LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

30 JUNE 2023

Capital Instruments and Eligible Liabilities - Main Features Report

Supplement to Lloyds Banking Group 2023 Half-Year Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2023 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.

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

Cap	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
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
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Reg	ulatory 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 6,464	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 6,464	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
	- Currency of Reporting (m)	GBP 6,464	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9a	Issue price	-	-	-	-	-
9b	Redemption price	-	-	-	-	-
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance		-	-	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-		-		-
14	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	-	-
16	Subsequent call dates	-	-	-	-	-
Cou	oons / dividends					
17	Fixed or floating dividend / coupon	-	-	-	-	-
18	Coupon rate and any related index	-	-	-	-	-
19	Existence of a dividend stopper	-	-	-	-	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	_				_
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	_				_
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	- 1	- 1	-	-	-
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	1	- 110	- 110	-	- 1
37a	Hyperlink to the prospectus of the issuance	-	-	_	-	-
210	. Ab a man to a prosperior or the manufacture.					

Additional Tier 1

Camital	instruments	!	

March Marc	Capi	tal instruments main features								
Comment of the company of a manufacture of the company of the c	1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group
Second	2	Unique Identifier	GB00B3KS0W03	GROOR3KSR238	GROOR3KSR568	USG5533WAA56	US539439AE93 /	YS10/35/5059	YS10/3552261	YS2575000077
December of the content of the con		•								
Content of the intervention Content of the cont	2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public			
	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
Processor Proc	За		n/a	n/a	n/a	n/a	n/a	n/a	n/a	Contractual
Program Prog	Regu	latory treatment								
Fig. Part	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
Peterson table Peterson table Peterson table Peterson table Peterson table OP 15	5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
Page Company	6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
Personal Amenant - Commerce of Mingerlang (19) Color Prop Color	7	Instrument type	Preference shares	Preference shares	Preference shares	Preference shares	Preference shares	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
Contract of Repeting In Colle 20 Colle	8	Regulatory capital value (m)		GBP 0	GBP 0		GBP 0	GBP 622	GBP 748	GBP 749
20.20 - premium of 0.27 years 0.20 - premium of 0.27 years	9	Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	GBP 47	USD 49	USD 38	EUR 750	GBP 750	GBP 750
Management Production State		- Currency of Reporting (m)		001 11				GBP 644	GBP 750	GBP 750
Part	9a	Issue price						100	100	100
Comparison foundament Cutality amendment of Lutality amendment of Lutality amendment of Lutality amendment of Lutality amendment of Shareholder Scale		<u> </u>	Preference Share							
10 Departed out desaurance 150 Departed out of the 100 150 1			n/a	100				100		
Progress										
10 Special coloration (1997) 11 Special coloration (1997) 12 Special coloration (1997) 13 Special coloration (1997) 14 Special coloration (1997) 15 Special coloration (1997) 16 Special coloration (1997) 17 Special coloration (1997) 18 Special color										
Temporary pages and important programmers are provided in the control of the co										
Description of the control of the										
Opcome Call Date - No. Pig Call - No	14	issuer Gail subject to prior supervisory approval ir required	No	No				177		
Reg Call - No Tax Call - No Ta			Ontional Call Data - No.	Optional Call Data - No						
Tak Cal = No Restription Price = not Restription Price										
Redumption Prize = night Redumption Prize = 1 and Redumption Prize = 1 fall (Redumption Prize = 1 fall	15	Optional call date, contingent call dates and redemption amount								
Preference Share Prefer										
Every 5 years Any Dividend Payment Date Every 5 years Any Dividend Payment Date Every 5 years Boundaries and Secretary 1 of the Composition of the			·		Preference Share	Preference Share	Preference Share	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%
17 Fleed of Tollang disclered / Coupone 18 Coopone make any establed index 2 20000s			n/a	n/a	Every 5 years	Any Dividend Payment Date	Any Dividend Payment Date	Every 5 years	Every 5 years	months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each
18 Cooperation and any related indoors of the control of the contr	Coup	oons / dividends								
18 Existence of a dividend stopper 20 Fully discretionary, partially discretionary Partially discretio										
Partisky discretomary partisky discretomary or mandatory (in terms of triming) Partisky discretomary Partisky discretoma		Fixed or floating dividend / coupon								
20 Extractionary partially discretionary	18	Fixed or floating dividend / coupon Coupon rate and any related index	9.2500%	9.7500%	6.4750%	6.4130%	6.6570%	4.9470%	7.8750%	
21 Estatement de fau pur or other incentive to redeem No No No No No No No N	18 19	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper	9.2500% Yes	9.7500% Yes	6.4750% Yes	6.4130% Yes	6.6570% Yes	4.9470% No	7.8750% No	8.5000% No
22 Conventable Con	18 19 20a	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	9.2500% Yes Partially discretionary	9.7500% Yes Partially discretionary	6.4750% Yes Partially discretionary	6.4130% Yes Partially discretionary	6.6570% Yes Partially discretionary	4.9470% No Fully discretionary	7.8750% No Fully discretionary	8.5000% No Fully discretionary
Convertible	18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index 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)	9.2500% Yes Partially discretionary Partially discretionary	9.7500% Yes Partially discretionary Partially discretionary	6.4750% Yes Partially discretionary Partially discretionary	6.4130% Yes Partially discretionary Partially discretionary	6.6570% Yes Partially discretionary Partially discretionary	4.9470% No Fully discretionary Fully discretionary	7.8750% No Fully discretionary Fully discretionary	8.5000% No Fully discretionary
Saturory pais-in by UK (18 19 20a 20b 21	Fixed or floating dividend / coupon Coupon rate and any related index 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	9.2500% Yes Partially discretionary Partially discretionary No	9.7500% Yes Partially discretionary Partially discretionary No	6.4750% Yes Partially discretionary Partially discretionary No	6.4130% Yes Partially discretionary Partially discretionary No	6.6570% Yes Partially discretionary Partially discretionary No	4.9470% No Fully discretionary Fully discretionary No	7.8750% No Fully discretionary Fully discretionary No	8.5000% No Fully discretionary Fully discretionary No
24 Tonvertible, conversion trigger(s) resolution authority at point of resolution authority a	18 19 20a 20b 21 22	Fixed or floating dividend / coupon Coupon rate and any related index 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	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative	6.4750% Yes Partially discretionary Partially discretionary No	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative	4.9470% No Fully discretionary Fully discretionary No Non-cumulative	7.8750% No Fully discretionary Fully discretionary No Non-cumulative	8.5000% No Fully discretionary Fully discretionary No Non-cumulative
26 If convertible, conversion rate Convertible, specify instrument type convertible into Convertible, specify instrument type into convertible into Convertible,	18 19 20a 20b 21 22	Fixed or floating dividend / coupon Coupon rate and any related index 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	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible	6.4130% Yes Partially discretionary Partially discretionary Nor Non-cumulative Convertible	6.6570% Yes Partially discretionary Partially discretionary Nor Non-cumulative Convertible	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible
Zer Econvertible, mandatory or optional conversion n/s	18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index 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)	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.4750% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of	4.9470% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below
28 If convertible, specify instrument type convertible into 129 If convertible, specify instrument type convertible into 129 If convertible, specify instrument type convertible into 129 If convertible, specify instrument in converts into 129 If write-down, unite-down trigger(s) 120 If write-down, full or partial 120 If write-down, full or partial	18 19 20a 20b 21 22 23 24	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, parisilly discretionary or mandatory (in terms of timing) Fully discretionary, parisilly 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	9.2500%. Yees Partially discretionary Partially discretionary No Non-cumulative Conventible Statutory ball- in by UK resolution authority at point of non-viability	9.7500% Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail- in by UK resolution authority at point of non-viability	6.4750% Yesse Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	6.6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
Example Exam	18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, parisilly discretionary or mandatory (in terms of timing) Fully discretionary, parisilly 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	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vability non-vability nata	6.4750%. Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/la	6.4130% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of n/a	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a	4.9470% Non Fully discretionary Fully discretionary Fully discretionary Non Non-cumulative Conventible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 6.0.768	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	8.5000% No Fully discretionary Fully discretionary No No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.632
See below No	18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	9.2500% 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	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	6.4750% Yess Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	4.9470% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully €0.768 Mandatory	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 80.633 Mandatory	8.5000% No. Fully discretionary Fully discretionary No. Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory
Statutory bail-in by UK resolution authority at point of resolutio	18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, peoply instrument type convertible into	9.2500% 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	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail- hy tyk resolution authority at point of non-viability n/a n/a n/a	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by Ukr resolution authority at point of non-viability n/a n/a n/a	6.4130% Yes Partially discretionary Partially discretionary Non-currentlete Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a	4.9470% No 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	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.633 Mandatory Common Equity Tier 1	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% E0.633 Mandatory Common Equity Tier 1
131 first firs	18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible Statutory bail- in by UK resolution authority at point of non-viability n/a n/a n/a n/a	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Conventible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	6.4750% 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	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a n/a	6.6570% Yes 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	4.9470% No 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 pt	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group for	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple
32 If write-down, permanent or temporary n/a n	18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into	9,2500% Yes Partially discretionary Partially discretionary 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	9.7500% Yes Partially discretionary Partially discretionary Non-cumulather Convertible Statutory ball-in by UK resolution authority at point of non-viability n/ia n/ia n/ia n/ia Seb below	6.4750% Yes se Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a see below	6.4130% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a n/a space See below	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary 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	4.9470% No 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 pt	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group for	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group ple
33 twite-down, permanent or temporary 1/a	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index 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) 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	9.2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a see below Statutory ball-in by UK Statutory ball-in by UK	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Convertible Statutory bail-in by UK resolution authority at point of nor-vability n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of	6.4750% Yess Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bali-in by UK resolution authority at point of	6.4130% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of n/a n/a n/a Statutory bali-in by UK statutory bali-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a Statutory ball-in by UK Statutory ball-in by UK resolution authority at point of	4.9470% No 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 ptc	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75% Fully 20.633 Mandatory Common Europe's fully Lloyds Banking Group of IL Lloyds Banking Group of IL No	8.5000% No Fully discretionary Fully discretionary No No Non-cumulative Conventible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$6.0833 Mandatory Common Equity Tier 1 Lloyds Banking Group plc
14 Itemporary write-down, description of write-up mechanism	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, tully 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)	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible Statutory bail-in by UK resolution authority at point of non-valbility n/la n/la n/la see below Statutory bail-in by UK resolution authority at point of non-valbility riza	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability non-viability non-viability non-viability non-viability non-viability Na n/a See below Statutory ball-in by UK resolution authority at point of non-viability non-viability	6.4750% Yess Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-lability rivia n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability rivia	6.4130% Yess Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory baii-in by UK resolution authority at point of n/a n/a n/a See below Statutory baii-in by UK resolution authority at point of n/a n/a n/a n/a See below Statutory baii-in by UK resolution authority at point of non-viability at point of	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory baii-in by UK resolution authority at point of noi-viability n/de n/de n/de Statutory baii-in by UK resolution authority at point of n/de n/de n/de Statutory baii-in by UK resolution authority at point of non-viability at point of non-viability at point of	4.9470% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Conventible Lioyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equity Tier 1 Lioyds Banking Group pte No	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equily Tier 1 Lloyds Banking Group pte	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Source Fully Common Equity Tier 1 Lloyds Banking Group ple No
34a Type of subordination Contractual	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend / coupon Coupon rate and any related index 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, fully or partially If convertible, fully or partially If convertible, conversion rate 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 partiall	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible 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 Na Statutory bail- in by UK resolution authority at point of non-viability n/a non-viability	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a Seb below Statutory ball-in by UK resolution authority at point of non-wiability n/a Statutory ball-in by UK resolution authority at point of non-wiability	6.4750% Yes se Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a side see below Statutory bail-in by UK 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	6.4130% Yess Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a size below Statutory bail-in by UK Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability	6.6570% Yese Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a size See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a size See below Statutory bail-in by UK resolution authority at point of non-viability non-viability	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully €0.788 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully E0.633 Mandatory Common Equily Tier 1 Lloyds Banking Group bell No No	8.5000% No. Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a
Ash Ranking of the instrument in normal insolvency proceedings Ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Prior to conversion trigger Prior to conversion trigger Undated Tier 2 Undated Tier 2 No No No No No No No No No N	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, conversion trigger(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 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	9,2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a see below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a see below Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/ia n/a n/a statutory bail-in by UK resolution authority at point of non-viability n/ia n/ia Na Statutory bail-in by UK resolution authority at point of non-viability n/ia	6.4750% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/ia n/ia n/ia statutory bali-in by UK resolution authority at point of non-viability n/ia riva see below Statutory bali-in by UK resolution authority at point of non-viability n/ia	6.4130% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a sepalum Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a n/a spel See below Statutory ball-in by UK resolution authority at point of non-viability n/a	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary 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 n/a n/a see below	4.9470% No Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's Hully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No	7.8750% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Co.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No No Na Na Na	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully E0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a
