LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES -MAIN FEATURES REPORT

31 DECEMBER 2022

Capital Instruments and Eligible Liabilities - Main Features Report

Supplement to Lloyds Banking Group 2022 Year-End Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2022 Year-End Pillar 3 Disclosures, available from www.lloydsbankinggroup.com/investors/financial-downloads.html. The report has been prepared in accordance with the Disclosure Part of the PRA Rulebook which includes revised disclosure requirements applicable from 1 January 2022 following the UK implementation of the remaining provisions of Capital Requirements Regulation II.

In addition the report identifies and provides a description of the main features of those instruments that are recognised as MREL resources in accordance with the Bank of England's MREL framework (Minimum Requirement for Own Funds and Eligible Liabilities).

Assumptions on the regulatory treatment of the capital instruments and eligible liabilities described herein reflect the Group's interpretation of current rules and guidance.

This document is for information only and is not an offer of securities nor an invitation or recommendation to invest. No investor or prospective investor in the capital instruments described herein should rely upon the relevant description contained in this document and Lloyds

Banking Group shall not be held liable for any inaccuracy or misstatement contained in this report. Investors or prospective investors should seek independent financial advice when making investment decisions with regard to any of the instruments featured herein.

1. Instruments that are currently or were previously recognised for both regulatory capital and MREL purposes

Equity

Cap	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3	Governing law(s) of the instrument	Scottish	English	English	Scottish	Scottish
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Reg	llatory treatment	4				
4	Transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5	Post-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo	n/a	Solo
7	Instrument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8	Regulatory capital value (m)	GBP 6,729	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 6,729	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
	- Currency of Reporting (m)	GBP 6,729	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9a	Issue price	-	-	-	-	-
9b	Redemption price	-	-	-	-	-
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	-	-	-	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-	-	-
14	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	-	-
16	Subsequent call dates	-	-	-	-	-
Cou	oons / dividends					
17	Fixed or floating dividend / coupon	-	-	-	-	-
18	Coupon rate and any related index	-	-	-	-	-
19	Existence of a dividend stopper	-	-	-	-	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-	-	-	-	-
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	-	-	-	-	-
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s)	-	-	-	-	-
	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-	-	-	-	-
	If convertible, mandatory or optional conversion	-	-	-	-	-
	If convertible, specify instrument type convertible into	-	-	-	-	-
	If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30	Write-down features	No	No	No	No	No
	If write-down, write-down trigger(s)	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-
	If write-down, permanent or temporary	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-
	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory
	Ranking of the instrument in normal insolvency proceedings	-	-	-	-	-
	Instrument type immediately senior	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	-	-	-	-	-
	Hyperlink to the prospectus of the issuance	-				-

Additional Tier 1 Capital instruments main features

Cap	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc(i)	Lloyds Banking Group plc
0	Unique Identifier	OBOOBOKOOMOO	ODOODOKODOOO	ODOODOKODSOO	USG5533WAA56 /	US539439AE93 /	¥04040545050	201010550100	201010550001
2	Unique identifier	GB00B3KS9W93	GB00B3KSB238	GB00B3KSB568	US539439AC38	US539439AF68	XS1043545059	XS1043552188	XS1043552261
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
							English (subordination and	English (subordination and	English (subordination and
3	Governing law(s) of the instrument	Scottish	Scottish	Scottish	Scottish	Scottish	waiver of right to set off	waiver of right to set of	waiver of right to set off
Ŭ	ooronning idin(o) or the instrument	Cootaion	00011011	00011011	0004011	00011011	governed by Scots law)	governed by Scots law)	governed by Scots law)
	O started and the started and						governed by Scots law)	governed by Scots law)	governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	authorities			-					
Reg	ilatory treatment								
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
		Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated								
	Instrument type	Preference shares	Preference shares	Preference shares	Preference shares	Preference shares		Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 622	GBP 135	GBP 748
9	Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	GBP 47	USD 49	USD 38	EUR 750	GBP 135	GBP 750
	 Currency of Reporting (m) 	GBP 253	GBP 44	GBP 47	GBP 41	GBP 31	GBP 665	GBP 135	GBP 750
		£0.25 + premium of £0.75 per	£0.25 + premium of £0.75 per	£0.25 + premium of £0.75 per	\$0.25+ premium of \$999.75	\$0.25+ premium of \$999.75			
9a	Issue price	Preference Share	Preference Share	Preference Share	per Preference Share	per Preference Share	100	100	100
Qb	Redemption price	n/a	n/a		\$1,000 per Preference Share		100	100	100
	Accounting classification			Liability - amortised cost			Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
		Liability - amortised cost	Liability - amortised cost		Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	16/01/2009	16/01/2009	16/01/2009	16/01/2009	16/01/2009	01/04/2014	01/04/2014	01/04/2014
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	Yes	Yes	Yes	Yes
	· · · · · · · · · · · · · · · · · · ·		110	Optional Call Date =	Optional Call Date =	Optional Call Date =			
		Optional Call Date = No	Optional Call Date = No	15/09/2024	01/10/2035	21/05/2037	Optional Call Date =	Optional Call Date =	Optional Call Date =
		Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	27/06/2025	27/06/2023	27/06/2029
15	Optional call date, contingent call dates and redemption amount	Tax Call = No	Tax Call = No			Tax Call = No	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
					Tax Call = No		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = n/a	Redemption Price = n/a		Redemption Price = \$1,000		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
	A 1 1 1 1 1			Preference Share	per Preference Share	per Preference Share			-
	Subsequent call dates	n/a	n/a	Every 5 years	Any Dividend Payment Date	Any Dividend Payment Date	Every 5 years	Every 5 years	Every 5 years
Cou	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.2500%	9.7500%	6.4750%	6.4130%	6.6570%	4.9470%	7.6250%	7.8750%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Lloyds Banking Group's fully	Lloyds Banking Group's fully	Lloyds Banking Group's fully
24	If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of			loaded CET1 ratio falls below	loaded CET1 ratio falls below
		non-viability	non-viability	non-viability	non-viability	non-viability	7%	7%	7%
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	Fully	Fully	Fully
26							€0.768	£0.633	£0.633
		n/a	n/a	n/a	n/a	n/a	€0.768		
	If convertible, mandatory or optional conversion	n/a	n/a						
	If convertible, specify instrument type convertible into			n/a	n/a	n/a	Mandatory	Mandatory	Mandatory
29		n/a	n/a	n/a	n/a	n/a	Common Equity Tier 1	Mandatory Common Equity Tier 1	Mandatory Common Equity Tier 1
	If convertible, specify issuer of instrument it converts into	n/a n/a					Common Equity Tier 1	Mandatory	Mandatory
30	If convertible, specify issuer of instrument it converts into Write-down features		n/a	n/a	n/a	n/a	Common Equity Tier 1	Mandatory Common Equity Tier 1	Mandatory Common Equity Tier 1
30		n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc	Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Mandatory Common Equity Tier 1 Lloyds Banking Group plc
	Write-down features	n/a See below Statutory bail-in by UK	n/a n/a See below Statutory bail-in by UK	n/a n/a See below Statutory bail-in by UK	n/a n/a See below Statutory bail-in by UK	n/a n/a See below Statutory bail-in by UK	Common Equity Tier 1 Lloyds Banking Group plc No	Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Mandatory Common Equity Tier 1 Lloyds Banking Group plc
		n/a See below Statutory bail-in by UK resolution authority at point of	n/a n/a See below Statutory bail-in by UK resolution authority at point of	n/a n/a See below Statutory bail-in by UK resolution authority at point of	n/a n/a See below Statutory bail-in by UK resolution authority at point of	n/a n/a See below Statutory bail-in by UK resolution authority at point of	Common Equity Tier 1 Lloyds Banking Group plc	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No
31	Write-down features If write-down, write-down trigger(s)	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability	Common Equity Tier 1 Lloyds Banking Group plc No n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No
31 32	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a	n/a n/a See below Statutory baii-in by UK resolution authority at point of non-viability n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a
31 32 33	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a
31 32 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	n/a n/a See below Statutory bai-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> <u>non-viability</u> n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a
31 32 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a contractual	Mandatory Common Equity Tier 1 Lloyds Banking Group Mo No n/a n/a n/a n/a Contractual	Mandatory Common Equity Ter 1 Lloyds Banking Group No No n/a n/a n/a Contractual
31 32 33 34	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n'a See below Statutory bail-in by UK resolution authority at point of non-viability n'a n'a Contractual	ria riz See below Statutory ball-n by UK resolution autority at point of non-viability ria ria ria Contractual	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a Contractual	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a Contractual	n/a n/a See below Statutory bail-in by UK resolution authority at point of <u>non-viability</u> n/a n/a n/a Contractual	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a contractual Subordinated debt qualifying	Mandatory Common Equity Tier 1 Lloyds Banking Group pie No n/a n/a n/a n/a Contractual Subordinated debt qualifying
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n'a'a See below Statutory bail-in by UK resolution authority at point of non-viability n'a' n'a Contractual Preference shares ranking	r/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares rankula	n/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares ranking	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking	n/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares ranking	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junio to	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a Contractual Subordinated debt qualifying as A11 ranking Junior to	Mandatory Common Equity Tier 1 Lloyds Banking Group pie No n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	nía See below Statutory bail-in by UK resolution authority at point of non-viability n/a nía nía Preference shares ranking pari passu with AT1 debt and	ria ria See below Statutory bai-in by UK resolution authority at point of non-viability ria ria Contractual Preference shares ranking pari pasu with AT i det and	r/a n/a Statutory bain by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking pari passu with AT i det and	n/a n/a See below Statutory ball-n by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking pari pasu with AT1 det and	n/a n/a See below Statutory ball-in by UK resolution authority at point of n/a n/a Contractual Preference shares ranking pari passu with ATI debt and	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a contractual Subordinated debt qualifying	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying
31 32 33 34 34a	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n'a'a See below Statutory bail-in by UK resolution authority at point of non-viability n'a' n'a Contractual Preference shares ranking	r/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares rankula	n/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares ranking	n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking	n/a n/a See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Preference shares ranking	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junio to	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a Contractual Subordinated debt qualifying as A11 ranking Junior to	Mandatory Common Equity Tier 1 Lloyds Banking Group pie No n/a n/a Contractual Subordinated debt qualifying as AT1 raking Junio to
31 32 33 34 34a 34b	Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	nía See below Statutory bail-in by UK resolution authority at point of non-viability n/a nía nía Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1	ria ria See below Statutory bain by UK resolution authority at point of non-viability ria ria Contractual Preference shares ranking pari passu with A11 debt and senior to CET1	ria n/a Statutory bain by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking pari passu with AT1 det and senior to CET1	n/a n/a See below Statutory bali-n by UK resolution atthin'n st point of non-viability n/a n/a Contractual Preference shares ranking par jaasu with A11 debt and senior to CET1	ria n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1	Common Equity Tier 1 Lioyds Banking Group pic No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 raking junior to Undated Tier 2 and senior to CET1	Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a Contractual Subordinated debi qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1	Mandatory Common Equity Tier 1 Lloyds Banking Group pie No n/a n/a Contractual Subordinated debi qualifying as AT1 ranking junio to Undated Tier 2 and senior to CET1
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Capital instruments main features								
1 Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
		Markets plc	Markets plc	Markets plc		, ,	, , ,	
2 Unique Identifier	US539439AG42	n/a	n/a	n/a	US539439AU36	US53944YAJ29	XS2080995405	n/a
2a Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Public	Public	Public	Private
	New York (subordination and					New York (subordination and		
3 Governing law(s) of the instrument	waiver of right to set off	English	English	English	waiver of right to set off	waiver of right to set off	waiver of right to set of	English
	governed by Scots law)				governed by Scots law)	governed by Scots law)	governed by Scots law)	
3a Contractual recognition of write down and conversion powers of resolution	Contractual	n/a	n/a	n/a	Contractual	Contractual	Contractual	n/a
authorities	Contractual	lira	11/a	11/4	Contractuar	Contractual	Contractual	11/a
Regulatory treatment								
4 Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo	Solo	Solo	Consolidated	Consolidated	Consolidated	Solo and Sub-consolidated
7 Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8 Regulatory capital value (m)	GBP 1,008	GBP 219	GBP 300	GBP 263	GBP 1,137	GBP 396	GBP 500	GBP 497
9 Nominal Amount - Currency of Issue (m)	USD 1,675	EUR 250	USD 400	USD 350	USD 1,500	USD 500	GBP 500	GBP 500
 Currency of Reporting (m) 	GBP 1,391	GBP 222	GBP 332	GBP 291	GBP 1,246	GBP 415	GBP 500	GBP 500
9a Issue price	100	100	100	100	100	100	100	99.3
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	07/04/2014	25/05/2018	25/05/2018	25/05/2018	10/10/2018	19/06/2019	20/11/2019	20/11/2019
12 Perpetual or dated								Perpetual
	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	No Maturity
13 Original maturity date								
14 Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date	Optional Call on any date
	27/06/2024	25/05/2028	25/05/2025	25/05/2023	27/09/2025	27/06/2026	between 27/12/2024 &	between 27/12/2024 &
15 Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	27/06/25 inclusive	27/06/25 inclusive
to optional call dato, contangont call datos and rodomption amount	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Reg Call = Yes
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes
	Redemption Fride = 100 /8	Redemption Frice = 100 %	Redemption Frice = 100%	Redemption Frice = 100 %	Redemption Flice = 100 %	Redelliption Flice = 100 %	Redemption Price = 100%	Redemption Price = 100%
16 Subsequent call dates	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	27/06/30 and every 5	
	Every 5 years	Any obupoint ayment bate	Any coupoint ayment bate	Any coupoint ayinent bate	Every 5 years	Every 5 years	years thereafter	years thereafter
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	7.5000%	3M EUR LIBOR +489bps	SOFR+4.46%	3M USD LIBOR +396bps	7.5000%	6.7500%	5.1250%	5.7300%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Non- convertible	Non- convertible	Non- convertible	Convertible	Convertible	Convertible	Non-convertible
	Lloyds Banking Group's fully				Lloyds Banking Group's fully		Lloyds Banking Group's fully	
24 If convertible, conversion trigger(s)	loaded CET1 ratio falls below	n/a	n/a	n/a	loaded CET1 ratio falls below		loaded CET1 ratio falls below	n/a
	7%				7%	7%	7%	
25 If convertible, fully or partially	Fully	n/a	n/a	n/a	Fully	Fully	Fully	n/a
26 If convertible, conversion rate	\$1.056	n/a	n/a	n/a	\$0.821	\$0.803	£0.633	n/a
27 If convertible, mandatory or optional conversion	Mandatory	n/a	n/a	n/a	Mandatory			
28 If convertible, specify instrument type convertible into	Common Equity Tier 1				wandatory	Mandatory	Mandatory	n/a
29 If convertible, specify issuer of instrument it converts into		n/a	n/a					
		n/a n/a	n/a n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a
	Lloyds Banking Group plc	n/a	n/a	n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	n/a n/a
30 Write-down features				n/a	Common Equity Tier 1	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1	n/a n/a Yes
	Lloyds Banking Group plc	n/a Yes	n/a Yes	n/a n/a Yes	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	n/a n/a
	Lloyds Banking Group plc	n/a Yes LBCM plc's solo fully loaded	n/a Yes LBCM plc's solo fully loaded	n/a n/a Yes LBCM plc's solo fully loaded	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	Common Equity Tier 1 Lloyds Banking Group plc	n/a n/a Yes Lloyds Bank Pic's solo and/or
30 Write-down features	Lloyds Banking Group plc No	n/a Yes	n/a Yes	n/a n/a Yes	Common Equity Tier 1 Lloyds Banking Group plc No	Common Equity Tier 1 Lloyds Banking Group plc No	Common Equity Tier 1 Lloyds Banking Group plc No	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded
30 Write-down features 31 If write-down, write-down trigger(s)	Lloyds Banking Group plc No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7%	n/a n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7%	Common Equity Tier 1 Lloyds Banking Group plc No n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	Lloyds Banking Group plc No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full	n/a n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	Lloyds Banking Group plc No n/a n/a n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	Lloyds Banking Group plc No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full	n/a n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	Lloyds Banking Group plc No n/a n/a n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent	n/a n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a	n/a n/a Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	Lloyds Banking Group plc No n/a n/a n/a n/a n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	n/a n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a Contractual	n/a n/a Yes Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent n/a Contractual
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n'a n/a n/a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying	Common Equity Tier 1 Licyds Banking Group pic No n/a n/a Contractual Subordinated debt qualifying	n/a n/a N/e Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% CeT1 ratio falls below 7% Full Permanent n/a Subordinate debt qualifying
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	Lloyds Banking Group plc No n/a n/a n/a Contractual	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	n/a n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual	Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a Contractual Subordinated debt qualifying as ATI debt qualifying	Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a Contractual	n/a n/a n/a Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tire 2 and senior to	n/a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tie? 2 and senior to	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n'a n'a n'a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET11	Common Equity Tier 1 Lioyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Common Equity Tier 1 Lloyds Banking Group pic No No Na Na Na Na Na Contractual Subordinated debt qualifying as ATI ranking junior to Undated Tier 2 and senior to CET11	n/a n/a N/es Lloyds Bank Plc's solo and/or sub-consolidatef fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tire 2 and senior to
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30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	n/a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tie? 2 and senior to	n/a Yes LBCM plc's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n'a n'a n'a Ves LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Common Equity Tier 1 Lioyds Banking Group pic No No Na Na Na Na Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion triggert	Common Equity Tier 1 Licyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion ttigget	n/a n/a N/es Lloyds Bank Plc's solo and/or sub-consolidatef fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tire 2 and senior to
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30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 raking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Permanent n/a Subordinated debt qualifying as AT1 rahking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	n'a n/a n/a N'es LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	Common Equity Tier 1 Lloyds Banking Group pic No No Na	Common Equity Tier 1 Lloyds Banking Group pic No No Na Na Na Na Na Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CeT1 Prior to conversion trigger Undated Tier 2 No	Common Equity Tier 1 Lioyds Banking Group pic No No Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No No No Na	n/a n/a N/a Ves Lloyds Bank Pic's olo and/or sub-consolidated fully loadec CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 No
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30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated fyualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 raking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Permanent n/a Subordinated debt qualifying as AT1 rahking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	n/a n/a N/as Ves LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 raking junio to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No n/a	Common Equity Tier 1 Lloyds Banking Group pic No No No Na Na Na Na Na Contractual Subordinated debt qualifying as ATI ranking junoir to Undated Tier 2 and senior to CE11 Prior to conversion trigger Undated Tier 2 No nda Na	Common Equity Tier 1 Lioyds Banking Group pic No No Na Na Na Na Na Na Na Na Contractual Subordinated debt qualifying as ATI ranking junior to Undated Tier 2 and senior to CET11 Prior to conversion frigger Undated Tier 2 No na	Common Equity Tier 1 Lloyds Banking Group pic No No Na Na Na Na Na Na Contractual Subordinated debt qualifying as ATI ranking junior to Undated Tier 2 and senior to CET11 Prior to conversion trigger Undated Tier 2 No na	Yes Lloyds Bank PIc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to No No
30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features 37 Non-compliant features	Lloyds Banking Group pic No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed-	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/ra Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to <u>CET1</u> Dated Tier 2 No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	n'a n'a n'a N'es LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a Contradual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed/	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a Contradual Subordinated debt qualifying as AT I ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed/	n/a n/a n/a N/es Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a
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30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant features 37 Non-compliant features	Lloyds Banking Group pic No n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking jurior to Undated Tier 2 and serior to Undated Tier 2 and serior to Undated Tier 2 Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed-	n/a Yes LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/ra Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to <u>CET1</u> Dated Tier 2 No n/a	n/a Yes LBCM pic's solo fully loaded CET1 ratio fails below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	n'a n'a n'a N'es LBCM pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n'a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a Contradual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed/	Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a n/a n/a Contradual Subordinated debt qualifying as AT I ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed/	n/a n/a n/a N/es Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a

