								
				Memo: break	down by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	51,687.7	1,478.8	50,208.9	11,067.5	0.0	11,067.5	20.8	0.0	20.8	39,120.5	0.0	39,120.5	1,478.8	1,478.8	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0											-				
Belgium	25.2	0.0	25.2															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic Denmark	0.0	0.0	0.0															
Denmark Estonia	0.0	0.0	0.0															
Finland	17.3	0.0	17.3															
France	172.2	0.0	172.2															
Germany	186.1	0.0	186.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain Sweden	0.0 347.8	0.0	0.0 347.8															
United Kingdom	43,019.9	1,304.3	41,715.6															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	83.7	0.0	83.7															
China	0.0	0.0	0.0															
Hong Kong Japan	0.0 0.0	0.0	0.0															
u.s.	7,660.8	0.0	7,660.8															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	173.2	173.2	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	1.3	1.3	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

#### Regions:

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Lloyds Banking Group Pic												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of		<u> </u>									Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [														
Total [ 0 - 3M [														
[ 3M - 1Y [	Belgium													
	_													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
\( \text{Total} \)   \( \text{Total} \)														
[ 1Y - 2Y [	Cyprus													
13Y - 5Y     15Y - 10Y     10Y - more   Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Czech Republic													
[5Y - 5Y   [5Y - 10Y   [10Y - more Total														
Total   0 - 3M     3M - 1Y														
[ 1Y - 2Y [	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y														
[ 1Y - 2Y [	Estonia													
131 - 31     157 - 107     1107 - more														
Total	l													



		Lloyds Banking Group Pic												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off balance of	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 17 - 27 [	Finland	17 0	17 0	0	0	17 0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0 0 17	0 0 17	0	0	0 0 17	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f		0	0 39	0 0	0 0	0 39	0 0	0	0 0	0 0	0 0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	France	69 62	69 62	0	0	69 62	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0 0 0	0 0 0	0	0	0 0 0	0	0	0	0	0	0	0 0 0	
Total [ 0 - 3M [		169 20 8	169 20 8	0	0	20 21	0	0	0	0	0	0	0	0
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Germany	76 45	76 36	0	0	67 17	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Germany	10 67	10 67 -82	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		228	-82 135	0	0	125	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Croatia													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Greece													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Hungary													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Ireland													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total	1													



		Lloyds Banking Group Plc												
							As of 30/06/2018							
						Dire	ct exposures							
						Direc	it exposures					0001		-
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with po	alaba da la carlosa	Bardarati ara adab	negative fair value			
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure unioune
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 1Y - 2Y [	Italy													
131 - 311 15Y - 10Y I														
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [														
137 - 571	Latvia													
[ 0 - 3M [ [ 3M - 1Y [														
「 1Y - 2Y 「 「 2Y - 3Y 「	Lithuania													
[3Y - 5Y   [5Y - 10Y														
10Y - more   Total   To - 3M														
[ 3M - 1Y [ [ 1Y - 2Y [														
	Luxembourg													
121 - 31     13Y - 5Y       15Y - 10Y       110Y - more														
[ 0 - 3M [ [ 3M - 1Y [														
1 1V - 2V I	Malta													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Maita													
Total														
[ 0 - 3M [														
1 2Y - 3Y I 13Y - 5Y I	Netherlands													
[ 0 - 3M [														
[3M - 1Y] [1Y - 2Y]														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Poland													
[10Y - more Total														



	General govern	ments exposures by country of  Lloyds Banking Group Pic	uie counterparty											
		LIOVOS BAIIKING GIOOD PIC					As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(MIN EUR)													
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
		derivative illiancial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [														
[ 2Y - 3Y [	Portugal													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total [ 0 - 3M [														
[ 0 - 3M [	Romania													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Slovakia													
Total  T 0 - 3M f														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Slovenia													
f 10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Spain													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		12 90 156	12 90 156	0	0	12 90 156	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Sweden	41 41	41 41	0	0	41 41	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0 0 340	0 0 <b>340</b>	0	0 0	0 0 <b>340</b>	0	0	0	0	0	0	0	0
[ 0 - 3M [		978 966	978 966	0	0	979	0 1,023	0	0	0	0	0	0	Ů
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	United Kingdom	2,051 2,458 8,143	2,037 1,833	0	0	1,482 2,189 6,204 7,302 1,164	1,023 113 20 37	0	0	0	0	0	0	
T3Y - 5Y	-	7,966 10.287	978 966 2,037 1,833 7,460 6,864 9,823	0	0	7,302 1,164	36 42	0	0	0	0	0	0 0 0	
Total		32,848	29,961	0	0	19,321	1,270	0	0	0	0	0	. 0	0