Ash Ranking of the instrument in normal insolvency proceedings Ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Prior to conversion trigger Prior to conversion trigger Undated Tier 2 Undated Tier 2 No No No No No No No No No N	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend / coupon Coupon rate and any related index 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) 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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	9.2500%. 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 See below Statutory bail- in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Statutory bail- in by UK resolution authority at point of non-viability non-viability n/a n/a	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative 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 non-viability n/a n/a n/a	6.4750% Yess 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 See below Statutory bail-in by UK resolution authority at point of non-viability n/a	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a Statutory ball-in by UK resolution authority at point of n/a n/a Statutory ball-in by UK resolution authority at point of n/a n/a n/a Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a Statutory ball-in by UK resolution authority at point of n/a n/a n/a Statutory ball-in by UK resolution authority at point of n/a n/a n/a No-viability n/a n/a n/a	4.9470% Non Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully leaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equily Tier1 Lloyds Banking Group pt Lloyds Banking Group pt No n/a n/a n/a	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.633 Mandatory Common Equity Tier 1 Lloyds Banking Group fully n/a n/a n/a n/a Contractual	8.5000% No. Fully discretionary Fully discretionary No. Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$1,000
senior to CET1 senior	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend / coupon Coupon rate and any related index 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) 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, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible 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 Contractual	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary No 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 Contractual	6.4750% Yes se 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 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 non-viability non-viability non-viability non-viability Contractual	6.4130% Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a size 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 non-viability n/a Contractus	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n/a n/a specific partially discretionary Net 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	4.9470% No 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 ptc No n/a 1/4a 1/4a 1/4a 1/4a 1/4a 1/4a 1/4a 1/	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.633 Mandatory Common Equity Tier 1 Lloyds Banking Group fully n/a n/a n/a n/a Contractual	8.5000% No Fully discretionary Fully discretionary No No Non-cumulative Conventible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully \$10,000 \$1,000
37a Hyperlink to the prospectus of the issuance Subordination Subordinati	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend / coupon Coupon rate and any related index 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-conventible If convertible, conversion trigger(s) If convertible, conversion trigger(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 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, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	9.2500% Yees Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-vlability n/a n/a n/a See below Statutory bail- in by UK resolution authority at point of non-vlability n/a n/a n/a See below Statutory bail- in by UK resolution authority at point of non-vlability n/a n/a Contractulary Preference shares ranking pari	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Conversible Statutory bail-in by UK resolution authority at point of n/a n/a n/a statutory bail-in by UK resolution authority at point of n/a n/a 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 non-viability	6.4750%. Yess Partially 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 See below Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la see below Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la Contractual Preference shares ranking pari	6.4130% Yes Partially discretionary Partially 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 statutory bail-in by UK resolution authority at point of non-viability n/la n/la statutory bail-in by UK resolution authority at point of non-viability n/la statutory bail-in by UK resolution authority at point of non-viability n/la n/la Contracture Preference shares ranking par	6.6570% Yes 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 See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a Contraction Preference shares ranking par	4.9470% No 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 pt Lloyds Banking Group pt n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	7.8750% No Fully discretionary Fully discretionary No No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully Common Equity Tier 1 Lloyds Banking Group's fully Common Equity Tier 1 Lloyds Banking Group's fully No No No State Common Equity Tier 1 Lloyds Banking Group's fully And And And Contractual Subordinated debt qualifying as AT1 ranking junior to	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 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
36 Non-compliant transitional features Yes Yes Yes Yes Yes Yes No No No No No No No No No N	18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend / coupon Coupon rate and any related index 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-conventible If convertible, conversion trigger(s) If convertible, conversion trigger(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 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, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible 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 r/a Contractual Preference shares raking pari passu with AT1 debt and	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible 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 n/a Contractual Preference shares ranking pari passu with AT1 debt and	6.4750% Yess 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 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	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible 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 n/a n/a n/a See below Statutory bail-in by UK resolution authority at point of n/a Contractual Preference shares ranking par passu with AT1 debt and	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability nos-viability n/a n/a see below Statutory ball-in by UK resolution authority at point of noviability n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of nov-viability non-viability Contractual Preference sharas ranking par passu with AT1 debt and	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equily Tier 1 Lloyds Banking Group pt Lloyds Banking Group pt No n/a n/a 2 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	7.8750% No Fully discretionary Fully discretionary No No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully Common Equily Tier 1 Lloyds Banking Group full Lloyds Banking Group below 1 Lloyds Banking Group below No No No No No Common Equily Tier 1 Lloyds Banking Group pic Lloyds Banking Group pic No No No Na And And Contractual Subordinated debt yealthying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1
37 Non-compliant features Subordination Na n/a n/a n/a n/a https://www.lloydsbankinggro https://www.lloydsban	20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Fixed or floating dividend / coupon Coupon rate and any related index 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) 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 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	9.2500%. 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 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	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative 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 Na 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	6.4750% Yess Partially discretionary Partially discretionary No Non-cumulative Convertible 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 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	6.4130% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of n/a n/a n/a see below Statutory ball-in by UK resolution authority at point of non-viability n/a Contractua Preference shares ranking par passu with AT1 debt and senior to CET1	6,6570% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of n/a n/a n/a See below Statutory ball-in by UK resolution authority at point of non-viability n/a Contractua Preference shares ranking par passu with AT1 debt and senior to CET1	4.9470% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lioyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 60.768 Mandatory Common Equity Tier 1 Lioyds Banking Group pic No n/a full full full full full full full fu	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.6333 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a Contractual Subordinated debt qualitying as AT1 ranking junior to Undated Tier 2 and senior to Lindy Eard Service CET1 Prior to conversion trigger	8.5000%. No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Fully Soded CET1 ratio falls below Fully Fully 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 and senior to CET1 Prior to conversion trigger
17a Hyperlink to the prospectus of the issuance https://www.lloydsbankinggro up.com/investors/fixed-income up.com/investors/fi	20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b 35	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, parially discretionary or mandatory (in terms of timing) Fully discretionary, parially 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, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument til convertible into If convertible, specify instrument til convertible into If convertible, specify instrument til convertible into If withe-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	9.2500%. Yes Partially discretionary Partially discretionary No Non-cumulative Conventible 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 Statutory bail- in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible 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 n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	6.4750% Yess 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 See below Statutory ball-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	6.4130% Yess Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible 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 non-viabil	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible 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 Preference shares ranking par passu with AT1 debt and senior to CET1 Undated Tier 2	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.768 Mandatory Common Equility Tier 1 Lloyds Banking Group pic No n/a n/a contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 onversion trigger	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully Condition Common Equity Tier 1 Lloyds Banking Group's fully Common Equity Tier 1 Lloyds Banking Group self No No No No Ad Ad Ad Contractual Subordinated debt qualifying as AT1 ranking junior t Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No 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
1/12 Typenink to the prospectus of the issuance up.com/investors/fixed-income up.com/investors/f	20 20 21 22 23 24 25 26 27 28 30 31 32 33 344 344 35 36	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If write-down, write-down trigger(s) 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	9.2500% Yees 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 n/a n/a Contraction n/a partially discretionary n/a Contraction Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of n/a n/a n/a n/a Statutory bail-in by UK resolution authority at point of n/a n/a n/a statutory bail-in by UK resolution authority at point of non-viability	6.4750%. Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-lability n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-lability n/la n/la see below resolution authority at point of non-lability n/lai n/la See below Fresolution authority at point of non-lability n/lai n/la Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	6.4130% Yes Partially discretionary Partially 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 sea below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la sea below Statutory bail-in by UK resolution authority at point of non-viability n/la See below Preference shares ranking par passu with AT1 debt and senior to CET1 Undated Tier 2	6.6570% Yes 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 separtially discretionary n/a n/a separtially discretionary 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 Separtially discretionary n/a n/a Separtially discretionary n/a separtially discretionary n/a Undated Tier 2 Undated Tier 2 Yes	4.9470% No 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 n/a r/a r/a r/a Subordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a A Contractual Subordinated debt qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Lindated Tier 2 and senior to Lindated Tier 2 and senior to Lindated Tier 2 and senior to	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a sylva Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2
	20a 20b 21 22 23 24 25 26 27 28 29 30 31 34 34a 34b 35 36	Fixed or floating dividend / coupon Coupon rate and any related index 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If write-down, write-down trigger(s) 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	9.2500% Yees 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 n/a n/a Contraction n/a partially discretionary n/a Contraction Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of n/a n/a n/a n/a Statutory bail-in by UK resolution authority at point of n/a n/a n/a statutory bail-in by UK resolution authority at point of non-viability	6.4750%. Yess Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-lability n/la n/la n/la See below Statutory bail-in by UK resolution authority at point of non-lability n/la n/la see below resolution authority at point of non-lability n/lai n/la See below Fresolution authority at point of non-lability n/lai n/la Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2	6.4130% Yes Partially discretionary Partially 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 sea below Statutory bail-in by UK resolution authority at point of non-viability n/la n/la sea below Statutory bail-in by UK resolution authority at point of non-viability n/la See below Preference shares ranking par passu with AT1 debt and senior to CET1 Undated Tier 2	6.6570% Yes 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 separtially discretionary n/a n/a separtially discretionary 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 Preference shares ranking par passu with AT1 debt and senior to CET1 Undated Tier 2 Ves	4.9470% No 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 n/a r/a r/a r/a Subordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully 20.633 Mandatory Common Equity Tier 1 Lloyds Banking Group pic No n/a n/a n/a A Contractual Subordinated debt qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Lindated Tier 2 and senior to Lindated Tier 2 and senior to Lindated Tier 2 and senior to	8.5000% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a sylva Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2
investors/capitai-issuance.ntmi investors/capitai-issuance.ntm	20a 20a 20b 21 22 23 24 25 26 27 28 29 30 31 34 343 343 35 36 37	Fixed or floating dividend / coupon Coupon rate and any related index 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 countilative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion 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 Non-compliant transitional features Non-compliant features	9.2500% 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 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 Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability and n/a See below Statutory bail-in by UK resolution authority at point of non-viability resolution authority at point of non-viability n/a 2. See below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a 2. Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggro	6.4750% Yess Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible 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 riva See below Statutory bail-in by UK resolution authority at point of non-viability n/a Contractual Preference shares ranking pari passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible 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 non-viability non-viability contractura Preference shares ranking par passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggroup	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-visability n/e n/a n/a See below Statutory bail-in by UK resolution authority at point of non-visability n/e See below Statutory bail-in by UK resolution authority at point of non-visability n/e Statutory bail-in by UK resolution authority at point of non-visability n/e passu with AT1 debt and senior to CET1 Undated Tier 2 Yes Subordination https://www.lloydsbankinggroup	4.9470% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully €0.788 Mandatory Common Equity Tier 1 Lloyds Banking Group pic Lloyds Banking Group pic No n/a 7/a 7/a 7/a 7/a 7/a 7/a 7/a 7/a 7/a 7	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully Common Equily Tier 1 Lloyds Banking Group's fully Common Equily Tier 1 Lloyds Banking Group pill Lloyds Banking Group pill And Mandatory Common Equily Tier 1 Lloyds Banking Group pill And	8.5000% No. Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Construction Fully Construction No Non-cumulative Common Equity Tier 1 Lloyds Banking Group pic Lloyds Banking Group pic No
	20a 20b 21 22 23 24 25 26 29 30 31 34 34a 35 36 37	Fixed or floating dividend / coupon Coupon rate and any related index 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 countilative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion 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 Non-compliant transitional features Non-compliant features	9.2500% Yese Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali- in by UK resolution authority at point of non-viability n/la n/la n/la see below Statutory bali- in by UK resolution authority at point of non-viability n/la n/la See below Statutory bali- in by UK resolution authority at point of non-viability	9,7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability non-viability non-viability non-viability non-viability non-viability N/a Seb below Statutory ball-in by UK resolution authority at point of non-viability n	6.4750% Yess Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a see below Statutory bali-in by UK resolution authority at point of n/a n/a n/a n/a n/a see below Statutory bali-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.lloydsbankinggro up.com/investors/fixed-income	9.4130% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability n/a n/a See below Statutory bali-in by UK resolution authority at point of n/a N/a See below Statutory bali-in by UK resolution authority at point of non-viability non	6.6570% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory balin-in by UK resolution authority at point of non-viability n/la n/la see below Statutory balin-in by UK resolution authority at point of non-viability n/la see below Statutory balin-in by UK resolution authority at point of non-viability n/la see below The see below Statutory balin-in by UK resolution authority at point of non-viability non-viability n/la see below The see below Ne see below The solution authority at point of non-viability non-viability non-viability Ne solution authority at point of non-viability non-viability non-viability Ne solution authority at point of non-viability non-via	4.9470% Rully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Loyds Banking Group's fully loaded CET1 ratio falls below Fully 6.0.768 Mandatory Common Equity Tier 1 Lloyds Banking Group ptc No n/a Common Equity Tier 1 Lloyds Banking Group ptc No n/a 2 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and Se	7.8750% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75% Fully 20,033 Mandatory Common Equity Tier1 Lloyds Banking Group ptl No n/a n/a n/a Common Equity Tier1 Lloyds Banking Group ptl Uloyds Banking Group ptl Lloyds Banking Group ptl No n/a 12 13 14 15 15 16 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	8.5000% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully 50.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plc No n/a n/a n/a n/a n/a r/a r/a r/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 https://www.lloydsbankinggro- up.com/investors/fixed-income