Cap	ital instruments main features								
1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank pl
	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
			English (subordination			English (subordination			
3	Governing law(s) of the instrument	English	provisions governed by	English	English	provisions governed by	English	English	English
			Scottish law)			Scottish law)			
3a	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<u> </u>	authorities					-		· · · · · · · · · · · · · · · · · · ·	
Reg	ulatory treatment	A 1 111 1 1991 4			A 1 1/4 1 1 100 4				A 1 11-1 1 1991
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
	Regulatory capital value (m)	GBP 1,152	GBP 1,200	GBP 383	GBP 687	GBP 1,000	GBP 500	GBP 750	GBP 300
9	Nominal Amount - Currency of Issue (m)	USD 1,500	GBP 1,200	USD 500	EUR 750	GBP 1,000	GBP 500	GBP 750	GBP 300
	- Currency of Reporting (m)	GBP 1,246	GBP 1,200	GBP 415	GBP 665	GBP 1,000	GBP 500	GBP 750	GBP 300
	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	19/12/2019	19/12/2019	27/01/2020	27/06/2020	04/12/2020	15/06/2021	22/06/2021	22/06/2021
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetua
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date	Optional Call Date =	Optional Call Date =
		27/9/2025	19/12/2024	27/06/2026	27/06/2025	27/03/2026	between 15/09/2026 &	27/06/2029	22/06/2026
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	15/12/2026 inclusive	Reg Call = Yes	Reg Call = Yes
10	optional data, contingent dati dates and redemption amount	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%
							Redemption Price = 100%		
16	Subsequent call dates	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date	15/12/31 and every 5	Every 5 years	Every 5 years
	pons / dividends		, , ,		, , ,		years thereafter		
	bons / dividends	Fixed	Fixed	Fired	Fixed	Floating	Firred	Floating	Floating

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Floating
18	Coupon rate and any related index	5.6200%	4.9400%	5.1450%	5.9400%	SONIA+4.95%	4.6900%	SONIA + 4.33%	SONIA + 4.17%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%		sub-consolidated fully loaded	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	fully loaded CET1 ratio falls	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	Full	Full	Full	Full	Full	Full	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to	Subordinated debt qualifying as AT1 ranking junior to	Subordinated debt qualifying as AT1 ranking junior to	as AT1 ranking junior to	as AT1 ranking junior to	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	as AT1 ranking junior to	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to
	rearking of the institument in normal insolvency proceedings	Undated Tier 2 and senior to CFT1	Undated Tier 2 and senior to CFT1	Undated Tier 2 and senior to CFT1	Undated Tier 2 and senior to CFT1	Undated Tier 2 and senior to CET1	CFT1	CFT1	CFT1
35	Instrument type immediately senior								
	· ,. ·	CET1	CET1	CET1	CET1	CET1 Undated Tier 2	CET1	CET1	CET1
36	Instrument type immediately senior	CET1	CET1 Undated Tier 2	CET1	CET1 Undated Tier 2	CET1 Undated Tier 2 No	CET1 Undated Tier 2	CET1	CET1

