

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

Capital 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

Regulatory 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	-	-	-	-	-

Coupons / 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

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(L)	Lloyds Banking Group plc
2	Unique Identifier	GB00B3KS9W93	GB00B3KS9W93	GB00B3KS9W93	USG5533WAA56 / US539439AC38	US539439AE93 / US539439AF68	XS1043545059	XS1043552188	XS1043552261
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	Scottish	Scottish	Scottish	Scottish	Scottish	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)	English (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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) - Currency of Reporting (m)	GBP 253 GBP 253	GBP 44 GBP 44	GBP 47 GBP 47	USD 49 GBP 40	USD 38 GBP 31	EUR 750 GBP 645	GBP 1,073 GBP 1,073	GBP 750 GBP 750
9a	Issue price	£0.25 + premium of £0.75 per Preference Share	£0.25 + premium of £0.75 per Preference Share	£0.25 + premium of £0.75 per Preference Share	\$0.25+ premium of \$999.75 per Preference Share	\$0.25+ premium of \$999.75 per Preference Share	100	100	100
9b	Redemption price	n/a	n/a	£1 per Preference Share	\$1,000 per Preference Share	\$1,000 per Preference Share	100	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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = 15/09/2024 Reg Call = No Tax Call = No Redemption Price = £1 per Preference Share	Optional Call Date = 01/10/2035 Reg Call = No Tax Call = No Redemption Price = \$1,000 per Preference Share	Optional Call Date = 01/10/2037 Reg Call = No Tax Call = No Redemption Price = \$1,000 per Preference Share	Optional Call Date = 27/06/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2023 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2029 Reg Call = Yes Tax Call = Yes 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
18	Coupon rate and any related index	9.2500%	9.7500%	6.4750%	6.4130%	6.6570%	4.9470%	7.6250%	7.8750%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary	Fully discretionary	Fully discretionary
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	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	Fully	Fully	Fully
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	€0.768	£0.633	£0.633
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
30	Write-down features	See below	See below	See below	See below	See below	No	No	No
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	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Preference shares ranking pari passu with AT1 debt and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2
36	Non-compliant transitional features	Yes	Yes	Yes	Yes	Yes	No	No	No
37	Non-compliant features	Subordination	Subordination	Subordination	Subordination	Subordination	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

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

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
2	Unique Identifier	US539439AG42	n/a	n/a	n/a	US539439AU36	US53944YA29	XS2080995405	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Public	Public	Public	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English	English	English	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a	n/a	Contractual	Contractual	Contractual	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	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	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	07/04/2014	25/05/2018	25/05/2018	25/05/2018	10/10/2018	19/06/2019	20/11/2019	20/11/2019
12	Perpetual or dated	Perpetual	Perpetual	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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/06/2024 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2023 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/12/2024 & 27/06/25 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/12/2024 & 27/06/25 inclusive Reg Call = Yes Tax Call = Yes 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 years thereafter	27/06/30 and every 5 years thereafter

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.5000%	3M EUR LIBOR +489bps	3M USD LIBOR +420bps	3M USD LIBOR +396bps	7.5000%	6.7500%	5.1250%	5.7300%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
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	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a
25	If convertible, fully or partially	Fully	n/a	n/a	n/a	Fully	Fully	Fully	n/a
26	If convertible, conversion rate	\$1.056	n/a	n/a	n/a	\$0.821	\$0.803	£0.633	n/a
27	If convertible, mandatory or optional conversion	Mandatory	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	n/a	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	n/a	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a
30	Write-down features	No	Yes	Yes	Yes	No	No	No	Yes
31	If write-down, write-down trigger(s)	n/a	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	Full	Full	Full	n/a	n/a	n/a	Full
33	If write-down, permanent or temporary	n/a	Permanent	Permanent	Permanent	n/a	n/a	n/a	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2
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	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	XS1788982996	n/a	n/a	n/a	n/a	n/a	n/a	XS2138286229
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private	Private	Private	Public
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated
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 641	GBP 129	GBP 329	GBP 288	GBP 377	GBP 186	GBP 55	GBP 241
9	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
9a	Issue price	99.568	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07/03/2018	25/05/2018	25/05/2018	25/05/2018	30/09/2019	25/11/2019	25/11/2019	16/03/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/09/2028	25/05/2033	25/05/2030	25/05/2028	24/03/2026	30/05/2028	15/02/2038	18/03/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	n/a	n/a	n/a	Yes
	Optional Call Date =	Optional Call Date = 07/09/2023	Optional Call Date = 25/05/2028	Optional Call Date = 25/05/2025	Optional Call Date = 25/05/2023	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = 18/03/2025
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Floating
18	Coupon rate and any related index	1.7500%	3M EUR LIBOR +220bps	3M USD LIBOR +239bps	3M USD LIBOR +238bps	4.1378%	2.0367%	2.6823%	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)	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	Cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by 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	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
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	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of 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
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 3	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 4	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 5	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 6	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 7	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 8	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 9	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
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	https://www.lloydsbankinggroup.com/investors/fixe-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixe-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland plc
2	Unique Identifier	n/a	XS2265524640	n/a	n/a	n/a	n/a	XS2351166421	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
3	Governing law(s) of the instrument	English	English	English	English (subordination provisions governed by Scottish law)	English	English	New York (subordination and waiver of right to set off governed by Scots law)	English (subordination provisions governed by Scottish law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	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 500
9	Nominal Amount - Currency of Issue (m)	EUR 309	GBP 1,309	GBP 915	GBP 1,000	GBP 394	USD 1,500	GBP 500	GBP 500
	- Currency of Reporting (m)	GBP 266	GBP 1,309	GBP 915	GBP 1,000	GBP 394	GBP 1,235	GBP 500	GBP 500
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 - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	18/03/2030	03/12/2035	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 16/06/26 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/09/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.6787%	2.7070%	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.54%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	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	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
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 of 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
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 3	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 4	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 5	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 6	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 7	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 8	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 9	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
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	https://www.lloydsbankinggroup.com/investors/fixe-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixe-income-investors/capital-issuance.html	n/a