Capital	instruments	main	features
---------	-------------	------	----------

vap	ital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc
-		, , , , ,	Markets plc	Markets plc	Markets plc	, , , , ,	, , , , ,	, , , , ,	.,
2		US539439AG42	n/a	n/a	n/a	US539439AU36	US53944YAJ29	XS2080995405	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Public	Public	Public	Private
_	Output in the state of the factors and	New York (subordination and	Forest	Forefore	Er-h	New York (subordination and	New York (subordination and	New York (subordination and	Frankli
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
-	Contractual recognition of write down and conversion powers of resolution								
3a	authorities	Contractual	n/a	n/a	n/a	Contractual	Contractual	Contractual	n/a
Rea	ulatory 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
	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
	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 1,317	GBP 215	GBP 315	GBP 275	GBP 1,180	GBP 393	GBP 500	GBP 500
9a	Issue price	100	100	100	100	100	100	100	99.3
	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
	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
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
H-7								Optional Call on any date	Optional Call on any date
1		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	between 27/12/2024 &	between 27/12/2024 &
45		27/06/2024	25/05/2028	25/05/2025	25/05/2023	27/09/2025	27/06/2026	27/06/25 inclusive	27/06/25 inclusive
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Reg Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes
		Redemption File = 100%	Redelliption Frice = 100 /8	Redelliption Frice = 100 /8	Redemption File = 100 /6	Redemption File = 100%	Redemption Flice = 100%	Redemption Price = 100%	Redemption Price = 100%
16	Subsequent call dates	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	27/06/30 and every 5	27/06/30 and every 5
			,	,	,		, _ ,	years thereafter	years thereafter
	pons / dividends								
	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Floating	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	7.5000%	3M EUR LIBOR +489bps	SOFR+4.46%	SOFR+4.22%	7.5000%	6.7500%	5.1250%	5.7300%
19	Existence of a division a stopper	No	No 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
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
	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	n/a	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below	Lloyds Banking Group's fully loaded CET1 ratio falls below	Lloyds Banking Group's fully loaded CET1 ratio falls below	n/a
27	iii conversion angger(s)	7%	104	104	TV d	7%	7%	7%	IVa
25	If convertible, fully or partially	Fully	n/a	n/a	n/a	Fully	Fully	Fully	n/a
26		\$1.056	n/a	n/a	n/a	\$0.821	\$0.803	£0.633	n/a
27		Mandatory	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory	n/a
28		Common Equity Tier 1	n/a	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a
	If convertible, specify 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
	Write-down features	No.	Yes	Yes	Yes	No	No	No	Yes
1		140	163	163					
31								l	Lloyds Bank Plc's solo and/or
01	If write-down, write-down trigger(s)	n/a	LBCM pic's solo fully loaded	LBCM plc's solo fully loaded	LBCM pic's solo fully loaded	n/a	n/a	n/a	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded
			LBCM plc's solo fully loaded CET1 ratio falls below 7%	CET1 ratio falls below 7%	CET1 ratio falls below 7%	n/a			sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a n/a	CET1 ratio falls below 7%	CET1 ratio falls below 7% Full	CET1 ratio falls below 7%	n/a	n/a n/a	n/a	sub-consolidated fully loaded CET1 ratio falls below 7% Full
32	If write-down, full or partial If write-down, permanent or temporary		CET1 ratio falls below 7%	CET1 ratio falls below 7%	CET1 ratio falls below 7%	n/a n/a n/a	n/a n/a n/a		sub-consolidated fully loaded CET1 ratio falls below 7%
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a n/a	CET1 ratio falls below 7% Full Permanent n/a	CET1 ratio falls below 7% Full Permanent n/a	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	n/a n/a n/a n/a	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a
32 33 34	If write-down, full or partial If write-down, permanent or temporary	n/a n/a n/a n/a Contractual	CET1 ratio falls below 7% Full Permanent n/a Contractual	CET1 ratio falls below 7% Full Permanent n/a Contractual	CET1 ratio falls below 7% Full Permanent n/a Contractual	n/a n/a n/a n/a Contractual	n/a n/a n/a n/a Contractual	n/a n/a n/a n/a Contractual	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a n/a n/a Contractual Subordinated debt qualifying	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying	n/a n/a n/a n/a n/a n/a Contractul Subordinated debt qualifying	n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying	n/a n/a n/a n/a Contractual Subordinated debt qualifying	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to
32 33 34 34a	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 n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	CET1 ratio falls below 7% Full Permanent n/ta Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	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 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a n/a 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	n/a n/a n/a n/a n/a n/a n/a Contractul Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/2 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to
32 33 34 34a 34b	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 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	CET1 ratio falls below 7% Full Permanent Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	CET1 ratio falls below 7% Full Permanent //a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	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	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	n/a 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	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	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
32 33 34 34a 34b	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 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	CET1 ratio falls below 7% Full Permanent n/ta Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	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 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to EET1 Prior to conversion trigger	n/a n/a n/a n/a n/a n/a n/a Contractura Subordinated debt qualifying as AT' ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	n/a 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	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/2 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to
32 33 34 34a 34b	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	n/a 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 Undated Tier 2 und senior to Undated Tier Undated Tier 2	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 Dated Tier 2	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 Dated Tier 2	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 Dated Tier 2	n/a 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	n/a 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	n/a n/a n/a n/a n/a n/a N/a Contracturallal Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior tigger Prior to conversion trigger Undated Tier 2	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
32 33 34 34a 34b 35 36	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	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	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	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 Dated Tier 2 No	n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tire 2 and senior to EET1 Prior to conversion trigger Undated Tier 2	n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior ET1 Prior to conversion trigger Undated Tier 2 No	n/a 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 Prior to conversion trigger Undated Tier 2 No	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.
32 33 34 34a 34b 35 36	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	n/a 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 Undated Tier 2 und senior to Undated Tier Undated Tier 2	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 Dated Tier 2	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 Dated Tier 2	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 Dated Tier 2	n/a 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	n/a n/a 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 Undated Tier 2 contraction trigger Undated Tier 2	n/a n/a n/a n/a n/a n/a N/a Contracturallal Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior tigger Prior to conversion trigger Undated Tier 2	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
32 33 34 34a 34b 35 36	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	n/a n/a n/a n/a n/a Contractura Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigor Undated Tier 2 No n/a	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	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 Dated Tier 2 No	n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualflying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a	n/a n/a n/a n/a n/a n/a n/a n/a Contractul Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior Undated Tier 2 No n/a	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	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
32 33 34 34a 34b 35 36 37	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	n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as A71 ranking junior to Undated Tier 2 and senior to Undated Tier 2 contractual Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggro	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No Na	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No Na	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No n/a	n/a 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 n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinate 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 https://www.lloydsbankinggro	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 junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro	sub-consolidated fully loaded CET1 ratio falls below 7%. Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a
32 33 34 34a 34b 35 36 37	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	n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 anking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Dated Tier 2 Dated Tier 2 No	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 Dated Tier 2 No	n/a n/a n/a 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 https://www.lloydsbankinggro up.com/investors/fixed-incorne	n/a n/a n/a n/a n/a n/a n/a n/a n/a Contractura 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 https://www.lloydsbankinggro up.com/investors/fixed-income	n/a 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 Undated Tier 2 No No h/a https://www.lloydsbankinggro up.com/jinvestors/fixed-income	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
32 33 34 34a 34b 35 36 37	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	n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinated debt qualifying as A71 ranking junior to Undated Tier 2 and senior to Undated Tier 2 contractual Prior to conversion trigger Undated Tier 2 No n/a https://www.lloydsbankinggro	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No Na	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No Na	CET1 ratio falls below 7% Full Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No No n/a	n/a 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 n/a n/a n/a n/a n/a n/a n/a n/a Contractual Subordinate 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 https://www.lloydsbankinggro	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 junior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 No n/a https://www.lloydsbankinggro	sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent n/a Contractual Subordinated deft qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a

Capital	instruments	main	features
---------	-------------	------	----------

2 December Comment of the internal policy or probably placed Property	Capit	al instruments main features								
28 Section for the incomment to see an option of product (section of the incomment of t	1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	 Lloyds Bank plo 	Lloyds Bank ple
2 Octoring work of the format and coverein proved of residues 1	2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2 Octoring work of the format and coverein proved of residues 1	2a	Specifies if the instrument has been publicly or privately placed	Private	Private	Private	Private	Private	Private	Private	Private
		opposition in the model anterior rate book publicly of privately placed.	1 111410		Tituto	i iivato			1111411	1 11144
Institution Company	3	Governing law(s) of the instrument	English	provisions governed by	English	English	provisions governed by		English	English
	За	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 .						L		
Processor Control Processor Additional Test								T		
Expert Process Source of the connectation Source of the connectati										
Regulative professional regular in the component of the flaght treatments Other flaght treat										Additional Tier 1
Post-part of the relative speed value (rel)	6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
None 19	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
None 19	8	Regulatory capital value (m)	GBP 1,152	GBP 1,200	GBP 383	GBP 687	GBP 1,000	GBP 500	GBP 750	GBP 300
Courting of Reporting (m) GSP 1,00 GSP 200 GSP 2				GBP 1.200		FUR 750	GBP 1.000			GBP 300
10 100	- 1									GBP 300
Bookstandspring prison 100	00									100
10								100		100
10	90		100					100	100	
12 Perpetual or camed Perpetual or Camed Perpetual Perpe	10									
13 Signal maturity dates 15 Signal ma										22/06/2021
1.5	12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetua
Optional Call Date	13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
Part	14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10 Comprehension and contingent call dates and redemption amount National Process 100% Redemption Proces			Optional Call Date = 27/9/2025	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call on any date between 15/09/2026 &		Optional Call Date = 22/06/2020
Redemption Price = 100% Redemption Price	15	Optional call date, contingent call dates and redemption amount								Reg Call = Yes
Redemption Price = 100% Redemp		.,					Tax Call = Yes	Ney Call = 165		
10 Subsequent call dates			Redemption Price = 100%					Tax Call = Tes		
Company Advisorable Company Agricultural Coupons Coupons Agricultural Coupons Coupons Agricultural Coupons Coupons Agricultural Coupons Agricultur				,	, , , , , , , , , , , , , , , , , , , ,					,
Fixed or Floating dividend (Coupon Fixed			Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date		Every 5 years	Every 5 years
18 Sestence of a dividend stopper of the stoppe								T		
16 Estetace of a disident stopper 16 Est										Floating
20 Eurly discretionary, partially discretionary (in terms of amount) Fully discretionary Fully discret	18	Coupon rate and any related index	5.6200%	4.9400%				4.6900%	SONIA + 4.33%	SONIA + 4.17%
20 Egy discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary Fu	19	Existence of a dividend stopper	No	No	No	No	No	, No	No	No
21 Statement entente to redeem No No No No No No No N	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
21 Statement entente to redeem No No No No No No No N	20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionan	Fully discretionar
22 Non-cumulative or cumulative or cumulative or cumulative or cumulative or cumulative or non-convertible Non-cumulative Non-	21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
23 Convertible or non-convertible Non-conver	22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
24 If convertible, conversion trigger(s) 1				Non-convertible		Non-convertible			Non-convertible	Non-convertible
25 If convertible, fully or partially 15 16 16 16 16 16 16 16	24		n/a	n/a					n/s	n/s
Enteropertible, conversion rate 16 conversion r			n/a	n/a					n/s	n/s
Forwertible, mendatory or optional conversion Forwertible, specify instrument it possess or instrument it convertible into the forwertible into the forwertible, specify instrument it convertible into the forwertible										n/a
28 If convertible, specify issuer of instrument type convertible into ment is converted in strument in converts into ment is converted in strument in converts into ment is converted in strument in converts into ment in converts in c										
If convertible, specify issuer of instrument it converts into n/a										
30 Wite-down features Yes Yes Yes Yes Yes Yes Yes Yes Yes Y										
Bank of Scottand Pic's solo and/or sub-consolidated fully loaded ETT ratio falls below 7% bel									n/a	
31 If wite-down, wire-down tigger(s) 22 If write-down, partial of the wite-down tigger(s) 23 If write-down, partial of the wite-down tigger(s) 24 If write-down, partial of the wite-down, partial of	30	Write-down features	100						Yes	Yes
Full wite-down, full or partial wite-down, permanent or temporary wite-down, description of write-up mechanism Permanent	31	If write-down, write-down trigger(s)	sub-consolidated fully loaded	fully loaded CET1 ratio falls	sub-consolidated fully loaded	sub-consolidated fully loaded	fully loaded CET1 ratio falls	sub-consolidated fully loaded	sub-consolidated fully loaded	
33 If witted-down, permanent of temporary 34 If temporary writed-down, description of write-up mechanism 35 If writed-down, description of write-up mechanism 36 If writed-down, description of write-up mechanism 36 If writed-down, description of write-up mechanism 37 If writed-down, description of write-up mechanism 38 If writed-down, description of write-up mechanism 38 If writed-down, description of write-up mechanism 39 If writed-down, description of write-up mechanism 30 If writed-down, description of write-up mechanism 31 If writed-down, description of write-up mechanism 32 If writed-down, description of write-up mechanism 33 If writed-down, description of write-up mechanism 34 If temporary writed-down, description of write-up mechanism 35 Usbordinated debt qualifying as AT1 ranking junior to undated Tier 2 and senior to	32	If write-down, full or partial								Ful
If temporary write-down, description of write-up mechanism										Permanen
34a Type of subordination Contractual			n/a		n/a	n/a	n/a		n/s	n/s
Subordinated det qualifying as AT1 ranking junior to as AT1 ranking jun			Contractual	1100						Contractual
Ask Parking of the instrument in normal insolvency proceedings as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2	эча	Type of Subordination								
Undated Tier 2 and senior to Certain Strutiment Processing Structure Strutiment Processing Structure Struc										
Solution of the Carlo Sentor to College He 2 and	34b	Ranking of the instrument in normal insolvency proceedings								
35 Instrument type immediately senior Undated Tier 2 Undated Tier		** *								Undated Her 2 and senior to CET
36 Non-compliant transitional features No	25	Instrument type immediately copies								
37 Non-compliant features n/a n/a n/a n/a n/a n/a n/a n/a n/a										
	36							· ·		No
3/a Hyperlink to the prospectus of the issuance n/a	07	Non-compilant reatures	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
				. 1						