	Banking Group S2529511722
2a Specifies if the instrument has been publicly or privately placed. New York (sub 3 Governing law(s) of the instrument waiver or governed 3a Contractual recognition of write down and conversion powers of resolution authorities governed	
3 Governing law(s) of the instrument New York (sub 3a Contractual recognition of write down and conversion powers of resolution authorities	Public
3 Governing law(s) of the instrument waiver or governed 3a Contractual recognition of write down and conversion powers of resolution authorities authorities	
3a Contractual recognition of write down and conversion powers of resolution authorities	
3a Contractual recognition of write down and conversion powers of resolution authorities	
3a authorities	d by Scots law
	Contractual
	dditional Tier 1
	dditional Tier 1
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
7 Instrument type Other Equ	ity Instruments
8 Regulatory capital value (m)	GBP 750
9 Nominal Amount - Currency of Issue (m)	GBP 750
	GBP 750
- Currency of Reporting (m)	
9a Issue price	100
9b Redemption price	100
10 Accounting classification Share	holders' Equity
11 Original date of issuance	07/09/2022
12 Perpetual or dated	Perpetual
13 Original maturity date	No Maturity
	Yes
	Yes all on any date
	27/09/2027 &
	03/28 inclusive
	Reg Call = Yes
	Tax Call = Yes
Redemption	Price = 100% n the period six
Any day ir	n the period six
	ths before any
16 Subsequent call dates	ent Reset Date
16 Subsequent call dates (27/03/2028 (ti	he "First Reset
) and each fifth
	sarv thereafter
Coupons / dividends	
17 Fixed or floating dividend / coupon	Fixed
	8.5000%
18 Coupon rate and any related index	
19 Existence of a dividend stopper	No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full	No ly discretionary
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full	No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full	No ly discretionary
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Full	No ly discretionary ly discretionary No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem 21 22 Non-cumulative or cumulative Nor	No ly discretionary ly discretionary No lon-cumulative
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21c Full Sconvertible Non-cumulative 22 Convertible Non-cumulative Non-cumulative	No ly discretionary ly discretionary No No-cumulative Convertible
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem 2 22 Non-cumulative or cumulative N 23 Convertible or non-convertible Loyds Bankir	No ly discretionary ly discretionary No lon-cumulative Convertible g Group's fully
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21c Full Sconvertible Non-cumulative 22 Convertible Non-cumulative Non-cumulative	No ly discretionary ly discretionary No lon-cumulative Convertible ng Group's fully atio falls below
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem	No ly discretionary ly discretionary No lon-cumulative Convertible g Group's fully atio falls below 7%
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Non-comutative or cumulative Non-comutative or cumulative 23 Convertible or non-convertible Lloyds Bankin 24 If convertible, conversion trigger(s) Ioaded CET1 r 25 If convertible, fully or partially If	No ly discretionary ly discretionary No lon-cumulative Convertible ng Group's fully atio falls below 7% Fully
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Maintaine 22 Non-cumulative or comvertible N 23 Convertible, convertible Lloyds Bankin 24 If convertible, conversion trigger(s) Loyds def CET1 r 25 If convertible, conversion rate End	No ly discretionary ly discretionary No lon-cumulative Convertible og Group's fully atio falls below 7% Fully £0.633
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem 2 22 Non-cumulative or cumulative N 23 Convertible or non-convertible 1 24 If convertible, conversion trigger(s) Loyds Bankin 25 If convertible, fully or partially 1 26 If convertible, mandatory or orgonal conversion 27	No ly discretionary ly discretionary No lon-cumulative Convertible og Group's fully atio falls below 7% Fully £0.633 Mandatory
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem 2 22 Non-cumulative or cumulative N 23 Convertible or non-convertible Loyds Bankin 24 If convertible, conversion trigger(s) Loyds Bankin 25 If convertible, fully or partially 26 26 If convertible, mandatory or orgonal conversion 27	No ly discretionary ly discretionary No lon-cumulative Convertible og Group's fully atio falls below 7% Fully £0.633
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20a Existence of step up or other incentive to redeem Existence of step up or other incentive to redeem 21 Non-comutative or cumulative N 23 Convertible or non-convertible Lloyds Bankin 24 If convertible, conversion trigger(s) Lloyds Bankin 26 If convertible, fully or partially E 26 If convertible, conversion rate E 27 If convertible, specify instrument type convertible into Common	No ly discretionary ly discretionary No lon-cumulative Convertible ng Group's fully atio falls below 7% Fully £0.633 Mandatory n Equity Tier 1
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Non-conventible or non-convertible 23 Convertible or non-convertible Loyds Bankin 24 If convertible, conversion trigger(s) Id convertible, fully or partially 25 If convertible, fully or partially Id 26 If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion 28 If convertible, specify instrument type conversi into Loyds Bankin 29 If convertible, specify user of instrument tic noversi into Loyds Bankin	No ly discretionary y discretionary No ion-cumulative Convertible g Group's fully atio falls below 7% Fully £0.633 Mandatory n Equity Tier 1 king Group plo
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 20 Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Non-comutative or cumulative 22 Non-cumulative or cumulative N 23 Convertible, conversion trigger(s) Lloyds Bankin 24 If convertible, mandatory or optional conversion Lloyds CET1 r 25 If convertible, mandatory or optional conversion If 27 If convertible, specify instrument type convertible into Commo 29 If convertible, specify issuer of instrument it converts into Lloyds Bankin 20 Off convertible, specify instrument it converts into Lloyds Bankin	No ly discretionary ly discretionary No lon-cumulative Grouvertible g Group's fully atio falls below 7% Fully £0.633 Mandatory n Equity Tier 1 king Group plo No
19 Existence of a dividend stopper 19 Existence of a dividend stopper 20b Full discretionary, partially discretionary or mandatory (in terms of timing) 20b Full discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, nandatory or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify user of instrument to converts into 29 If convertible, specify instrument to converts into 20 If convertible, appendive adown trigger(s)	No ly discretionary ly discretionary No convertible og Group's fully atio falls below Fully £0.633 Mandatory n Equity Tier 1 king Group plo No n/a
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem 1 22 Non-cumulative or cumulative N 23 Convertible or non-convertible 1 24 If convertible, conversion trigger(s) 1 25 If convertible, fully or partially 1 26 If convertible, mandatory or optional conversion 1 27 If convertible, specify instrument type convertible into Commo 28 If convertible, specify instrument type converts into 1 29 If orwertible, specify instrument it converts into 1 30 Write-down, full or partial 1 31 If write-down, trigger(s) 2	No ly discretionary ly discretionary No lon-cumulative Convertible g Group's fully atio falls below 7% Fully £0.633 Mandatory n Equity Tier 1 king Group plc No n/a n/a n/a
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19 Existence of a dividend stopper 205 Full discretionary, partially discretionary or mandatory (in terms of timing) Full 205 Full discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem	No y discretionary y discretionary No Convertible g Group's fully atto falls below T fully 0.633 Mandatory n Equity Ther 1 King Group below No Na N
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Non-comutative or cumulative 22 Non-cumulative or cumulative Non-comutative or cumulative 23 Convertible, conversion trigger(s) Uoyds Bankin 24 If convertible, fully or partially If 25 If convertible, mantatory or optional conversion If 26 If convertible, specify instrument type convertible into Commo 29 If convertible, apacity instrument type convertible into Lloyds Bankin 29 If convertible, apacity instrument it converts into Lloyds Bankin 21 If witte-down, full or partial If 21 If witte-down, full or partial If 21 If witte-down, description of write-up mechanism If 34a Type of subordination Subordinated 34b Ranking of the instrument in normal insolvency proceedings Prior to corman 35 Instrument type immediately sen	No ty discretionary y discretionary No for-cumulative Convertible Group's fully atio falls below 7% E0.633 Mandatory No Nanatory
19 Existence of a dividend stopper 205 Full discretionary, partially discretionary or mandatory (in terms of timing) Full 205 Full discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem	No y discretionary y discretionary No Convertible g Group's fully atto falls below T fully 0.633 Mandatory n Equity Ther 1 King Group below No Na N
19 Existence of a dividend stopper 205 Full discretionary, partially discretionary or mandatory (in terms of timing) Full 205 Full discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem	No y discretionary y discretionary No Kon-cumulative Convertible g Group's fully ato falls below T fully tato falls below T fully to 6.33 Mandatory n Equity Tier 1 king Group below No n/a equity Tier 1 No n/a debi qualifying nun fully Contractual debi qualifying nun fully contractual twersion ligge Undated Ter 2 No n/a mandatory n/a debi qualifying nun fully twersion ligge Undated Ter 2 No n/a
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem	No y discretionary y discretionary No con-cumulative Gonvertible g Group's fully atio falls below Fully atio falls below Fully atio falls below Fully atio falls below Fully atio falls below Require No No No No No No No No No No No No No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full 20a Fully discretionary, partially discretionary or mandatory (in terms of amount) Full 21 Existence of step up or other incentive to redeem Non-compliant features Non-compliant features 21 Non-compliant features Non-compliant features Non-compliant features	No ty discretionary y discretionary No for-cumulative Convertible Group's fully atio falls below 7 % Fully atio falls below 7 % Fully atio falls below 7 % Mandatory No ni a uni Contractual debt qualifying nhing junior to 2 and senior to CET1 Vinded Tire 2 Undet Tire 2 No n/a
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cap	ital instruments main features								
1	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Bank of Scotland plc	Lloyds Banking Group plc	HBOS plc	HBOS plc
2	Unique Identifier	GB0000394915	GB0000395102	XS0079927850	XS0083932144	GB0005242879	XS0145407507	XS0158313758	XS0214965534
22	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
20	opecines in the instalment has been publicly of privately placed.	1 dblic	T dblic	1 dbile	1 ublic		English (subordination	1 dbile	1 dblic
3	Governing law(s) of the instrument	English	English	English	English	English	provisions governed by Scots law)	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Reg	ulatory treatment								
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Ineligible	Ineligible	Tier 2	Ineligible	Ineligible	Ineligible
		Consolidated, Sub-		Consolidated, Sub-	Consolidated, Sub-	Consolidated, Sub-		Consolidated and Sub-	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	consolidated and Solo		consolidated and Solo	consolidated and Solo	consolidated and Solo	Consolidated	Consolidated	Consolidated
-		Undated subordinated		Undated subordinated	Undated subordinated	Undated subordinated	Undated subordinated	Undated subordinated	
7	Instrument type	liabilities	liabilities	liabilities	liabilities	liabilities	liabilities	liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0		GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0
9		GBP 14	GBP 5	GBP 0	GBP 58	GBP 15	GBP 10	GBP 9	EUR 441
	 Currency of Reporting (m) 	GBP 14	GBP 5	GBP 0	GBP 58	GBP 15	GBP 10	GBP 9	GBP 391
9a	Issue price	100	100.615	99.453	99.66	100.165	99.879	99.415	98.876
9b	Redemption price	n/a	100	100	100	100	100	100	100
10		Liability - amortised cos		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	10/06/1991	14/09/1993	29/09/1997	10/02/1998	01/03/1999	28/03/2002	28/11/2002	17/03/2005
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	18/03/2030
14	Issuer Call subject to prior supervisory approval if required	No	Yes	Yes	Yes	No	Yes	Yes	Yes
			Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date = No	Optional Call Date =	Optional Call Date =	Optional Call Date =
1		Optional Call Date = No	1//00/2023	29/09/2023	10/02/2023	(Perpetual)	7/06/2032	28/11/2025	18/03/2025
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Pog Call - No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	
15	optional call date, contangent call dates and redemption amount	Tax Call = No	Tay Call - Van	Tax Call = Yes	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes	
		Redemption Price = n/a							
10	Subsequent call dates	n/a	Redemption Price = 100% At any time	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100% Any Reset Date	Redemption Price = 100% Any Interest Payment Date
		11/a	At any time	Every 5 years	Every 5 years	n/a	Every 5 years	Any Reset Date	Any merest Payment Date
	ipons / dividends		1						
17	Fixed or floating dividend / coupon	Fixed		Fixed	Fixed	Fixed		Fixed	
18	Coupon rate and any related index	13.6250%	8.7500%	8.0000%	7.3750%	9.3750%	6.0000%	5.7500%	4.5000%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
		No		Yes	Yes	No	Yes	Yes	
	Non-cumulative or cumulative	Cumulative			Cumulative	Cumulative	Cumulative	Cumulative	
23				Cumulative					
	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Convertible Statutory bail-in by UK	Convertible			Convertible Statutory bail-in by UK		Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK
24			Convertible Statutory bail-in by UK resolution authority at point of	Convertible	Convertible	Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible	Convertible Statutory bail-in by UK resolution authority at point of
24 25	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of non-viability
	If convertible, conversion trigger(s) If convertible, fully or partially	Statutory bail-in by UK resolution authority at point ol non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a
25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Statutory bail-in by UK resolution authority at point ol non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Statutory bail-in by UK resolution authority at point ol non-viability n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Convertible Statutory bali-in by UK resolution authority at point ol non-viability n/a n/a n/a
25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a
25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convert into	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory baini no y UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a
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Capital instruments main features	10000	Used Deckies Or	Line de Deservice e Or	Line de Danskin e Or	Lisuda Danikina On	Linda Dankina On	Line de Danisia a Or	Handa Danking C
1 Issuer	HBOS plc	/ 0:11	Lloyds Banking Group plc US539439AJ80 /	Lloyds Banking Group plc US539439AH25 /				
2 Unique Identifier	XS0355554717	US53944YAA10	USG5533WBV84	USG5533WBU02	US53944YAB92	US539439AN92	US539439AM10	US53944YAE3
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Pub
		New York (subordination and	New York (subordination				New York (subordination	New York (subordination a
3 Governing law(s) of the instrument	English		provisions governed by Scots		waiver of right to set off		provisions governed by Scots	waiver of right to set
2. Contractual recognition of write down and conversion powers of resolution		governed by Scots law)	law)	law)	governed by Scots law)	law)	law)	governed by Scots la
3a authorities	n/a	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractu
Regulatory treatment	1							
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier
5 Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub- Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidat
7 Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabiliti
8 Regulatory capital value (m)	GBP 0	GBP 293	GBP 0	GBP 12	GBP 785	GBP 536	GBP 580	GBP 1,04
9 Nominal Amount - Currency of Issue (m)	EUR 175	USD 1,000	USD 0	USD 26	USD 1,500	USD 824	USD 1,328	USD 1,50
- Currency of Reporting (m)	GBP 155	GBP 831	GBP 0	GBP 21	GBP 1,246	GBP 684	GBP 1,103	GBP 1,24
9a Issue price	100		99.866	100	99.77	99.866	100	1
9b Redemption price	100		100	100	100	100	100	1
10 Accounting classification	Liability - amortised cos		Liability - amortised cos	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		Liability - amortised c
11 Original date of issuance	08/04/2008		01/12/2015	10/12/2015	24/03/2016	14/11/2016	14/11/2016	09/01/20
12 Perpetual or dated 13 Original maturity date	Dated 08/04/2023	Dated 04/11/2024	Dated 01/12/2045	Dated 10/12/2025	Dated 24/03/2026	Dated 01/12/2045	Dated 10/12/2025	Dat 09/01/20
14 Issuer Call subject to prior supervisory approval if required	No Optional Call Date = No		No Optional Call Date = No		No Optional Call Date = No	No Optional Call Date = No		Optional Call Date =
	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bull
15 Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Y
-	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Y
10. Cubecquest cell detec	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 10
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	r
7 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fix
18 Coupon rate and any related index	7.0700%	4,5000%	5.3000%	4,5820%	4.6500%	5.3000%	4.5820%	4.3440
19 Existence of a dividend stopper	No		5.5000 % No		4.0300 %	5.5000 % No	4.3020 % No	4.3440
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
21 Existence of step up or other incentive to redeem	No		No	No	No	No	No	1
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulat
23 Convertible or non-convertible	Convertible		Convertible	Convertible	Convertible	Convertible	Convertible	Converti
	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of		Contractual recognition
24 If convertible, conversion trigger(s)	resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK		Statutory bail-in by
	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at poin non-viab
25 If convertible, fully or partially	n/a		n/a	n/a	n/a	n/a	n/a	non-viab
26 If convertible, conversion rate	n/a		n/a	n/a		n/a		
27 If convertible, mandatory or optional conversion	n/a		n/a					
28 If convertible, specify instrument type convertible into	n/a		n/a			n/a		
29 If convertible, specify issuer of instrument it converts into	n/a		n/a		n/a	n/a		
30 Write-down features	See below		See below	See below	See below	See below	See below	See be
	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of		Contractual recognitio
31 If write-down, write-down trigger(s)	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of		Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of		Statutory bail-in by resolution authority at poir
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viab
	1 .		n/a		n/a	n/a	n/a	non-viau
32 If write-down, full or partial	n/a		n/a					
	n/a		n/a	n/a	n/a	n/a	n/a	
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a	n/a	
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a Contractual	n/a Contractual	Contractu
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a n/a Contractual Dated subordinated debt	n/a Contractual Dated subordinated debt	n/a Contractual Dated subordinated debt	Contractu Dated subordinated d
33 If write-down, permanent or temporary 24 If temporary write-down, description of write-up mechanism 24a Type of subordination	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a Contractual Dated subordinated debt ranking junior to Senior non-	Contractu Dated subordinated d ranking junior to Senior ne
33 if write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 4a Type of subordination	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Contractu Dated subordinated d ranking junior to Senior n preferred debt and senio
31 If wife-down, permanent or lemporary 34 If temporary write-down, description of write-up mechanism 44 Type of subordination 44 Ranking of the instrument in normal insolvency proceedings	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Tier 2	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a Contractual Dated subordinated debt ranking junior to Senior non-	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Contractu Dated subordinated d ranking junior to Senior no preferred debt and senio Undated Tie
31 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 4b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	n/a n/a Contractual Dated subordinated debt ranking junior to Senior ron- preferred debt and senior to Undated Tier 2	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Contractu Dated subordinated d ranking junior to Senior n preferred debt and senio Undated Tie Senior Unsecu
31 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	n/a Contractual Dated subordinated debl ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Issuance out of intermediate	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	n/a n/a Contractual Dated subordinated debl ranking junior to Senior non- preferred debl and senior to Undated Tier 2 Senior Unsecured No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	nía nía Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	Contract Dated subordinated d ranking junior to Senior n preferred debt and senio <u>Undated Tie</u> Senior Unsecu
33 If write-down, permanent or temporary 24 If temporary write-down, description of write-up mechanism 24a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	n/a n/a Contractua Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to <u>Undated Tier 2</u> Senior Unsecured	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Contractu Dated subordinated d ranking junior to Senior m preferred debt and senio <u>Undated Tie</u> Senior Unsecu
31 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 4a Type of subordination 4b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	n/a n/a Contractual Dated subordinated debt ranking juriot to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured Yes Issuance out of intermediate HoldCo	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured No n/a	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured No n/a	n/a n/a Contractual Dated subordinated debi ranking junior to Senior non- preferred debi and senior to <u>Monated Tire 2</u> Senior Unsecured No n/a	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured No n/a	n/a Contractual Dated subordinated debi ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Contract Dated subordinated d ranking junior to Senior n preferred debt and senio <u>Undated Ti</u> Senior Unsecu
34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34a Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features 37 Non-compliant features	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Issuance out of interrediate HoldCo	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggro	n/a n'a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankingero	n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured No n/a https://www.lloydsbankinggro	n/a Contractual Dated subordinated debt ranking junior to Senior non- prefered debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankingero	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred det and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggro	
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features 37 Non-compliant features	n/a n/a Contractual Dated suborthad debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured Yes Issuance out of Intermediate HotdCo https://www.lloydsbankinggro up.com/investors/fixed	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Unated Tirz 2 Senior Unsecured No https://www.lloydsbankinggro up.com/investors/fixed	n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Unated Tirz 2 Senior Unsecured No n/a https://www.lloydsbankingero up.com/investorsfificad	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Unated Tire 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undetd Tirz 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fited/	Na Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No No https://www.lloydsbankinggro up.com/investors/fixed-	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed-	Contractu Dated subordinated di ranking junior to Senior no preferred debt and senioi Undated Tie Senior Unsecur n https://www.lloydsbanking up.com/investors/fix
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34a Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Issuance out of interrediate HoldCo	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Unatera Tire 2 Senior Unsecured No https://www.lloydsbankinggro up.com/investors/fixed- income-investors/fixed-	n/a n'a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankingero	n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggrou	n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured No n/a https://www.lloydsbankinggro	n/a Contractual Dated subordinated debt ranking junior to Senior non- prefered debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankingero	n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred det and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggro	Contractu Dated subordinated de ranking junior to Senior no preferred debt and senior <u>Undated Tie</u> Senior Unsecur I

