LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

30 JUNE 2022

Capital Instruments and Eligible Liabilities - Main Features Report

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

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2022 Half-Year 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 capital instruments featured herein.

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

Equ	ıity					
Capi	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2	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
Real	latory treatment	-			-	
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	Sub-consolidated	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 6,904	GBP 1,574	GBP 120	GBP 3,763	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 6,904	GBP 1,574	GBP 120	GBP 3,763	GBP 5,847
	- Currency of Reporting (m)	GBP 6,904	GBP 1,574	GBP 120	GBP 3,763	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	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	-	-
16	Subsequent call dates	-	-	-	-	-
Cour	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
24	If convertible, conversion trigger(s)	-	-	-	-	-
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	No	No	No	No	No
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	Statutory	Statutory	Statutory	Statutory	Statutory
34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-	-
35	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	-	-	-	-	-
37a	Hyperlink to the prospectus of the issuance	-	-	-	-	-

Additional Tier 1

Capital	instruments	main	features
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Capital 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
2 Unique Identifier	GB00B3KS9W93	GB00B3KSB238	GB00B3KSB568	USG5533WAA56 /	US539439AE93 /	XS1043545059	XS1043552188	XS1043552261
				US539439AC38	US539439AF68			
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 off	waiver of right to set off
						governed by Scots law)	governed by Scots law)	governed by Scots law)
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
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	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7 Instrument type	Preference shares	Preference shares	Preference shares	Preference shares	Preference shares	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8 Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 622	GBP 1.072	GBP 748
9 Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	GBP 47	USD 49	USD 38	EUR 750	GBP 1,073	GBP 750
- Currency of Reporting (m)	GBP 253	GBP 44	GBP 47	GBP 40	GBP 31	GBP 645	GBP 1,073	GBP 750
9a Issue price	£0.25 + premium of £0.75 per			\$0.25+ premium of \$999.75		100	100	100
	Preference Share	Preference Share	Preference Share	per Preference Share	per Preference Share			
9b Redemption price	n/a	n/a	£1 per Preference Share				100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 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
12 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
14 Issuer call subject to prior supervisory approval	No	No	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 Date = No	Optional Call Date = No	15/09/2024	01/10/2035	21/05/2037	27/06/2025	27/06/2023	27/06/2029
15 Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes
10 Optional call date, contingent call dates and redemption amount	Tax Call = No	Tax Call = No	Tax Call = No	Tax Call = No	Tax Call = No	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
	Redemption Price = n/a	Redemption Price = n/a	Redemption Price = £1 per	Redemption Price = \$1,000	Redemption Price = \$1,000			
			Preference Share	per Preference Share	per Preference Share	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16 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
Coupons / dividends					· · · · · ·			, ,
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed
	9.2500%	9.7500%				4.9470%	7.6250%	7.8750%
18 Coupon rate and any related index			6.4750%	6.4130%	6.6570%			
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	No	No	No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Yes	Yes	Yes	Yes	Yes	No	No	No
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	Yes Partially discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Yes Partially discretionary Partially discretionary	Yes Partially discretionary Partially discretionary	Yes Partially discretionary Partially discretionary	Yes Partially discretionary Partially discretionary	Yes Partially discretionary Partially discretionary	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary	No Fully discretionary
Existence of a dividend stopper Pully 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	Yes Partially discretionary Partially discretionary No Non-cumulative	Yes Partially discretionary Partially discretionary No Non-cumulative	Yes Partially discretionary Partially discretionary No	Yes Partially discretionary Partially discretionary No Non-cumulative	Yes Partially discretionary Partially discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary No Non-cumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Polly discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Partially discretionary Partially discretionary No Non-cumulative Convertible	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	Yes Partially discretionary Partially discretionary Nnon Non-cumulative Convertible	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	Fully discretionary Fully discretionary No Non-cumulative Convertible	Fully discretionary Fully discretionary Non Non-cumulative Convertible	Fully discretionary Fully discretionary No Non-cumulative Convertible
Existence of a dividend stopper Policy for individend stopper Consider the foliation of the fol	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully
Existence of a dividend stopper Pully 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	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below
Existence of a dividend stopper 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)	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	Yes Partially discretionary Partially discretionary No Non-cumulative Convertion Statutory ball-in by UK resolution authority at point of non-viability	Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%
Existence of a dividend stopper Pully 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-ounulative or cumulative Convertible or non-convertible 4 If convertible, conversion trigger(s)	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-viability n'a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by Ur resolution authority at point of non-viability n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's filly loaded CET1 ratio falls below 7% Fully
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vability n/la n/a	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/rá	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/la	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768	No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully €0.768 Mandatory	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vability n/la n/a	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/rá	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully €0.768 Mandatory	No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully €0.768 Mandatory	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, monversion rate 27 If convertible, mondatory or optional conversion 28 If convertible, specify instrument type convertible into	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by livity resolution authority at point of non-viability n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by live resolution authority at point of non-viability n/a n/a n/a n/a	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% €0.768 Mandatory Common Equily Tier 1	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatoy Common Equily Tier 1	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 28 If convertible, specify instrument it poe convertible into 29 If convertible, specify instrument it converts into	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below	Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of nor-viability n/a n/a n/a n/a see below	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plo	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic
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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 timing) 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, fully or partially 26 If convertible, partially or partially 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, 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	Pertially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vability n/la n/la n/la sebelow Statutory bail-in by UK resolution authority at point of non-vability n/la n/la See below Statutory bail-in by UK resolution authority at point of non-vability n/la n/la Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes	Pest Partially discretionary Partially discretionary No Non-cumulative Convertible 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 See below Statutory bail-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 Undated Tier 2	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-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 Ceberow Statutory bail-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 Undated Tier 2	Persially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a 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 Undated Tier 2	Partially discretionary Partially discretionary No Non-cumulative Convertible 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 non-viability n/a n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a solution of the conversion fully fine of the conversion of the conv	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lioyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group plc No n/a 174 174 174 174 174 174 174 174 174 175 176 177 176 177 177 177 178 179 179 179 179 179 179 179 179 179 179	No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Mandatory Common Equity Tier 1 Lloyds Banking Group plc No 1/2 1/2 1/2 1/2 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4 1/4
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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 timing) 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, ponversion trigger(s) 26 If convertible, conversion rate 27 If convertible, ponversion rate 28 If onevertible, 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, write-down trigger(s) 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 transitional features	Partially discretionary Partially discretionary No Non-cumulative Convertible 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 See below Statutory bail- 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 Undated Tier 2 Yes Subordination https://www.lloydsbankinggr oup.com/investors/fixed-	Pestially discretionary Partially discretionary No Non-cumulative Convertible 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 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 pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggr oup.com/investors/fixed-	Pertially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a for non-viability n/a n/a for non-viability n/a n/a for see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a for see below Statutory ball-in by UK resolution authority at point of pro-reality n/a n/a Subordination Undated Tier 2 Yes Subordination https://www.lloydsbankinggr oup.com/investors/fixed-	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a n/a n/a Treference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggr oup.com/investors/fixed-	Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a 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 Undated Tier 2 Yes Subordination https://www.lloydsbankinggr oup.com/investors/fixed-	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a And 1 And	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lioyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a an/a an/a Tranking Junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 No n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully f.0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group pic No n/a n/a n/a ri/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a
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 timing) 20b Fully 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, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify insurument type convertible into 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 31 If write-down, own, 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 transitional features	Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vability n/la n/la n/la see below Statutory bail-in by UK resolution authority at point of non-vability n/la r/la See below Statutory bail-in by UK resolution authority at point of non-vability non-vability non-vability n/la r/la Lorenta Lorenta Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lioydsbankinger	Pestally discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible 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 See below Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability n/a n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinger	Pertially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia See below Statutory bail-in by UK resolution authority at point of non-viability n/ia statutory bail-in by UK resolution authority at point of non-viability non-viability n/ia n/ia Contraction Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinger	Persially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la see below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la see below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggr	Pertially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la n/la statutory bail-in by UK resolution authority at point of non-vlability n/la statutory bail-in by UK resolution authority at point of non-vlability n-lai resolution authority at point of non-vlability n-lai n/la n/la n/la n/la n/la Lord n/la Lord Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination Yes Subordination https://www.lloydsbankinger	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully f.0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group pic No n/a n/a n/a ria contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a 10 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 n/a No n/a No

i: Amount outstanding of XS1043552188 is £1,060m as of 28 July 2022.

