

January 6, 2010

Cautionary Notice

ATTENTION: International Research, Sales, Trading and Operations Staff

Lloyds Banking Group plc

Country :	United Kingdom
Symbol:	LYG
CUSIP Number:	539439109
Exchange:	New York Stock Exchange
Ratio:	1 ADR : 4 Ordinary Shares

Lloyds Banking Group's DR Program has nearly reached the SEC Form F-6 DR Registration Limit.

Deposits are subject to prior direct communication with the Depositary and confirmation of availability.

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To learn more about DRs and issuer programs, please call our marketing desks:

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