Can	ital instruments main features				
1	Issuer	Lloyds Banking Group	Lloyds Banking Group	Lloyds Bank plc	Bank of Scotland plc
2	Unique Identifier	XS2529511722	US53944YAV56	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Private
3	Governing law(s) of the instrument	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	English (subordination provisions governed by Scottish law)
За	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	n/a
	ulatory treatment				
4	Transitional CRR rules	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
6 7	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Solo and Sub-consolidated	Solo
·	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m) Nominal Amount - Currency of Issue (m)	GBP 750 GBP 750	GBP 1,028 USD 1,250	GBP 750 GBP 750	GBP 350 GBP 350
9	- Currency of Reporting (m)	GBP 750 GBP 750	GBP 983	GBP 750	GBP 350
9a	Issue price	100	100	100	100
9b	Redemption price	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	07/09/2022	13/03/2023	17/01/2023	17/01/2023
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 27/09/2027 & 27/03/28 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/03/2028 & 27/09/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/03/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
	Subsequent call dates	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)	Any day in the period six	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the "First Reset Date") and each fifth anniversary thereafter)	Any Coupon Payment Date
	pons / dividends				
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating
18		8.5000%	8.0000%	8.8160%	SONIA+5.025%
20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
20a	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
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	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	n/a	n/a
26	If convertible, conversion rate	£0.633	\$0.761	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	n/a	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a
30	Write-down features If write-down, write-down trigger(s)	No n/a	No n/a	Yes Lloyds Bank Plc's solo and/or sub-consolidated fully loaded	Yes Bank of Scotland Plc's solo fully loaded CET1 ratio falls
				CET1 ratio falls below 7%	below 7%
32	If write-down, full or partial	n/a	n/a	Full	Full
	If write-down, permanent or temporary	n/a	n/a	Permanent	Permanent
34 34a	If temporary write-down, description of write-up mechanism	n/a	n/a Contractual	n/a Contractual	n/a Contractual
	Type of subordination Ranking of the instrument in normal insolvency proceedings	Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	CET1 Prior to conversion trigger Undated Tier 2	CET1 Undated Tier 2	CET1 Undated Tier 2
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.lloydsbankinggro up.com/investors/fixed-income	up.com/investors/fixed-income	n/a	n/a
		investors/capital-issuance.html	investors/capital-issuance.html		

Tier 2

Capi	al instruments main features								
	Issuer	Bank of Scotland plc	Bank of Scotland plc	Lloyds Bank plo	Bank of Scotland plo	Lloyds Banking Group plc	HBOS plc	HBOS plc	Lloyds Banking Group
2	Unique Identifier	GB0000394915	GB0000395102	XS0079927850	GB0005242879	XS0145407507	XS0158313758	XS0214965534	XS2591847970
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
	Opecines if the instrument has been publicly of privately placed.	1 dbiic	1 dbiic	1 dbiic	1 dbiid	English (subordination	i ubiic	1 ubiic	
3	Governing law(s) of the instrument	English	English	English	English		English	English	English (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	Contractual
Regu	latory treatment								
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Ineligible	Tier 2	Ineligible	Ineligible	Ineligible	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated, Sub- consolidated and Solo	Consolidated	Consolidated and Sub- Consolidated	Consolidated and Sub- Consolidated	Consolidated			
7	Instrument type	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 0	GBP 687
9	Nominal Amount - Currency of Issue (m)	GBP 14	GBP 5	GBP 0	GBP 15	GBP 10	GBP 9	EUR 441	GBP 750
	- Currency of Reporting (m)	GBP 14	GBP 5	GBP 0	GBP 15	GBP 10	GBP 9	GBP 378	GBP 750
9a	Issue price	100	100.615	99.453	100.165	99.879	99.415	98.876	99.76
9b	Redemption price	n/a	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	10/06/1991	14/09/1993	29/09/1997	01/03/1999	28/03/2002	28/11/2002	17/03/2005	02/03/2023
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	18/03/2030	02/06/2033
	Issuer Call subject to prior supervisory approval if required	No.		Yes				Yes	Yes
14	2000. Our outgood to prior supervisory approval il required	NO				res			Optional Call on any date
		Optional Call Date = No	Optional Call Date =	Optional Call Date =	Optional Call Date = No	Optional Call Date = 7/06/2032	Optional Call Date =	Optional Call Date =	between 02/03/2028 &
		Reg Call = No	14/09/2023	29/09/2023	(Perpetual)	Pog Call – No	28/11/2025	18/03/2025	02/06/2028 inclusive
15	Optional call date, contingent call dates and redemption amount	Tax Call = No	Reg Call = No	Reg Call = No	Reg Call = No	Tay Call - Vac	Reg Call = No	Reg Call = No	Reg Call = Yes
		Redemption Price = n/a	Tax Call = Yes	Tax Call = Yes	Tax Call = No	Redemption Price = 100%	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%
	Subsequent call dates	n/a	At any time	Every 5 years	n/a	Every 5 years	Any Reset Date	Any Interest Payment Date	n/a
	ons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed
	Coupon rate and any related index	13.6250%	8.7500%	8.0000%	9.3750%	6.0000%	5.7500%	4.5000%	6.6250%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	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	Yes	No	Yes	Yes	Yes	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	resolution authority at point of 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
	If convertible, mandatory or optional conversion	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	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	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	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK resolution authority at point of	Contractual recognition of Statutory bail-in by UK resolution authority at point of
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
	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
	If temporary write-down, description of write-up mechanism	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	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1		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	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2
35	Instrument type immediately senior	Dated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Dated Tier 2	Senior Unsecured	Senior Unsecured
	Non-compliant transitional features	No.	No.	Yes	No		Yes	Yes	Senior onsecured
	Non-compliant transitional reatures Non-compliant features	n/a	n/a	Step-up	n/a		Step-up	Step-up	n/a
31	Non-compilant reatures	n/a	n/a	элер-ир	n/a	элер-ир	Siep-up	элер-ир	n/a
		l ,, , ,			,, , , , , , , ,	,, ,,	,, ,,	,, ,,	,,
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggro						https://www.lloydsbankinggro	https://www.lloydsbankinggro
1		up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income
		investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html	investors/capital-issuance.html
		1			i e	1	i e		