Capital	instruments main features	
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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
	Unique Identifies	US539439AG42	Markets plc	Markets plc	Markets plc	US539439AU36		XS2080995405	
2		US539439AG42 Public	n/a Private	n/a Private	n/a Private	Public	US53944YAJ29 Public	X52080995405 Public	n/a Private
Za	Specifies if the instrument has been publicly or privately placed.	New York (subordination and	Filvate	Private	Filvate		New York (subordination and		Private
3	Governing law(s) of the instrument	waiver of right to set off governed by Scots law)	English	English	English	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	waiver of right to set off governed by Scots law)	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a	n/a	Contractual	Contractual	Contractual	n/a
Reg	gulatory treatment	*			*				
	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 1,379	GBP 215	GBP 329	GBP 288	GBP 1,235	GBP 412	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		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
-11		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	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
14		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
10	Optional call date, contingent call dates and redemption 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
\vdash								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	27/06/30 and every 5
Cor	upons / dividends							years thereafter	years thereafter
	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed
18		7.5000%	3M EUR LIBOR +489bps	3M USD LIBOR +420bps	3M USD LIBOR +396bps	7.5000%	6.7500%	5.1250%	5.7300%
19		7.5000 % No	No	No	No	7.3000 % No	0.7300 // No	3.12307/ No	3.7300% No
208		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
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		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								Lloyds Banking Group's fully	
1 44	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	Lloyds Banking Group's fully loaded CET1 ratio falls below	n/a
	. 33 ()	loaded CET1 ratio falls below 7%		n/a	n/a	loaded CET1 ratio falls below 7%	loaded CET1 ratio falls below 7%	loaded CET1 ratio falls below 7%	n/a
25	If convertible, fully or partially	loaded CET1 ratio falls below 7% Fully	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully	loaded CET1 ratio falls below 7% Fully	loaded CET1 ratio falls below 7% Fully	n/a
25 26	if convertible, fully or partially if convertible, conversion rate	loaded CET1 ratio falls below 7% Fully \$1.056	n/a n/a	n/a n/a	n/a n/a	loaded CET1 ratio falls below 7% Fully \$0.821	loaded CET1 ratio falls below 7% Fully \$0.803	loaded CET1 ratio falls below 7% Fully £0.633	n/a n/a
25 26 27	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory	n/a n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	n/a n/a n/a
25 26 27 28	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into	loaded CET1 ratio falls below 7% Fully \$1,056 Mandatory Common Equity Tier 1	n/a n/a n/a n/a n/a	n/a n/a n/a n/a	nia nia nia nia	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	n/a n/a n/a n/a
25 26 27 28 29	if convertible, fully or partially if convertible, conversion rate // convertible, mandatory or optional conversion if convertible, specify instrument type convertible into // convertible, specify issuer of instrument it converts into	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	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	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plo	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	n/a n/a n/a n/a n/a
25 26 27 28 29	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into	loaded CET1 ratio falls below 7% Fully \$1,056 Mandatory Common Equity Tier 1	n/a n/a n/a n/a n/a	n/a n/a n/a n/a	nia nia nia nia	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	n/a n/a
25 26 27 28 29 30	if convertible, fully or partially if convertible, conversion rate // convertible, mandatory or optional conversion if convertible, specify instrument type convertible into // convertible, specify issuer of instrument it converts into	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	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	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plo	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	n/a n/a n/a n/a n/a
25 26 27 28 29 30	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 issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No	n/a n/a 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 n/a n/a n/a t/s	n/a n/a n/a n/a n/a Yes	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatoy Common Equity Tier 1 Lloyds Banking Group plo No	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plo No	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plo No	n/a
25 26 27 28 29 30 31	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion 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)	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	n/a	n/a	n/a n/a n/a n/a n/a n/a Yes LBCM plo's solo fully loaded CET1 ratio falls below 7%	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No	loaded CET1 ratio falls below Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
25 26 27 28 29 30 31	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 issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pl No n/a	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	n/a
25 26 27 28 29 30 31 32 33 34	if convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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	loaded CET1 ratio falls below 7% Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group pt No n/a	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group pl No n/a	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a	n/a
25 26 27 28 29 30 31 32 33 34	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion 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	loaded CET1 ratio falls below Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a	n/a n/a n/a 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 n/a 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	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a Contractual	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a Contractual	n/a
25 26 27 28 29 30 31 32 33 34 34a	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion 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	loaded CET1 ratio falls below Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group plc Lloyds Banking Group plc n/a n/a n/a Contractus Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to	In/a In/a In/a In/a In/a In/a In/a In/a	In/a In/a In/a In/a In/a In/a In/a In/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory 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	loaded CET1 ratio falls below Fully \$0.803 Mandatory 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	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory 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	n/a
25 26 27 28 29 30 31 32 33 34 34£	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into if convertible, specify issuer of instrument it converts into if 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 a Type of subordination b Ranking of the instrument in normal insolvency proceedings	loaded CET1 ratio falls below Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and Senior CET1	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1	loaded CET1 ratio falls below Fully \$0.803 Mandatory 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	loaded CET1 ratio falls below 7% Fully 9.0.833 Mandatory 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 Undated Tier 2 and senior to	n/a
25 26 27 28 29 30 31 32 33 34 34e	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into if convertible, specify issuer of instrument it converts into if 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 a Type of subordination b Ranking of the instrument in normal insolvency proceedings	loaded CET1 ratio falls below Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group plc Lloyds Banking Group plc n/a n/a n/a Contractus Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to	In/a In/a In/a In/a In/a In/a In/a In/a	In/a In/a In/a In/a In/a In/a In/a In/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory 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	loaded CET1 ratio falls below Fully \$0.803 Mandatory 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	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory 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	n/a
25 26 27 28 29 30 31 32 33 34 34£	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion 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 if temporary write-down in the instrument in normal insolvency proceedings	loaded CET1 ratio falls below Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group plc No 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 and senior to CET1 Prior to conversion trigger	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory 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	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No n/a n/a r/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to CET1 Prior to conversion triggt	n/a
25 26 27 28 29 30 31 32 33 34 34 34 35	if convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 a Type of subordination Branking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features	loaded CET1 ratio falls below Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group plc No	n/a	In/a In/a In/a In/a In/a In/a In/a In/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group pic Lloyds Banking Group pic 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 Undated Tier 2	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc 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 Undated Tier 2 No	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory 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 CET1 Prior to conversion trigger Undated Tier 2	n/a
25 26 27 28 29 30 31 32 33 34 34 34 35	if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion 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 if temporary write-down in the instrument in normal insolvency proceedings	loaded CET1 ratio falls below Fully \$1.056 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a Contractual Subordinated debt qualifying a AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 undated Tier?	n/a	n/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No No Na 1/a 1/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 Undated Tier 2 Undated Tier 2 Undated Tier 2	loaded CET1 ratio falls below 7% Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc 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 Undated Tier 2 No	loaded CET1 ratio falls below 7% Fully 9.633 Mandatory 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 Undated Tier 2 ond senior to Jundated Tier 2 undated Tier 2 Undated Tier 2	n/a
25 26 27 28 29 30 31 32 33 34 34 34 35	if convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 a Type of subordination Branking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features	loaded CET1 ratio falls below Fully \$1.056 Mandatory, Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a 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 Undated Tier 2 No n/a	n/a	In/a In/a In/a In/a In/a In/a In/a In/a	n/a	loaded CET1 ratio falls below 7% Fully \$0.821 Mandatory Common Equity Tier 1 Lloyds Banking Group plc 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 Undated Tier 2 No n/a	loaded CET1 ratio falls below Fully \$0.803 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a	loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple No n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 Undated Tier 2 No No No	n/a
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Capital 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 p
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	r
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Priva
3 Governing law(s) of the instrument	English	English (subordination provisions governed by	English	English	English (subordination provisions governed by	English	English	Englis
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a	Scottish law)	n/a	n/a	Scottish law)	n/a	n/a	n/
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
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
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	
7 Instrument type	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 1,152	GBP 1.200	GBP 383	GBP 687	GBP 1,000	GBP 500	GBP 750	
9 Nominal Amount - Currency of Issue (m)	USD 1,500	GBP 1,200	USD 500	EUR 750	GBP 1,000	GBP 500	GBP 750	
- Currency of Reporting (m)	GBP 1,235	GBP 1,200	GBP 412	GBP 645	GBP 1,000	GBP 500	GBP 750	
9a Issue price	100	100	100	100	100	100	100	
	100	100	100	100	100		100	
9b Redemption price 10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Snareholders Equity	19/12/2019	27/01/2020	27/06/2020	O4/12/2020	15/06/2021	22/06/2021	22/06/202
11 Original date of issuance 12 Perpetual or dated	19/12/2019 Perpetual	19/12/2019 Perpetual	27/01/2020 Perpetual	27/06/2020 Perpetual	04/12/2020 Perpetual		22/06/2021 Perpetual	
						Perpetual No Meturity		Perpetua Ne Meturita
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity Yes	No Maturity Yes	No Maturity Yes	No Maturity
14 Issuer call subject to prior supervisory approval	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 between 15/09/2026 &	Optional Call Date =	Optional Call Date =
	27/9/2025	19/12/2024	27/06/2026	27/06/2025	27/03/2026	15/12/2026 inclusive	27/06/2029	
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	Dea Cell - Vee	Reg Call = Yes	
	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	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 vears thereafter	Every 5 years	Every 5 years
Coupons / dividends				<u> </u>				
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Floating
18 Coupon rate and any related index	5.6200%	1.0.1000/						
		4.9400%	5.1450%	5.9400%	SONIA+4.95%	4.6900%	SONIA + 4.33%	SONIA + 4.17%
19 Existence of a dividend stopper	No	4.9400% No	5.1450% No	5.9400% No	SONIA+4.95% No	4.6900% No	SONIA + 4.33% No	
19 Existence of a dividend stopper 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)								N
	No	No	No	No	No	No	No	SONIA + 4.17% No Fully discretionary
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary	Fully discretionary
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary No	No Fully discretionary	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary	Fully discretionary Fully discretionary
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	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary	No Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary No	No Fully discretionary Fully discretionary No	Non-cumulative
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 22 Non-cumulative or cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	No Fully discretionary Fully discretionary No Non-cumulative	Non-convertible
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	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	No Fully discretionary Fully discretionary Nonunulative Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	No Fully discretionary Fully discretionary No Non-commutative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	N. Fully discretionar Fully discretionar N. Non-cumulativ Non-convertibl
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, fully or partially If orderer the convertible or the conversion rate	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	Fully discretionar Fully discretionar N Non-cumulativ Non-convertibl n/ n/
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 overtible, fully or partially	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	Fully discretionar Fully discretionar N Non-cumulativ Non-convertibl n/ n/
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, fully or partially If orderer the convertible or the conversion rate	No Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	Fully discretionary Fully discretionary No Non-competible Non-convertible n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	Fully discretionar Fully discretionar Fully discretionar Non-cumulativ Non-convertibl n/i
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion and	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-commulative Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	Ni Fully discretionar Fully discretionar Fully discretionar Non-cumulative Non-convertible ni ni ni ni ni ni
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 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	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-counulative Non-convertible n/a n/a n/a n/a	Fully discretionary Fully discretionary No Non-commutative Non-convertible n/a n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	N Fully discretionar Fully discretionar Fully discretionar Non-cumulativ Non-convertibl n/i n/i n/i n/i n/i n/i n/i n/i n/i
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify issuer of instrument it converts into	No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Fully discretionary Fully discretionary No Non-commutative Non-convertible n/a n/a n/a n/a n/a n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a	Fully discretionar Fully discretionar Fully discretionar Fully discretionar Non-convertible No
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 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)	Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a Logistic State	No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Na	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Na	Fully discretionary Fully discretionary No No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loade CET1 ratio falls below 7%	Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Fully discretionar Fully discretionar Fully discretionar Fully discretionar Non-cumulative Non-convertible nn
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 26 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Witte-down features 31 If write-down, write-down trigger(s) 32 If write-down, full or partial	Fully discretionary Fully discretionary Fully discretionary No-convertible Non-convertible Non-convertible n/a n/a n/a n/a n/a Loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a sign Reserved Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a la	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a Priss Bank of Scotland Pic's sol fully loaded CET1 ratio falls below 7% Full	Fully discretionary Fully discretionary No Non-convertible Non	Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a side n/a n/a n/a r/a r/a r/a r/a r/a r/a r/a r/a r/a r	Fully discretionar Fully discretionar Fully discretionar N Non-cumulativ Non-convertibl n/i n/i n/i n/i Loyds Bank Pic's solo and/c sub-consolidated fully loade CET1 ratio falls below 79
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 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, permanent or temporary	No Fully discretionary Fully discretionary No No-nountiative Non-convertible n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a space Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a Lloyds Bank Plc's solo andoccertionary sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	No Fully discretionary Fully discretionary Fully discretionary Non-commulative Non-convertible n/a n/a n/a n/a n/a space Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a r/a Loyds Bank Plc's solo aloude CET1 ratio falls below 7% Full Permanent	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a convertible n/a	N Fully discretionar Fully discretionar Fully discretionar Non-cumulativ Non-convertibl n n n n n n r i Lioyds Bank Plo's sol and/c sub-consolidated fully loade CET1 ratio falls below 75 Fu
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion 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 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	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a e Non-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	Fully discretionary Fully discretionary Fully discretionary Non Non-convertible Non-convertible n/a n/a n/a n/a n/a N/a Search Full Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a en/a 10/a 10/a 10/a 10/a 10/a 10/a 10/a 10	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a street Lloyds Bank Pic's solo and/or Sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a	Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a space Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a	Fully discretionary Fully discretionary Fully discretionary No Non-comvertible Non-convertible n/a n/a n/a n/a n/a n/a 2 Eloyds Bank Pic's solo and/or sub-consolidated fully loade CET1 ratio falls below 7% Full Permanent	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a en/a Lioyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	Fully discretional Fully discretional Fully discretional Non-cumulativ Non-convertib n n n n n n t t t Lioyds Bank Pic's solo and/ sub-consolidated fully loade CET1 ratio falls below 7's Fermane
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 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, permanent or temporary	No Fully discretionary Fully discretionary Fully discretionary No Non-commitative Non-convertible n/a n/a n/a n/a n/a n/a n/a tolor n/a n/a n/a e n/a	No Fully discretionary Fully discretionary Non-cumulative Non-converble n/a n/a n/a n/a n/a n/a n/a n/a n/a permanent n/a Permanent n/a Contractual	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible N	No Fully discretionary Fully discretionary No Non-comutative Non-convertible n/a n/a n/a n/a n/a n/a n/a contactual Full Permanent n/a Contractual	No Fully discretionary Fully discretionary Non-cumulative Non-conveible n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a contact loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7/6 Full Permanent n/a Contractuda	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	Fully discretional Fully discretional Fully discretional Fully discretional Non-convertib Non-convertib n n n n n Y Lloyds Bank Pic's solo and/d sub-consolidated fully loade CET1 rato falls below 7 ¹ Permane n Cootractue
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible or non-convertible 25 If convertible, conversion trigger(s) 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 relatures 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	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a 2 Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	No Fully discretionary Fully discretionary No Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a 10/a 10/a 10/a 10/a 10/a 10/a 10/a 10	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Lloyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a substitute Non-convertible n/a n/a n/a n/a Full Bank of Scotland Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a ves Lloyds Bank Plc's solo and/or sub-consolidated fully loader CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Eloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	Fully discretional Fully discretional Fully discretional Fully discretional Non-cumulatin Non-convertib n n n n n n t Lloyds Bank Pic's solo and/ sub-consolidated fully loads CET1 ratio falls below 7' Fi Permane n Contractus Subordinated debt qualify
Fully discretionary, partially discretionary or mandatory (in terms of timing) Pub 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, conversible or non-convertible If convertible, conversion rigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If 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	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a self of the self of	No Fully discretionary Fully discretionary No Non-convertible	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a N/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Subordinated debt qualifying as AT1 ranking junior to Undated Tie 2 and senior to	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a N/a syes 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 Undated Tier 2 and senior to	No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a Substitute of Social and Pic's solo fully loaded CET1 ratio falls below 7% Full Permanent n/a Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1/a 1	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	Fully discretiona Fully discretiona Fully discretiona Fully discretiona Non-cumulati Non-convertib n n n n n n n Lioyds Bank Pic's solo and/ sub-consolidated fully loads CET1 ratio falls below 7 Fermane n Subordinated debt qualifying sa AT1 ranking junior Undated Tiez 2 and senior
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 26 If convertible, conversion trigger(s) 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, mandatory or optional conversion 30 Write-down features 31 If write-down, write-down trigger(s) 32 If write-down, write-down trigger(s) 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34a Ranking of the instrument in normal insolvency proceedings	Fully discretionary Fully discretionary Fully discretionary No-convertible Non-convertible Vest Lloyds Bank Pic's solo and/or sub-consolidated fally loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent Non-convertible	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking lugalifying as AT1 ranking lugalifying tundated Tier 2 and senior to Undated Tier 2 and senior to CET1	Fully discretionary Fully discretionary Fully discretionary No Non-convertible	Fully discretionary Fully discretionary Fully discretionary No-convertionary No-convertible Non-convertible Vest Full Permanent Non-convertible Non-convertibl	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Vest Vest 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 on CET1	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	Fully discretiona Fully discretiona Fully discretiona Non-cumulati Non-convertit n n n n n n n n Lloyds Bank Pic's solo and/ sub-consolidated fully loade CET1 ratio falls below 7 Permane n contractue Subordinated def quilfyin as AT1 ranking junior Undated Tier 2 and senior
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 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 trite-down, full or partial 33 If write-down, pler manent or temporary 34 If temporary write-down, description of write-up mechanism 35 Ranking of the instrument in normal insolvency proceedings 36 Instrument type immediately senior	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a n/a Lloyds Bank Plc'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 Undated Tier 2 and senior to CET1 Undated Tier 2	Fully discretionary Fully discretionary Fully discretionary Non-comunitative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-cumulative Non-convertible n/a	No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a self to the self	Fully discretionary Fully discretionary Fully discretionary Non-communitative Non-convertible n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a	Fully discretional Fully discretional Fully discretional Fully discretional Non-cumulatit Non-convertib n n n n n n r v Lloyds Bank Plc's solo and/ sub-consolidated fully loade CET1 ratio falls below 7' Fully sub-consolidated fully loade CET1 ratio falls below 7' Cottractus Subordinated debt qualifyir as AT1 ranking junior Undated Tier 2 and senior Undated Tier 2 Undated Tier
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 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, fully or partially 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 If convertible, specify instrument it converts into 31 If write-down features 31 If write-down, write-down trigger(s) 32 If write-down, permanent or temporary 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	Fully discretionary Fully discretionary Fully discretionary No-convertible Non-convertible Vest Lloyds Bank Pic's solo and/or sub-consolidated fally loaded CET1 ratio falls below 7% CET1 ratio falls below 7% Full Permanent Non-convertible	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking lugalifying as AT1 ranking lugalifying tundated Tier 2 and senior to Undated Tier 2 and senior to CET1	Fully discretionary Fully discretionary Fully discretionary No Non-convertible	Fully discretionary Fully discretionary Fully discretionary No-convertionary No-convertible Non-convertible Vest Full Permanent Non-convertible Non-convertibl	Fully discretionary Fully discretionary Fully discretionary Non-comulative Non-convertible n/a	Fully discretionary Fully discretionary Fully discretionary No Non-convertible	Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	Fully discretional Fully discretional Fully discretional Non-convertible Non-c