1 1	al instruments main features								
	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group
2 1	Unique Identifier	XS1788982996	n/a	n/a	n/a	n/a	n/a	n/a	XS2138286
	Specifies if the instrument has been publicly or privately placed.	Public	Private		Private	Private	Private	Private	A32130200
	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution	English	English	English	English	English	English	English	En
	authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Regul	latory treatment								
4 1	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ti
5 F	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Ti
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolida
	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabil
8 F	Regulatory capital value (m)	GBP 653	GBP 133	GBP 332	GBP 291	GBP 320	GBP 190	GBP 54	GBP 2
1 0	Nominal Amount - Currency of Issue (m)	EUR 750	EUR 150	USD 400	USD 350	USD 650	JPY 31,300	JPY 10,000	EUR
	- Currency of Reporting (m)	GBP 665	GBP 133	GBP 332	GBP 291	GBP 540	GBP 197	GBP 63	GBP 2
9a	Issue price	99.568	100	100	100	100	100	100	1
	Redemption price	100	100	100	100	100	100	100	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised
	Original date of issuance	07/03/2018	25/05/2018	25/05/2018	25/05/2018	30/09/2019	25/11/2019	25/11/2019	16/03/20
			25/05/2018 Dated	25/05/2018 Dated		30/09/2019 Dated	25/11/2019 Dated	25/11/2019 Dated	16/03/20 Da
	Perpetual or dated	Dated			Dated				
	Original maturity date	07/09/2028	25/05/2033	25/05/2030	25/05/2028	24/03/2026	30/05/2028	15/02/2038	18/03/20
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes		Yes	n/a	n/a	n/a	1
		Optional Call Date =	Optional Call Date	Optional Call Date	Optional Call Date	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Da
		07/09/2023	=25/05/2028	=25/05/2025	=25/05/2023	(Bullet)	(Bullet)	(Bullet)	18/03/20
15 0	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = 1
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Y
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Any Interest Payment D
Coup	ons / dividends								
17 F	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Float
18 (Coupon rate and any related index	1.7500%	3M EUR LIBOR +220bps	SOFR+2.65%	3M USD LIBOR +238bps	4.1378%	2.0367%	2.6823%	4.5000
19 E	Existence of a dividend stopper	No	No	No	No	No	No	No	
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandate
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandate
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	Mandat
	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulat
	Convertible or non-convertible	Convertible	Convertible		Guinulauve			Non-cumulauve	
00 0					O			Q	
23 (Convertible	Convertible	Convertible	Convertible	Convertible	
		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by
	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	
24 I	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by resolution authority at poin non-viab
24 I 25 I	If convertible, conversion trigger(s) If convertible, fully or partially	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by resolution authority at poin non-viab
24 25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by resolution authority at poir non-viab
24 25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by resolution authority at poin non-viab
24 25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, peedly instrument type convertible into	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Statutory bail-in by resolution authority at poin non-viab
24 25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	Statutory bail-in by UK resolution authority at point of n/a n/a n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a	Statutory bail-in by resolution authority at poir non-viat
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Capital instruments main features								
1 Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland plc
2 Unique Identifier	n/a	XS2265524640	n/a	n/a	n/a	n/a	XS2351166421	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
				English (subordination			New York (subordination and	English (subordination
3 Governing law(s) of the instrument	English	English	English	provisions governed by	English	English	waiver of right to set of	provisions governed by
				Scottish law)			governed by Scots law)	Scottish law)
3a Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	n/a
authorities								
Regulatory treatment 4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	Solo
o Engible at solo/(sub-)consolidated/ solod(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Solo and Sub-consolidated	300	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	3010
7 Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
	000.000	000 100	000.010	000 / 000	000.010			000 544
8 Regulatory capital value (m)	GBP 266	GBP 469	GBP 343	GBP 1,000	GBP 310	GBP 893	GBP 493	GBP 500
9 Nominal Amount - Currency of Issue (m)	EUR 309	GBP 1,309	GBP 915	GBP 1,000	GBP 394	USD 1,500	GBP 500	GBP 500
- Currency of Reporting (m)	GBP 274	GBP 1,309	GBP 915	GBP 1,000	GBP 394	GBP 1,246	GBP 500	GBP 500
9a Issue price	100	100	100	100	100	100	100	
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	18/03/2030	03/12/2035	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/2031
14 Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
	Optional Call Date =	Optional Call Date =	Optional Call Date =	Ontinnal Call Data - 16/06/26	Optional Call Date =	Ontional Call Data - No	Optional Call on any date	Optional Call Date =
	18/03/2025	03/12/2030	03/12/2030	Optional Call Date = 16/06/26 Reg Call = Yes	. 03/12/2030	Optional Call Date = No Reg Call = Yes	between 15/09/2026 & 15/12/2026 inclusive	24/09/2026
15 Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes	Reg Call = Yes
	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	reacting to the room	Redemption Price = 100%	readinpation rice - 100 %	Redemption Price = 100%	Redemption Price = 100%
16 Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends	, ,							
17 Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
18 Coupon rate and any related index	2.6787%	2.7070%	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.54%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
						Statutory bail-in by UK	Contractual recognition of	
	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK			
		recolution outboulty of point of					Statutory bail-in by UK	Statutory bail-in by UK
24 If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of		resolution authority at point of
	resolution authority at point of non-viability	non-viability	non-viability		resolution authority at point of non-viability	resolution authority at point of non-viability	Statutory bail-in by UK	resolution authority at point of non-viability
25 If convertible, fully or partially	non-viability n/a	non-viability n/a	non-viability n/a	resolution authority at point of non-viability n/a	resolution authority at point of non-viability n/a	resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	resolution authority at point of non-viability n/a
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	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group
2	Unique Identifier	US53944YAQ61	n/a	n/a	n/a	US539439AW91
	Specifies if the instrument has been publicly or privately placed.	Public	Private		Private	Public
za	Specifies if the instrument has been publicly of privately placed.		Private	Private	Privale	
		New York (subordination and				New York (subordination an
3	Governing law(s) of the instrument	waiver of right to set off	English	English	English	waiver of right to set o
		governed by Scots law)	•	, end	· · ·	governed by Scots law
-	Contractual recognition of write down and conversion powers of resolution	governed by ocots law)				governed by ocots law
3a		Contractual	n/a	n/a	n/a	Contractua
	authorities			=		
Reau	latory treatment					
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier
					TIOLE	
	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidate
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilitie
	non anon apo	Bated caperanated habilitie	Batoa caboranatoa nabintoa	Bated Suberalitated habilities		Datod Cabor anatod habinao
8	Regulatory capital value (m)	GBP 171	GBP 1.281	GBP 704	GBP 853	GBP 851
9	Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	USD 1,175	USD 1,000	USD 1,000
	 Currency of Reporting (m) 	GBP 976	GBP 1,454	GBP 976	GBP 831	GBP 831
9a	Issue price	100	100	100	100	100
	Redemption price	100	100			100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	14/12/2021	19/11/2021	14/12/2021	15/11/2022	15/11/2022
	Perpetual or dated	Dated	Dated	Dated	Dated	Date
13	Original maturity date	14/12/2046	07/11/2032	14/12/2046	15/11/2033	15/11/2033
	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Ye
14	issuer Gali subject to prior supervisory approvarii required	Optional Call on any date		Ontional Call Data an anu data	Optional Call on any date	Optional Call on any dat
1			Optional Call Date =			
1		between 14/09/2041 &	07/11/2027	between 14/09/2041 &	between 15/08/2032 &	between 15/08/2032 8
		14/12/2041 inclusive		14/12/2041 inclusive	15/11/32 inclusive	15/11/32 inclusive
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call - Veg		
			Tax Call = Yes			
		Tax Call = Yes	Redemption Price = 100%	Tax Call = Yes		
		Redemption Price = 100%		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a
Cour	oons / dividends					
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.3690%	2.7540%	3.7240%	8.1330%	7.9530%
19	Existence of a dividend stopper			No		
19	Existence of a dividend stopper	No	No		No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20a						
20a 20b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandator Mandator
20a 20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandaton Mandaton No
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandaton Mandaton No Non-cumulative
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandator Mandator Na Non-cumulativ Convertibl
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative Non-convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandaton Mandaton No Non-cumulative Convertible
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of	Mandatory Mandatory No Non-cumulative Non-convertible Statutory bail-in by UK	Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK	Mandatory Mandatory No Non-cumulative Convertible Statutory bail-in by UK	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition o Statutory bailup by U
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20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 31 32 33 34 34a 34b 35 36 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify insurer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, bernament or temporary If write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant features Non-compliant features	Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bain-h by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a seb contractual recognition of Statutory bain-h by UK resolution authority at point of Statutory bain-h by UK resolution authority at point of non-viability n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tirz 2 Senior Unsecured Noto n/a https://www.lloydsbankinggro up.com/investors/Itxed- income-investors/Itxed-	Mandatory Mandatory Non-Curruliative Statutory bail-in by UK resolution authority at point of non-viability non-viability na n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability na n/a n/a Contractual Dated subordinated debt raking junior to Senior non- preferred debt and senior to Unated Tire 2 Senior non-preferred	Mandatory Mandatory Non-Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability non-viability n/a n/a Na Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability n/a Contractual Dated subordinated debt ranking junio to Senior non- preferred debt and senior to Undated Tire 2 Senior non-preferred Senior non-preferred No	Mandatory Mandatory Not Convertible Statutory bail-in by UK resolution authority at point of nor-viability nor-viability na n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of nor-viability nor-viability nor-viability n/a n/a Contractual Dated subordinated debt ranking juniot to Senior Holdco and senior to Undated Tera (2 Senior non-preferred No No	Mandator Mandator Non-cumulativ Contractual recognition c Statutory bail-in by U resolution authority at point on non-viabili non-viabili contractual recognition on non-viabili contractual recognition on Statutory bail-in by U resolution authority at point on non-viabili contractual recognition on non-viabili non- non-viabili contractual det ranking junior to Senio Holdco and senior to Undate Holdco and senior to Undate Senior Unaccure Non- non- https://www.lloydsbankinggr up.com/investors/faed income-investors/faed
20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 31 32 33 34 34a 34b 35 36 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify insurer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, bernament or temporary If write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant features Non-compliant features	Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of na na na na statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of non-visibility non-visibility na prafered debt and senior to preferred debt and senior to undated Ter 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed/	Mandatory Mandatory Non-Curruliative Statutory bail-in by UK resolution authority at point of non-viability non-viability na n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability na n/a n/a Contractual Dated subordinated debt raking junior to Senior non- preferred debt and senior to Unated Tire 2 Senior non-preferred	Mandatory Mandatory Non-Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability non-viability n/a n/a Na Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability n/a Contractual Dated subordinated debt ranking junio to Senior non- preferred debt and senior to Undated Tire 2 Senior non-preferred Senior non-preferred No	Mandatory Mandatory Not Convertible Statutory bail-in by UK resolution authority at point of nor-viability nor-viability na n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of nor-viability nor-viability nor-viability n/a n/a Contractual Dated subordinated debt ranking juniot to Senior Holdco and senior to Undated Tera (2 Senior non-preferred No No	Mandator Mandator Non-cumulativ Convertible Convertible Statutory bail-in by UI resolution authority at point on non-viabilit non-viabilit contractual recognition on Statutory bail-in by UI resolution authority at point on Seb below Contractual recognition on Statutory bail-in by UI resolution authority at point on non-viabilit non-viabilit contractual priorito Senio Holdco and senior to Undate Tiera' Senior Unsecure Net on no