Capi	al 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 Grou
2	Unique Identifier	US53944YAA10	US539439AJ80 / USG5533WBV84	US539439AH25 / USG5533WBU02	US53944YAB92	US539439AN92	US539439AM10	US53944YAE32	US539439AW
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	New York (subordination and waiver of right to set off	New York (subordination provisions governed by Scots law)	New York (subordination provisions governed by Scots law)	New York (subordination and waiver of right to set off		New York (subordination provisions governed by Scots law)	waiver of right to set off	New York (subordination a waiver of right to set
	Contractual recognition of write down and conversion powers of resolution authorities	governed by Scots law) Contractual	Contractual	Contractual	governed by Scots law) Contractual	law) Contractual	Contractual	governed by Scots law) Contractual	governed by Scots la Contractu
	elatory treatment			I .		I .			I.
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier
	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	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	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilitie
8	Regulatory capital value (m)	GBP 204	GBP 0	GBP 9	GBP 628	GBP 501	GBP 459	GBP 984	GBP 80
	Nominal Amount - Currency of Issue (m)	USD 1,000	USD 0	USD 26	USD 1,500	USD 824	USD 1,328	USD 1,500	USD 1,000
1	- Currency of Reporting (m)	GBP 786	GBP 0	GBP 20	GBP 1,180	GBP 648	GBP 1,044	GBP 1,180	GBP 78
9a	Issue price	99.435	99.866	100	99.77	99.866	100	100	10
9b	Redemption price	100	100	100	100	100	100	100	10
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
11	Original date of issuance	04/11/2014	01/12/2015	10/12/2015	24/03/2016	14/11/2016	14/11/2016	09/01/2018	15/11/202
	Perpetual or dated	04/11/2014 Dated	01/12/2015 Dated	10/12/2015 Dated	24/03/2016 Dated	14/11/2016 Dated	14/11/2016 Dated	09/01/2018 Dated	15/11/202 Date
	Perpetual or dated Original maturity date	04/11/2024	01/12/2045	10/12/2025	24/03/2026	01/12/2045	10/12/2025	09/01/2048	15/11/203
		04/11/2024 No	01/12/2045 No	10/12/2025 No.	24/03/2026 No	01/12/2045 No.	10/12/2025 No	09/01/2046 No	15/11/203 Ye
14	Issuer Call subject to prior supervisory approval if required	No	No	No.	No.	No.	No.	No	
		Optional Call Date = No (Bullet) Reg Call = Yes	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call Date = No (Bullet)	Optional Call on any dai between 15/08/2032 15/11/32 inclusiv
15	Optional call date, contingent call dates and redemption amount	Tax Call = Yes	Reg Call = Yes		Reg Call = Yes	Reg Call = Ye			
		Redemption Price = 100%	Tax Call = Yes		Tax Call = Yes	Tax Call = Ye			
		rtodomption r noo = 10070	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n.
	ons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixe
	Coupon rate and any related index	4.5000%	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%	4.3440%	7.95309
			3.300070			0.000070	1.002070	1.011070	
	Evietance of a dividend etopper	No	No	No	No	No	No	No	N.
	Existence of a dividend stopper	No Mandatan	No Mandatan	No Mandatan	No Mandatan	No Mandatan	No Mandatan	No Mandatan	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
20a 20b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	****	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory		Mandator
20a 20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandator Mandator N
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatory Mandatory No Non-cumulative	Mandatoi Mandatoi N Non-cumulativ
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandatory Mandatory No Non-cumulative Convertible	Mandator Mandator N Non-cumulativ Convertibl
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandator N Non-cumulativ Convertibl Contractual recognition of Statutory bail-in by U resolution authority at point of
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-conventible If convertible, conversion trigger(s)	Mandatory Mandatory No No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory No No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory Noto Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory Noto Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandatory Mandatory Noto Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandator Mandator Non-cumulativ Convertibil Contractual recognition Statutory bail-in by U resolution authority at point c
20a 20b 21 22 23 24	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	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-Cuto Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-Cube Non-Cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non- Note Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a	Mandatoi Mandatoi N N Non-cumulativ Conventibli Contractual recognition to Statutory bail-n by U resolution authority at point con-viabbili
20a 20b 21 22 23 24 25 26	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, conversion rate	Mandatory Mandatory No Non-cumulative Conventible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Mandatory Mandatory Not Not Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory No No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Non-cumulative Conversible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory Non-cumulative Conversible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandato Mandato N N Non-cumulativ Contractual recognition Statutory bain by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory (in terms of timing) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory Mandatory No Non-Nucleon Non-Nucleon Convertible Contractual recognition by UK resolution authority at point of non-viability n'a n'a	Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory ball-n by Lik resolution authority at point of non-viability n/a n/a	Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of G Statutory balin by for row at point of non-viability n's n'a n'a	Mandatory Mandatory Mon-cumulative Non-cumulative Convertible Contractual recognition of Statutory ball-n by LV resolution authority at point of non-viability n/al n/a	Mandatory Mandatory Mandatory Non-Cuto Non-Cumulative Convertible Contractual recognition of Statutory balin by fix resolution authority at point of non-visality n'A n'A n'A	Mandatory Mandatory Non-Cutor Non-Cutor Non-Cutor Convertible Contractual recognition of Statutory balin by lots resolution authority at point of non-viability non-viabil	Mandatory Mandatory Mandatory Non-Curollative Convertible Contractual recognition of Statutory bail-in by rosolution authority at point of non-viability n/a n/a	Mandato Mandato Non-curvillati Non-curvillati Conversib Contractual recognition Statutory balin by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27 28	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory No 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	Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of statutory basin by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of G Statutory balin by for row at point of non-viability n's n'a n'a	Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Mandatory Non-Noto Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Mandatory Non-Noto Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Mandatory Non-cumulative Conversible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a	Mandato Mandato Non-curvillati Non-curvillati Conversib Contractual recognition Statutory balin by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27 28 29	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type conversion into	Mandatory Mandatory 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	Mandatory Mandatory Mandatory No No No Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Mandatory No No No Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandatory Mandatory Mandatory 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	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability n/a n/a n/a	Mandato Mandato N N Non-cumulativ Contractual recognition Statutory bain by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27 28 29	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory 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	Mandatory Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a solution n/a solution n/a solution n/a solution solution n/a solution solution n/a solution	Mandatory Mandatory Mandatory 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 solution authority at point of non-Statutory n/a solution authority at point of non-viability n/a n/a Solution authority at point of non-viability n/a solution authority at point of n/a solution authority at point of n/a solution authority at point of n/a solution authority	Mandatory Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability ria ria n/a n/a n/a 8 n/a 8 8e below	Mandatory Mandatory Mandatory 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 See below	Mandatory Mandatory Mandatory Non- Note 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	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a selection authority at point of non-selection	Mandato Mandato N N Non-cumulativ Convertible Contractual recognition Statutory bail-in by U resolution authority at point non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili
20a 20b 21 22 23 24 25 26 27 28 29 30	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type conversion into	Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK	Mandatory Mandatory Mandatory No 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of No	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a see below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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	Mandatory Mandatory Mandatory 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	Mandatory Mandatory Mandatory 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	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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	Mandato Mandato Non-cumulativ Convertib Contractual recognition Statutory bai-in by U resolution authority at point non-viabili nn nn nn nn See belo Contractual recognition Statutory bai-in by U resolution authority at point nn See pelo Contractual recognition Statutory bai-in by U resolution authority at point
20a 20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) 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 rate If convertible, conversion rate 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 leatures If write-down, write-down trigger(s)	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a see below Contractual recognition of Statutory bali-in by UK	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bal-in by UK resolution authority at point of non-viability n/a n/a n/a n/a Contractual recognition of Statutory bal-in by UK	Mandatory Mandatory Mandatory Non- Nuo- Nuo- Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-vlability n/a n/a n/a n/a n/a contractual recognition of Statutory bail-n hy UK	Mandatory Mandatory Mandatory 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	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a contractual recognition of Statutory bail-n hy uK	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a solution authority at point of non-size below Contractual recognition of Statutory bail-n by UK	Mandatory Mandatory Mandatory 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 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	Mandato Mandato N N Non-cumulativ Convertibl Contractual recognition Statutory bai-in by U resolution authority at point non-viabili non-viabili non-viabili non-Statutory non-Statutory bai-in by U resolution authority at point See belo Contractual recognition Statutory bai-in by U resolution authority at point
20a 20b 21 22 23 24 25 26 27 28 29 30 31	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, conversion trigger(s) 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, write-down trigger(s) If write-down, full or partiall	Mandatory Mandatory 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 see below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a Na See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory No 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of No	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a solution authority at point of 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	Mandatory Mandatory Mono-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 non-viability n/a n/a n/a n/a See below	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 n/a n/a see below	Mandatory Mandatory Mandatory 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 non-viability non-viability non-viability non-viability non-viability	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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	Mandato Mandato Non-cumulativ Convertible Contractual recognition o Statutory bail-in by U resolution authority at point o non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili statutory bail-in by U resolution authority bail-in by U resolution authority bail-in by U resolution authority at point onn-viabili
20a 20b 21 22 23 24 25 26 27 28 29 30 31	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pacify 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, full or partial If write-down, permanent or temporary	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory basi-in by UK resolution authority at point of non-viability n/a n/a n/a See bellow Contractual recognition of Statutory basi-in by UK resolution authority at point of n/a n/a see bellow Contractual recognition Statutory basi-in by UK resolution authority at point of non-viability n/a n/a	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory basi-n by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory basi-n by UK resolution authority at point of non-viability n/a n/a n/a See below	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a see below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Mandatory Mandatory Mandatory Non Non-cumulative Contractual recognition of Statutory ball- he by UK resolution authority at point of non-viability n'ai n'a n'a see below Contractual recognition of Statutory ball-n by UK resolution authority at point of Statutory ball-n by UK resolution authority at point of non-viability non-viability non-viability n'ai	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 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	Mandatory Mandatory Mandatory No- Non-cumulative Convertible Contractual recognition of Statutory bail-in by ufk resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory bail-in by ufk resolution authority at point of n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of n/a n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of n/a n/a span See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Mandato Mandato Non-cumulati Convertib Contractual recognition Statutory baii-in by U resolution authority at point non-viabili non-viabili non-viabili non-viabili non-viabili non-viabili statutory baii-in by U resolution authority at point Statutory baii-in by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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, 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, bescription of write-up mechanism	Mandatory Mandatory 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 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	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory 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 n/a n/a n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-n 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-n by UK resolution authority at point of non-viability n/a	Mandatory Mandatory Mandatory 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 non-viability n/a n/a n/a n/a see below Contractual recognition by UK resolution authority at point of non-viability n/a n/a	Mandatory Mandatory Mandatory 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 non-viability r/a n/a n/a n/a see below Contractual recognition by UK resolution authority at point of non-viability n/a n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Contractual recognition by UK resolution authority at point of non-viability n/a n/a	Mandato Mandato Non-comulati. Convertible Contractual recognition Statutory bail-in by U resolution authority at point non-viabili
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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 convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pacify 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, full or partial If write-down, permanent or temporary	Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 n/a Contractual	Mandatory Mandatory Mandatory No No Non-cumulative Convertible Contractual recognition of Statutory basi-n by UK resolution authority at point of non-viability n/a n/a n/a see below Contractual recognition of Statutory basi-n by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a See below Contractual recognition of resolution authority at point of non-viability n/a n/a n/a n/a Contractual	Mandatory Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution authority at point of resolution authority at point of non-viability n/a n/a n/a Contractual	Mandatory Mandatory Monoumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a see below Contractual recognition of resolution authority at point of non-viability n/a n/a n/a n/a n/a Contractual	Mandatory Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of resolution authority at point of non-viability n/a n/a n/a n/a Contractual	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 n/a See below Contractual recognition of resolution authority at point of non-viability n/a n/a n/a n/a Contractual	Mandatory Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a r/a n/a side See below Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability r/a n/a n/a See below Contractual recognition of statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a Contractual	Mandato Mandato Non-cumulati Non-cumulati Contractual recognition Statutory bain-in by U resolution authority at point non-viabili contractual recognition Statutory bain-in by U resolution authority at point non-viabili no
20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory (in terms of timing) 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, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify insturment type convertible into If convertible, specify insturment 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	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability n/a n/a n/a see below Contractual recognition of Statutory bali-in by UK resolution authority at point of Statutory bali-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai n/a n/a n/a n/a n/a see below Contractual recognition of Statutory bail-n 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 contractual recognition of statutory bail-n by UK resolution authority at point of non-viability n/a n/a Contractual Cognition Dated Subordinated debt	Mandatory Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Dated subordinated debt	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability rial 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 n/a n/a n/a n/a n/a n/a Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Contractual	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Dated subordinated debt	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Dated subordinated debt	Mandato Mandato Non-cumulati Conversib Contractual recognition Statutory balin by to resolution authority at point non-viabil n n n n see belc Contractual recognition Statutory balin by to resolution authority at point n n n n n n n n n see belc Contractual recognition Statutory balin by to resolution authority at point non-viabil n n n n n statutory balin by to resolution authority at point n n n n statutory balin by to resolution authority at point n n n n statutory balin by to resolution authority at point n n n statutory balin by to resolution authority at point n n statutory balin by to resolution authority at point n n statutory balin by to resolution authority at point n n statutory balin by to resolution authority at point n statutory by to resolutio
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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, 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, bescription of write-up mechanism	Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Otatutory 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n 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-n by UK resolution authority at point of non-viability n/a n/a n/a n/a Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability non-viability non-viability Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability ria 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 n/a Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 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 seems of statutory bail-in by UK r	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution seems of statutory bail-in by UK resolution seems of statutory bail-in by UK pail-in by UK resolution seems of statutory bail-in by UK resol	Mandatory Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution suthority at point of Statutory bail-i	Mandato Mandato Non-cumulati. Convertible Contractual recognition Statutory bain by U resolution authority at point non-viabili contractual recognition Statutory bail-in by U resolution authority at point non-viabili non-v
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory (in terms of timing) 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, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify insturment type convertible into If convertible, specify insturment 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	Mandatory Mandatory 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 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 n/a Contractual Dated subordinated debt ranking junior to Senior non-	Mandatory Mandatory Mandatory Non Non-cumulative Contractual recognition of Statutory baal-n by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory baal-n by UK resolution authority at point of non-viability n/a n/a Contractual recognition of Statutory baal-n by UK resolution authority at point of non-viability n/a n/a Contractual authority at point of non-viability n/a n/a Contractual Dated subordinated debt	Mandatory Mandatory Mandatory 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 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 n/a Dated subordinated debt Dated subordinated debt ranking junior to Senior non-	Mandatory Mandatory Mon-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory bail-n by UK resolution authority at point of n/a n/a n/a Contractual recognition of statutory bail-n by UK resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	Mandatory Mandatory Mandatory 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 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 n/a Lotted Subordinated debt Dated subordinated debt ranking junior to Senior non-	Mandatory Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Dated subordinated debt ranking junior to Senior non-	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Dated subordinated debt canking junior to Senior non-	Mandato Mandato Non-cumulati. Convertible Contractual recognition Statutory bain by U resolution authority at point non-viabili contractual recognition Statutory bail-in by U resolution authority at point non-viabili non-v
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Fully discretionary, partially discretionary or mandatory (in terms of timing) 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, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify insturment type convertible into If convertible, specify insturment 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	Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Otatutory 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n 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-n by UK resolution authority at point of non-viability n/a n/a n/a n/a Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability non-viability non-viability Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-Cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability ria 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 n/a Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 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 seems of statutory bail-in by UK r	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution seems of statutory bail-in by UK resolution seems of statutory bail-in by UK pail-in by UK resolution seems of statutory bail-in by UK resol	Mandatory Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution suthority at point of Statutory bail-i	Mandato Mandato Non-cumulati Convertible Contractual recognition Statutory bail-in by L resolution authority at point non-viabil n n n n n n n n n n n n n n contractual recognition See belec Contractual recognition Statutory bail-in by L resolution authority at point non-viabil n n n n Dated subordinated de ranking junior to Senior Holdid and senior to Undated Tier
20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Evistence 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument if 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	Mandatory Mandatory 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 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 n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Mandatory Mandatory Mandatory No 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 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 Tiez /	Mandatory Mandatory Mandatory 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 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Mandatory Mandatory Mon-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability riva n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority bail-in by UK resolution authority bail-in by UK resolution authority at point of non-viability n/a Contractual Dated subcridented debt ranking junior to Senior non- preferred debt and senior to Undated Tiez /	Mandatory Mandatory Mandatory 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 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Mandatory Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Mandatory Mandatory Mandatory Non-Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	Mandato Mandato Non-cumulati Conversib Contractual recognition Statutory balin by to resolution authority at point non-viabil non-vi
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36	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, 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, germanent 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	Mandatory Mandatory 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 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 n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai n/a n/a n/a n/a see below Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai n/ai Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Undated Tier 2 Senior Unsecued	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 See below Contractual recognition by UK resolution authority at point of Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability nat na	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bain-in by UK resolution authority at point of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Mandatory Mandatory Mandatory 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a n/a n/a See below Contractual recognition of Statutory bain-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Mandate Mandate Non-comulati Contractual recognition Statutory bali-in by t resolution authority at point non-viabil non-
20a 20b 20b 21 22 23 24 24 25 26 27 28 29 30 31 31 32 33 34 34a 34b 35 36	Fully discretionary, partially discretionary or mandatory (in terms of timing) 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, ponty or partially If convertible, ponty or partially If convertible, ponty or partially If convertible, ponty or position rate If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, full or partiall If write-down, full or partiall If write-down, full or partiall 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	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier C	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability nata 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-viability non-viability and tale Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability under the point of non-viability non-viability Undated bat and senior to Undated that as senior to Undated Tier 2 Senior Unsecured	Mandatory Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la see below Contractual recognition of Statutory bail-in by UK resolution authority at point of n/la n/la See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability n/la n/la Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecutory	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a Londatory Londator	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Ontractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a See below Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecutor	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of on-viability n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecutor	Mandatory Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of 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 non-viabi	Mandato Mandato Non-cumulativ Conversibil Contractual recognition Statutory bali-in by U resolution authority at point non-viabili non-via
20a 20b 20b 21 21 22 23 24 25 26 27 28 30 31 31 34 34a 34b 35 36 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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-compliant transitional features Non-compliant features	Mandatory Mandatory 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 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 n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai n/a n/a n/a n/a see below Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/ai n/ai Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Undated Tier 2 Senior Unsecued	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition by UK resolution authority at point of non-viability n/la n/la n/la n/la See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/la n/la See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/la n/la Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/la	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability nat na	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition by UK resolution authority at point of non-visability n/a n/a n/a see below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition by UK resolution authority at point of non-viability 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 Description See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in hy ufk resolution authority at point of non-viability n/ia n/ia n/ia n/ia See below Contractual recognition of Statutory bail-in by ufk resolution authority at point of non-viability n/ia Dated subordinated debt Contractual Dated subordinated for undated Tier 2 Senior Unsecured No	Mandato Mandato Non-cumulativ Conversibil Contractual recognition Statutory bali-in by U resolution authority at point non-visibil non-vis
20a 20b 21 21 22 23 24 25 26 27 28 29 30 31 32 34 34a 34b 35 36 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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, germanent 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	Mandatory Mandatory No Non-cumulative Convertible Contractual recognition of Statutory balin by UK resolution authority at point of non-viability n/a n/a See below Contractual recognition of Statutory balin by UK resolution authority at point of n/a n/a See below Contractual recognition of Statutory balin by UK resolution authority at point of non-viability n/a n/a Dated subordinated debt ranking junjor to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory ball-in by LM resolution authority at point of non-viability nita nita nita nita see below Contractual recognition of Statutory ball-in by LM resolution authority at point of Statutory ball-in by LM resolution authority at point of non-viability non-viability non-viability non-viability non-viability non-viability non-viability Nita Contractual Dated subordinated debt ranking junior to Seption non- preferred debt and senior to Undated Tier 2 Senior Unsecured No	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability 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 Onon-viability n/a n/a See below Contractual arecognition 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 No n/a https://www.lloydsbankinggro	Mandatory Mandatory Mandatory Non-cumulative Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability No non-preferred debt and senior to Undated Tier 2 Senior Unsecured No	Mandatory Mandatory Mandatory 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	Mandatory Mandatory Mandatory 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 Ontractual 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 Contractual Posention n/a n/a n/a See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Contractual No non-viability No non-viability No non-viability No n/a See Senior Non- referred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in hy ufk resolution authority at point of non-viability n/ia n/ia n/ia n/ia See below Contractual recognition of Statutory bail-in by ufk resolution authority at point of non-viability n/ia Dated subordinated debt Contractual Dated subordinated for undated Tier 2 Senior Unsecured No	Contractual recognition of Statutory ball-in by UI resolution authority at point of mon-viability of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of statutory ball-in by UI resolution authority at point of conviability of the statutory ball-in by UI resolution authority at point of contractual recognition of the statutory ball-in by UI resolution authority at point of contractual point of the statutory ball-in by UI resolution authority at point of contractual Dates subordinated deb ranking jurior to Senior Holded and senior to Undated Tier: Senior UI resolution authority at the statutory ball-in by UI resolution and senior to Undated Tier: Senior UI resolution authority at the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory by UI resolution authority at point of the statutory ball-in by UI resolution authority at point of the statutory by UI resolution authority at point of the statutory by UI resolution authority at point of the statutory
20a 20b 20b 21 22 23 24 25 26 27 28 30 31 31 34 34a 34b 35 36 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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-compliant transitional features Non-compliant features	Mandatory Mandatory 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 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Senior Unsecured No n/a No n/a Littps://www.lloydsbankinggro	Mandatory Mandatory Mandatory Non Non-cumulative Convertible Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a n/a n/a see below Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability non-viability non-viability Ur Statutory bail-n by UK contractual Contractual Contractual Contractual Statutory Lossed Statutory non-viability non	Mandatory Mandatory Mandatory 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 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 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Mandatory Mandatory Mandatory Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability rial ria 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 n/a n/a n/a n/a contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability non-viability non-viability Lorent of the contractual Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to preferred debt and senior to Undated Tie 2 Senior Unsecured No n/a	Mandatory Mandatory Mandatory 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 Ontractual recognition of Statutory bail-in by UK resolution authority at point of Ontractual point of Statutory bail-in by UK resolution authority at point of Ontractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a	Mandatory Mandatory Mandatory 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 See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Mandatory Mandatory Mandatory Mandatory No-No-No-No-No-No-No-No-No-No-No-No-No-N	Mandator Mandator Non-cumulativ Convertibil Contractual recognition of Statutory bail-in by UI resolution authority at point of non-visibilit n/i n/i n/i n/i n/i contractual recognition of Statutory bail-in by UI resolution authority at point of resolution authority at point of n/i contractual recognition of Statutory bail-in by UI resolution authority at point of non-visibilit