Tier 2

Capital 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 plo
2 Unique Identifier	GB0000394915	GB0000395102	XS0079927850	XS0083932144	GB0005242879	XS0145407507	XS0158313758	XS0214965534
2a Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
						English (subordination		
3 Governing law(s) of the instrument	English	English	English	English	English		English	English
	_		_	-		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								
Regulatory treatment	al							
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
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated, Sub-	Consolidated, Sub-	Consolidated, Sub-	Consolidated, Sub- consolidated and Solo	Consolidated, Sub-	Consolidated	Consolidated and Sub-	Consolidated and Sub-
	consolidated and Solo Undated subordinated	consolidated and Solo Undated subordinated	consolidated and Solo Undated subordinated	Undated subordinated	consolidated and Solo Undated subordinated	Undated subordinated	Consolidated Undated subordinated	Consolidated
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	GBP 0
9 Nominal Amount - Currency of Issue (m)	GBP 14	GBP 5	GBP	GBP 58	GBP 15	GBP 10	GBP 9	EUR 441
- Currency of Reporting (m)	GBP 14	GBP 5	GBP	GBP 58	GBP 15	GBP 10	GBP 9	GBP 379
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 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	10/06/1991	14/09/1993	29/09/1997	10/02/1998	01/03/1999	28/03/2002	28/11/2002	17/03/2005
12 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	No Maturity No	Yes	Yes	Yes	No Maturity	Yes	Yes	Yes
17 133001 Gaill 300/GGL to blig anherstant abbitoral		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date = No	Optional Call Date =	Optional Call Date =	Optional Call Date =
	Optional Call Date = No	14/09/2023	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	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No
	Tax Call = No	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = No	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
	Redemption Price = n/a	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
16 Subsequent call dates	n/a	At any time	Every 5 years	Every 5 years	n/a		Any Reset Date	
Coupons / dividends		•					,	
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed to Floating
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	Destaller die eer tie eeur		Destaller die eestie eeur			
			Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
7.1.7	Mandatan		, , ,					
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	No	Mandatory No	Mandatory Yes	Mandatory Yes	Mandatory No	Mandatory Yes	Mandatory Yes	Mandatory Yes
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative		Mandatory No Cumulative	Mandatory	Mandatory Yes Cumulative	Mandatory	Mandatory Yes Cumulative	Mandatory	Mandatory Yes Non-cumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	No Cumulative Convertible	Mandatory No Cumulative Convertible	Mandatory Yes Cumulative Convertible	Mandatory Yes Cumulative Convertible	Mandatory No Cumulative Convertible	Mandatory Yes Cumulative Convertible	Mandatory Yes Cumulative Convertible	Mandatory Yes Non-cumulative Convertible
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	No Cumulative Convertible Statutory bail-in by UK	Mandatory No Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Cumulative Convertible Statutory bail-in by UK	Mandatory No Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Cumulative Convertible Statutory bail-in by UK	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	No Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of
20b Fully 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)	No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability
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, fully or partially	No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory balii-in by UK resolution authority at point of non-viability n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a
20b Fully 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, fully or partially 26 If convertible, conversion rate	No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by Uff resolution authority at point of non-vability n/a n/a
20b Fully 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, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertile Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory No Cumulative Convertie Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertile Statutory ball-in by blk resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a
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, fully or partially If convertible, conversion rate If convertible, and partially If convertible, and propriate or polional conversion If convertible, specify instrument type convertible into	No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a
20b Fully 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, 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 type converts into	No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Mandatory No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/a n/a n/a n/a	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la n/la n/la	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point non-viability n/a n/a n/a
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, fully or partially If convertible, conversion rate If convertible, and partially If convertible, and propriate or polional conversion If convertible, specify instrument type convertible into	No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below	Mandatory No Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below	Mandatory Yes Cumularitye Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a se below	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a solution authority at point of n/a n/a solution authority at point of n/a solution authority at point of n/a solution authority at point of n/a See below	Mandatory No Cumlative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below	Mandatory Yes Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a se below	Mandatory Yes Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below
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20b Fully 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, fully or partially 26 If convertible, fully or partially 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 34 Type of subordination 34 Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features 37 Non-compliant features	No Cumulative Statutory ball-in by UK resolution authority at point of non-viability //a //a //a //a //a //a //a //a //a /	Mandatory No Cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability riva see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a	Mandatory Yes Cumulative Convertible 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 non-viability n/a n/a See below 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 Yes Step-up	Mandatory Yes Cumulative Convertible 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 non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinger	Mandatory No Cumilative Sconvertible Slatutory 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 non-viability n/a n/a See below 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 No n/a	Mandatory Yes Cumulative Convertible 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 non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up	Mandatory Yes Cumulative Convertible 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 non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up	Mandatory Yes Non-cumulative Convertible 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 See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated deb ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecurec Yes Step-up

Cani	tal instruments main features								
	Issuer	HBOS plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group pl
2	Unique Identifier	XS0355554717	US53944YAA10	US539439AJ80 / USG5533WBV84	US539439AH25 / USG5533WBU02	US53944YAB92	US539439AN92		US53944YAE3
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Pub
3	Governing law(s) of the instrument	English	New York (subordination and waiver of right to set off	New York (subordination provisions governed by Scots	New York (subordination provisions governed by Scots	New York (subordination and waiver of right to set off	New York (subordination provisions governed by Scots		New York (subordination an waiver of right to set o
0-	Contractual recognition of write down and conversion powers of resolution	-1-	governed by Scots law)	law)	law)	governed by Scots law)	law)	law)	governed by Scots lav
3a	authorities	n/a	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractu
	latory treatment								
	Transitional CRR rules	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	Consolidate
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities			
8	Regulatory capital value (m)	GBP 0 EUR 175	GBP 379 USD 1,000	GBP 26 USD	GBP 14 USD 26	GBP 912 USD 1,500	GBP 562 USD 824		GBP 1,14
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	GBP 151	GBP 823	GBP	GBP 21	GBP 1.235	GBP 679		USD 1,50 GBP 1,23
9a	Issue price	100	99.435	99.866	100	99.77	99.866		GBP 1,23
9b	Redemption price	100	100	100	100	100	100		10
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 cos
11	Original date of issuance	08/04/2008	04/11/2014	01/12/2015	10/12/2015	24/03/2016	14/11/2016		09/01/201
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated		Date
13	Original maturity date	08/04/2023	04/11/2024	01/12/2045	10/12/2025	24/03/2026	01/12/2045		09/01/204
	Issuer call subject to prior supervisory approval	No	No	No	No	No	No		N
	, , , , , , , , , , , , , , , , , , , ,	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No		Optional Call Date = N
		(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)		(Bulle
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 = Ye
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes		Tax Call = Ye
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%		Redemption Price = 100 ^o
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n.
	pons / dividends Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixe
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	7.0700% No	4.5000% No	3.3000 //s No	4.3020 // No	4.0300% No	3.3000 /0 No		4.5440
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory		Mandator
	ruly discretionary, partially discretionary or mandatory (in terms of animg)	mandatory	manadiory						
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
		Mandatory No	Mandatory No	Mandatory		Mandatory		-	
21	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	-		-	Mandatory No Non-cumulative		Mandatory No Non-cumulative	No No	N
21 22	Existence of step up or other incentive to redeem	No	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	No Non-cumulative Convertible	Non-cumulative Convertible	No Non-cumulative Convertible	Non-cumulativ Convertib
21 22	Existence of step up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulativ Convertib Contractual recognition o Statutory bail-in by U resolution authority at point o
21 22 23 24	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulativ Convertib Contractual recognition Statutory soli-in by U resolution authority at point non-viabili
21 22 23 24	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-cumulativ Convertib Contractual recognition Statutory ball-in by U resolution authority at point non-viabilii
21 22 23 24 25 26 27	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by of Statutory bail-in by of resolution authority at point of non-viability n/a n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Non-cumulativ Convertib Contractual recognition Statutory bail-in by U resolution authority at point of non-viability n
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21 22 23 24 25 26 27 28 29	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible 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 aconvertible into	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/la n/a n/a	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulativ Convertible Contractual recognition Statutory bail-in by U resolution authority at point on- non-viabilit nn nn nn nn nn
21 22 23 24 25 26 27 28	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible 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	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a see below	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a side	No Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below	Non-cumulativ Convertib Contractual recognition of Statutory ball of the statutory at point of non-viability of the statutory at point of non-viability of non-
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21 22 23 24 25 26 27 28 30 31 32 33 34 34a 35 36 37	Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify 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 type immediately senior Non-compliant transitional features	Non-cumulative Convertible 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 non-viability n/a Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior onorpreferred debt and senior to Undated Tier 3 Senior Unsecured Yes Issuance out of intermediate	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of mon-viability nia nia nia nia See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability nia	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of non-viability non-	No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Undated Tier 6 Senior Unsecured No	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to preferred debt and senior to preferred debt and senior to Posnior Undated Tier 7 Senior Unsecured	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 8 Senior Unsecuree No	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability // // // // // // // // // // // // // See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability // // // // // // // // // // // // // // Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 9 Senior Unsecured No //	Mandator Non-cumilativ Convertible Contractual recognition of Statutory bail-in by U resolution authority at point of non-viability non-viability non-viability non-viability See belo Contractual recognition of Statutory bail-in by U resolution authority at point of non-viability no

