Lloyds Bank plc

Q3 2026

Pillar 3 Disclosures

29 October 2026

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BASIS OF PREPARATION

This report presents the consolidated interim Pillar 3 disclosures of Lloyds Bank plc ('the Group') as at 30 September 2026.

The disclosures have been prepared in accordance with the requirements of the Disclosure (CRR) section of the PRA Rulebook. Pillar 3 templates required to be disclosed on a quarterly basis that have not been included in this report are listed in the table below along with the reason for exclusion.

PRA reference	Template name	Reason for exclusion
CCR7	RWA flow statements of CCR exposures under the IMM	Not applicable to the Group
MR2-B	RWA flow statements of market risk exposures under the IMA	Not applicable to the Group

The disclosures presented within this report are not required to be, and have not been, subjected to an external audit.

Interim Pillar 3 disclosures for the Group's large subsidiary (Bank of Scotland plc) are published separately on the Group's website, located at www.lloydsbankinggroup.com/investors/financial-downloads.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS

KM1: Key metrics[1]

KM1	LR2		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Ref	**Ref**	**Available own funds (amounts)**					
1		Common Equity Tier 1 (CET1) capital (£m)	**27,610**	26,961	26,998	26,468	25,926
2		Tier 1 capital (£m)	**32,294**	32,145	32,365	31,835	30,532
3		Total capital (£m)	**39,190**	39,335	39,569	38,995	37,739
		Risk-weighted exposure amounts					
4		Total risk-weighted exposure amount (£m)	**203,015**	198,239	198,415	194,300	190,570
		Capital ratios (as a percentage of risk-weighted exposure amount)					
5		Common Equity Tier 1 ratio (%)	**13.6%**	13.6%	13.6%	13.6%	13.6%
6		Tier 1 ratio (%)	**15.9%**	16.2%	16.3%	16.4%	16.0%
7		Total capital ratio (%)	**19.3%**	19.8%	19.9%	20.1%	19.8%
		Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a		Additional CET1 SREP requirements (%)	**1.6%**	1.6%	1.6%	1.6%	1.6%
UK 7b		Additional AT1 SREP requirements (%)	**0.5%**	0.5%	0.6%	0.6%	0.6%
UK 7c		Additional T2 SREP requirements (%)	**0.8%**	0.8%	0.7%	0.8%	0.7%
UK 7d		Total SREP own funds requirements (%)	**10.9%**	10.9%	10.9%	10.9%	10.9%
		Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8		Capital conservation buffer (%)	**2.5%**	2.5%	2.5%	2.5%	2.5%
9		Institution specific countercyclical capital buffer (%)	**1.9%**	1.9%	1.9%	1.9%	1.9%
UK 10a		Other Systemically Important Institution buffer (%)[2]	**2.0%**	2.0%	2.0%	2.0%	2.0%
11		Combined buffer requirement (%)	**6.4%**	6.4%	6.4%	6.4%	6.4%
UK 11a		Overall capital requirements (%)	**17.3%**	17.3%	17.3%	17.3%	17.3%
12		CET1 available after meeting minimum SREP own funds requirements (%)[3]	**7.5%**	7.5%	7.5%	7.5%	7.5%
		Leverage ratio					
13	UK-24b	Total exposure measure excluding claims on central banks (£m)	**643,701**	635,894	626,545	612,730	606,659
14	25	Leverage ratio excluding claims on central banks (%)	**5.0%**	5.1%	5.2%	5.2%	5.0%
		Additional leverage ratio disclosure requirements					
UK 14b	UK-25c	Leverage ratio including claims on central banks (%)	**4.7%**	4.7%	4.9%	4.9%	4.7%
UK 14c	UK-34	Average leverage ratio excluding claims on central banks (%)[4]	**5.1%**	5.1%	5.1%	5.1%	5.2%
UK 14d	UK-33	Average leverage ratio including claims on central banks (%)[4]	**4.8%**	4.8%	4.8%	4.8%	4.9%
	UK-31	Average total exposure measure including claims on central banks (£m)[4]	**679,958**	675,826	668,485	661,217	649,419
	UK-32	Average total exposure measure excluding claims on central banks (£m)[4]	**641,549**	635,167	629,525	620,362	608,457
	27	Leverage ratio buffer (%)	**1.4%**	1.4%	1.4%	1.4%	1.4%
	UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)	**0.7%**	0.7%	0.7%	0.7%	0.7%
UK 14e	UK-27b	Of which: countercyclical leverage ratio buffer (%)	**0.7%**	0.7%	0.7%	0.7%	0.7%

[1] Includes extracts of LR2 (Leverage ratio common disclosure) that are required to be disclosed on a quarterly basis.