2. Instruments that are currently or were previously only recognised for regulatory capital purposes

Tier 2

2 l 2a 9 3 (
2a 5 3 (ssuer	HBOS plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank pl
3 (Unique Identifier	US4041A2AF14 / US4041A3AG79	GB0001905362	XS0503834821	XS004309812
39 (Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Publ
	Governing law(s) of the instrument	New York (subordination provisions governed by English law)	English	English	Englis
	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a	n/
	latory treatment				
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Grandfathered until 202
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-	Consolidated, Sub-	Consolidated, Sub-	Consolidated, Sul
	• • • • • • •	Consolidated	consolidated and Solo Undated subordinated	consolidated and Solo	consolidated and So
	Instrument type	Dated subordinated liabilities	liabilities	Dated subordinated liabilities	Dated subordinated liabiliti
	Regulatory capital value (m	GBP 0	GBP 100	GBP 125	GBP
9 1	Nominal Amount - Currency of Issue (m)	USD 301 GBP 250	GBP 100 GBP 100	GBP 273 GBP 273	GBP 92 GBP 92
9a	- Currency of Reporting (m issue price	GBP 250 98.807	GBP 100 100.962	GBP 273 99.321	101.85
	Redemption price	100	n/a	100	101.05
	Accounting classification	Liability - amortised cos	Liability - amortised cos	Liability - amortised cos	Liability - amortised co
	Driginal date of issuance	30/10/2003	28/10/1992	20/04/2010	06/04/199
	Perpetual or dated	Dated	Perpetual	Dated	Date
	Original maturity date	01/11/2033	No Maturity	22/04/2025	06/04/202
14	ssuer Call subject to prior supervisory approval if require	No	No	No	N
		Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = N
10		(Bullet)	Reg Call = No	(Bullet)	(Bulle
15 0	Optional call date, contingent call dates and redemption amount	Reg Call = No	Tax Call = No	Reg Call = No	Reg Call = N
		Tax Call = Yes	Redemption Price = n/a	Tax Call = Yes	Tax Call = Ye
16 0	Subsequent call dates	Redemption Price = 100% n/a	n/a	Redemption Price = 100% n/a	Redemption Price = 1009 n/
	ons / dividends	11/a	11/4	11/a	103
17 F	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixe
	Coupon rate and any related index	6.0000%	11.7500%	7.6250%	9.6250%
	Existence of a dividend stopper	No	No	No	N
20a F	Fully discretionary, partially discretionary or mandatory (in terms of timing	Mandatory	Partially discretionary	Mandatory	Mandator
	Fully discretionary, partially discretionary or mandatory (in terms of amoun	Mandatory	Mandatory	Mandatory	Mandator
	Existence of step up or other incentive to redeem	No	No	No	N
22	Non-cumulative or cumulative	Non-cumulative		Non-cumulative	Non-cumulativ
23 (Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertib
24	f convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by U resolution authority at point non-viabili
25	f convertible, fully or partiall	n/a	n/a	n/a	non-viabili
	f convertible, conversion rate	n/a	n/a	n/a	n/
	f convertible, mandatory or optional conversior	n/a	n/a	n/a	n/
28 I	f convertible, specify instrument type convertible into	n/a	n/a	n/a	n/
	f convertible, specify issuer of instrument it converts int	n/a	n/a	n/a	n/
29 1	Write-down features	n/a	See below	See below	See belo
29 1				OCC DCIOW	
29 I 30 V	f write-down, write-down trigger(s)		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by U
29 30 31	f write-down, write-down trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by U resolution authority at point non-viabili
29 30 31 32	f write-down, full or partia	n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a	Statutory bail-in by U resolution authority at point non-viabili n/
29 I 30 N 31 I 32 I 33 I	f write-down, full or partia f write-down, permanent or temporary	n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by U resolution authority at point non-viabili n/ n/
29 I 30 V 31 I 32 I 33 I 34 I	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism	n/a n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by U resolution authority at point non-viabili n/ n/ n/
29 I 30 V 31 I 32 I 33 I 34 I	f write-down, full or partia f write-down, permanent or temporary	n/a n/a n/a Contractual	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual	Statutory bail-in by U resolution authority at point non-viabili ni n n Contractua
29 I 30 V 31 I 32 I 33 I 34 I	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism	n/a n/a n/a Contractual Dated subordinated debt	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt	Statutory bail-in by L resolution authority at point non-viabili n n n n n n n n n n n n n n n n n n
29 30 V 31 32 33 34 34a]	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	Statutory bail-in by L resolution authority at point non-viabili n n Contractua Dated subordinated dei ranking junior to Senior nor
29 30 V 31 32 33 34 34a]	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Statutory bail-in by L resolution authority at point non-viabili n n n Contractua Dated subordinated del ranking junior to Senior non preferred debt and senior
29 30 V 31 32 33 34 34a 34b 34b	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Statutory bail-in by UK resolution authority at point of non-viability and n/a n/a Contractual Undated subordinated debt ranking junoir to Dated Tire 2 and senior to AT1	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2	Statutory bail-in by L resolution authority at point non-viabil non-viabil non non Contractue Dated subordinated de ranking junior to Senior non preferred debt and senior Undated Tire
29 I 30 N 31 I 32 I 33 I 34 I 34a I 34b F 35 I	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Ter 2 Senior Unsecured	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	Statutory bail-in by UK resolution authority at point of non-viability nía Contractual Dated subordinated debi ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured	Statutory bail-in by L resolution authority at point non-viabili n n Contractuue Dated subordinated dei ranking junior to Senior non preferred debt and senior Undated Tier Senior Unsecure
29 I 30 V 31 I 32 I 33 I 34 I 34a I 34b F 35 I 36 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compilant transitional features	n/a n/a n/a Contractual Dated subordinated debit ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yets	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to A11 Dated Tier 2 No	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- prefered debt and senior to prefered debt and senior to Senior Unsecured No	Statutory bail-in by L resolution authority at point non-viabil non-viabil non non Contractua Dated subordinated de ranking junior to Senior non preferred bat and senior Undated Tier Senior Unsecure Senior Unsecure Yet
29 I 30 V 31 I 32 I 33 I 34 I 34a I 34b F 35 I 36 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior no- preferred debt and senior to Undated Ter 2 Senior Unsecured	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	Statutory bail-in by UK resolution authority at point of non-viability nía Contractual Dated subordinated debi ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured	Statutory bail-in by U resolution authority at point. non-viabili n Contractua Dated subordinated del ranking junior to Senior nor preferred debt and senior Undated Tier Senior Unsecure Ye No Waiver c
29 I 30 V 31 I 32 I 33 I 34 I 34a I 34b F 35 I 36 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features	n/a n/a n/a Contractual Dated subordinated debt ranking lunio to Senior non- preferred debt and senior to Unated Tirz 2 Senior Unsecured Yes Issuance out of intermediate HoldCo	Statutory bail-in by UK resolution authority at point of non-viability nano-viability nanon-viability nano-viability n	Statutory bail-in by UK resolution authority at point of non-viability na na na Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured No na	Statutory bail-in by U resolution authority at point. non-viabili n n Contractua Dated subordinated del ranking junior to Senior nor preferred debt and senior Undated Tire Senior Unsecure Ye No Waiver Set Off Right
29 1 30 2 31 32 1 32 1 33 1 33 3 34 1 344 1 344 1 345 1 35 1 36 N 37 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured Yes Issuance out of intermediate HoldCo	Statutory bail-in by UK resolution authority at point of non-viability nia nia Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No nia https://www.lloydsbankinggro	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to preferred debt and senior to preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Statutory bail-in by U resolution authority at point - non-viability n/ Contractua Dated subordinated det ranking junior to Senior non preferred debt and senior 1 Undated Tier Senior Unsecure Ye No Waiver c Set Off Right
29 1 30 2 31 32 1 32 1 33 1 33 3 34 1 344 1 344 1 345 1 35 1 36 N 37 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features	n/a n/a n/a n/a Contractual Dated subordinated debt ranking junio to Senior non- preferred debt and senior to Undated Tire 2 Senior Unsecured Yes Issuance out of intermediate HoldCo Https://www.lloydsbankingero up.com/investors/fixed/	Statutory bail-in by UK resolution authority at point of non-viability and na Contractual Undated subordinated debt ranking junior to bated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fited/	Statutory bail-in by UK resolution authority at point of non-viability of the state of the state of the name name of the state of the Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undeted Tire 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed/	Statutory bail-in by U resolution authority at point . non-viabili
29 1 30 2 31 32 1 32 1 33 1 33 3 34 1 344 1 344 1 345 1 35 1 36 N 37 N	f write-down, full or partia f write-down, permanent or temporary f temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings instrument type immediately senior Non-compliant transitional features Non-compliant features	n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Ter 2 Senior Unsecured Yes Issuance out of intermediate HoldCo	Statutory bail-in by UK resolution authority at point of non-viability nia nia Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No nia https://www.lloydsbankinggro	Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to preferred debt and senior to preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Statutory bail-in by U resolution authority at point (resolution authority at resolution (resolution) Dated subordinated det ranking junior to Senior non preferred det and senior 1 Undated Tier: Senior Unsecure Ye No Waiwer c Set Off Right https://www.lloydsbankinger up.com/investors/fixed income-investors/fixed issuance.htm Sevance.htm

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	XS1517174626	JP582667BGC7	US53944YAD58	XS1633845158	XS1681050610	AU3CB0247237	AU3FN0038329	XS1699636574
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	English	Japanese (with UK bail in recognition language)	New York with UK bail in recognition language	English (waiver of right to set off governed by Scots law)		NSW Australia with UK bail in recognition language		English (waiver of right to set off governed by Scots law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	Contractual	Contractual	n/a	n/a	Contractual	Contractual	n/a
Regi	ulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 0	GBP 118	GBP 1,027	GBP 889	GBP 922	GBP 0	GBP 0	GBP 914
9	Nominal Amount - Currency of Issue (m)	EUR 778	JPY 19,100	USD 1,250	EUR 1,000	EUR 1,000	AUD 400	AUD 250	GBP 1,000
	- Currency of Reporting (m	GBP 689	GBP 120	GBP 1,038	GBP 886	GBP 886	GBP 226	GBP 141	GBP 1,000
	Issue price	99	100	99	100	99	100	100	99
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cos	Liability - amortised cos	Liability - amortised cos	Liability - amortised cos		Liability - amortised cost		Liability - amortised cost
	Original date of issuance	09/11/2016	15/12/2016	11/01/2017	21/06/2017	12/09/2017	20/09/2017	20/09/2017	16/10/2017
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	09/11/2023	15/12/2026	11/01/2027	21/06/2024	12/09/2027	20/03/2023	20/03/2023	16/10/2024
	Issuer Call	No	No	No	No	No	No	No	No
	Optional call date, contingent call dates and redemption amoun	n/a	n/a	n/a	n/a	n/a	n/a		n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	oons / dividends								
17	Fixed or floating dividend / coupon	Fixed				Fixed		Floating	Fixed
18	Coupon rate and any related index	1.000%	1.047%	3.750%	3M LIBOR + 0.78%	2.250%	3.650%	3M AUD BBSW + 1.30%	2.250%
	Existence of a dividend stopper	No						No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timin	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amoun	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No							No
	Non-cumulative or cumulative	Non-cumulative		Non-cumulative		Non-cumulative			Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible		Convertible	Convertible
		Statutory bail-in by UK	Contractual recognition of	f Contractual recognition of		Statutory bail-in by Uk	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK
24	If convertible, conversion trigger(s)	resolution authority at point of	Statutory bail-in by UP		resolution authority at point of		Statutory bail-in by UK		resolution authority at point of
		non-viability	resolution authority at point o		non-viability	non-viability	resolution authority at point of		non-viability
		,	non-viabilit	non-viability	,		non-viability	non-viability	,
25	If convertible, fully or partial	Fully or Partially	Fully or Partial	Fully or Partially	Fully or Partially	Fully or Partiall	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK		At the discretion of UK		At the discretion of UK		At the discretion of UK	At the discretion of UK
		Resolution Authority Optional at the discretion of	Resolution Authority Optional at the discretion o	Resolution Authority Optional at the discretion of	Resolution Authority Optional at the discretion of	Resolution Authority Optional at the discretion o	Resolution Authority Optional at the discretion of	Resolution Authority Optional at the discretion of	Resolution Authority Optional at the discretion of
27	If convertible, mandatory or optional conversion								
00	If convertible, specify instrument type convertible inte	UK Resolution Authority Common Equity Tier 1	UK Resolution Authority	UK Resolution Authority Common Equity Tier 1	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority Common Equity Tier 1	UK Resolution Authority Common Equity Tier 1	UK Resolution Authority Common Equity Tier 1
	If convertible, specify instrument type convertible inti If convertible, specify issuer of instrument it converts int	Llovds Banking Group	Common Equity Tier 1 Llovds Banking Group	Llovds Banking Group	Common Equity Tier 1 Llovds Banking Group	Common Equity Tier 1 Llovds Banking Group		Llovds Banking Group	Llovds Banking Group
	Write-down features	Lioyus Banking Group See below			Lioyus Banking Group See below	Lioyus bariking Group See below		Lioyds Banking Group See below	Lioyus Barking Group See below
30	White-down realures	See below	Contractual recognition of	f Contractual recognition of	See below	See below	Contractual recognition of	Contractual recognition of	See below
		Statutory bail-in by UK	Statutory bail-in by Uk	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by Uk	Statutory bail-in by UK		Statutory bail-in by UK
31	If write-down, write-down trigger(s)	resolution authority at point of			resolution authority at point of	resolution authority at point o			resolution authority at point of
		non-viability	resolution authority at point o		non-viability	non-viability	resolution authority at point of		non-viability
22	If write-down, full or partial	Fully or Partially	non-viability Fully or Partiall	non-viability Fully or Partially	Fully or Partially	Fully or Partial	non-viability Fully or Partially	non-viability Fully or Partially	Fully or Partially
		, , ,	,	, , ,	, ,	/	, ,	, ,	, ,
	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structura	I Structural	Structural	Structura	Structural	Structural	Structural
		Senior Non-Preferred debt	Senior Non-Preferred deb	t Senior Non-Preferred debt		Senior Non-Preferred deb			Senior Non-Preferred debt
246	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2					ranking senior to Dated Tier 2		
340	realising of the instrument in normal insolvency proceedings	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred
		debt	debl	debt	debt	debt	debt	debt	debt
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
		https://www.llovdsbankinggro	https://www.llovdsbankingerc	https://www.lloydsbankinggro	https://www.llovdsbankinggro	https://www.llovdsbankingerg	https://www.llovdsbankinggro	https://www.llovdsbankinggro	https://www.llovdsbankinggro
37a	Hyperlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-
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		issuance.html	issuance.htm	issuance.html	issuance.html	issuance.htm	issuance.ntmi	issuance.html	issuance.html

Cap	lai insu uments main reatures								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667AHC7	JP582667BHC5	XS1757711665	CAG5533WBW69	XS1769598274	AU3CB0251239
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Private	Public	Private	Public
3	Governing law(s) of the instrument	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (waiver of right to se off governed by Scots law)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	NSW Australia with UK bail in recognition language
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual
	ilatory treatment								•
	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured			Senior Unsecured	Senior Unsecured
	Regulatory capital / MREL value (m)	GBP 1,347	GBP 236	GBP 0	GBP 48	GBP 80		GBP 59	GBP 232
9	Nominal Amount - Currency of Issue (m)	USD 1,750	AUD 450	JPY 37,800	JPY 7,700	NOK 1,000	CAD 500	JPY 10,000	AUD 425
	 Currency of Reporting (m 	GBP 1,454	GBP 254	GBP 238	GBP 48	GBP 84	GBP 307	GBP 63	GBP 240
	Issue price	100	99	100	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cos	Liability - amortised cos	Liability - amortised cost	Liability - amortised cos		Liability - amortised cost	Liability - amortised cos	Liability - amortised cost
	Original date of issuance	07/11/2017	22/11/2017	14/12/2017	14/12/2017	24/01/2018		14/02/2018	07/03/2018
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2028	22/11/2027	14/12/2023	14/12/2027	24/01/2028	03/02/2025	15/02/2038	07/03/2025
14	Issuer Call	Yes	No	No	No	No	No	No	No
15		07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