Capital	instruments	main	features
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Issuer Unique Identifier								
	Lloyds Banking Group plc	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group p
	XS1788982996	Markets plc n/a	Markets plc	Markets plc n/a	n/a	n/a	n/a	XS213828622
Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private	Private	Private	Publi
Governing law(s) of the instrument	English	English	English	English	English	English	English	Englis
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	II/a	II/a	II/a	II/a	II/a	II/a	II/a	11/8
ulatory treatment								
Transitional CRR rules	Tier 2		Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2 Consolidated	Tier 2 Solo	Tier 2 Solo	Tier 2 Solo	Tier 2	Tier 2	Tier 2 Solo and Sub-consolidated	Tier 2 Consolidated
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	5010	500	5010	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated
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
Regulatory capital value (m)	GBP 641	GBP 129	GBP 329	GBP 288	GBP 377	GBP 186	GBP 55	GBP 241
Nominal Amount - Currency of Issue (m)	EUR 750	EUR 150	USD 400	USD 350	USD 650	JPY 31,300	JPY 10,000	EUR 309
- Currency of Reporting (m)	GBP 645	GBP 129	GBP 329	GBP 288	GBP 535	GBP 190	GBP 61	GBP 266
Issue price	99.568	100	100	100	100	100	100	100
Redemption price	100	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 cost
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	16/03/2020
Perpetual or dated Original maturity date	Dated 07/09/2028	Dated 25/05/2033	Dated 25/05/2030	Dated 25/05/2028	Dated 24/03/2026	Dated 30/05/2028	Dated 15/02/2038	Dated 18/03/2030
Issuer call subject to prior supervisory approval	07/09/2028 Yes		25/05/2030 Yes	25/05/2028 Yes	24/03/2026 n/a	30/05/2028 n/a	15/02/2038 n/a	18/03/2030 Yes
issuer can subject to prior supervisory approval	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 Date =
	07/09/2023	=25/05/2028	=25/05/2025	=25/05/2023	(Bullet)	(Bullet)	(Bullet)	18/03/2025
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 = Yes
	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes
	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 Date
pons / dividends	Fixed	Floating	Fleekee	Floating	Fixed	Fixed	Fixed	Fire day Floration
Fixed or floating dividend / coupon Coupon rate and any related index	1.7500%	3M EUR LIBOR +220bps	Floating 3M USD LIBOR +239bps	3M USD LIBOR +238bps	4.1378%	2.0367%	2.6823%	Fixed to Floating 4.5000%
Existence of a dividend stopper	1.7500% No		No	No	4.1376% No	2.0307 % No	2.0023% No	4.5000% 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
Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK
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
in deriversities, deriversities angger (b)	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
If convertible, mandatory or optional conversion	n/a		n/a	n/a	n/a	n/a	n/a	n/a
	n/a			n/a				
If convertible, specify instrument type convertible into			n/a		n/a	n/a	n/a	n/a
If convertible, specify instrument type convertible into 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
If convertible, specify instrument type convertible into	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below	n/a See below
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of	n/a See below Statutory bail-in by UK resolution authority at point of
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK	n/a See below Statutory bail-in by UK
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)	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	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 See below Statutory bail-in by UK resolution authority at point of non-viability	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a See below Statutory bail-in by UK resolution authority at point of non-viability	n/a See below Statutory bail-in by UK resolution authority at point of non-viability
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It 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	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a Contractual	n/a See below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a Contractual	n/a See below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual	n/a See belog Set selven Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
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	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated ual	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	N/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated deb
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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	n/a See below Statutory bali-in by UK resolution authority at point of non-viability in/a n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	N/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Ma See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	N/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated deb ranking junior to Senior non- preferred debt and serior to
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	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated beth ranking junior to Senior non- preferred debt and senior to Undated Tier 3	n/a See below 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 Undated Tier 4	N/a See below Statutory bali-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 Undated Tier 5	N/a See below 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 Undated Tier 6	N/a See below 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 Undated Tier 7	N/a See below 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 Undated Tier 8	n/a See below Statutory ball-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 Undated Tier 9	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debir ranking junior to Senior non- preferred debt and senior te Undated Tiez
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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 type immediately senior Non-compliant transitional features	n/a See below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 3 Senior Unsecured No	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 4 Senior Unsecured	N/a See below Statutory ball-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 Undated Tier 5 Senior Unsecured	Ma See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 6 Senior Unsecured	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 7 Senior Unsecured	N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 8 Senior Unsecured	n/a See below Statutory ball-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 Undated Tier 9 Senior Unsecured	n/a See below Statutory bali-in by UK resolution authority at point of non-viability non-viability non-viability non-viability n/a n/a Contractual Dated subordinated deb ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecure No. n/a
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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 type immediately senior Non-compliant transitional features	n/a See below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 3 Senior Unsecured No	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 4 Senior Unsecured No n/a	N/a See below Statutory ball-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 Undated Tier 5 Senior Unsecured	N/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 6 Senior Unsecured No	n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 7 Senior Unsecured No	N/a See below 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 Undated Tier 8 Senior Unsecured	n/a See below Statutory ball-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 Undated Tier 9 Senior Unsecured	n/a See below Statutory bali-in by UK resolution authority at point of non-viability non-viability non-viability non-viability n/a n/a Contractual Dated subordinated deb ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecure No. n/a

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	al instruments main features	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Hauda Banking Croup pla	Bank of Scotland plo
2	Unique Identifier	Lioyus barik pic	XS2265524640	n/a	n/a	n/a	n/a		n/a
	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
20	opeomes if the matument has been publicly of privately placed.	Tilvate	1 ubile	Tilvate	English (subordination	Tilvato	Tilvaic	New York (subordination and	English (subordination
3	Governing law(s) of the instrument	English	English	English	provisions governed by	English	English		provisions governed by
		· ·	Ü	ű	Scottish law)	ŭ	•	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	174	IVa	TV d	100	Tira	100	Contractual	100
	atory treatment								
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2		Tier :
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier :
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Sub-consolidated and Solo	Solo	Sub-consolidated and Solo	Sub-consolidated and Solo	Consolidated	Solo
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
8	Regulatory capital value (m)	GBP 269	GBP 557	GBP 402	GBP 1,000	GBP 337	GBP 993	GBP 494	GBP 50
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 50
	- Currency of Reporting (m)	GBP 266	GBP 1,309	GBP 915	GBP 1,000	GBP 394	GBP 1,235	GBP 500	GBP 50
	ssue price	100	100	100	100	100	100	100	10
9b	Redemption price	100	100	100	100	100	100	100	10
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 cos
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	24/09/202
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
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	24/09/203
14	ssuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	No		Ye
		Optional Call Date =	Optional Call Date =	Optional Call Date =	0 11 10 11 0 1 10 100 100	Optional Call Date =	0.0.10.00.1	Optional Call on any date	Optional Call Date =
		18/03/2025	03/12/2030	03/12/2030	Optional Call Date = 16/06/26	03/12/2030	Optional Call Date = No	between 15/09/2026 &	24/09/2020
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		Reg Call = Ye
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes	Tax Call = Ye
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 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
	ons / dividends				-			-	
	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	Mandaton
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
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
24	of 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	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
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	f 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	f convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	f convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	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 belov
31	if write-down, write-down 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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by Uk resolution authority at point o non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	f 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
		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt		Dated subordinated deb
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior non- preferred debt and senior to		preferred debt and senior to	ranking junior to Senior non preferred debt and senior t
35	Instrument type immediately senior	Undated Tier 3 Senior Unsecured	Undated Tier 4 Senior Unsecured	Undated Tier 5 Senior Unsecured	Undated Tier 6 Senior Unsecured	Undated Tier 7 Senior Unsecured	Undated Tier 8 Senior Unsecured	Undated Tier 9 Senior Unsecured	Undated Tier Senior Unsecure
	Non-compliant transitional features	No.	No	No	No	No			N
	Non-compliant transitional reactives	n/a	n/a	n/a	n/a	n/a			n/
1 37	px rodiaroo	11/4	Il/a	Ilva	II/a	II/a	II/a	liva	11/
37									
	Hyperlink to the prospectus of the issuance	n/a	https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-	n/a	n/a	n/a	n/a	https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-	n/a