[2] The Group is subject to an Other Systemically Important Institution (OSII) Buffer of 2.0% of risk-weighted exposure amounts which is designed to hold systemically important banks to higher capital standards so that they can withstand a greater level of stress before requiring resolution.

[3] Represents, as a percentage, the level of CET1 capital left available to meet buffer requirements after subtracting the minimum amount of CET1 capital required to meet total Pillar 1 plus Pillar 2A capital requirements, also referred to as total SREP own funds requirements. The minimum CET1 requirement is equivalent to 4.5% (Pillar 1) plus the additional CET1 SREP requirement (56.25% of Pillar 2A). The Group's Pillar 2A capital requirement is c.2.9% of risk-weighted assets, of which c.1.6% is to be met with CET1 capital.

[4] The average leverage ratio is based on the average of the month end tier 1 capital position and average exposure measure over the quarter.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (Continued)

KM1: Key metrics continued

KM1	LR2		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Ref	**Ref**	**Average Liquidity Coverage Ratio (weighted) (LCR)[5]**					
15		Total high-quality liquid assets (HQLA)(Weighted value -average) (£m)	**102,265**	103,850	103,610	104,542	105,580
UK 16a		Cash outflows - Total weighted value - average (£m)	**84,176**	84,358	83,378	83,177	82,976
UK 16b		Cash inflows - Total weighted value - average (£m)	**7,501**	7,078	6,389	5,744	5,316
16		Total net cash outflows (adjusted value - average) (£m)	**76,674**	77,280	76,989	77,433	77,660
17		Average liquidity coverage ratio (%)	**133%**	134%	135%	135%	136%
		Average Net Stable Funding Ratio[6]					
18		Total available stable funding (Weighted value - average) (£m)	**483,928**	481,473	478,761	478,176	476,334
19		Total required stable funding (Weighted value - average) (£m)	**409,642**	407,474	405,615	400,607	395,084
20		Average NSFR ratio (%)	**118%**	118%	118%	119%	121%

[5] The liquidity balances are calculated as the simple average of month end observations over the previous 12 months.
[6] The net stable funding balances are calculated as the simple average of month end observations over the previous 4 quarter ends.

Common Equity Tier 1

The Group's common equity tier 1 (CET1) capital ratio remained at 13.6% at 30 September 2026 (31 December 2025: 13.6%). Profit for the first nine months of the year was broadly offset by the payment of ordinary dividends, the accrual for foreseeable ordinary dividends, distributions on other equity instruments and an increase in risk-weighted assets.

Total Capital

The Group's total capital ratio reduced to 19.3% at 30 September 2026 (31 December 2025: 20.1%), with the increase in CET1 capital and an AT1 instrument issuance more than offset by AT1 instrument calls and the increase in risk-weighted assets.

Risk-Weighted Assets

Risk-weighted assets increased by £8,715 million to £203,015 million at 30 September 2026 (31 December 2025: £194,300 million), largely reflecting the impact of strong lending growth, partially offset by continued optimisation, including risk transfer and securitisation activity across Commercial Banking and Retail.

Leverage

The Group's UK leverage ratio reduced to 5.0% at 30 September 2026 (31 December 2025: 5.2%). The increase in total tier 1 capital was more than offset by an increase in the leverage exposure measure. The latter primarily reflects strong lending growth, including off-balance sheet commitments, increases in securities financing transactions and an increase in holdings of debt securities within the liquidity portfolio.

Liquidity

The Group's liquidity coverage ratio (LCR) reduced to 133% (based on a simple average over the previous 12 months) at 30 September 2026 (31 December 2025: 135%). The reduction was driven by a decrease in liquid asset buffer, primarily from growth in lending, partially offset by higher customer deposits and wholesale funding.