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	US53944YAC61	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
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	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) - Currency of Reporting (m)	USD 1,175 GBP 968	USD 1,750 GBP 1,441	USD 1,175 GBP 968
9a	Issue price	100	100	100
9b	Redemption price	100	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	14/12/2046
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed to Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.3690%	2.7540%	3.7240%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Non-convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Senior unsecured	Senior unsecured
36	Non-compliant transitional features	No	No	No
37	Non-compliant features	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a

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

Tier 2

Capital instruments main features

1	Issuer	HBOS plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	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
3a	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a	n/a

Regulatory treatment

4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-Consolidated	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-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
	- Currency of Reporting (m)	GBP 248	GBP 100	GBP 750	GBP 92
9a	Issue price	98.807	100.962	99.321	101.854
9b	Redemption price	100	n/a	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/10/2003	28/10/1992	20/04/2010	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
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a

Coupons / 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	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	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
30	Write-down features	n/a	See below	See below	See below
31	If write-down, write-down trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1
35	Instrument type immediately senior	Senior Unsecured	Dated Tier 2	Senior Unsecured	Senior Unsecured
36	Non-compliant transitional features	Yes	No	No	Yes
37	Non-compliant features	Issuance out of immediate HoldCo	n/a	n/a	No Waiver of Set Off Rights
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

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	Lloyds Banking Group plc
2	Unique Identifier	US539439AP41	US539439AQ24	AU3CB0248862	JP582667AH7	JP582667BHC5	XS1749378342	XS1757711665	CAG5533WBW69
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Private	Public
3	Governing law(s) of the instrument	New York with UK bail in recognition language	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	Contractual	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	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 1,849	GBP 1,387	GBP 239	GBP 229	GBP 47	GBP 1,076	GBP 78	GBP 310
9	Nominal Amount - Currency of Issue (m)	USD 2,250	USD 1,750	AUD 453	JPY 37,800	JPY 7,700	EUR 1,250	NOK 1,000	CAD 500
	- Currency of Reporting (m)	GBP 1,853	GBP 1,441	GBP 255	GBP 228	GBP 47	GBP 1,076	GBP 83	GBP 319
9a	Issue price	100	100	99	100	100	99	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07/11/2017	07/11/2017	22/11/2017	14/12/2017	14/12/2017	15/01/2018	24/01/2018	01/02/2018
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2023	07/11/2028	22/11/2027	14/12/2023	14/12/2027	15/01/2024	24/01/2028	03/02/2025
14	Issuer call	Yes	Yes	No	No	No	Yes	No	No
15	Optional call date, contingent call dates and redemption amount	07/11/2022 - Optional issuer call option, redeeming at par	07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	15/01/2023 - 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	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.907%	3.574%	4.250%	0.482%	0.723%	0.625%	2.940%	3.500%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK 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	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK 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	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	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	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of 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
34b	Ranking of the instrument in normal insolvency proceedings	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 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 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 debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAS28	US53944YAR45	JP582667AN51	AU3CB0290096
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public
3	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)	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	n/a	n/a	n/a

Regulatory 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	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 784	GBP 798	GBP 695	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	18/03/2028	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 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	10/06/26 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a

Coupons / dividends

17	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	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	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	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
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	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
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 Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK 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	See below
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	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
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	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 debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred debt
35	Instrument type immediately senior	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

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 plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English (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

Regulatory treatment

4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo 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) - Currency of Reporting (m)	GBP 1,100	CHF 200	USD 1,250	USD 1,000	JPY 115,100	GBP 726	AUD 500	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

Coupons / dividends

17	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Fixed	Fixed	Floating	Fixed to Floating	Floating
18	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
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	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
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	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	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

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