Capi	tal instruments main features			
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plo
2	Unique Identifier	US53944YAQ61	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a
Regu	llatory treatment			l .
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 229	GBP 1,315	GBP 763
9	Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	USD 1,175
	- Currency of Reporting (m)	GBP 968	GBP 1,441	GBP 968
9a	Issue price	100	100	
9b	Redemption price	100	100	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	14/12/2021	19/11/2021	14/12/2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14/12/2046	07/11/2032	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
		Optional Call on any date	Optional Call Date =	Optional Call Date on any date
		between 14/09/2041 &	07/11/2027	between 14/09/2041 8
15	Optional call date, contingent call dates and redemption amount	14/12/2041 inclusive	Reg Call = Yes	14/12/2041 Inclusive
10	Optional dalic, contingent dalication and reachipitori amount	Reg Call = Yes	Tax Call = Yes	Reg Call = Yes
		Tax Call = Yes	Redemption Price = 100%	Tax Call = Tes
		Redemption Price = 100%	· ·	Redemption Price = 100%
	Subsequent call dates	n/a	n/a	n/a
Coup	oons / dividends	Fixed to Fixed	Fired	Fired
	Fixed or floating dividend / coupon		Fixed	
18	Coupon rate and any related index	3.3690%	2.7540%	
19	Existence of a dividend stopper	No	No	
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
		*	•	,
21	Existence of step up or other incentive to redeem	No	No	No
22				
23	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	
	Non-cumulative or cumulative Convertible or non-convertible	Convertible	Non-convertible	Convertible
24	Convertible or non-convertible If convertible, conversion trigger(s)			Convertible Statutory bail-in by UK
25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-convertible Statutory bail-in by UK resolution authority at point of	Convertible Statutory bail-in by UK resolution authority at point of
25	Convertible or non-convertible If convertible, conversion trigger(s)	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-convertible 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
25 26 27	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Non-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 28	Convertible or non-convertible 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-convertible 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
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify insurument type convertible into If convertible, specify issue of instrument it converts into	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability r/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability rla n/a n/a n/a
25 26 27 28	Convertible or non-convertible 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a see below	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability rla n/a n/a n/a
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify insurument type convertible into If convertible, specify issue of instrument it converts into	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability naise of non-viability naise	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability r/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 See below Statutory bail-in by UK
25 26 27 28 29 30	Convertible or non-convertible 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 issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK	Non-convertible 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 non-viability n/a n/a see below Statutory bail-in by UK resolution authority at point of non-viability	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 n/a n/a n/a see below Statutory bail-in by UK resolution authority at point of
25 26 27 28 29 30	Convertible or non-convertible 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 it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability n/va n/va n/va n/va see below 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 n/va n/va n/va n/va See below Statutory bail-in by UK resolution authority at point of non-viability
25 26 27 28 29 30 31 32 33	Convertible or non-convertible 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 type convertible into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability nla 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	Statutory bail-in by UK resolution authority at point of non-viability rida 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 See below see the non-viability n/a
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it convertish 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-convertible 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 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	Statutory bail-in by UK resolution authority at point of nor-viability n/a n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of nor-viability n/a
25 26 27 28 29 30 31 32 33	Convertible or non-convertible 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 type convertible into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability n/a n/a n/a n/a see below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual	Non-convertible 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 non-viability n/a	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 Contractual
25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible 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 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violity at point of non-violity n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violity at point of non-violity n/a n/a n/a Contractual Dated subordinated del	Non-convertible 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 non-viability n/a See below Statutory bail-in by UK resolution authority at point of non-viability 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 n/a See below 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 n/a Contractual Dated subordinated debt
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it convertish 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la Contractual Dated subordinated debt ranking junior to Senior non-	Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a statutory ball-in by UK resolution authority at point of non-viability n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a
25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible 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 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violity at point of non-violity n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-violity at point of non-violity n/a n/a n/a Contractual Dated subordinated del	Non-convertible 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 non-viability n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt	Statutory bail-in by UK resolution authority at point of non-viability ria
25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible 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 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-convertible 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 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 Contractual Dated subordinated debt ranking junior to Senior non-preferred debt and senior to preferred debt and senior to preferred debt and senior to preferred debt and senior to senior non-preferred debt and senior non-preferred debt and senior non-preferred debt and senior non-preferred debt and senior non-p	Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Dated subordinated debt araking junior to Senior non-preferred debt and senior to Undated Tier 2
25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible 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 type convertible into If convertible, specify 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 type of subordination Ranking of the instrument in normal insolvency proceedings	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability nata nata nata nata nata nata nata na	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability n/va n/va n/va See below Statutory bail-in by UK resolution authority at point of non-viability n/va Contractual n/va n/va Dated subordinated debt and non-preferred debt and senior to Undated Tier 2	Statutory bail-in by UK resolution authority at point of non-viability rida 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 See below 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-referred debt and senior to Undated Tier 2 Senior unsecured
25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down features 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 type immediately senior Non-compliant transitional features	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-	Non-convertible Statutory bail-in by UK resolution authority at point of non-viability na n/a n/a n/a n/a see below Statutory bail-in by UK resolution authority at point of non-viability n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debtranking junior to Senior non-referred debt and senior to Undated Tier 2 Senior unsecured	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 non-viability n/a n/a n/a n/a n/a See n/a n/a n/a Uk n/a n/a See n/a n/a See n/a n/a N/a See n/a N
25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible 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 type convertible into If convertible, specify 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 type immediately senior	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible 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 non-viability at poi	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 non-viability 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 Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2 Senior unsecured
25 26 27 28 29 30 31 32 33 34 34a 34a 35 36 37	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down features 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 type immediately senior Non-compliant transitional features	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la n/la n/la n/la n/la	Non-convertible 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 non-viability at poi	Statutory solid 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 non-viability n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability at point of non-viability at point of non-viability n/a n/a n/a Contractual Dated subordinated debi ranking junior to Senior non-preferred debt and senior to Undated Tier 2 Senior unsecured

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

Tier 2

1 2					
2	lssuer	HBOS plc	Lleude Benk nie	Hauda Bank nia	Hauda Bank nia
2	ISSUEF		Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
	Unique Identifier	US4041A2AF14 / US4041A3AG79	GB0001905362	XS0503834821	XS0043098127
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public
3	Governing law(s) of the instrument	New York (subordination provisions governed by English law)	English	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a	n/a
Regu	latory treatment				<u>,</u>
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Ineligible
		Consolidated and Sub-	Consolidated, Sub-	Consolidated, Sub-	Consolidated, Sub-
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	consolidated and Solo	consolidated and Solo	consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 100	GBP 436	GBP 14
9	Nominal Amount - Currency of Issue (m)	USD 301	GBP 100	GBP 750	GBP 92
0-	- Currency of Reporting (m)	GBP 248	GBP 100	GBP 750	GBP 92
9a	Issue price	98.807	100.962	99.321	101.854
9b 10	Redemption price Accounting classification	Liability amortions and	n/a	Lightitis amortion depart	Liability amorticad cost
11	Original date of issuance	Liability - amortised cost 30/10/2003	Liability - amortised cost 28/10/1992	Liability - amortised cost 20/04/2010	Liability - amortised cost 06/04/1993
12	Perpetual or dated	Dated	Perpetual	Dated	Dated
13	Original maturity date	01/11/2033	No Maturity	22/04/2025	06/04/2023
14	Issuer call subject to prior supervisory approval	No.	No	No	No
	isodar dan dabjost to prior daporticory approva	Optional Call Date = No		Optional Call Date = No	Optional Call Date = No
		(Bullet)	Optional Call Date = No	(Bullet)	(Bullet)
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No	Reg Call = No	Reg Call = No
		Tax Call = Yes	Tax Call = No	Tax Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = n/a	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a
	ons / dividends	'			
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.0000%	11.7500%	7.6250%	9.6250%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem Non-cumulative or cumulative	No	No	No	
			O		No
22		Non-cumulative	Cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Non-convertible n/a	Cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability		
23 24 25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-convertible n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-convertible n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a
23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a
23 24 25 26 27 28	Convertible or non-convertible 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	Non-convertible 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	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a
23 24 25 26 27 28 29	Convertible or non-convertible 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 issure of instrument it converts into	Non-convertible n/a n/a n/a n/a n/a n/a n/a	Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a
24 25 26 27 28 29	Convertible or non-convertible 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	Non-convertible n/a n/a n/a n/a n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability in/a n/a n/a n/a n/a see below	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability. n/la n/la n/la see below See below	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia sebelow See below
23 24 25 26 27 28 29	Convertible or non-convertible 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 issure of instrument it converts into	Non-convertible 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 // / // / // / // / // / // / // / //	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia sinder sinder statutory bail-in by UK resolution authority at point of
23 24 25 26 27 28 29 30	Convertible or non-convertible 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 it converts into Write-down features If write-down, write-down trigger(s)	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a	Convertible Statutory ball-in by UK resolution authority at point of non-viability 1/2 1/3 1/4 1/4 1/4 1/4 See below Statutory ball-in by UK	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Statutory ball-in by UK	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Statutory ball-in by UK
23 24 25 26 27 28 29 30 31	Convertible or non-convertible 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 it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Non-convertible n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability. If a	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability ria	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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 Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible 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 non-viability n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la n/la n/la n/la n/la	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia See below Statutory bail-in by UK resolution authority at point non-viability n/ia
23 24 25 26 27 28 29 30 31	Convertible or non-convertible 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 it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Non-convertible n/a	Convertible Statutory bail-in by UK resolution authority at point of non-viability. If a	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability ria	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability
23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible 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 type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, util or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory bail-in by UK resolution authority at point of non-viability in/a n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability. In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability. In/a In/a Contractual	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a Contractual
23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible 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 type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, util or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Non-convertible n/a	Convertible Statutory ball-in by UK resolution authority at point of non-viability. If you have n/a n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a n/a	Non-cumulative Convertible 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 non-viability n/a n/a 1 n/a	Non-cumulative Convertible 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 non-viability // n/a
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible 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 type convertible into If convertible, specify instrument it converts into Write-down teatures 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	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory ball-in by UK resolution authority at point of non-viability. If you have n/a n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia See beow Statutory bail-in by UK resolution authority at point of non-viability n/ia Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability. // / // / // / // / // / // / // / //
23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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 type immediately senior	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible 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 non-viability non-viability n/a n/a Contractual Undated subordinated debt granking junior to Dated Tier 2 and senior to AT1	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability. Infa Infa Infa Infa Infa Infa See below Statutory bail-in by UK resolution authority at point of non-viability. Infa Infa Infa Infa Infa Infa Infa Infa	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ba n/ba n/ba n/ba n/ba See below Statutory bail-in by UK resolution authority at point of non-viability n/ba n/ba Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1
23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory bail-in by UK resolution authority at point of non-viability. // A //	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability /// /// /// /// /// /// /// /// /// /	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Senior Unsecured
23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) 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 type immediately senior Non-compliant transitional features	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory bail-in by UK resolution authority at point of non-viability // / // / // / // / // / // / // / /	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of Inon-viability In/a In/a In/a See
23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) 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 type immediately senior Non-compliant transitional features	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory ball-in by Uk resolution authority at point of non-viability n/a n/a n/a n/a n/a see below Statutory ball-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 No	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of Inon-viability In/a In/a In/a See
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) 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 type immediately senior Non-compliant transitional features	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory bail-in by UK resolution authority at point of non-viability // / // / // / // / // / // / // / /	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability In/a In/a In/a In/a In/a See below Statutory bail-in by UK resolution authority at point of non-viability resolution authority at point of non-viability In/a In/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No N/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/sa n/sa n/sa n/sa See below Statutory bail-in by UK resolution authority at point of non-viability resolution authority at point of non-viability n/sa n/sa Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Senior Unsecured Yes No Waiver of Set Off Rights
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial 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 type immediately senior Non-compliant transitional features Non-compliant features	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory ball-in by UK resolution authority at point of non-viability. If you have not a man and not a not a man and a not a not a man and a not a no	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ra n/ra n/ra n/ra See below Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ra See below Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ra Lotter authority at point of non-viability n/ia See below No non-viability n/ia See below No non-viability n/ia N/ia Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to non-viability No n/a No n/a	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia n/ia See beiow Statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia See beiow Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Senior Unsecured Yes No Waiver of Set Off Rights https://www.lloydsbankinggr oup.com/investors/fixed-
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial 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 type immediately senior Non-compliant transitional features Non-compliant features	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Convertible Statutory ball-in by Uk resolution authority at point of non-viability n/a n/a n/a n/a n/a see below Statutory ball-in by Uk resolution authority at point of non-viability non-viability uk non-viability non-viabili	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/la n/la n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-viability n/la fresolution authority at point of non-viability n/la n/la Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Senior Unsecured Yes No Waiver of Set Off Rights https://www.lloydsbankinggr

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

Senior Hold Co								
Capital 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	
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)	English (waiver of right to set off governed by Scots law)	NSW Australia with UK bail in recognition language	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)	n/a	Contractual	Contractual	n/a	n/a	Contractual	Contractual	
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	
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	
8 Regulatory capital / MREL value (m)	GBP 659	GBP 115	GBP 1.036		GBP 899	GBP 0	GBP 0	
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 669	GBP 116	GBP 1,029	GBP 860	GBP 860	GBP 226	GBP 142	GBP 1,000
9a Issue price	99	100	99	100	99	100	100	99
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	09/11/2016	15/12/2016	11/01/2017		12/09/2017	20/09/2017	20/09/2017	
12 Perpetual or dated	Dated	Dated	Dated		Dated	Dated	Dated	
13 Original maturity date	09/11/2023	15/12/2026	11/01/2027	21/06/2024	12/09/2027	20/03/2023	20/03/2023	
14 Issuer call	No	No			No		No	
15 Optional call date, contingent call dates and redemption amount	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	Fixed	Fixed			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%
19 Existence of a dividend stopper	No	No	No Mandatory	No Mandatory	No	No Mandatory	No Mandatory	
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory	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	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	Contractual recognition of	Statutory bail-in by UK	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 UK	Statutory bail-in by UK	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of
24 Il convertible, conversion algger(s)	non-viability	resolution authority at point of non-viability	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	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	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	At the discretion of UK	At the discretion of UK	
26 If convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	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	Optional at the discretion of	
27 If convertible, mandatory or optional conversion	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	
28 If 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	
29 If 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	
30 Write-down features	See below	See below	See below		See below	See below	See below	See below
	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Otatata a chall in har LUK	Ot-t-t	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK
04 15		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 non-viability	resolution authority at point of	resolution authority at point of	resolution authority at point of non-viability	resolution authority at point of non-viability	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
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	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	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
	Structural	Structural						
34a Type of subordination	Structural Senior Non-Preferred debt	Structural 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
	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2
34a Type of subordination	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
34a Type of subordination	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No
34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No
34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Structural Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a
Type of subordination Ab Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant features	Senior Non-Preferred debt ranking senior to Dated Tiez and junior to Senior Preferred debt n/2 and junior to Senior Preferred debt n/2 No n/2 https://www.lloydsbankinggr	Structural Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred nt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred not	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt No No n/a https://www.lloydsbankinggr
34a Type of subordination 34b Ranking of the instrument in normal insolvency proceedings 35 Instrument type immediately senior 36 Non-compliant transitional features	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit rival senior to Senior Preferred debit rival No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/da No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt N/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-
Type of subordination Ab Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant features	Senior Non-Preferred debt ranking senior to Dated Tiez and junior to Senior Preferred debt n/2 and junior to Senior Preferred debt n/2 No n/2 https://www.lloydsbankinggr	Structural Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred nt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred not	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-
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	Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit rival senior to Senior Preferred debit rival No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/da No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt N/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggroup.com/investors/fixed-	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/la No n/a https://www.lloydsbankinggroup.com/investors/fixed-