The Group's net stable funding ratio (NSFR) reduced to 118% (based on a simple average over the previous 4 quarters) at 30 September 2026 (31 December 2025: 119%). The 1 percentage point decrease was primarily due to growth in customer lending, partially offset by an increase in customer deposits and wholesale funding activities.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (Continued)

OV1: Overview of risk weighted exposure amounts

		Total RWA		Total own funds requirements
		30 Sep 2026	31 Dec 2025	**30 Sep 2026**
		£m	£m	**£m**
1	**Credit risk (excluding CCR)**	**167,004**	158,922	**13,360**
2	Of which the standardised approach	**23,987**	23,603	**1,919**
3	Of which the foundation IRB (FIRB) approach	**31,879**	28,622	**2,550**
4	Of which slotting approach	**9,003**	9,405	**720**
5	Of which the advanced IRB (AIRB) approach	**94,878**	90,339	**7,590**
	Of which: non-credit obligation assets[1]	**7,257**	6,953	**581**
6	**Counterparty credit risk (CCR)**	**1,235**	1,386	**99**
7	Of which the standardised approach	**336**	494	**27**
UK 8a	Of which exposures to a CCP	**162**	158	**13**
UK 8b	Of which credit valuation adjustment (CVA)	**211**	260	**17**
9	Of which other CCR	**526**	474	**42**
16	**Securitisation exposures in the non-trading book (after the cap)**	**8,717**	7,777	**697**
17	Of which SEC-IRBA approach	**3,703**	3,402	**296**
18	Of which SEC-ERBA approach (including IAA)	**1,642**	1,503	**131**
19	Of which SEC-SA approach	**3,372**	2,872	**270**
20	**Position, foreign exchange and commodities risks (Market risk)**	**21**	177	**2**
21	Of which the standardised approach	**21**	177	**2**
23	**Operational risk**	**26,038**	26,038	**2,083**
UK 23b	Of which standardised approach	**26,038**	26,038	**2,083**
24	Memo: Amounts below the thresholds for deduction (subject to 250% risk weight)	**651**	747	**52**
29	**Total**	**203,015**	194,300	**16,241**
	Pillar 2A capital requirement[2]			**5,836**
	Total capital requirement			**22,077**

[1] Non-credit obligation assets (IRB approach) predominately relate to other balance sheet assets that have no associated credit risk, including the residual value of operating leases.

[2] The PRA provided an update on the Group's Pillar 2A capital requirement during the third quarter. From 1 January 2027 the requirement will reduce to c.2.5% of risk-weighted assets, of which c.1.4% is to be met with CET1 capital, reflecting the implementation of Basel 3.1. The current requirement of c.2.9% of risk-weighted assets, of which c.1.6% must be met with CET1 capital, will continue to apply until 31 December 2026.

CREDIT RISK

CR8: RWA flow statements of credit risk exposures under the IRB approach

The table below summarises the movements of risk-weighted assets for credit risk exposures under the Internal Ratings Based (IRB) Approach. The table excludes counterparty credit risk exposures, securitisation exposures, other non-credit obligation assets and equity exposures.

		Total RWA quarter to 30 Sep 2026	Total RWA YTD 30 Sep 2026
		£m	£m
1	Risk weighted exposure amount as at the end of previous reporting period	**131,391**	**128,366**
2	Asset size (+/-)	**3,948**	**10,991**
3	Asset quality (+/-)	**297**	**(17)**
4	Model updates (+/-)	**152**	**(228)**
7	Foreign exchange movements (+/-)	**(28)**	**9**
8	Other (+/-)	**—**	**(3,361)**
9	**Risk weighted exposure amount at the end of the reporting period**	**135,760**	**135,760**

Key movements 30 June 2026 to 30 September 2026:
- **Asset size** increase predominantly driven by Commercial Banking and Retail lending growth.

Key movements 31 December 2025 to 30 September 2026:
- **Asset size** increase predominantly driven by Commercial Banking and Retail lending growth.
- **Other** reductions relate to optimisation activities, including capital efficient securitisations in Commercial Banking.

LIQUIDITY

The table below presents the breakdown of the Group's cash outflows and cash inflows, as well as its available high quality liquid assets, calculated as the simple averages of month end observations over the 12 months preceding the end of each quarter.