Capital	instruments	main	features
---------	-------------	------	----------

Cap	ital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate	Lloyds Bank Corporate	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank Corporate
_		, , , , ,	Markets plc	Markets plc	, ,		, ,		Markets plc
2	Unique Identifier	XS1788982996	n/a	n/a	n/a	n/a	n/a	XS2138286229	n/a
2a		Public	Private	Private	Private	Private	Private	Public	Private
3	Governing law(s) of the instrument	English	English	English	English	English	English	English	English
За	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								11
	ulatory treatment								
	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 and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	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 640	GBP 129	GBP 315	GBP 256	GBP 165	GBP 49	GBP 238	GBP 285
9	Nominal Amount - Currency of Issue (m)	EUR 750	EUR 150	USD 400	USD 650	JPY 31,300	JPY 10,000	EUR 309	GBP 300
1	- Currency of Reporting (m)	GBP 644	GBP 129	GBP 315	GBP 511	GBP 170	GBP 54	GBP 265	GBP 300
9a		99.568	100	100	100	100	100	100	100
9b		100	100	100	100	100	100	100	100
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost					
11	Original date of issuance	07/03/2018	25/05/2018	25/05/2018	Liability - amortised cost 30/09/2019	Liability - amortised cost 25/11/2019	Liability - amortised cost 25/11/2019	Liability - amortised cost 16/03/2020	Liability - amortised cost 02/03/2023
12		Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	3	07/09/2028	25/05/2033	25/05/2030	24/03/2026	30/05/2028	15/02/2038	18/03/2030	02/06/2033
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	n/a	n/a	n/a	Yes	Yes
		Optional Call Date =	Optional Call Date	Optional Call Date	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No	Optional Call Date =	Optional Call Date = 2 March
		07/09/2023	=25/05/2028	=25/05/2025	(Bullet)	(Bullet)	(Bullet)	18/03/2025	2028 to (and including) 2 June
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 = Yes	2028
	,	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%			Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes
40	0.1	n/a							Redemption Price = 100%
	Subsequent call dates	liva	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a
	pons / dividends		en .:			-			- 1
	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Fixed	Fixed	Fixed	Fixed to Floating	Fixed
18		1.7500%	3M EUR LIBOR +220bps	SOFR+2.65%	4.1378%	2.0367%	2.6823%	4.5000%	7.1200%
19		No	No	No	No	No	No	No	No
20a	3)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21		No	No	No	No	No	No	No	No
22		Non-cumulative	Cumulative	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	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		n/a	n/a	n/a		n/a	n/a	n/a	n/a
27		n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28		n/a						n/a	
_		n/a	n/a	n/a	n/a		n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	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
	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
O Pa	Type of outeramount	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to
35	Instrument type immediately conjec								Undated Tier 2
36	Instrument type immediately senior Non-compliant transitional features	Senior Unsecured No	Senior non-preferred No	Senior Unsecured No	Senior non-preferred 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.lloydsbankinggro up.com/investors/fixed-income investors/capital-issuance.html	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggro up.com/investors/fixed-income investors/capital-issuance.html	n/a
	T .	1							1

Capital	instruments	main	features
---------	-------------	------	----------

	al 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
	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)
За	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
Reg	latory treatment								
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	Solo
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 256	GBP 455	GBP 333	GBP 1,000	GBP 301	GBP 845	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 265	GBP 1,309	GBP 915	GBP 1,000	GBP 394	GBP 1,180	GBP 500	GBP 500
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
11		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	16/03/2020 Dated	03/12/2020 Dated	10/12/2020 Dated	Dated	22/12/2020 Dated	03/03/2021 Dated	15/06/2021 Dated	24/09/2021 Dated
13	Perpetual or dated Original maturity date	18/03/2030	03/12/2035	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/2031
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
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	- 4-	- 4-	- 4-	n/a	- 1-	Redemption File = 100%	-1-
		Any interest Payment Date	n/a	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
	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	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	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
	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	type or commissionall	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2
	Instrument type immediately senior	Senior non-preferred	Senior Unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior Unsecured	Senior non-preferred
	Non-compliant transitional features	No	No	No		No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	https://www.lloydsbankinggro up.com/investors/fixed-income investors/capital-issuance.html	n/a	n/a	n/a	n/a	https://www.lloydsbankinggro up.com/investors/fixed-income investors/capital-issuance.html	n/a

Capi	tal instruments main features				
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank pk
2	Unique Identifier	US53944YAQ61	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	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	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	n/a	n/a
Real	ulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 162	GBP 1,214	GBP 673	GBP 804
9	Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	USD 1,175	USD 1,000
	- Currency of Reporting (m)	GBP 924	GBP 1,376	GBP 924	GBP 786
9a	Issue price	100	100	100	100
9b	Redemption price	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	14/12/2021	19/11/2021	14/12/2021	15/11/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14/12/2046	07/11/2032	14/12/2046	15/11/2033
14	Issuer Call subject to prior supervisory approval if required	Yes	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	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	Optional Call on any date between 15/08/2032 8 15/11/32 inclusive Reg Call = Yes Tax Call = Yes
10	0.1	Redemption Price = 100%		Redemption Price = 100%	Redemption Price = 100%
	Subsequent call dates	n/a	n/a	n/a	n/a
	pons / dividends	Final	FI	FI	Fire
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	3.3690%	2.7540%	3.7240%	8.1330%
	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b		Mandatory	Mandatory	Mandatory	Mandator
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	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	Statutory bail-in by UK resolution authority at point o 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
	If convertible, specify instrument type convertible into	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
30	Write-down features	See below Contractual recognition of	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Statutory bail-in by Uk
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point o
	If write-down, full or partial	n/a	n/a	n/a	n/a
	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	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 deb ranking junior to Senior Holdor and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred
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.lloydsbankinggro up.com/investors/fixed-income investors/capital-issuance.html	n/a	n/a	n/a