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income-investors/capital-issuance.html

pital instruments main features								
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 pl
Unique Identifier	US539439AP41	US539439AQ24		JP582667AHC7	JP582667BHC5	XS1749378342	XS1757711665	CAG5533WBW69
Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Private	Publi
Governing law(s) of the instrument	New York with UK bail in recognition language	New York 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 set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	English (waiver of right to se off governed by Scots law
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	Contractual	n/a	n/a	n/
gulatory treatment								
Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
Post-transitional CRR rules Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	n/a Consolidated	n/a Consolidated		n/a Consolidated	n/a Consolidated	n/a Consolidated	n/a Consolidated	n/ Consolidate
Instrument type	Senior Unsecured	Senior Unsecured		Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecure
Regulatory capital / MREL value (m)	GBP 1.849	GBP 1.387	GBP 239	GBP 229	GBP 47	GBP 1.076	GBP 78	GBP 31
Nominal Amount - Currency of Issue (m)	USD 2,250	USD 1,750	AUD 450	JPY 37,800	JPY 7,700	EUR 1,250	NOK 1,000	CAD 50
- Currency of Reporting (m)	GBP 1,853	GBP 1,441	GBP 255	GBP 229	GBP 47	GBP 1,076	GBP 83	GBP 31
Issue price	100	100	99	100	100	99	100	100
Redemption price	100	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 cos
Original date of issuance	07/11/2017	07/11/2017	22/11/2017	14/12/2017	14/12/2017	15/01/2018	24/01/2018	01/02/20
Perpetual or dated	Dated	Dated 07/11/2028		Dated	Dated	Dated	Dated	Date
Original maturity date Issuer call	07/11/2023 Yes	07/11/2028 Yes	22/11/2027 No	14/12/2023 No	14/12/2027 No	15/01/2024 Yes	24/01/2028 No	03/02/202
	07/11/2022 - Optional issuer	07/11/2027 - Optional issuer				15/01/2023 - Optional issuer		
Optional call date, contingent call dates and redemption amount	call option, redeeming at par	call option, redeeming at par	n/a	n/a	n/a	call option, redeeming at par	n/a	n
Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
anna (dhalanda								
upons / dividends Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fix
Coupon rate and any related index	2.907%	3.574%	4.250%	0.482%	0.723%	0.625%	2.940%	3.500
Existence of a dividend stopper	No	No.		0.40270 No	No.	No.	No.	0.500
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
Existence of step up or other incentive to redeem	No	No		No	No	No	No	N
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulativ
Convertible or non-convertible	Convertible Contractual recognition of	Convertible Contractual recognition of		Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible	Convertible	Convertit
	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 U
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
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viabil
If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partial
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	At the discretion of UK	At the discretion of L
il convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Author
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	Optional at the discretion
If convertible, specify instrument type convertible into	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Author
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier Lloyds Banking Gro
Write-down features	See below	See below	See below	See below	See below	, ,	, , ,	, ,
) write-down reatures	Contractual recognition of	Contractual recognition of		Contractual recognition of	Contractual recognition of	See below	See below	See beld
	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 L
If write-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	resolution authority at point of	resolution authority at point
	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viabili
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	Fully or Partial
If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permane
If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structur
71	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 de
. 🗠	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier
Ranking 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	
	debt	debt	debt	debt	debt	debt	debt	, de
Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	r
Non-compliant transitional features	No	No	No	No	No	No	No	ı
Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n.
		-	_	_	=			
	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr		https://www.lloydsbankingg

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/-	tal instruments main features	Llevela Bankina Consumata	Harris Bardina Corre ale	Heads Baskins Comments	Handa Baalda - Oanna ala	Harris Bankin - Oncornal	Lloude Booking Comments	Handa Barbira Carra ala	Handa Baalda - Garan al
	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc AU3FN0041042	Lloyds Banking Group plc US539439AR07	Lloyds Banking Group plc	Lloyds Banking Group plc AU3CB0253219	Lloyds Banking Group plc AU3CB0253227	Lloyds Banking Group p
	Unique Identifier Specifies if the instrument has been publicly or privately placed.	XS1769598274 Private	AU3CB0251239 Public	AU3FN0041042 Public	US539439ARU/ Public	US53944YAF07 Public	AU3CB0253219 Public	AU3CB0253227 Public	JP582667AJ5 Publ
2a	Specilies if the instrument has been publicly or privately placed.	English (waiver of right to set		NSW Australia with UK bail in	New York with UK bail in	New York with UK bail in		NSW Australia with UK bail in	Japanese (with UK bail
3	Governing law(s) of the instrument	off governed by Scots law)	recognition language	recognition language					
Ba	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	Contractual	Contractual	Contractual	Contractual	Contractua
egı	latory treatment								
4	Transitional CRR rules	n/a	n/a		n/a	n/a	n/a	n/a	n,
	Post-transitional CRR rules	n/a	n/a		n/a	n/a		n/a	n.
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidate
	Instrument type Regulatory capital / MREL value (m)	Senior Unsecured GBP 60	Senior Unsecured GBP 235		Senior Unsecured GBP 1.274	Senior Unsecured GBP 1.257	Senior Unsecured GBP 140	Senior Unsecured GBP 81	Senior Unsecure GBP
	Nominal Amount - Currency of Issue (m)	JPY 10,000	AUD 425	AUD 325	USD 1,500	USD 1,500	AUD 250	AUD 150	JPY 131,90
•	- Currency of Reporting (m)	GBP 61	GBP 241	GBP 184	GBP 1,235	GBP 1,235	GBP 142	GBP 85	GBP 79
9a	Issue price	100	100	100	100	100	100	100	100
	Redemption price	100	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 co
	Original date of issuance Perpetual or dated	14/02/2018 Dated	07/03/2018 Dated		22/03/2018 Dated	08/05/2018 Dated	23/05/2018 Dated	23/05/2018 Dated	31/05/20 ⁻
	Perpetual or dated Original maturity date	15/02/2038	07/03/2025		22/03/2028	08/05/2025	23/11/2023	23/05/2028	30/05/202
	Issuer call	13/02/2036 No	07/03/2023 No		22/03/2028 No	No		23/03/2020 No	30/03/20
	Optional call date, contingent call dates and redemption amount	n/a	n/a		n/a	n/a		n/a	n
	Subsequent call dates	n/a	n/a		n/a	n/a		n/a	n
oup	ons / dividends			,					
	Fixed or floating dividend / coupon	Fixed	Fixed		Fixed	Fixed		Fixed	Fix
	Coupon rate and any related index	0.995%	4.000%	3M AUD BBSW + 1.40%	4.375%	4.450%	3.900%	4.750%	0.650
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	No Mandatory	No Mandatory	No Mandatory	No Mandatory	Mandato
		1	,	,	*	,	1	1	
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	٨
	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	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertib
		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 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 U resolution authority at point
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viabili
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partial
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	At the discretion of UK	At the discretion of U
20	ii convertible, conversion rate	Resolution Authority	Resolution Authority		Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authori
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			
		UK Resolution Authority	UK Resolution Authority		UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authori
_	If 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
	If 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 Grou
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See beld
		Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK	Contractual recognition Statutory bail-in by U
31	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of	resolution authority at point			
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viabili
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	Fully or Partial
	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permane
	If temporary write-down, description of write-up mechanism	n/a	n/a		n/a	n/a	n/a	n/a	n onnano
	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structur
rei	17po or outoramanon	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 de
		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier			
s4b	Ranking 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 Preferre			
		debt	debt		debt	debt	debt	debt	, de
	Instrument type immediately senior	n/a	n/a		n/a	n/a		n/a	r
36	Non-compliant transitional features	No	No	No	No	No	No	No	١
	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n,
37	Non-compliant leatures								
37	Horroutplant loadings	.,,_	<u> </u>						
37	wor-compliant relations		https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankingg

oup.com/investors/fixed-

income-investors/capital-

issuance.html

	ital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo
2	Unique Identifier	JP582667BJ56	JP582667CJ55	US539439AS89		CH0429659607	US53944YAH62	JP582667AK54	XS2078918781
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public		Public	Public	Public	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in	Japanese (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
_		recognition language)	recognition language)	recognition language	recognition language	off governed by Scots law)	recognition language	recognition language	off governed by Scots law
За	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	Contractual	Contractual	n/a
Reg	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 189	GBP 35	GBP 1,427	GBP 1,018	GBP 348	GBP 813	GBP 562	GBP 824
9	Nominal Amount - Currency of Issue (m)	JPY 31,300	JPY 5,800	USD 1,750	USD 1,250	CHF 415	USD 1,000	JPY 93,200	EUR 1,000
	- Currency of Reporting (m)	GBP 190	GBP 35	GBP 1,441	GBP 1,029	GBP 357	GBP 823	GBP 565	GBP 860
9a	Issue price	100	100	100	100	100	100	100	99.44%
	Redemption price	100	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 - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance	31/05/2018	31/05/2018	16/08/2018		04/09/2018	12/03/2019	30/05/2019	12/11/2019
	Perpetual or dated	Dated	Dated	Dated		Dated	Dated	Dated	Dated
	Original maturity date	30/05/2028	30/05/2033	16/08/2023		04/03/2025	12/03/2024	30/05/2025	12/11/2025
	Issuer call	No.	No.	No.		No	No.	Yes	Ye
								30/05/2024 - Optional issuer	12/11/2024 - Optional issue
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	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	n/a	n/:
Cou	pons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixe
18	Coupon rate and any related index	0.968%	1.182%	4.050%	4.550%	1.000%	3.900%	0.824%	0.500%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	Ne
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
20h	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
		*		*	,	•		,	
	Existence of step up or other incentive to redeem	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
23	Convertible or non-convertible	Convertible	Convertible	Convertible		Convertible	Convertible	Convertible	Convertible
		Contractual recognition of	Contractual recognition of	Contractual recognition of		Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by Uh
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	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	
								receivition authority at point of	resolution authority at point o
		resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	non-viability	resolution authority at point of	resolution authority at point of	
25	If convertible fully or partially	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	non-viability	non-viability	non-viability	non-viability
	If convertible, fully or partially		resolution authority at point of non-viability Fully or Partially	resolution authority at point of	resolution authority at point of non-viability Fully or Partially			non-viability Fully or Partially	non-viability Fully or Partially
	If convertible, fully or partially If convertible, conversion rate	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of Ur Resolution Authority
26	If convertible, conversion rate	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-viability Fully or Partially At the discretion of Ur Resolution Authority Optional at the discretion o
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of Uk Resolution Authority Optional at the discretion o UK Resolution Authority
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26 27 28 29	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	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group	At the discretion of UR Resolution Authority Optional at the discretion or UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group
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26 27 28 29 30	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	non-viability Fully or Partially 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 bail-in by UK	resolution authority at point of non-viability. Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier I Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	resolution authority at point of non-visibility Fully or Partially Fully or Partially 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 bail-in by UK	resolution authority at point of non-viability. Fully or Partially 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 bail-in by UK	non-viability Filipy or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bali-in by UK resolution authority at point of	non-viability Fully or Partially 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 bail-in by UK	non-viability Fully or Partially 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 ball-in by UK	Fully or Partially At the discretion of UM Resolution Authorit Optional at the discretion UK Resolution Authorit Common Equity Tier Lloyds Banking Group See belox Statutory ball-in by UM resolution authority at point o
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26 27 28 29 30 31	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 Write-down features If write-down, write-down trigger(s) If write-down, full or partial	non-viability Fully or Partially 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 Statutory ball-in by UK resolution authority at point of non-viability	resolution authority at point of non-viability. Fully or Partially Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier L Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability on-viability	resolution authority at point of non-viability Fully or Partially 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 ball-in by UK resolution authority at point of recognition authority at point of non-viability	resolution authority at point of non-viability Fully or Partially 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 bail-in by UK resolution authority at point of non-viability Fully or Partially	non-viability Fully or Partially At the discretion of UK 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	non-viability Fully or Partially 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 Statutory ball-in by UK resolution authority at point of ono-viability	non-viability Fully or Partially 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 bail-in by UK resolution authority at point of non-viability	Fully or Partially At the discretion of UM 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 on-viability
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26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	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 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 type immediately senior Non-compliant transitional features Non-compliant features	non-viability Fully or Partially 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 bail-in by UK resolution authority at point of non-vlability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No No n/a	resolution authority at point of non-viability. Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equilty Tier I 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 n/a	resolution authority at point of non-visality or Partially 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 ball-in by UK resolution authority at point of non-visality Fully or Partially Permanent See See See See See See See See See Se	resolution authority at point of non-viability Fully or Partially 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 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 Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No	non-viability Fitting of Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No n/a	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional 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 bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional 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 ball-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 No No n/a https://www.lloydsbankinggr	Fully or Partially At the discretion of UM Resolution Authorit Optional at the discretion UK Resolution Authorit Common Equity Tier Lloyds Banking Group See belox See belox Statutory ball-in by UM resolution authority at point on-viability Fully or Partially Permanen nn Structura Senior Non-Preferred det ranking senior to Dated Tier i and junior to Bosnior Preferre