LIQ1: Liquidity Coverage Ratio (LCR)

		Total unweighted value (average)				Total weighted value (average)			
		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	**30 Sep 2026**	30 Jun 2026	31 Mar 2026	31 Dec 2025
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
High-quality liquid assets (£m)									
1	Total high-quality liquid assets (HQLA)					**102,265**	103,850	103,610	104,542
Cash - outflows (£m)									
2	Retail deposits and deposits from small business customers, of which:	**355,093**	355,007	355,482	354,850	**19,891**	20,255	21,213	22,074
3	Stable deposits	**241,155**	240,761	248,265	254,612	**12,058**	12,038	12,413	12,731
4	Less stable deposits	**61,976**	65,979	71,849	77,320	**7,820**	8,213	8,800	9,343
5	Unsecured wholesale funding	**90,201**	89,468	87,599	86,789	**45,664**	45,987	44,529	43,720
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	**26,753**	24,449	24,117	24,416	**6,688**	6,112	6,029	6,104
7	Non-operational deposits (all counterparties)	**60,159**	62,326	61,346	60,550	**35,687**	37,182	36,364	35,793
8	Unsecured debt	**3,289**	2,693	2,136	1,823	**3,289**	2,693	2,136	1,823
9	Secured wholesale funding					**102**	88	66	80
10	Additional requirements	**50,917**	49,920	49,217	48,308	**13,505**	13,112	12,851	12,787
11	Outflows related to derivative exposures and other collateral requirements	**6,060**	5,698	5,442	5,324	**6,060**	5,698	5,442	5,324
12	Outflows related to loss of funding on debt products	**506**	467	384	470	**506**	467	384	470
13	Credit and liquidity facilities	**44,351**	43,755	43,391	42,514	**6,939**	6,947	7,025	6,993
14	Other contractual funding obligations	**826**	690	666	603	**297**	250	218	166
15	Other contingent funding obligations	**91,786**	90,386	88,840	88,197	**4,716**	4,666	4,501	4,350
16	Total cash outflows					**84,176**	84,358	83,378	83,177
Cash - inflows (£m)									
17	Secured lending (e.g. reverse repos)	**15,467**	15,744	14,223	14,219	**81**	79	76	87
18	Inflows from fully performing exposures	**6,435**	6,393	6,249	6,137	**4,567**	4,577	4,512	4,405
19	Other cash inflows	**2,902**	2,471	1,851	1,303	**2,854**	2,422	1,801	1,252
20	Total cash inflows	**24,804**	24,608	22,323	21,659	**7,501**	7,078	6,389	5,744
UK-20c	Inflows subject to 75% cap	**24,724**	24,544	22,289	21,642	**7,501**	7,078	6,389	5,744
Total adjusted value									
UK-21	Liquidity buffer (£m)					**102,265**	103,850	103,610	104,542
22	Total net cash outflows (£m)					**76,674**	77,280	76,989	77,433
23	Liquidity coverage ratio (%)					**133%**	134%	135%	135%

LIQUIDITY (Continued)

LIQB: Qualitative information on LCR

The Group's LCR disclosure reduced to 133% (based on a simple average over the previous 12 months) at 30 September 2026 (30 June 2026: 134%; 31 December 2025: 135%). The reduction was driven by a decrease in liquid asset buffer, primarily from growth in lending, partially offset by higher customer deposits and wholesale funding compared with the prior quarter and 31 December 2025.

The Group's funding and liquidity position is underpinned by its significant customer deposit base and is supported by strong relationships across customer segments. Other sources of funding include a range of wholesale unsecured and secured funding, across a diverse range of products and counterparties. Funding concentration by counterparty, currency and tenor is monitored on an ongoing basis and where concentrations do exist, these are managed as part of the planning process and limited by the internal funding and liquidity risk monitoring framework, with analysis regularly provided to senior management.

The Group's liquid asset buffer consists almost entirely of Level 1 assets. Level 1 assets are primarily held as central bank reserves and UK government bonds.

The Group's outflows related to derivative exposures and other collateral requirements include outflows for potential deterioration in credit rating and for the impact of an adverse market scenario on derivatives transactions.

The Group's liquidity risk management framework covers currency liquidity risk and ensures the currency denomination of LCR liquid assets is consistent with the distribution of net currency liquidity outflows. Granular LCR risk appetites by significant currency are set and monitored across tenors at Group committee level.