18 Cou	ted or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
19 Exis	upon rate and any related index	3.574%	4.250%	0.482%	0.723%	2.940%	3.500%	0.995%	4.000%
	istence of a dividend stopper	No	No	No	No		No	No	
	Ily discretionary, partially discretionary or mandatory (in terms of timing	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Ily discretionary, partially discretionary or mandatory (in terms of amoun	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	istence of step up or other incentive to redeen	No	No	No	No	No	No	No	No
	n-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Con	nvertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of		Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of
24 16 00	convertible, conversion trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK			resolution authority at point of	Statutory bail-in by UK
24 11 00	onverable, conversion algger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of	non-viability	non-viability	non-viability	resolution authority at point of
		non-viability	non-viability	non-viability	non-viability		,	,	non-viability
25 If co	convertible, fully or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26 If or	convertible, conversion rate	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK
20 11 00	onvenible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
27 If or	convertible, mandatory or optional conversion	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of		Optional at the discretion of	Optional at the discretion of	Optional at the discretion of
		UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority
	convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If co	convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30 Writ	ite-down features	See below	See below	See below	See below	See below	See below	See below	See below
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of				Contractual recognition of
		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory ball-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
31 If w	vrite-down, write-down trigger(s)	resolution authority at point of			resolution authority at point of	resolution authority at point of		resolution authority at point of	resolution authority at point of
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
32 If w	vrite-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
	vrite-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If to	emporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pe of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
зча тур	pe of subordination	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt		Senior Non-Preferred debt	Senior Non-Preferred debt	
34b Ran	nking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2						
	5 ,1 5	and junior to Senior Preferred					and junior to Senior Preferred		and junior to Senior Preferred
		debt	debt	debt	debt	debt	debt	debt	debt
	trument type immediately senior	n/a	n/a	n/a	n/a		n/a	n/a	n/a
	n-compliant transitional features	No	No	No	No		No	No	No
37 Nor	n-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
			_		_				
		https://www.lloydsbankinggro	https://www.lloydsbankinggro	https://www.lloydsbankinggro h	ttps://www.lloydsbankinggro		https://www.lloydsbankinggro		https://www.lloydsbankinggro
37a Hun	perlink to the prospectus of the issuance	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	up.com/investors/fixed-	n/a	up.com/investors/fixed-	n/a	
ora Hyp	permit to the prospectus of the issuance	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	11/ 8	income-investors/capital-	11/8	income-investors/capital-
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1	Issuer Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier AU3FN0041042	US539439AR07	US53944YAF07	AU3CB0253219	AU3CB0253227	JP582667AJ57	JP582667BJ56	JP582667CJ55
2a	Specifies if the instrument has been publicly or privately placed. Public	Public	Public	Public	Public	Public	Public	Public
2	Governing law(s) of the instrument NSW Australia with UK bail in	New York with UK bail in	New York with UK bail in	NSW Australia with UK bail in	NSW Australia with UK bail in	Japanese (with UK bail in	Japanese (with UK bail in	Japanese (with UK bail in
3	recognition language	recognition language	recognition language	recognition language	recognition language	recognition language)	recognition language)	recognition language)
	Means by which enforceability requirement of Section 13 of the TLAC Term							
3a	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	ulatory treatment					1		
	Transitional CRR rules n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Post-transitional CRR rules n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Instrument type Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m) GBP 183	GBP 1,254	GBP 1,241	GBP 0	GBP 79	GBP 0	GBP 193	GBP 35
9	Nominal Amount - Currency of Issue (m) AUD 325	USD 1,500	USD 1,500	AUD 250	AUD 150	JPY 131,900	JPY 31,300	JPY 5,800
	- Currency of Reporting (m GBP 184	GBP 1,246	GBP 1,246	GBP 141	GBP 85	GBP 831	GBP 197	GBP 37
	Issue price 100	100	100	100	100	100	100	100
	Redemption price 100	100	100	100	100	100	100	100
	Accounting classification Liability - amortised cos	Liability - amortised cos	Liability - amortised cos	Liability - amortised cos	Liability - amortised cos	Liability - amortised cost	Liability - amortised cos	Liability - amortised cost
	Original date of issuance 07/03/2018	22/03/2018	08/05/2018	23/05/2018	23/05/2018	31/05/2018	31/05/2018	31/05/2018
12	Perpetual or dated Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date 07/03/2025	22/03/2028	08/05/2025	23/11/2023	23/05/2028	30/05/2023	30/05/2028	30/05/2033
	Issuer Call No	No	No	No	No	No	No	No
	Optional call date, contingent call dates and redemption amoun n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ipons / dividends	Else d	Else d	E lected	Else 4	Else d	P1	El d

17	Fixed or floating dividend / coupon	Floating		Fixed	Fixed			Fixed	
	Coupon rate and any related index	3M AUD BBSW + 1.40%	4.375%	4.450%	3.900%	4.750%	0.650%	0.968%	1.182%
	Existence of a dividend stopper	No		No	No		No	No	
	Fully discretionary, partially discretionary or mandatory (in terms of timing	Mandatory							
	Fully discretionary, partially discretionary or mandatory (in terms of amoun	Mandatory							
	Existence of step up or other incentive to redeem	No		No	No		No	No	No
	Non-cumulative or cumulative	Non-cumulative							
23	Convertible or non-convertible	Convertible							
		Contractual recognition of		Contractual recognition of					
24	If convertible, conversion trigger(s)	Statutory bail-in by UK		Statutory bail-in by UK	Statutory bail-in by UK			Statutory bail-in by UK	
24	il conversion algger(s)	resolution authority at point of		resolution authority at point of		resolution authority at point of		resolution authority at point of	resolution authority at point of
		non-viability							
25	If convertible, fully or partial	Fully or Partially		Fully or Partially					
26	If convertible, conversion rate	At the discretion of UK		At the discretion of UK	At the discretion of UK	At the discretion of UK		At the discretion of UK	At the discretion of UK
20		Resolution Authority		Resolution Authority					
27	If convertible, mandatory or optional conversion	Optional at the discretion of		Optional at the discretion of	Optional at the discretion of		Optional at the discretion of	Optional at the discretion of	Optional at the discretion of
		UK Resolution Authority							
	If convertible, specify instrument type convertible into	Common Equity Tier 1		Common Equity Tier 1					
	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group							
30	Write-down features	See below		See below					
		Contractual recognition of		Contractual recognition of					
21	If write-down, write-down trigger(s)	Statutory bail-in by UK							
31	ii wiite-down, wiite-down trigger(s)	resolution authority at point of							
		non-viability							
32	If write-down, full or partial	Fully or Partially							
33	If write-down, permanent or temporary	Permanent							
34	If temporary write-down, description of write-up mechanism	n/a							
34a	Type of subordination	Structural		Structural	Structural	Structural	Structural	Structural	Structural
		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt				
246	Ranking of the instrument in normal insolvency proceedings		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2			ranking senior to Dated Tier 2		
340	rearking of the instrument in normal insolvency proceedings	and junior to Senior Preferred							
		debt							
35	Instrument type immediately senior	n/a							
36	Non-compliant transitional features	No							
37	Non-compliant features	n/a							
		https://www.llovdsbankinggro	https://www.llovdshankinggro	https://www.llovdshankinggro	https://www.llovdsbankinggro	https://www.llovdshankinggro	https://www.lloydsbankinggro	https://www.llovdshankinggro	https://www.llovdsbankinggro
270	Hyperlink to the prospectus of the issuance	up.com/investors/fixed-							
3/8	rippennik to the prospectus of the issuance								
		income-investors/capital-							
		issuance.html							

Jupi	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US539439AS89	US539439AT62	CH0429659607	US53944YAH62	JP582667AK54	XS2078918781	XS2100771547	US539439AV19
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
		New York with UK bail in	New York with UK bail in	English (waiver of right to set	New York with UK bail in	Japanese with UK bail in	English (waiver of right to set	English (waiver of right to set	New York with UK bail in
3	Governing law(s) of the instrument	recognition language	recognition language	off governed by Scots law)	recognition language	recognition language	off governed by Scots law)	off governed by Scots law)	recognition language
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law	Contractual	Contractual	n/a	Contractual	Contractual	n/a	n/a	Contractual
Regu	latory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
	Regulatory capital / MREL value (m)	GBP 0	GBP 982	GBP 360	GBP 806	GBP 584	GBP 828	GBP 688	GBP 772
	Nominal Amount - Currency of Issue (m)	USD 1,750	USD 1,250	CHF 415	USD 1,000	JPY 93,200	EUR 1,000	GBP 750	USD 1,000
-	- Currency of Reporting (m)	GBP 1,454	GBP 1,038	GBP 373	GBP 831	GBP 587	GBP 886	GBP 750	GBP 831
00	Issue price	100	100	100	100	100	99.44%	99.81%	100.00%
	Redemption price	100	100	100	100	100	99.44 % 100	99.01%	100.00%
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Accounting classification Original date of issuance	16/08/2018	16/08/2018	04/09/2018	12/03/2019	20/05/2019		15/01/2020	05/02/2020
							12/11/2019		
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	16/08/2023	16/08/2028	04/03/2025	12/03/2024	30/05/2025	12/11/2025	15/01/2026	05/02/2026
14	Issuer Call	No	No	No	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	30/05/2024 - Optional issuer call option, redeeming at par	12/11/2024 - Optional issuer call option, redeeming at par	15/01/2025 - Optional issuer call option, redeeming at par	05/02/2025 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cour	oons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.050%	4.550%	1.000%	3.900%	0.824%	0.500%	1.875%	2.438%
	Existence of a dividend stopper	No	No	No	No	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	Nandatory
	Non-cumulative or cumulative	Non-cumulative		Non-cumulative	Non-cumulative	.12	Non-cumulative	Non-cumulative	
			Non-cumulative Convertible	Convertible	Convertible	Non-cumulative Convertible	Convertible		Non-cumulative
23	Convertible or non-convertible	Convertible							
		Contractual recognition of						Convertible	Convertible Contractual recognition of
		Contractual recognition of Statutory bail-in by LIK	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of
24	If convertible, conversion trigger(s)	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK resolution authority at point of
	If convertible, conversion trigger(s) If convertible, fully or partially	Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK
25	If convertible, fully or partially	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
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Interpretation Control (Control (Co	45	Ontional call data, contingent call datas and redemotion amount	01/04/2025 - Optional issuer	09/07/2024 - Optional issuer	11/05/2023 - Optional issuer	11/05/2026 - Optional issuer	12/04/2027 - Optional issuer	09/02/2028 - Optional issuer		18/03/2025 - Optional issuer
Compose / dividends Fixed Fixed <td></td> <td></td> <td>call option, redeeming at par</td>			call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par
If P Face Face <th< td=""><td>16</td><td>Subsequent call dates</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td></th<>	16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
If P Face Face <th< td=""><td>Cour</td><td>Ipons / dividends</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	Cour	Ipons / dividends								
10 Components and any related index 3.500% 3.870% <td>17</td> <td>Fixed or floating dividend / coupon</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td> <td>Fixed</td>	17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
ID Distance of a whidened subger No No <			3 5000%		0.6950%		2 000%	0.6025%	3 7500%	3.511%
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22 Non-cumulative or cumulative or cumulative or conscriptive or consc	200		Mandatory		,	,	,	/	Mandatory	,
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24 If convertible, conversion utgger(s) resolution authority a point of resolution authority a point			Statutory bail-in by UK				Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
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28 If convertible, specify instrument type convertible into. Common Equity Tier 1 Common Equity Ti		,	Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
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30 Write-down features See below		If convertible, mandatory or optional conversion	Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority Optional at the discretion o UK Resolution Authority
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	28 29 30 31 <u>32</u> 33 34 34 34 34 34 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument transitional features Non-compliant transitional features Non-compliant features	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No na https://www.lloydbankinggro up.com/investors/fixed- income-investors/fixed-	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group. See below Contractual recognition of Statutory ball-n by UK resolution authority at point of non-viability Fully or Partially Permanent na'a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt nía No https://www.lloydsbankinggro up.com/investors/fixed- income-investors/fixed- income-investors/fixed-	At the discretion of UK Resolution Authority. Optional at the discretion of UK Resolution Authority. Common Equity Tier 1 Lloyds Banking Group. See below Contractual recognition of Statutory bali-n by UK resolution authority at point of non-viability. Fully or Partially Permanent n/a Structural Senior Non-Preferred debt n/a Senior Non-Preferred debt n/a No https://www.lloydbankingero up.com/investors/fixed- incom-investors/capital	At the discretion of UK Resolution Authority. Optional at the discretion of UK Resolution Authority. Common Equity Ter 1 Libyds Banking Group. See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability. Fully or Partially Permanent n/a Structural Senior Non-Preferred debt n/a Structural Senior Non-Preferred debt n/a No n/a https://www.lloydsbankingero up.com/investors/fued- incom-investors/fued-	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group. Statutory ball-in by UK resolution authority at point of non-viability Fully or Partialty Permanent n/a Structural Senior Non-Preferred debt n/a Senior Non-Preferred debt n/a No No https://www.lloydsbankingero up.com/investors/izaetai	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lucyds Banking Group Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent nrda Structural Senior Non-Preferred debt nrda Senior Non-Preferred debt nrda https://www.lloydsbankinggon up.com/investors/fixed- incom-investors/fixed-	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 LiLoyds Banking Group. Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No No	At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent naking senior to Dated Tier 2 and junior to Senior Prefered debt n/a Senior Non-Prefered debt n/a Not Not Not Not Not Not Not Not Not Not