pital instruments main features	Heads B. C. C.	Unida Bar 11 B	Handa Bartti Goria	Hands Barth Co. 1	Handa Bartin Co. 1	Handa Bankii G	Denda Beetti B	Handa B. C. C.
Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc			Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	
2 Unique Identifier	XS2100771547	US539439AV19	XS2148623106	US53944YAL74	US53944YAN31	US53944YAP88	XS2430704655	CH1154887
Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Pi
Governing law(s) of the instrument	English (waiver of right to set off governed by Scots law)	New York with UK bail in recognition language		New York 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)	
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	n/a	Contractual	Contractual	Contractual	n/a	
gulatory treatment								
Transitional CRR rules	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	
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolio
	Senior Unsecured	Senior Unsecured			Senior Unsecured	Senior Unsecured	Senior Unsecured	
/ Instrument type		GBP 782	GBP 1.229		Senior Unsecured GBP 803	GBP 757	GBP 454	
Regulatory capital / MREL value (m) Nominal Amount - Currency of Issue (m)	GBP 707			GBP 1,167				
	GBP 750	USD 1,000	EUR 1,500	USD 1,500	USD 1,000	USD 1,000	GBP 500	CHF
- Currency of Reporting (m)	GBP 750	GBP 823	GBP 1,291	GBP 1,235	GBP 823	GBP 823	GBP 500	GBP
a Issue price	99.81%	100.00%	99.523	100	100	100	99.81	
b Redemption price	100	100	100	100	100	100	100	
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value o
Original date of issuance	15/01/2020	05/02/2020	01/04/2020	09/04/2020	11/03/2021	11/03/2021	12/01/2022	09/02
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	
Original maturity date	15/01/2026	05/02/2026	01/04/2026	09/07/2025	11/05/2024	11/05/2027	12/04/2028	09/02
4 Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
5 Optional call date, contingent call dates and redemption amount	15/01/2025 - Optional issuer	05/02/2025 - Optional issuer	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 i
	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
Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
upons / dividends								
Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	
Coupon rate and any related index	1.875%	2.438%	3.5000%	3.8700%	0.6950%	1.6270%	2.000%	0.6
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	Mano
	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mana
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	,	Mandatory	iviaridatory	ivialidatory	Mandatory	iviaridatory	Mand
1 Existence of step up or other incentive to redeem	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-cumu
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Conv
	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in I
4 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	Statutory bail-in by UK		
, 33 (/							resolution authority at point of	resolution authority at po
	non-viability	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	
* If a constable for the constable	non-viability	non-viability	non-viability	resolution authority at point of non-viability	non-viability	resolution authority at point of non-viability	non-viability	non-vi
	Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially	resolution authority at point of non-viability Fully or Partially	non-viability Fully or Partially	resolution authority at point of non-viability Fully or Partially	non-viability Fully or Partially	non-vi Fully or Pa
	Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK	non-viability Fully or Partially At the discretion of UK	resolution authority at point of non-viability Fully or Partially At the discretion of UK	ron-viability Fully or Partially At the discretion of UK	non-vi Fully or Pa At the discretion
6 If convertible, conversion rate	Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority	Fully or Pa At the discretion Resolution Au
6 If convertible, conversion rate	Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of	non-vi Fully or Pa At the discretion Resolution Auf Optional at the discret
3 If convertible, conversion rate 7 If convertible, mandatory or optional conversion	Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	ron-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Fully or Pa At the discretion Resolution Auf Optional at the discret UK Resolution Auf
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1		Lloyds Banking Group plc US53944YAS28	Lloyds Banking Group pic US53944YAR45		
2 2a	Unique Identifier	US53944YAS28 Public	USS3944 YAR4S Public	JP582667AN51 Public	AU3CB0290096 Public
	Specifies if the instrument has been publicly or privately placed.	New York with UK bail in	New York with UK bail in		NSW Australia (with UK bail in
3	Governing law(s) of the instrument	recognition language	recognition language		
За	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
Reg	ulatory treatment				
4	Transitional CRR rules	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured		
8	Regulatory capital / MREL value (m)	GBP 784	GBP 798		GBP 281
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 1,000 GBP 823	USD 1,000 GBP 823	JPY 115,100 GBP 697	AUD 500 GBP 283
9a	Issue price	100	100	100	100
9b	Redemption price	100	100	100	100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18/03/2022	18/03/2022	26/05/2022	10/06/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18/03/2028	18/03/2026	26/05/2028	10/06/2027
14	Issuer call	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	18/03/2027 - Optional issuer	18/03/2025 - Optional issuer	26/05/2027 - Optional issuer	10/06/26 - Optional issuer call
		call option, redeeming at par	call option, redeeming at par		option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a
	and the desired				
17	pons / dividends Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed to Floating
18	Coupon rate and any related index	3.7500%	3.511%	1.247%	5.3906%
19	Existence of a dividend stopper	3.7300% No	3.511% No		3.3900 // No
20a		Mandatory	Mandatory	Mandatory	Mandatory
20b		Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
		Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of
24	If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK
		non-viability	non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	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
20	ii convenible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
27	If convertible, mandatory or optional conversion	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
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below		See below
30		See below	See below		
	Write-down features	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Contractual recognition of Statutory bail-in by UK	Contractual recognition of Statutory bail-in by UK
30		See below	See below	See below 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
31	Write-down features If write-down, write-down trigger(s)	See below Statutory bail-in by UK resolution authority at point of non-viability	See below Statutory bail-in by UK resolution authority at point of non-viability	See below 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
31	Write-down features If write-down, write-down trigger(s) If write-down, full or partial	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent
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	See below Statutory bail-in by UK resolution authority at point of nnon-viability Fully or Partially Permanent n/a	See below Statutory baii-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent
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 If temporary write-down, description of write-up mechanism	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent nn Structural	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural
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	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	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	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 ranking senior to Dated Tier 2	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 ranking senior to Dated Tier 2
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	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	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 Prefered	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 ranking senior to Dated Tier 2 and junior to Senior Preferred	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 ranking senior to Dated Tier 2 and junior to Senior Preferred
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	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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt debt debt debt debt debt debt de
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 Instrument type immediately senior	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	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	See below Contractual recognition of Statutory ball-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	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
31 32 33 34 34a 34b 35 36	Write-down features If write-down, write-down trigger(s) If write-down, full or partial 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 type immediately senior Non-compliant transitional features	See below 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	See below 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	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	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 debi ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
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 Instrument type immediately senior	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	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	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	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
31 32 33 34 34a 34b 35 36	Write-down features If write-down, write-down trigger(s) If write-down, full or partial 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 type immediately senior Non-compliant transitional features	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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No
31 32 33 34 34a 34b 35 36 37	Write-down features If write-down, write-down trigger(s) If write-down, full or partial 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 type immediately senior Non-compliant transitional features	See below 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 n/a	See below 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 n/a	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 n/a	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 ranking senior to Dated Tier 2 and junior to Senior Preferred Aborton Contractural Senior Non-Preferred Mebt n/a No
31 32 33 34 34a 34b 35 36 37	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 type immediately senior Non-compliant transitional features Non-compliant features	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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No	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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Permanent non-viability Permanent non-viability Permanent non-viability Permanent non-viability Non

Senior Internal MREL (ii)

