

# TOP EUROPEAN BANKS

Lloyds

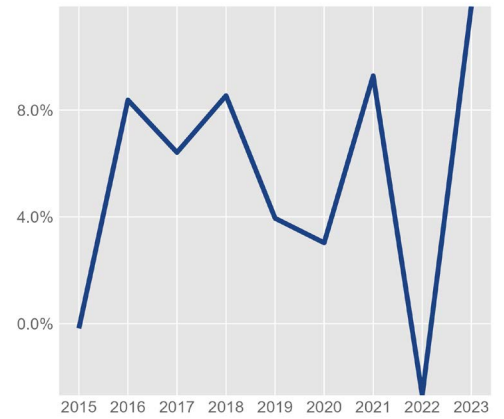
EUR m	2022	2023	Variance 2022/23
<b>Total assets</b>	<b>1,010,160</b>	<b>1,014,330</b>	<b>0%</b>
<b>Equity</b>	<b>54,685</b>	<b>54,505</b>	<b>0%</b>
<b>Operating income</b>	<b>20,954</b>	<b>21,437</b>	<b>2%</b>
<b>Operating expenses</b>	<b>-11,230</b>	<b>-12,455</b>	<b>11%</b>
<b>Operating result</b>	<b>9,724</b>	<b>8,983</b>	<b>-8%</b>
<b>Loan loss provision</b>	<b>-1,751</b>	<b>-349</b>	<b>-80%</b>
<b>Net income</b>	<b>6,392</b>	<b>6,350</b>	<b>-1%</b>
<b>Total comprehensive income (TCI)</b>	<b>-1,466</b>	<b>6,476</b>	<b>n/a</b>

Number of employees	2022	2023	Variance
	63,372	66,197	4%

Ratios	2022	2023
<b>CET 1 Ratio</b>	<b>15.1%</b>	<b>14.6%</b>
<b>Cost/Income Ratio</b>	<b>53.6%</b>	<b>58.1%</b>
<b>Stage 3 Coverage</b>	<b>23.0%</b>	<b>15.9%</b>
<b>Ø Staff cost (EUR)</b>	<b>73,942</b>	<b>78,105</b>
<b>R o E</b> TCI / Equity	<b>-2.7%</b>	<b>11.9%</b>

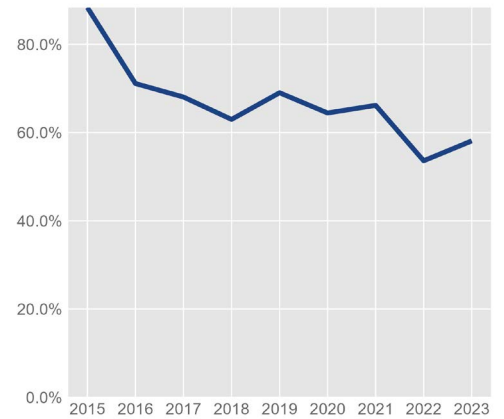
## Return on Equity

Total Comprehensive Income / Equity



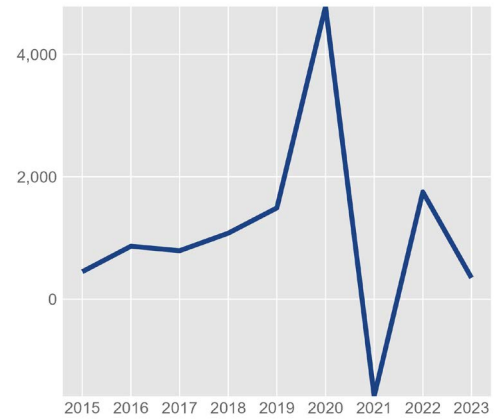
## Cost/Income Ratio

Operating Expenses / Operating Income



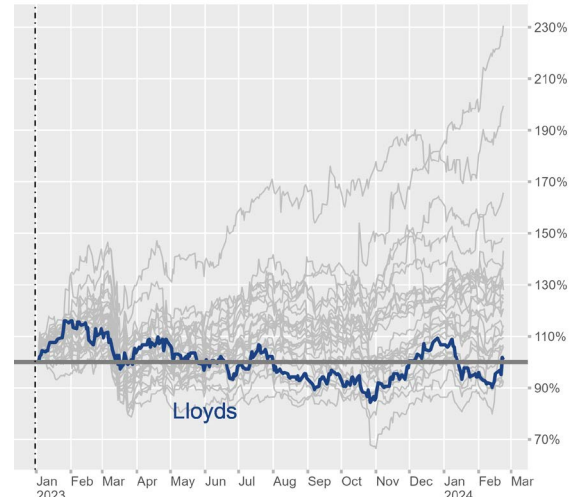
## Loan loss provision

(million EUR)



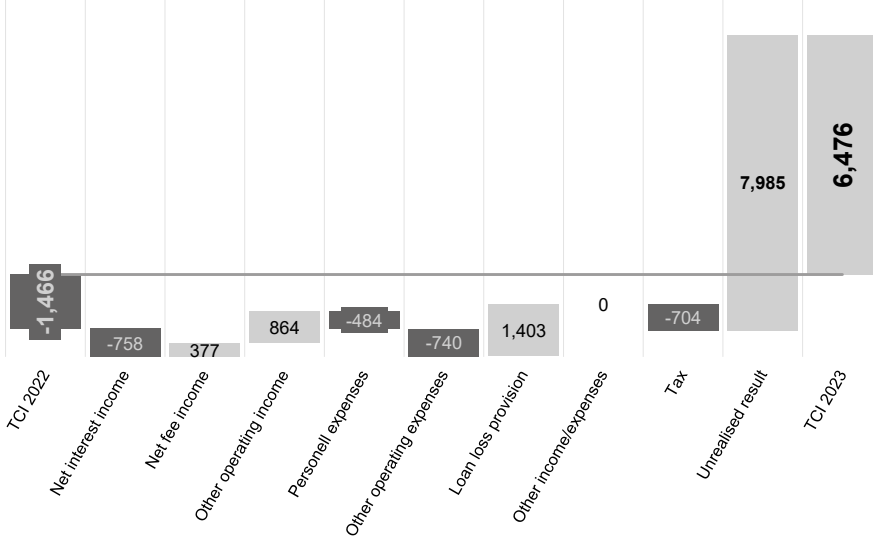
## Shareholder return (indexed)

Compared to other listed TOP European Banks



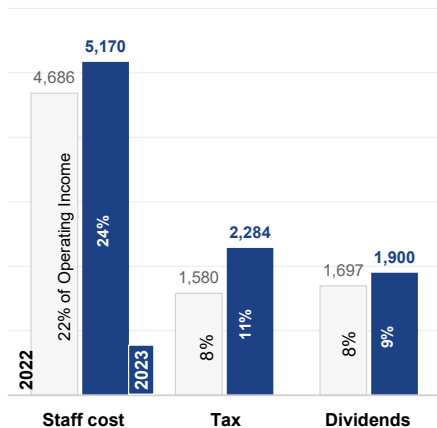
## Total Comprehensive Income (TCI)

Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



## Distribution to stakeholders

EUR m



## CET1 and Employees (indexed)