Capital instruments main features						
1 Issuer	Lloyds Banking Group plc		Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
2 Unique Identifier	JP582667AN51	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446	XS1749378342
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public
3 Governing law(s) of the instrument	Japanese (with UK bail in recognition language)	NSW Australia (with UK bail in recognition language)	New York with UK bail in recognition language	New York with UK bail in recognition language	English (waiver of right to set off governed by Scots law)	English (waiver of right to se off governed by Scots law
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law	Contractual	Contractual	Contractual	Contractual	n/a	n/a
Regulatory treatment	1					
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a		n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated		Consolidated	Consolidated
7 Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8 Regulatory capital / MREL value (m)	GBP 712	GBP 277	GBP 1,002	GBP 945	GBP 885	GBP 0
9 Nominal Amount - Currency of Issue (m)	JPY 115,100	AUD 500	USD 1,250	USD 1,250	EUR 1,000	USD 1,250
- Currency of Reporting (m)	GBP 725	GBP 282	GBP 1,038	GBP 1,038	GBP 886	GBP 1,038
9a Issue price	100	100	100	100	99.302	99
9b Redemption price	100	100	100	100	59.302 100	100
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		Liability - fair value option	Liability - amortised cos
11 Original date of issuance	26/05/2022	10/06/2022	11/08/2022	11/08/2022	24/08/2022	15/01/2018
12 Perpetual or dated	20/05/2022 Dated	Dated	Dated	Dated	24/06/2022 Dated	Dated
13 Original maturity date	26/05/2028	10/06/2027	11/08/2026	11/08/2033	24/08/2030	15/01/2024
13 Original maturity date	26/05/2028 Yes	10/06/2027 Yes	11/08/2026 Yes	11/08/2033 Yes	24/08/2030 Yes	15/01/2024 Yes
15 Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer	10/06/26 - Optional issuer call	11/08/2025 - Optional issuer	11/08/2032 - Optional issuer	24/08/2029 - Optional issuer	15/01/2023 - Optional issue
16 Subsequent call dates	call option, redeeming at par	option, redeeming at par	call option, redeeming at par n/a		call option, redeeming at par	call option, redeeming at pa
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends						
17 Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	1.247%	5.3906%	4.7160%	4.9760%	3.1250%	0.6250%
19 Existence of a dividend stopper	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by Uk
24 If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	resolution authority at point of			
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
25 If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
	At the discretion of UK	At the discretion of UK	At the discretion of UK		At the discretion of UK	At the discretion of UK
26 If convertible, conversion rate	Resolution Authority		Described and Australia			
27 If convertible, mandates, as entional conversion		Resolution Authority	Resolution Authority		Resolution Authority	Resolution Authority
	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Resolution Authority Optional at the discretion of
27 If convertible, mandatory or optional conversion	UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Resolution Authority Optional at the discretion o UK Resolution Authority
28 If convertible, specify instrument type convertible into	UK Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group
28 If convertible, specify instrument type convertible into	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below
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28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UH resolution authority at point o
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UH resolution authority at point o non-viability
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s)	UK Resolution Authority Common Equity Tier 11 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by Uk resolution authority at point o non-viability	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UH resolution authority at point o non-viability Fully or Partiality
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	UK Resolution Authority Common Equity Tier 1 Libyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Optional at the discretion of UK Resolution Authority Common Equity Ter 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point o non-viability Fully or Partially	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK
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28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, description of write-up mechanism	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Structural Senior Non-Prefered debt	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bain-Ih by UK resolution authority at point of non-viability Fully or Partialij Permanent n/a Senior Non-Preferred debt	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-viability Fully or Partialj Permanent n/a Senior Non-Prefered debt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Sea below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UP resolution authority at point o non-viability Fully or Partialt Permanen Na Structural Senior Non-Preferred debt
28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 if write-down, full or partial 34 Type of subordination	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partialj Permanent na Senior Non-Preferred debt ranking senior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-non-viability Fully or Partially Permanent Na Senior Non-Preferred debt ranking senior to Dated Tie 2 Senior to Dated Tie 2	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by Uk resolution authority at point o non-viability Permanent Pully or Partially Permanent Senior Non-Preferred debt ranking senior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Set below Statutory bail-n by UK resolution authority at point of non-viability Fully or Partially Permanent raking senior Non-Preferred debt ranking senior to Dated Tie 2 battory	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bali-n by UK resolution authority at point of non-viability Fully or Partially Permanent Na Senior Non-Preferred debt ranking senior to Dated Tie 2	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bai-in by U resolution authority at point o non-viability Fully or Partial Permanent na Senior Non-Preferred deb ranking senior to Dated Tie 2
28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 if write-down, full or partial 34 Type of subordination	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debu ranking senior to Dated Tier 2 and junior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bain-Ih by UK resolution authority at point of non-visability Fully or Partialij Permanent Structural Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanen Structural Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-h by UK resolution authority at point of non-viability Fully or Partially Permanet Structural Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Dated Tier 2	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory ball-in by UK resolution authority at point of resolution authority at point of resolution authority at point of resolution authority at point of resolution authority at point Fully or Partially Permanent Structural Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Barking Group See below Statutory bail-in by UH resolution authority at point o non-viability Fully or Partialit Permanent Na Structural Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Bonior Preferred
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, train train train the specify issuer of instrument it converts into 32 If write-down, train	UK Resolution Authority Common Equity Tiet 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-In by UK resolution authority at point of non-viability Fully or Partiality Permanent Na Senior Non-Preferred debt ranking senior to Dated Tie 2 and junior to Senior Preferred debt	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-th by UK resolution authority at point of non-viability Fully or Partialy Permanent reality Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by Uk resolution authority at point o non-viability Permanent Nation Non-Preferred debi ranking senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Senior Preferred debi	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Bated Tier 2 and junior to Senior Preferred debt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bai-ih by U resolution authority at point o non-viability Fully or Partial Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 33 If write-down, permanent or temporary 34 Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Resolution authority at point of Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred ndbt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-n by UK resolution authority at point of non-visability Fully or Partialij Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred adbt naking senior to Senior Preferred	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-h by UK resolution authority at point of non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partialij Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UH resolution authority at point of non-viabilit Fully or Partial Permanent Ne Structura Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred deb
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-h by UK resolution authority at point of resolution authority at point of resolution authority at point of senior hor-Preferred dbit ranking senior to Dated Tier 2 and junior to Senior Preferred dbit naking senior to Dated Tier 2 and junior to Senior Preferred dbit	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent nav Senior Non-Prefered debt ranking senior to Dated Tier 2 and junior to Senior Prefered debt nav	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by Uk resolution authority at point o non-viability Permanent nation Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt naking senior to Dated Tier 2 and junior to Senior Preferred debt No	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na' Senior Non-Prefered debt ranking senior to Dated Tier 2 and junior to Senior Prefered debt n'a No	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na'a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt nia No	Resolution Authoriti Optional at the discretion on UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UP resolution authority at point on non-viability Fully or Partial Permanen n/a Senior Non-Preferred deb ranking senior to Dated Tier 7 and junior to Senior Preferres deb n/a Na
28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 33 If write-down, permanent or temporary 34 Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Resolution authority at point of Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred n/abt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-n by UK resolution authority at point of non-visability Fully or Partialij Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred adbt naking senior to Senior Preferred	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na' Senior Non-Prefered debt ranking senior to Dated Tier 2 and junior to Senior Prefered debt n'a No	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partialij Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Resolution Authoriti Optional at the discretion of UK Resolution Authoriti Common Equity Tier ' Lloyds Banking Group Statutory bail-in by UI resolution authority at point of non-viabilit Fully or Partial Permanen n/a Senior Non-Prefered deb ranking senior to Dated Tier and junior to Senior Preferre deb n/a Senior Non-Prefered deb n/a
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bain-h by UK resolution authority at point of non-viability Fully or Partially Permanent nav Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt navia Neo Non-Preferred debt navia	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-visibility Fully or Partially Permanent na' Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt naking senior to Dated Tier 2 and junior to Senior Preferred Man No	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-h by UK resolution authority at point of non-viability Fully or Partially Permanent Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt na	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent nof Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt nda No na	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UH resolution authority at point on non-viabilit Fully or Partial Permanen n/k Structura Senior Non-Preferred deb ranking senior to Dated Tier 1 and junior to Senior Preferred deb n/k Non Non No
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28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-In by UK resolution authority at point of Fully or Partially Fully or Partially Permanent naking senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred nd No n/a https://www.lloydsbankinggro up.com/investors/fixed/	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-n by UK resolution authority at point of non-visability Fully or Partialij Permanent nya Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt nya No No No No No No No	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-viability Fully or Partially Permanent ranking senior to Dated Tier 2 and junior to Senior Preferred debt na' No No No No No No No No	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-h by UK resolution authority at point of non-viability Fully or Partially Permanent ranking senior to Dated Tier 2 and junior to Senior Preferred debt na'a No n'a https://www.lloydsbankinggro up.com/investorsfitzed	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory ball-In by UK resolution authority at point of non-viability Fully or Partially Permanent nak Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt nak No na	Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UP resolution authority at point o non-viability Fully or Partiall Permanent nvia Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferres debt nvia No No No No No No No
28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant features 37 Non-compliant features	UK Resolution Authority Common Equity Tiet 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-In by UK resolution authority at point of non-viability Fully or Partially Permanent naking senior Non-Preferred debt ranking senior to Dated Tie 2 and junior to Senior Preferred n/a No No https://www.lloydsbankinggro	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Natury or Partially Permanent Pully or Partially Permanent Nature Senicr Non-Preferred doit ranking senior to Dated Tier 2 and junior to Senior Preferred nda No No No	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point o non-viability Fully or Partially Permanent n/a Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Senior Preferred n/a Not Not	Optional at the discretion of UK Resolution Authority Common Equilty Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na' Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Pro-Prefered debt n/a No No https://www.lloydsbankinggro up.com/investors/fixed- income-investors/fixed-	Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent na' Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit naking senior to Dated Tier 2 and junior to Senior Preferred debit	Resolution Authority Optional at the discretion o UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bai-ih by U resolution authority at point o non-viability Fully or Partial Permanent Na Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred deb n/a Na Na Na

Senior Internal MREL (ii)

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 584	GBP 805	GBP 0	GBP 0	GBP 0	GBP 37	GBP 48	GBP 254
9 Nominal Amount - Currency of Issue (m)	JPY 93,200	USD 1,000	USD 1,390	AUD 250	AUD 400	JPY 5,800	JPY 7,700	AUD 450
- Currency of Reporting (m)	GBP 587	GBP 831	GBP 1,155	GBP 141	GBP 226	GBP 37	GBP 48	GBP 254
9a Issue price	100	103	100	100	100	100	100	100
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	30/05/2019	20/06/2019	13/09/2019	23/09/2019	24/09/2019	23/10/2019	23/10/2019	23/10/2019
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	30/05/2025	12/03/2024	16/08/2023	20/03/2023	20/03/2023	30/05/2033	14/12/2027	22/11/2027
14 Issuer Call	Yes	No						
15 Optional call date, contingent call dates and redemption amount	30/05/2024 - Optional issuer call option, redeeming at par	n/a						
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons	/ dividends
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17	Fixed or floating dividend / coupon	Fixed	Fixed			Floating	Floating	Floating	Floating
18	Coupon rate and any related index	0.970%	4.050%	3M LIBOR + 1.685%	3M BBSW + 1.875%	3M BBSW + 1.875%	TONA + 1.4921%	TONA + 1.3483%	3M BBSW + 2.18%
19	Existence of a dividend stopper	No							
	Fully discretionary, partially discretionary or mandatory (in terms of timing	Mandatory							
20b	Fully discretionary, partially discretionary or mandatory (in terms of amoun	Mandatory							
21	Existence of step up or other incentive to redeem	No							
22	Non-cumulative or cumulative	Non-cumulative							
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s	n/a							
25		n/a							
26	If convertible, conversion rate	n/a	n/a			n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversior	n/a	n/a			n/a	n/a		n/a
28	If convertible, specify instrument type convertible into	n/a	n/a			n/a	n/a		n/a
29	If convertible, specify issuer of instrument it converts int	n/a	n/a			n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes			Yes	Yes		Yes
		Contractual right to write-							
31	If write-down, write-down trigger(s)	down by UK resolution	down by UK resolution			down by UK resolution			
		authority							
	If write-down, full or partia	Fully or Partially							
	If write-down, permanent or temporary	Permanent							
	If temporary write-down, description of write-up mechanism	n/a							
34a	Type of subordination	Contractual							
		Senior Non-Preferred debt							
		ranking senior to Dated Tier 2							
34b	Ranking of the instrument in normal insolvency proceedings				and junior to Senior Preferred				
		debt							
35	Instrument type immediately senio	Senior unsecured							
	Non-compliant transitional features	No	No			No	No.	2 Shiel dhoodalod	No
	Non-compliant features	n/a	n/a			n/a	n/a	n/a	n/a
	Hyperlink to the prospectus of the issuance	n/a	n/a			n/a	n/a		n/a
574	ryponink to the prospectue of the localities	104	11/4	1 104	104	1//4	174	1/6	104

Capital instruments main reatures								
1 Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 120	GBP 827	GBP 532	GBP 0	GBP 0	GBP 84	GBP 307	GBP 373
9 Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 1,000	EUR 600	EUR 300	JPY 37,800	NOK 1,000	CAD 500	CHF 415
- Currency of Reporting (m)	GBP 120	GBP 886	GBP 532	GBP 266	GBP 238	GBP 84	GBP 307	GBP 373
9a Issue price	100	99.44	100	100	100	100	100	100
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	23/10/2019	12/11/2019	13/11/2019	13/11/2019	23/10/2019	23/10/2019	23/10/2019	23/10/2019
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	15/12/2026	12/11/2025	21/06/2024	15/01/2024	14/12/2023	24/01/2028	03/02/2025	04/03/2025
14 Issuer Call	No	Yes	No	Yes	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	12/11/2024 - Optional issuer call option, redeeming at par	n/a	15/1/2023 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17 Fixed or floating dividend / coupon	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Floatin
18 Coupon rate and any related index	TONA + 1.2984%	0.650%	3M EURIBOR + 1.15%	3M EURIBOR + 1.32%	TONA + 1.0960%	3M NIBOR + 1.69%	3M CDOR + 1.605%	SARON + 1.34609
19 Existence of a dividend stopper	No	No	No	No	No	No	No	N
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	N
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulativ
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
30 Write-down features	Yes		Yes	Yes	Yes	Yes	Yes	Y
	Contractual right to write		Contractual right to write-	Contractual right to write		Contractual right to write		
31 If write-down, write-down trigger(s)	down by UK resolution		down by UK resolution	down by UK resolution				
	authority		authority	authority		authority		author
32 If write-down, full or partial	Fully or Partial		Fully or Partially	Fully or Partial	Fully or Partially	Fully or Partial		Fully or Partia
33 If write-down, permanent or temporary	Permanen		Permanent	Permanen	Permanent	Permanent		Permane
34 If temporary write-down, description of write-up mechanism	n/a		n/a	n/a	110	n/a		n
34a Type of subordination	Contractua	Contractual	Contractual	Contractua	Contractual	Contractual	Contractual	Contractu
	Senior Non-Preferred deb	t Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred deb	t Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred de
	ranking senior to Dated Tier 2	2 ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	anking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tie
34b Ranking of the instrument in normal insolvency proceedings		and junior to Senior Preferred						
	, deb	debt	debt	, debi	debt	debt	debt	, de
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecur
36 Non-compliant transitional features	No	No	No	No		No		
37 Non-compliant features	n/a		n/a	n/a		n/a		r
37a Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n