Capital	instruments	main	features
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ital instruments main features								
Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank ple
Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
Governing law(s) of the instrument	English	English	English	English	English	English	English	Englis
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
ulatory treatment								
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
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-consolidate
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 Preferre
Regulatory capital / MREL value (m)	GBP 562	GBP 811	GBP 1,145	GBP 0	GBP 0	GBP 0	GBP 35	GBP 1,44
Nominal Amount - Currency of Issue (m)	JPY 93,200	USD 1,000	USD 1,390	JPY 131,900	AUD 250	AUD 400	JPY 5,800	USD 1,750
- Currency of Reporting (m)	GBP 565	GBP 823	GBP 1,145	GBP 799	GBP 142	GBP 226	GBP 35	GBP 1,441
Issue price	100	103	100	100	100	100	100	100
Redemption price	100	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 cost
Original date of issuance	30/05/2019	20/06/2019	13/09/2019	18/09/2019	23/09/2019	24/09/2019	23/10/2019	23/10/2019
Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
Original maturity date	30/05/2025	12/03/2024	16/08/2023	30/05/2023	20/03/2023	20/03/2023	30/05/2033	07/11/2023
Issuer call	Yes	No	No	No	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	30/05/2024 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	07/11/2022 - Optional issuer call option, redeeming at par
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	Fixed	Fixed	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	0.970%	4.050%	3M LIBOR + 1.685%	TONA + 1.0610%	3M BBSW + 1.875%	3M BBSW + 1.875%	TONA + 1.4921%	3M LIBOR + 1.39%
19 Existence of a dividend stopper	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	
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	Contractual right to write-down		Contractual right to write-down			Contractual right to write-down		Contractual right to write-down
	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution 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	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
34b Ranking of the instrument in normal insolvency proceedings	ranking senior to internal	ranking senior to internal	ranking senior to internal	ranking senior to internal	ranking senior to internal	ranking senior to internal	ranking senior to internal	ranking senior to internal
1045 Italiang of the instrument in normal insolvency proceedings	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to	Dated Tier 2 and junior to
	internal Senior Preferred debt	internal Senior Preferred debt	internal Senior Preferred debt	internal Senior Preferred debt	internal Senior Preferred debt	internal Senior Preferred debt	internal Senior Preferred debt	
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
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
37a Hyperlink to the prospectus of the issuance	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	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plo
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
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
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
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 47	GBP 255	GBP 116	GBP 824	GBP 516	GBP 258	GBP 229	GBP 83
9 Nominal Amount - Currency of Issue (m)	JPY 7.700	AUD 450	JPY 19,100	EUR 1,000	EUR 600	EUR 300	JPY 37,800	NOK 1,000
- Currency of Reporting (m)	GBP 47	GBP 255	GBP 116	GBP 860	GBP 516	GBP 258	GBP 229	GBP 83
9a Issue price	100	100	100	99.44	100	100	100	100
	100	100	100	100	100	100	100	100
9b Redemption price								
10 Accounting classification	Liability - amortised cost 23/10/2019	Liability - amortised cost 23/10/2019	Liability - amortised cost 23/10/2019	Liability - amortised cost 12/11/2019	Liability - amortised cost 13/11/2019	Liability - amortised cost 13/11/2019	Liability - amortised cost 23/10/2019	Liability - amortised cost 23/10/2019
11 Original date of issuance								
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	14/12/2027	22/11/2027	15/12/2026	12/11/2025	21/06/2024	15/01/2024	14/12/2023	24/01/2028
14 Issuer call	No	No	No	Yes	No	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	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
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 18 Coupon rate and any related index	Floating TONA + 1.3483%	Floating 3M BBSW + 2.18%	Floating TONA + 1.2984%	Fixed 0.650%	Floating 3M EURIBOR + 1.15%	Floating 3M EURIBOR + 1.32%	Floating TONA + 1.0960%	Floating 3M NIBOR + 1.69%
	10NA + 1.5465% No	3W DD3W + 2.10%	10NA + 1.2904% No	0.650% No		No		3W NIBOR + 1.09%
19 Existence of a dividend stopper				Mandatory	No Mandatory	Mandatory	No	NO.
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory 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		
24 If convertible, conversion trigger(s)	n/a				INOTI-COTIVETUDIE			
, 55 (7				m/a	n/a	n/a	Non-convertible	
		n/a	n/a	n/a		n/a	n/a	Non-convertible n/a
25 If convertible, fully or partially	n/a	n/a	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	n/a n/a	n/a n/a	n/a n/a n/a	n/a n/a n/a
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 n/a n/a	n/a n/a n/a n/a	n/a n/a n/a n/a
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 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
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 8 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 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
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 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
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	n/a n/a n/a n/a n/a Yes	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 Yes	n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a n/a v/a Yes	n/a n/a n/a n/a n/a
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	n/a n/a n/a n/a n/a Yes Contractual right to write-down	n/a n/a n/a n/a n/a Yes Contractual right to write-down	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down	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 n/a v/a v/es Contractual right to write-down	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down	n/a n/a n/a n/a n/a n/a n/a n/a v/a v/a v/a contractual right to write-down (n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down
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 11 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 Yes Contractual right to write-down by UK resolution authority	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 Yes Contractual right to write-down by UK resolution authority	n/a	n/a n/a n/a n/a n/a n/a n/a n/a n/a v/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 n/a n/a n/a v/a n/a N/a Secontractual right to write-down by UK resolution authority	n/a n/a n/a n/a n/a n/a Yes Contractual right to write-down by UK resolution authority
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) 32 If write-down, full or partial 33 If write-down, permanent or temporary	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	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	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	n/a n/a n/a n/a n/a n/a n/a n/a N/a Yes Contractual right to write-authority Fully or Partially	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	n/a n/a n/a n/a n/a n/a n/a n/a n/a fres Contractual right to write-down by UK resolution authority Fully or Partially	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
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, 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 r/es 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 n/a n/a n/a n/a N/e Expression N/es 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 Yes Contractual right to write-down by UK resolution authority 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) 32 If write-down, full or partial 33 If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/s
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 11 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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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 Wirte-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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/e
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, 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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/e

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Lloyds Bank plo	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank p
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Privat
3 Governing law(s) of the instrument	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English
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	Solo and Sub-consolidated	Solo	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 319	GBP 357	GBP 817	GBP 412	GBP 390	GBP 1,166	GBP 823	GBP 286
9 Nominal Amount - Currency of Issue (m)	CAD 500	CHF 415	EUR 950	USD 500	GBP 390	USD 1,500	USD 1,000	USD 360
- Currency of Reporting (m)	GBP 319	GBP 357	GBP 817	GBP 412	GBP 390	GBP 1,235	GBP 823	GBP 296
9a Issue price	100	100	100	100	100	99.8	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 - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	23/10/2019	23/10/2019	13/11/2019	16/03/2020	16/03/2020	09/04/2020	22/07/2020	15/10/2020
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	03/02/2025	04/03/2025	15/01/2024	07/11/2023	07/11/2023	09/07/2025	04/11/2024	16/08/2023
14 Issuer call	No	No	Yes	Yes	Yes	Yes	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a	5/1/2023 - Optional issuer call option, redeeming at par	07/11/2022 - Optional issuer call option, redeeming at par	07/11/2022 - Optional issuer call option, redeeming at par	09/07/2024 - Optional issuer call option, redeeming at par	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	Floating		Floating	Floating	Fixed	Floating	Fixed
18 Coupon rate and any related index	3M CDOR + 1.605%	SARON + 1.3460%	3M EURIBOR + 1.37%	3M USD LIBOR + 2.26%	SONIA + 2.3249%	4.0200%	3M USD LIBOR + 1.13%	1.3000%
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	Mandator
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
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
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

19	Existence of a dividend stopper	INO	INU	INO	INO	INU	INO	INO	INO
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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	If convertible, fully or partially	n/a							
26	If convertible, conversion rate	n/a							
27	If convertible, mandatory or optional conversion	n/a							
28	If convertible, specify instrument type convertible into	n/a							
29	If convertible, specify issuer of instrument it converts into	n/a							
30	Write-down features	Yes							
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority
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	Contractual							
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt
35	Instrument type immediately senior	Senior unsecured							
36	Non-compliant transitional features	No							
37	Non-compliant features	n/a							
37a	Hyperlink to the prospectus of the issuance	n/a							

Capital	instruments	main features
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1 Issuer 2 Unique identifier 2a Specifies if the instrument has been publicly or privately placed. 3 Governing law(s) of the instrument	Lloyds Bank plc							
2a Specifies if the instrument has been publicly or privately placed.		Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plo
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Private	Private	Private	Private	Private	Private	Private	Private
	English	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	English	English
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
egulatory 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	Solo	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 757	GBP 802	GBP 634	GBP 1,379	GBP 546	GBP 1,100	GBP 1,030	GBP 1,093
9 Nominal Amount - Currency of Issue (m)	USD 1,000	USD 1,000	EUR 750	USD 1,675	USD 700	GBP 1,100	EUR 1,300	GBP 1,100
- Currency of Reporting (m)	GBP 823	GBP 823	GBP 645	GBP 1,379	GBP 576	GBP 1,100	GBP 1,119	GBP 1,100
			100					
9a Issue price	99.75	99.85		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 - fair value option	Liability - fair value option
11 Original date of issuance	11/03/2021	11/03/2021	13/07/2021	13/07/2021	29/10/2021	19/11/2021	19/11/2021	22/12/2021
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	11/05/2027	11/05/2024	07/09/2024	27/06/2025	05/02/2026	01/04/2026	01/04/2026	27/06/2024
14 Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	11/05/2026 - Optional issuer call option, redeeming at par	11/05/2023 - Optional issuer call option, redeeming at par	07/09/2023 - Optional issuer call option, redeeming at par	27/06/2024 - Optional issuer call option, redeeming at par	Optional Call Date = 05/02/2025 Reg Call = Yes	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes	Optional Call Date = 27/06/2023 Reg Call = Yes
					Tax Call = Yes Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	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
oupons / dividends				= 1	=: .1			
17 Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating
18 Coupon rate and any related index	1.7770% No	0.8450%	0.1800%	1.0980%	1.9430%	SONIA+0.86%	0.3850%	Sonia + 0.65%
19 Existence of a dividend stopper	***	No	No	No	No		No	No
0a Fully discretionary, partially discretionary or mandatory (in terms of timing) 0b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	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		N 1.0
	Non-convertible	Non-convertible					Non-cumulative	Non-cumulative
23 Convertible or 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	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	n/a	n/a n/a	n/a n/a	n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a	Non-convertible n/a n/a
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	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	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a	Non-convertible n/a n/a n/a
24 If convertible, conversion trigger(s) 55 If convertible, fully or partially 8 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	Non-convertible n/a n/a n/a n/a
24 If convertible, conversion trigger(s) 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 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	Non-convertible n/a n/a n/a n/a n/a
If convertible, conversion trigger(s)	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 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	Non-convertible n/a n/a n/a n/a n/a
24 If convertible, conversion trigger(s) 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 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	Non-convertible n/a n/a n/a n/a n/a
If convertible, conversion trigger(s)	n/a n/a n/a n/a n/a Yes	n/a	n/a n/a n/a n/a n/a n/a Yes	nía n/a n/a n/a n/a n/a Yes	Non-convertible 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 Yes	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a
If convertible, conversion trigger(s)	n/a n/a n/a n/a n/a n/a n/a n/a v/a n/a n/a v/es Contractual right to write-down	n/a n/a n/a n/a n/a n/a n/a n/a //a //a	n/a n/a n/a n/a n/a n/a n/a n/a v/a v/es Contractual right to write-down	n/a n/a n/a n/a n/a n/a n/a n/a //a //s Contractual right to write-down (Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a
If convertible, conversion trigger(s)	n/a n/a n/a n/a n/a n/a n/a n/a v/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 n/a n/a n/a Secontractual right to write-down by UK resolution authority	n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/a
If convertible, conversion trigger(s)	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	n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially	n/a	n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a ves n/a n/a ves 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 n/a n/	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a r/a r/a v/es 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 n/a n/a n/a N/es Contractual right to write-down by UK resolution authority
If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a	Non-convertible n/ia n/ia n/ia n/ia n/ia n/ia n/ia n/ia	Non-convertible 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 authority Fully or Partially
If convertible, conversion trigger(s)	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	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/a	Non-convertible n/a
If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/e n/e n/e n/e n/e n/e n/e n/e n/e n/
If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/ia n/ia n/ia n/ia n/ia n/ia n/ia n/ia	Non-convertible n/a
If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	Non-convertible n/a	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/a n/a n/a n/a n/a n/a n/a n/	Non-convertible n/a

Capital	instruments	main	features
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1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plo
	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 (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English (waiver of right to set off governed by Scots law)	English	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regu	ulatory 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	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	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 1,100	GBP 159	GBP 1,029	GBP 798	GBP 691	GBP 726	GBP 280	GBP 285
9	Nominal Amount - Currency of Issue (m)	GBP 1,100	CHF 200	USD 1,250	USD 1,000	JPY 115,100	GBP 726	AUD 500	GBP 285
	- Currency of Reporting (m)	GBP 1,100	GBP 172	GBP 1,029	GBP 823	GBP 697	GBP 726	GBP 283	GBP 285
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 - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	22/12/2021	09/02/2022	10/03/2022	18/03/2022	26/05/2022	26/05/2022	10/06/2022	10/06/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	27/06/2024	09/02/2029	16/02/2029	18/03/2026	26/05/2028	26/05/2028	10/06/2027	10/06/2027
14	Issuer call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/06/2023 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	09/02/2028 - Optional issuer call option, redeeming at par	16/03/2028 - Optional issuer call option, redeeming at par	18/03/2025 - Optional issuer call option, redeeming at par	26/05/2027 - Optional issuer call option, redeeming at par	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
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coup	oons / dividends								
	Fixed or floating dividend / coupon	Floating	Fixed		Fixed	Fixed	Floating	Fixed to Floating	Floating
	Coupon rate and any related index	Sonia + 0.65%	0.7525%	SOFR +185bps	3.661%	1.397%	SONIA + 1.931%	5.541%	SONIA + 1.858%
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
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	1 1	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
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	, 55 (7	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	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	
	If convertible, specify issuer of instrument it converts into	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)	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution authority	Contractual right to write-down by UK resolution 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	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
	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to internal Senior Preferred debt	Senior Non-Preferred debt ranking senior to internal Dated Tier 2 and junior to
35	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
	Non-compliant transitional features	No	No	No	No	No	No	No	No
	Non-compliant features	n/a	n/a	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	n/a	
	1 to 1	1							

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