		Lloyds Banking Group Pic												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y	Iceland													
Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y   [5Y - 10Y   [10Y - more	Liechtenstein													
Total [ 0 - 3M [														
1 2Y - 3Y I 13Y - 5Y I	Norway													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [	Australia													
I O = 3M I		0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada	86 0 0 21	86 0 0 21	0	0	86 0 0 21	0	0	0	0	0	0	0	
[3Y - 5Y [ 		0 0 106	0 0 106	0	0 0 0	0 0 106	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
Total   To - 3M     T3M - 1Y     TY - 2Y		106	106	0	0	106	0	0		J		J		U
[ 17 - 27 [	Hong Kong													
[10Y - more Total														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y   [5Y - 10Y   [10Y - more	Japan													
Total	1													



	General govern	ments exposures by country of  Lloyds Banking Group Plc	the counterparty											
		LIOVOS BANKINO GROUD PIC					As of 30/06/2018							
						Dire	ct exposures							
						Dile	ct exposures					9551.1		_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balai	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Bishoodshad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		103 0	103 0	0	0	103 0 1,662	0	0	0	0	0	0	0	
[ 1Y - 2Y [	u.s.	1,646 1,989 631	0 1,646 1,765 631 1,978	0	0	1,662 1,995 639	0	0	0	0	0	0	0	
[10Y - more		1,978 2,715	2.636	0	0	1,942 2.718	0	0	0	0	0	0	0	
Total		9,061	8,758	0	0	9,059	0	0	0	0	0	0	0	0
[ 3M - 1Y [														
[3Y - 5Y ] [5Y - 10Y ]	China													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   3Y - 5Y     5Y - 10Y	Switzerland													
[10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[ 1Y - 2Y [	Other advanced economies non EEA													
131 - 31     157 - 107     107 - more	HOII EEX													
Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [	Other Central and eastern													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Europe countries non EEA													
[10Y - more														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Middle East													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Latin America and the													
[3Y - 5Y    5Y - 10Y	Caribbean													
f10Y - more Total														



#### General governments exposures by country of the counterparty

	<b></b>	Lloyds Banking Group Plc	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	· · · · ·							Derivatives with po			h negative fair value	Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	
Total		0	0	0	0	0	0	0	0	Ō	0	ō	Ō	0

#### Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Hercepoints, PTR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



### Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	Gross carry		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	58,315	1,260	813	45	-624	430	0	46,377	1,647	409	38	24	355	0
Central banks	29	0	0	0	0	0	0	17	0	0	0	0	0	0
General governments	39,141	0	0	0	0	0	0	26,268	0	0	0	1	0	0
Credit institutions	3,706	0	0	0	0	0	0	3,706	0	0	0	0	0	0
Other financial corporations	12,868	0	18	9	-626	3	0	13,910	0	22	22	2	0	0
Non-financial corporations	2,571	1,260	795	37	2	427	0	2,476	1,647	387	16	21	355	0
Loans and advances(including at amortised cost and fair value)	593,331	2,351	14,530	9,010	546	1,934	10,175	615,444	2,242	12,995	8,383	1,724	1,725	9,756
Central banks	63,995	0	0	0	0	0	0	75,055	0	0	0	0	0	0
General governments	1,479	0	0	0	0	0	0	1,247	0	0	0	1	0	0
Credit institutions	4,801	0	37	32	0	0	0	7,410	0	5	3	1	0	0
Other financial corporations	41,130	0	504	504	21	143	9	54,555	1	59	59	57	26	7
Non-financial corporations	94,806	91	2,577	2,544	272	889	892	93,980	79	2,849	2,833	751	903	1,211
of which: small and medium-sized enterprises at amortised cost	35,959	44	948	931	119	89	470	38,449	47	900	890	364	68	831
Households	387,120	2,259	11,412	5,931	254	901	9,274	383,197	2,162	10,082	5,488	913	796	8,537
DEBT INSTRUMENTS other than HFT	651,647	3,611	15,343	9,056	-77	2,365	10,175	661,821	3,889	13,403	8,421	1,748	2,080	9,756
OFF-BALANCE SHEET EXPOSURES	150,039		405	293	0	0	0	166,577		433	318	277	3	0

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

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

<sup>(9)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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 <sup>2</sup>		Collateral and financial	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 <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR)  Debt securities (including at amortised cost and fair value)	45	45	29	29	0	38	38	16	0	0		
Central banks		0	29		0	0	0			0		
	0	_	-	0		U	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	9	9	3	3	0	22	22	0	0	0		
Non-financial corporations	37	37	26	26	0	16	16	16	0	0		
Loans and advances (including at amortised cost and fair value)	13,370	9,543	1,734	1,442	9,560	12,149	8,614	2,121	1,292	8,452		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	32	32	0	0	0	3	3	1	0	0		
Other financial corporations	527	504	166	143	10	109	59	46	26	7		
Non-financial corporations	3,505	2,526	1,113	872	1,486	3,738	2,804	1,630	886	1,211		
of which: small and medium-sized enterprises at amortised cost	1,407	919	184	83	796	1,372	873	379	65	904		
Households	9,306	6,482	455	426	8,064	8,299	5,749	443	381	7,234		
DEBT INSTRUMENTS other than HFT	13,415	9,589	1,762	1,470	9,560	12,186	8,652	2,137	1,292	8,452		
Loan commitments given	454	297	0	0	0	559	310	3	1	0		

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

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