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

Tier 2

2	tal instruments main features			
2	Issuer	HBOS plc	Lloyds Bank plc	Lloyds Bank plo
	Unique Identifier	US4041A2AF14 / US4041A3AG79	GB0001905362	XS0503834821
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public
	. , , , ,	New York (subordination		
3	Governing law(s) of the instrument	provisions governed by English law)	English	English
За	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a
Regu	ilatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub- Consolidated	Consolidated, Sub- consolidated and Solo	Consolidated, Sub- consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 100	GBP 96
9	Nominal Amount - Currency of Issue (m)	USD 301	GBP 100	GBP 273
	- Currency of Reporting (m)	GBP 237	GBP 100	GBP 273
9a	Issue price	98.807	100.962	99.321
9b	Redemption price	100	n/a	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance Perpetual or dated	30/10/2003	28/10/1992 Porpotual	20/04/2010
13	Perpetual or dated Original maturity date	Dated 01/11/2033	Perpetual No Maturity	Dated 22/04/2025
14	Issuer Call subject to prior supervisory approval if required	01/11/2033 No	No Waturity No	22/04/2023 No
17	issuer can subject to prior supervisory approval ir required			
		Optional Call Date = No (Bullet)	Optional Call Date = No	
15	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = No	Reg Call = No
		Tax Call = Yes Redemption Price = 100%	Tax Call = No Redemption Price = n/a	Tax Call = Yes Redemption Price = 100%
		· ·		· ·
	Subsequent call dates	n/a	n/a	n/a
	pons / dividends Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.0000%	11.7500%	7.6250%
19	Existence of a dividend stopper	8.0000% No	11.7500% No	7.6250% No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	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	Cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of	Statutory bail-in by UK resolution authority at point of
25	If convertible, fully or partially		non-viability	
	ii correctible, rully or partially	n/n		non-viability
	If convertible conversion rate	n/a	n/a	n/a
26	If convertible, conversion rate If convertible, mandatory or optional conversion	n/a	n/a	n/a n/a
	If convertible, mandatory or optional conversion			n/a
26 27		n/a n/a	n/a n/a	n/a n/a n/a
26 27 28	If convertible, mandatory or optional conversion 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 See below
26 27 28 29 30	If convertible, mandatory or optional conversion 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 n/a sebelow Statutory bail-in by UK resolution authority at point of	n/a n/a n/a n/a n/a sebelow See below Statutory bail-in by UK resolution authority at point ol
26 27 28 29 30	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)	n/a n/a n/a n/a n/a	n/a n/a 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 n/a n/a n/a n/a n/a see below Statutory bail-in by UK resolution authority at point of non-viability
26 27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	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 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 n/a See below See below Statutory bail-in by UK resolution authority at point of non-viability n/a
26 27 28 29 30 31 32 33	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	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 See below Statutory bail-in by Ut of resolution authority at poll tof non-viability n/a n/a	n/a
26 27 28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 n/a n/a n/a n/a n/a n/a n/a	n/a n/a n/a n/a n/a See below Statutory bail-n by UK resolution authority at point of non-viability n/a n/a n/a n/a	n/a
26 27 28 29 30 31 32 33	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	n/a	n/a n/a n/a n/a n/a n/a See below Statutory bali-n by UK resolution authority at point of non-viability n/a n/a n/a Contractual	n/a n/a n/a n/a n/a n/a n/a n/a see belowe see belowe statutory ball-in by UK resolution authority at point of non-viability n/a n/a contractual
26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 n/a n/a n/a n/a n/a n/a n/a	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 n/a Contractual Undated subordinated debt	n/a n/a n/a n/a n/a n/a n/a n/a see below see below see below resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debi ranking junior to Senior non-
26 27 28 29 30 31 32 33 34 34a	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	n/a	n/a n/a n/a n/a n/a n/a n/a n/a see below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a Contractual Undated subordinated debt	n/a n/a n/a n/a n/a n/a n/a n/a see below see below see below resolution authority at point of non-viability n/a n/a Contractual Dated subordinated debi ranking junior to Senior non-
26 27 28 29 30 31 32 33 34 34a	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	n/a	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 n/a Contractual Undated subordinated debt	n/a
26 27 28 29 30 31 32 33 34 34a 34b	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, feature to remporary If write-down, features Ranking of the instrument in normal insolvency proceedings	n/a	n/a n/a n/a n/a n/a n/a n/a n/a n/a Seb below Statutory bail-in by UK resolution authority at point of non-viability n/a n/a n/a n/a Lontractual Undated subordinated debt ranking junior to Dated Tie? 2 and senior to AT1	n/a n/a n/a n/a n/a n/a n/a sia sia sia sia sia sia sia sia sia si
26 27 28 29 30 31 32 33 34 34a 34b	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into 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, full or partial If write-down, full or description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	n/a	n/a n/a n/a n/a n/a 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 n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	n/a n/a n/a n/a n/a n/a n/a n/a see below n/a 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-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured
26 27 28 29 30 31 32 33 34 34a 34b 35 36	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 trigger(s) 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	n/a n/a 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 non-viability n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a	n/e
26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down trigger(s) 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	n/s	n/a
26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, femanent 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	n/a	n/a n/a n/a n/a n/a n/a n/a n/a n/a Na Na Na Na Na Na See below Statutory bail-in by UK resolution authority at point of n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggroup.com/investors/fixed-incord	n/a
26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, femanent 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	n/a	n/s	n/a

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

Capital	instruments	main	features	

Capi	ital 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	Lloyds Banking Group
2	Unique Identifier	XS1517174626	JP582667BGC7	US53944YAD58	XS1633845158	XS1681050610	XS1699636574	JP582667AP59	AU3CB0297802
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Publi
	Governing law(s) of the instrument	English	Japanese (with UK bail in	New York with UK bail in	English (waiver of right to set	English (waiver of right to set	English (waiver of right to set	Japanese (with UK bail in	NSW Australia with UK bail in
			recognition language)	recognition language	off governed by Scots law)	off governed by Scots law)	off governed by Scots law)	recognition language)	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	n/a	Contractual	Contractua
	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 Eliqible 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/a Consolidated	n/a Consolidated
		Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecure
		GBP 0	GBP 104	GBP 970	GBP 0	GBP 888	GBP 916	GBP 337	GBP 205
9	Nominal Amount - Currency of Issue (m)	EUR 778	JPY 19,100	USD 1,250	EUR 1,000	EUR 1,000	GBP 1,000	JPY 62,000	AUD 400
ľ	- Currency of Reporting (m)	GBP 667	GBP 104	GBP 983	GBP 858	GBP 858	GBP 1,000	GBP 337	GBP 209
9a		99	100	99	100	99	99	100	10
9b		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 - fair value option	Liability - fair value option
11	Original date of issuance	09/11/2016	15/12/2016	11/01/2017	21/06/2017	12/09/2017	16/10/2017	25/05/2023	17/03/202
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
13	Original maturity date	09/11/2023	15/12/2026	11/01/2027	21/06/2024	12/09/2027	16/10/2024	25/05/2029	17/03/202
14	Issuer Call	No	No	No	No	No	No	Yes	Ye:
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a	25/05/2028 - Optional issuer call option, redeeming at par	17/03/2028
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Fixed to Floating
	Coupon rate and any related index	1.000%	1.047%	3.750%	3M LIBOR + 0.78%	2.250%	2.250%	1.352%	5.80209
		No	No	No	No	No	No	No	N
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandator
	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No.	Mandatory No.	Mandatory No.	Mandatory No.	Mandatory No.	Mandator
		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
		Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulativi Convertible
23	Convertible of Horr-convertible		Contractual recognition of	Contractual recognition of				Contractual recognition of	Contractual recognition of
		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by Ul
24	If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viabilit
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 Partiall
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 UI
	ii ddiffdiadd, ddiffdidiff fald	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authorit
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK		Optional at the discretion of UK	
28	Management to a control of the state of the	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority		
						Common Fauit, Ties 1	Common Facility Ties 1	Resolution Authority	
30		Lloyde Ranking Group		Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier
50	Write-down features	Lloyds Banking Group See below	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Common Equity Tier 1 Lloyds Banking Group	Common Equity Tier Lloyds Banking Group
	Write-down features	See below	Lloyds Banking Group See below	Lloyds Banking Group See below	Lloyds Banking Group See below	Lloyds Banking Group See below	Lloyds Banking Group See below	Common Equity Tier 1 Lloyds Banking Group See below	Common Equity Tier Lloyds Banking Grou See belov
		See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of	Common Equity Tier Lloyds Banking Group See below Contractual recognition of
31	Write-down features If write-down, write-down trigger(s)	See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Common Equity Tier Lloyds Banking Grou See belov Contractual recognition o Statutory bail-in by Ul
31		See below Statutory bail-in by UK	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Contractual recognition of	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Lloyds Banking Group See below Statutory bail-in by UK	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of	Common Equity Tier Lloyds Banking Grou See belov Contractual recognition o Statutory bail-in by Ul
31	If write-down, write-down trigger(s)	See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of	Common Equity Tier Lloyds Banking Group See below Contractual recognition o Statutory bail-in by Uk resolution authority at point o
32	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	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Common Equity Tier Lloyds Banking Group See belov Contractual recognition o Statutory bail-in by Uh resolution authority at point o non-viabilit
32 33	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	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	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	Common Equity Tier Lloyds Banking Group See below Contractual recognition o Statutory ball-in by UF resolution authority at point o non-viabilit Fully or Partiall
32 33 34	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	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a	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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	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	Common Equity Tier Lloyds Banking Grou See belov Contractual recognition o estatutory ball-in by UI resolution authority at point o non-viabilit Fully or Partiall Permaner
32 33 34	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-valbility Fully or Partially Permanent n/a Structural	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	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	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	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	Common Equity Tier Lloyds Banking Grou See belov Contractual recognition of Statutory balin by UI resolution authority at point non-vabilit Fully or Partial Permaner
32 33 34 34a	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 ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	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 Senior Non-Preferred debt	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 Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt	Common Equity Tier 1 Loyds 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	Common Equity Tier Loyds Banking Grou See belo Contractual recognition Statutory bal-in by U resolution authority at point on-viability Fully or Partial Permaner Nature of Structur Senior Non-Preferred del
32 33 34 34a	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-valbility Fully or Partially Permanent n/a Structural	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	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	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Lloyds Banking Group. See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	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	Common Equity Tier Loyds Banking Grou See below Contractual recognition of Statutory ball-in by Uli resolution authority at point ton-viability Fully or Partial Permaner Since Viability Senior Non-Preferred det ranking senior to Dated Tier and junior to Senior Preferre
32 33 34 34a 34b	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 bali-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	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK Statutory bail-in by UK Fully or Parially Fully or Parially Structural Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Fully or Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Lloyds Banking Group 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 bated Tire 2 and junior to Senior Preferred	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Lloyds Banking Group See below Steatutory bail-in by LK 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 Borior Preferred	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Common Equity Tier Loyds Banking Grou See beloi Contractual recognition of Statutory balin by Ulr resolution authority at point con-viability Fully or Partial Permaner Structur Senior Non-Preferred det ranking senior to Dated Tier and junior to Senior Preferre det det
32 33 34 34a 34b	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 resolution authority at point of resolution authority at point of ron-viability Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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 Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability 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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tie? and junior to Senior Prefered debt n/a	Lloyds Banking Group. See below 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	Lloyds Banking Group See below Statutony 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 Tie? a and junior to Senior Prefered and junior to Senior Prefered n/a	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Common Equity Tier Lloyds Banking Grou See below Contractual recognition o Statutory bal-in by Ul resolution authority at point o non-viabilit Fully or Parsiall Permaner n/. Structure Senior Non-Preferred det ranking senior to Dated Tier and junior to Senior Preferre det n//
32 33 34 34a 34b 35 36	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	See below Statutory bali-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	Lloyds Banking Group 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	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Lloyds Banking Group. See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred hotal	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of On-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	Common Equity Tier Lloyds Banking Grou See belov Contractual recognition of Statutory basin by UI resolution authority at point on the point of the
32 33 34 34a 34b	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 resolution authority at point of resolution authority at point of ron-viability Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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 Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred debt	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability 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	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tie? and junior to Senior Prefered debt n/a	Lloyds Banking Group. See below 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	Lloyds Banking Group See below Statutony 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 Tie? a and junior to Senior Prefered and junior to Senior Prefered n/a	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Common Equity Tier: Lloyds Banking Group See below Contractual recognition os Statutory bail-in by Ulr resolution authority at point o non-viabilit Fully or Partialit Permanen n/i Structure Senior Non-Preferred debt ranking senior to Datet Tier; and junior to Senior Preferred debt
32 33 34 34a 34b 35 36	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	See below Statutory bali-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	Lloyds Banking Group 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	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Lloyds Banking Group. See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred hotal	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of On-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	Common Equity Tier Lloyds Banking Grou See below Contractual recognition o Statutory bal-in by Ul resolution authority at point o non-viabilit Fully or Parsiall Permaner n/. Structure Senior Non-Preferred det ranking senior to Dated Tier and junior to Senior Preferre det n//
32 33 34 34a 34b 35 36 37	If write-down, write-down trigger(s) If write-down, ful 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 bali-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	Lloyds Banking Group See below Contractual recognition of Siatutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Fully or Partially Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred and junior to Senior Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred no No	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Lloyds Banking Group. See below 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 No n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred No No n/a	Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of On-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	Common Equity Tier: Loyds Banking Group See below Contractual recognition of Statutory bail-in by Ulr resolution authority at point of non-vability Fully or Partiall Permanen Structure Senior Non-Preferred deb ranking senior to Dated Tier: and junior to Senior Preferre deb fri
32 33 34 34a 34b 35 36 37	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	See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No No n/a	Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred No No No https://www.lloydsbankinggro	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially) Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No no No https://www.lloydsbankinggro	Lloyds Banking Group. See below Statutory bali-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 No n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No no No https://www.lloydsbankinggro	Common Equity Tier 1 Loyds 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 n/a No n/a No n/a	Common Equity Tier: Lloyds Banking Group See below Contractual recognition os Statutory bail-in by Ulr resolution authority at point to non-vability Fully or Partialt Permanen Statutory bail-in by Ulr Structure Senior Non-Preferred deb ranking senior to Dated Tier: and junior to Senior Preferrer and junior to Senior Preferrer and junior to Senior Preferrer heb n/n Ne No
32 33 34 34a 34b 35 36 37	If write-down, write-down trigger(s) If write-down, ful 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 ball-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 n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Permanent Permanent Nes Structural Senior Non-Preferred debtranking senior to Dated Tiez 2 and junior to Senior Preferred odet Nes No	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt ranking senior Non-Referred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt https://www.lloydsbankinggro up.com/investors/fixed-income	Lloyds Banking Group See below 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 Not n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt ranking senior Non-Referred debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt No No n/a	Common Equity Tier 1 Libyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of Onn-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred No No No	Lloyds Banking Group See below Contractual recognition o Statutory ball-in by Ut- resolution authority at point o non-viabiliti Fully or Parailial Permanen Structura Structura Senior Non-Preferred deb ranking senior to Dated Tiez' and junior to Senior Preferre and junior to Senior Preferre https://www.lloydsbankinggrr up.com/investors/fixed-incom