FORWARD-LOOKING STATEMENTS

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and section 27A of the US Securities Act of 1933, as amended, with respect to the business, strategy, plans and/or results of Lloyds Bank plc together with its subsidiaries (the Lloyds Bank Group) and its current goals and expectations. Statements that are not historical or current facts, including statements about the Lloyds Bank Group's or its directors' and/or management's beliefs and expectations, are forward-looking statements. Words such as, without limitation, 'believes', 'achieves', 'anticipates', 'estimates', 'expects', 'targets', 'should', 'intends', 'aims', 'projects', 'plans', 'potential', 'will', 'would', 'could', 'considered', 'likely', 'may', 'seek', 'estimate', 'probability', 'goal', 'objective', 'deliver', 'endeavour', 'prospects', 'optimistic' and similar expressions or variations on these expressions are intended to identify forward-looking statements. These statements concern or may affect future matters, including but not limited to: projections or expectations of the Lloyds Bank Group's future financial position, including profit attributable to shareholders, provisions, economic profit, dividends, capital structure, portfolios, net interest margin, capital ratios, liquidity, risk-weighted assets (RWAs), expenditures or any other financial items or ratios; litigation, regulatory and governmental investigations; the Lloyds Bank Group's future financial performance; the level and extent of future impairments and write-downs; the Lloyds Bank Group's ESG targets and/or commitments; statements of plans, objectives or goals of the Lloyds Bank Group or its management and other statements that are not historical fact and statements of assumptions underlying such statements. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend upon circumstances that will or may occur in the future. Factors that could cause actual business, strategy, targets, plans and/or results (including but not limited to the payment of dividends) to differ materially from forward-looking statements include, but are not limited to: general economic and business conditions in the UK and internationally (including in relation to tariffs); imposed and threatened tariffs and changes to global trade policies; acts of hostility or terrorism and responses to those acts, or other such events; geopolitical unpredictability; the war between Russia and Ukraine; the escalation of conflicts in the Middle East; the tensions between China and Taiwan; political instability including as a result of any UK general election; market related risks, trends and developments; changes in client and consumer behaviour and demand; exposure to counterparty risk; the ability to access sufficient sources of capital, liquidity and funding when required; changes to the Lloyds Bank Group's or Lloyds Banking Group plc's credit ratings; fluctuations in interest rates, inflation, exchange rates, stock markets and currencies; volatility in credit markets; volatility in the price of the Lloyds Bank Group's securities; natural pandemic and other disasters; risks concerning borrower and counterparty credit quality; risks affecting defined benefit pension schemes; changes in laws, regulations, practices and accounting standards or taxation; changes to regulatory capital or liquidity requirements and similar contingencies; the policies and actions of governmental or regulatory authorities or courts together with any resulting impact on the future structure of the Lloyds Bank Group; risks associated with the Lloyds Bank Group's compliance with a wide range of laws and regulations; assessment related to resolution planning requirements; risks related to regulatory actions which may be taken in the event of a bank or Lloyds Bank Group or Lloyds Banking Group failure; exposure to legal, regulatory or competition proceedings, investigations or complaints; failure to comply with anti-money laundering, counter terrorist financing, anti-bribery and sanctions regulations; failure to prevent or detect any illegal or improper activities; operational risks including risks as a result of the failure of third party suppliers; conduct risk; risks related to new and emerging technologies, including artificial intelligence; technological changes and risks to the security of IT and operational infrastructure, systems, data and information resulting from increased threat of cyber and other attacks; technological failure; inadequate or failed internal or external processes or systems; risks relating to ESG matters, such as climate change (and achieving climate change ambitions) and decarbonisation, including the Lloyds Bank Group's or the Lloyds Banking Group's ability along with the government and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, and human rights issues; the impact of competitive conditions; failure to attract, retain and develop high calibre talent; the ability to achieve strategic objectives; the ability to derive cost savings and other benefits including, but without limitation, as a result of any acquisitions, disposals and other strategic transactions; inability to capture accurately the expected value from acquisitions; and assumptions and estimates that form the basis of the Lloyds Bank Group's financial statements. A number of these influences and factors are beyond the Lloyds Bank Group's control. Please refer to the latest Annual Report on Form 20-F filed by Lloyds Bank plc with the US Securities and Exchange Commission (the SEC), which is available on the SEC's website at www.sec.gov, for a discussion of certain factors and risks. Lloyds Bank plc may also make or disclose written and/or oral forward-looking statements in other written materials and in oral statements made by the directors, officers or employees of Lloyds Bank plc to third parties, including financial analysts. Except as required by any applicable law or regulation, the forward-looking statements contained in this document are made as of today's date, and the Lloyds Bank Group expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this document whether as a result of new information, future events or otherwise. 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