Capital instruments main features								
1 Issuer	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private		Private	Private
3 Governing law(s) of the instrument	English	English	English	English	English		English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment						I		
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a		n/a	
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 0	GBP 1,164	GBP 831	GBP 0	GBP 744	GBP 817	GBP 649	GBP 1,391
9 Nominal Amount - Currency of Issue (m)	EUR 950	USD 1,500	USD 1,000	USD 360	USD 1,000	USD 1,000	EUR 750	USD 1,675
- Currency of Reporting (m)	GBP 842	GBP 1,246	GBP 831	GBP 299	GBP 831	GBP 831	GBP 665	GBP 1,391
9a Issue price	100	99.8	100	100	99.75		100	100
9b Redemption price	100	100	100	100	100		100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		Liability - amortised cost	Liability - amortised cost
11 Original date of issuance 12 Perpetual or dated	13/11/2019	09/04/2020	22/07/2020 Dated	15/10/2020	11/03/2021	11/03/2021	13/07/2021	13/07/2021
12 Perpetual or dated 13 Original maturity date	Dated 15/01/2024	Dated 09/07/2025	Dated 04/11/2024	Dated 16/08/2023	Dated 11/05/2027	Dated 11/05/2024	Dated 07/09/2024	Dated 27/06/2025
14 Issuer Call	15/01/2024 Yes	09/07/2025 Yes	04/11/2024 No	16/06/2023 No	11/05/2027 Yes		07/09/2024 Yes	27/06/2025 Yes
	5/1/2023 - Optional issuer call	09/07/2024 - Optional issuer			11/05/2026 - Optional issuer		07/09/2023 - Optional issuer	
15 Optional call date, contingent call dates and redemption amount	option, redeeming at par	call option, redeeming at par	n/a	n/a	call option, redeeming at par		call option, redeeming at par	
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends	2 1							
17 Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index 19 Existence of a dividend stopper	3M EURIBOR + 1.37%	4.0200% No	SOFR+1.41%	1.3000% No	1.7770% No	0.8450% No	0.1800% No	1.0980% No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No		No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative		Non-cumulative	Non-cumulative
23 Convertible or non-convertible								
0.4 If a supervisible constraint to be supervised as	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a		Non-convertible		
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially					Non-convertible	Non-convertible n/a	Non-convertible	
	n/a	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a n/a	Non-convertible n/a	n/a n/a
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	n/a n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a	n/a n/a n/a n/a
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	n/a n/a n/a n/a n/a n/a Yes	n/a n/a n/a n/a n/a n/a Yes	n/a n/a n/a n/a n/a n/a Yes	n/a n/a n/a n/a n/a n/a Yes	Non-convertible n/a n/a n/a n/a n/a v/a Ves	Non-convertible n/a n/a n/a n/a n/a Yes	Non-convertible n/a n/a n/a n/a n/a v/a v/a v/es	n/a n/a n/a n/a n/a n/a Yes
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify insure of instrument it converts into 30 Write-down features	n/a n/a n/a n/a n/a n/a r/a Yes Contractual right to write-	n/a n/a n/a n/a n/a n/a v/a Yes Contractual right to write-	n/a n/a n/a n/a n/a n/a n/a Contractual right to write-	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-	Non-convertible n/a n/a n/a n/a n/a contractual right to write- Contractual right to write-	Non-convertible n/a n/a n/a n/a n/a Contractual right to write-	Non-convertible n/a n/a n/a n/a n/a Yes Contractual right to write-	n/a n/a n/a n/a n/a r/a Yes Contractual right to write-
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s)	n/a n/a n/a n/a n/a n/a r/a Yes Contractual right to write- down by UK resolution authority	n/a n/a n/a n/a n/a n/a n/a Yes Contractual right to write- down by UK resolution authority	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a Ves Contractual right to write- down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority	Non-convertible n/a n/a n/a n/a n/a N/a Yes Contractual right to write- down by UK resolution authority	n/a n/a n/a n/a n/a n/a Ves Contractual right to write- down by UK resolution authority
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Fully or Partially	n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by UK resolution authority Fully or Partially	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by UK resolution authority Fully or Partially	n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partiality Fully or Partiality
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, opermanent or temporary	n/a n/a n/a n/a n/a n/a r/a Yes Contractual right to write- down by UK resolution authority Fully or Partially Permanent	n'a n/a n/a n/a n/a n/a contractual right write- down by UK resolution authority Fully or Partially Permanent	n/a n/a n/a n/a n/a contractual right o write- down by UK resolution authority Fully or Partialty Permanent	n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible n/a n/a n/a n/a n/a ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible nía nía nía nía nía nía nía ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanet	n/a n/a n/a n/a n/a n/a Ves Contractual right to write- down by UK resolution authority
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	n/a n/a n/a n/a n/a n/a n/a r/a for yes Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a	n/a n/a n/a n/a n/a v/s Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a	n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a	n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a	Non-convertible n/a n/a n/a n/a N/a Ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by LK resolution authority Fully or Partially Permanent n a	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by UK resolution down by UK resolution authority Fully or Partially Permanent n/a n/a	n/a n/a n/a n/a n/a n/a n/a ves Contractual right to write- down by UK resolution down by UK resolution down by UK resolution Fully or Partially Permanent n/a
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, opermanent or temporary	n/a n/a n/a n/a n/a n/a r/a Yes Contractual right to write- down by UK resolution authority Fully or Partially Permanent	n'a n/a n/a n/a n/a n/a contractual right write- down by UK resolution authority Fully or Partially Permanent	n/a n/a n/a n/a n/a contractual right o write- down by UK resolution authority Fully or Partialty Permanent	n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible n/a n/a n/a n/a n/a ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible nía nía nía nía nía nía nía ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent	Non-convertible n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanet	n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partiality Fully or Partiality
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	n/a n/a n/a n/a n/a n/a n/a n/a resolution authority Fully or Partially Permanent n/a Contractual Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partialy Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tler 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Boitor Preferred	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Non-convertible nfa nfa nfa nfa nfa nfa nfa nfa nfa nfa	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution down by UK resolution down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt Tenking senior to Dated Tier 2	n/a n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partialty Fully or Partialty Permanent n/a Contractual Senior Non-Preferred debt ranking senior Do baded Tire 2	nía nía nía nía nía nía Contractual right to write down by UK resolution authority Fully or Partially Pernanent nía Contractual Senior Non-Preferred debt ranking senior to Dated Tie 2	Non-convertible n/a n/a n/a n/a n/a N/a Ves Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tire 2	Non-convertible n/a n/a n/a n/a n/a N/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tire 2	Non-convertible n/a n/a n/a n/a n/a n/a vessioution down by UK resolution down by UK res	n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution down by UK resolution down by UK resolution down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred deb Tenking senior to Dated Tier 2
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination	n/a n/a n/a n/a n/a n/a n/a n/a resolution authority Fully or Partially Permanent n/a Contractual Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partialy Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tler 2 and junior to Senior Preferred	n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Benior Preferred	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Non-convertible nr/a nr/a nr/a nr/a nr/a nr/a nr/a Nr/sec Contractual right to write- down by UK resolution down by UK resolution down by UK resolution authority Fully or Partially Permanent nr/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a n/a n/a Yes Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Bated Tier 2 and junior to Senior Preferred
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 Type of subordination 34b Ranking of the instrument in normal insolvency proceedings	n/a n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a n/a n/a Yes Contractual right to write- down by UK resolution authority Fully of Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n'a n'a n'a n'a n'a n'a n'a n'a Yes Contractual right to write down by UK resolution authority Fully of Partially Permanent n'a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-convertible n/a n/a n/a n/a n/a n/a Nes Contractual right to write- down by UK resolution dwn by UK resolution dwn by UK resolution n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-convertible n'a n'a n'a n'a n'a n'a n'a n'a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n'a Contractual Senior Non-Preferred debt ranking senior to Dated Tirz 2 and junior to Senior Preferred debt Senior unsecured	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution down by UK resolution down by UK resolution down by UK resolution down or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured
25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a v/s Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt Senior unsecured	n/a n/a n/a n/a n/a n/a n/a n/a Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a N/s Contractual right to write- down by UK resolution down by UK resolution down by UK resolution down by UK resolution authority Fully or Partialij Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt Senior unsecured	Non-convertible nfa nfa nfa nfa nfa nfa nfa nfa nfa nfa	Non-convertible n/a n/a n/a n/a n/a n/a n/a N/ese Contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt Senior unsecured	n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write- down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No

Capital instruments main features								
1 Issuer	Lloyds Bank Corporate Markets plc		Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc
2 Unique Identifier	n/a		n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private		Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English (subordination and waiver of right to set of governed by Scots law)		English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment		•				•		
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 540	GBP 1,100	GBP 1,054	GBP 147	GBP 147	GBP 163	GBP 1,038	GBP 785
9 Nominal Amount - Currency of Issue (m)	USD 700	GBP 1,100	EUR 1,300	GBP 147	GBP 147	CHF 200	USD 1,250	USD 1,000
- Currency of Reporting (m)	GBP 581	GBP 1,100	GBP 1,152	GBP 147	GBP 147	GBP 180	GBP 1,038	GBP 831
9a Issue price	100		100	100	100		100	100
9b Redemption price	100		100	100	100	100	100	100
10 Accounting classification	Liability - amortised cos		Liability - fair value option	Liability - fair value option	Liability - amortised cos		Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	29/10/2021	19/11/2021	19/11/2021	22/12/2021	22/12/2021	09/02/2022	10/03/2022	18/03/2022
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated		Dated	Dated
13 Original maturity date	05/02/2026	01/04/2026	01/04/2026	27/06/2024	27/06/2024	09/02/2029	16/02/2029	18/03/2026
14 Issuer Call	Yes		Yes	Yes	Yes	Yes	Yes	Yes
	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =			
15 Ontional call data, continuant call datas and redemention emount	05/02/2025 Reg Call = Yes		01/04/2025	27/06/2023	27/06/2023	09/02/2028 - Optional issuer	16/03/2028 - Optional issuer	18/03/2025 - Optional issuer
15 Optional call date, contingent call dates and redemption amount	Tax Call = Yes		Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par
	Redemption Price = 100%		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%			
16 Subsequent call dates	n/a		n/a	n/a	n/a	n/a	n/a	n/a
		•				•		
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed		Fixed	Floating	Floating		Floating	Fixed
18 Coupon rate and any related index	1.9430%	SONIA+0.86%	0.3850%	Sonia + 0.65%	Sonia + 0.65%	0.7525%	SOFR +185bps	3.661%
19 Existence of a dividend stopper	No		No	No	No		No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No		No	No	No		No	No
22 Non-cumulative or cumulative	Non-cumulative		Non-cumulative	Non-cumulative	Non-cumulative		Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible		Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	n/a		n/a	n/a	n/a		n/a	n/a
25 If convertible, fully or partially	n/a		n/a	n/a	n/a		n/a	n/a
26 If convertible, conversion rate	n/a		n/a	n/a	n/a		n/a	n/a
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	n/a		n/a	n/a	n/a		n/a	n/a
	n/a		n/a	n/a n/a	n/a n/a		n/a n/a	n/a
29 If convertible, specify issuer of instrument it converts into 30 Write-down features	n/a Yes		n/a Yes	n/a Yes	n/a Yes		n/a Yes	n/a Yes
30 White-down realtines	Contractual right to write-		Contractual right to write-	Contractual right to write-	Contractual right to write-		Contractual right to write-	Contractual right to write-
31 If write-down, write-down trigger(s)	down by UK resolution		down by UK resolution	down by UK resolution	down by UK resolution		down by UK resolution	down by UK resolution
	authority	authority	authority	authority	authority	authority	authority	authority
32 If write-down, full or partial	Fully or Partially		Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt
	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2			ranking senior to Dated Tier 2	
34b Ranking of the instrument in normal insolvency proceedings	and junior to Senior Preferred					and junior to Senior Preferred		and junior to Senior Preferred
	debt	, debt	, debt	, debt	, debt	debt	, debt	, debt
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
	Senior unsecured	Senior unsecured	Senior unsecured No	Senior unsecured	Senior unsecured		Senior unsecured	Senior unsecured
								NO
36 Non-compliant transitional features 37 Non-compliant features							2/2	nla
36 Non-compliant transitional features 37 Non-compliant features 37a Hyperlink to the prospectus of the issuance 37a Hyperlink to the prospectus of the issuance	n/a n/a	n/a	n/a n/a	n/a n/a	n/a n/a	n/a	n/a n/a	n/a n/a

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	English	English (waiver of right to se off governed by Scots law)	English	English (waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set of governed by Scots law)
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8 Regulatory capital / MREL value (m)	GBP 708	GBP 726	GBP 279	GBP 285	GBP 924	GBP 880	GBP 962	GBP 1,027
9 Nominal Amount - Currency of Issue (m)	JPY 115,100	GBP 726	AUD 500	GBP 285	EUR 1,000	GBP 880	USD 1,250	GBP 1,027
- Currency of Reporting (m)	GBP 725	GBP 726	GBP 282	GBP 285	GBP 886	GBP 880	GBP 1,038	GBP 1,027
9a Issue price	100	100	100	100	100	100	100	100
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - fair value optior	Liability - amortised cos	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cos
11 Original date of issuance	26/05/2022	26/05/2022	10/06/2022	10/06/2022	13/10/2022	13/10/2022	11/08/2022	11/08/2022
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	26/05/2028	26/05/2028	10/06/2027	10/06/2027	24/08/2030	24/08/2030	11/08/2033	11/08/2033
14 Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par		10/06/26 - Optional issuer call option, redeeming at par	10/06/26 - Optional issuer call option, redeeming at par	Optional Call Date = 24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/08/2029 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends						7 9. d	_	

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17 Fixed or floating dividend / coupon	Fixed	Floating	Fixed to Floating	Floating	Fixed	Floating	Fixed	Floating
18 Coupon rate and any related index	1.397%	SONIA + 1.931%	5.541%	SONIA + 1.858%	5.506%	SONIA+2.536%	5.126%	SONIA+2.374%
19 Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30 Write-down features	Yes	Yes	Yes	Yes		Yes		
	Contractual right to write-							
31 If write-down, write-down trigger(s)	down by UK resolution							
	authority	authority	authority	authority	authority	authority	authority	authority
32 If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially		Fully or Partially	Fully or Partially	Fully or Partially
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent		Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a		n/a	n/a	n/a
34a Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt				
					ranking senior to Dated Tier 2			
34b Ranking of the instrument in normal insolvency proceedings					and junior to Senior Preferred			
	debt	debt	debt	debt	debt	debt	debt	debt
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured				
36 Non-compliant transitional features	No	No	No	No		No	No	No
37 Non-compliant features	n/a	n/a	n/a	n/a		n/a		n/a
37a Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	

ii: Instruments with less than one year to maturity cease to qualify as MREL