Capital	instruments	main	features
---------	-------------	------	----------

	tal instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc			
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667AHC7	JP582667BHC5	XS1757711665	CAG5533WBW69	XS1769598274	AU3CB0251239
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Private	Public	Private	Public
Za	Specifies if the instrument has been publicly of privately placed.								
3	Governing law(s) of the instrument	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	Japanese (with UK bail in recognition language)	Japanese (with UK bail in recognition language)	English (waiver of right to 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)	NSW Australia with UK bail in recognition language
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual
	llatory 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
	Regulatory capital / MREL value (m)	GBP 1.269	GBP 219	GBP 0	GBP 42	GBP 67	GBP 284	GBP 53	GBP 215
	Nominal Amount - Currency of Issue (m)	USD 1,750	AUD 450	JPY 37,800	JPY 7,700	NOK 1,000	CAD 500	JPY 10,000	AUD 425
	- Currency of Reporting (m)	GBP 1.376	GBP 236	GBP 206	GBP 42	GBP 73	GBP 297	GBP 54	GBP 223
9a	Issue price	100	gg	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			
	Original date of issuance	07/11/2017	22/11/2017	14/12/2017	14/12/2017	24/01/2018	01/02/2018	14/02/2018	07/03/2018
	Perpetual or dated	07/11/2017 Dated	22/11/2017 Dated	14/12/2017 Dated	14/12/2017 Dated	24/01/2016 Dated	01/02/2016 Dated	14/02/2016 Dated	07/03/2018 Dated
_		07/11/2028	22/11/2027	14/12/2023	14/12/2027	24/01/2028	03/02/2025	15/02/2038	07/03/2025
	Original maturity date Issuer Call	07/11/2028 Yes	22/11/2027 No	14/12/2023 No	14/12/2027 No	24/01/2028 No	03/02/2025 No	15/02/2038 No	07/03/2025 No
14	ISSUEL Vall		No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a		n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
_									
	oons / dividends	1			1				
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18		3.574%	4.250%	0.482%	0.723%	2.940%	3.500%	0.995%	4.000%
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
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of				Contractual recognition of
- 4	W	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			
24	If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of			
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	Hannowikle conversion sets	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK			
20	If convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK			
		Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	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			
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			
30	Write-down features						Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
		See below	See below	See below	See below	See below	Lloyds Banking Group See below	Lloyds Banking Group See below	Lloyds Banking Group See below
						See below	See below	See below	See below
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Contractual recognition of
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK	See below Statutory bail-in by UK resolution authority at point of	See below Statutory bail-in by UK resolution authority at point of	See below Statutory bail-in by UK resolution authority at point of	See below Contractual recognition of Statutory bail-in by UK			
31	If write-down, write-down trigger(s)	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of Statutory bail-in by UK	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Statutory bail-in by UK	See below Contractual recognition of
	If write-down, write-down trigger(s) If write-down, full or partial	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	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	See below Statutory bail-in by UK resolution authority at point of	See below Statutory bail-in by UK resolution authority at point of	See below Statutory bail-in by UK resolution authority at point of	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of
	If write-down, full or partial	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	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	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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	See below Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially
	If write-down, full or partial If write-down, permanent or temporary	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Contractual recognition of 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 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 ball-in by UK resolution authority at point of non-viability
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Contractual recognition of Statutory ball-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 n/a	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	See below Statutory bail-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
32 33 34	If write-down, full or partial If write-down, permanent or temporary	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Contractual recognition of Statutory basi-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vlability Fully or Partially Permanent n/a Structural
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Contractual recognition of Statutory bail-in by U.K resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-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	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	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	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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preterred 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 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
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Station of the Permanent non-viability Station of the Permanent non-viability Station 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 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 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-vlability Fully or Partially Permanent nta Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	See below 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 bated Tiez 1 bated	See below Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	See below Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to bated Tiez / to bated Tiez /	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
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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 Eonior 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 Eonior 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	See below Statutory bair in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preterred debt ranking senior to Dated Tier 2 and jurior 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 Preferred	See below Statutory bali-in by UK resolution authority at point of non-visibility Fully or Partiality Permanent n/a Structural Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred	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
32 33 34 34a 34b	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	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Parially Permanent 1/2 Structural Senior Non-Preterned debt ranking senior to Dated Tira 2 and junior to Senior Preferred debt	Contractual recognition of Statutory ball-in by UK resolution authority at point of non-wisbility Fully or Partially Permanent n/a Structural Senior Non-Preterred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred debt debt	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-valability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt debt	See below Statutory balin by UK resolution authority at point of non-viability Fully or Partially Permanent n/as 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 Preferred debt	See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt 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
32 33 34 34a 34b	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	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	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Pariality Fully or Pariality Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 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 debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a	See below Statutory bain by UK resolution authority at point of non-visbility 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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preterred debi ranking senior to Dated Tier 2 and junior to Senior Preferred debt fix	See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structurall Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt 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 Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
32 33 34 34a 34b 35 36	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	Contractual recognition of Statutory balin by UK resolution authority at point of non-visibility 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 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	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 n/a No	See below Statutory bain by UK resolution authority at point of non-viability Fully or Partially Permanent n/va Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/va No	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preterred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/e No	See below Statutory bali-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	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 n/a No
32 33 34 34a 34b 35 36	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	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	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Pariality Fully or Pariality Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 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 n/a No	See below Statutory bain by UK resolution authority at point of non-visbility 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	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preterred debi ranking senior to Dated Tier 2 and junior to Senior Preferred debt fix	See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structurall Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt 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 Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a
32 33 34 34a 34b 35 36	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	Contractual recognition of Statutory balin by UK resolution authority at point of non-visibility 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 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	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 n/a No	See below Statutory bain by UK resolution authority at point of non-viability Fully or Partially Permanent n/va Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/va No	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preterred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/e No	See below Statutory bali-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	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 Lebt N/a No
32 33 34 34a 34b 35 36	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	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 n/a No n/a	Contractual recognition of Statutory bali-in by UK resolution authority at point of anon-viability Fully or Partially Permanent n/a Structural Statutory Structural Structural Structural Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Senior Perferred Rebusting Senior Non-Preferred Rebusting Senior Non-Preferred Rebusting Senior to Dated Tire 2 and junior to Senior Perferred Rebusting Senior Non-Preferred Rebusting Senior Non-Prefer	Contractual recognition of Statutory ball-in by UK resolution authority at point of norwalbility Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tire 2 and junior to Senior Perferred No No n/a	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-valability Fully or Partially Permanent nta Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Adebt nta No No n/a	See below Statutory bain by UK resolution authority at point of non-viability Fully or Partially Permanent n/va Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/va No	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 n/a	See below Statutory bali-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	See below Contractual recognition of Statutory basi-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
32 33 34 34a 34b 35 36 37	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	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 Adott n/a Non-Preferred debt n/a Non-Preferred n/a N	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Pariality Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred n/a No No h/a https://www.lloydsbankingg.ro	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred and junior to Senior Preferred n/a No No n/a https://www.lloydsbankinggro	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 debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a No n/a No n/a	See below Statutory bain by UK resolution authority at point of non-viability Fully or Partially Permanent n/va Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/va No	See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred darbt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	See below 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 And No	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a
32 33 34 34a 34b 35 36 37	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent net of the state of t	Contractual recognition of Statutory ball-in by UK resolution authority at point of anon-wisbility Fully or Parially Permanent n/a Structural Structural Structural Senior Non-Preterned debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt ranking senior to Dated Tire 2 and junior to Senior Non-Preterned debt of the No	Contractual recognition of Statutory ball-in by UK resolution authority at point of anon-wiability Fully or Partially Permanent n/a Structural Structural Senior Non-Preterned debt ranking senior to Dated Tiez 2 and junior to Senior Preterned debt ranking senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt of the sen	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Adobt n/a Non-vability n/a Non-v	See below Statutory bain 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-Preterred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	See below 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 And 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 n/a https://www.lloydsbankinggro up.com/investors/fixed-income
32 33 34 34a 34b 35 36 37	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	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 Adott n/a Non-Preferred debt n/a Non-Preferred n/a N	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Pariality Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred n/a No No h/a https://www.lloydsbankingg.ro	Contractual recognition of Statutory bail-n by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred and junior to Senior Preferred n/a No No n/a https://www.lloydsbankinggro	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Adobt n/a Non-vability n/a Non-v	See below Statutory bain 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 darbt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	See below 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 And No	See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent N/a Structural Senior Non-Preterred debt ranking senior to Dated Tier 2 and junior to Senior Preferred deta hts No n/a https://www.lloydsbankinggro
32 33 34 34a 34b 35 36 37	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent net of the state of t	Contractual recognition of Statutory ball-in by UK resolution authority at point of anon-wisbility Fully or Parially Permanent n/a Structural Structural Structural Senior Non-Preterned debt ranking senior to Dated Tire 2 and junior to Senior Preferred debt ranking senior to Dated Tire 2 and junior to Senior Non-Preterned debt of the No	Contractual recognition of Statutory ball-in by UK resolution authority at point of anon-wiability Fully or Partially Permanent n/a Structural Structural Senior Non-Preterned debt ranking senior to Dated Tiez 2 and junior to Senior Preterned debt ranking senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Dated Tiez 2 and junior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt obtained the senior to Senior Non-Preterned debt of the sen	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Adobt n/a Non-vability n/a Non-v	See below Statutory bain 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-Preterred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	See below 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 And 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 n/a https://www.lloydsbankinggro up.com/investors/fixed-income

Capital	instruments	main	features
---------	-------------	------	----------

Cap	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 plo	 Lloyds Banking Group plc 	Lloyds Banking Group plc	Lloyds Banking Group
2	Unique Identifier	AU3FN0041042	US539439AR07	US53944YAF07	AU3CB0253219	AU3CB0253227	JP582667BJ56	JP582667CJ55	XS2569069375
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
Za	Specifies if the instrument has been publicly of privately placed.								i dbilo
3	Governing law(s) of the instrument	NSW Australia with UK bail in recognition language	New York with UK bail in recognition language	New York with UK bail in recognition language	NSW Australia 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)
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	Contractual	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		Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 170	GBP 1.183	GBP 1.167	GBP 0	GBP 74	GBP 170	GBP 31	GBP 630
9		AUD 325	USD 1,500	USD 1,500	AUD 250	AUD 150		JPY 5,800	EUR 750
9	Nominal Amount - Currency of Issue (m)						JPY 31,300		
_	- Currency of Reporting (m)	GBP 170	GBP 1,180	GBP 1,180	GBP 131	GBP 79	GBP 170	GBP 32	GBP 644
	Issue price	100	100	100	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cos	Liability - amortised cost	Liability - amortised cost	Liability - fair value option			
11	Original date of issuance	07/03/2018	22/03/2018	08/05/2018	23/05/2018	23/05/2018	31/05/2018	31/05/2018	11/01/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/03/2025	22/03/2028	08/05/2025	23/11/2023	23/05/2028	30/05/2028	30/05/2033	11/01/2029
	Issuer Call	No	No	No	No		No.	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a			n/a	11/01/2028 - 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
Cor	pons / dividends								
	Fixed or floating dividend / coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	3M AUD BBSW + 1.40%	4.375%	4.450%	3.900%	4.750%	0.968%	1.182%	4,500%
								1.102/6	4.300 /6
19	Existence of a dividend stopper	No	No	No	No			NO.	No
20a		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	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
		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	f Contractual recognition of	Contractual recognition of	0
	w	Statutory bail-in by UK			Statutory bail-in by UK	Statutory bail-in by UK			
24	If convertible, conversion trigger(s)	resolution authority at point of	resolution authority at point of	resolution authority at point of				resolution authority at point of	resolution authority at point of
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	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			
26	If convertible, conversion rate	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority
		Optional at the discretion of UK	Optional at the discretion of UK	Optional at the discretion of UK				Optional at the discretion of UK	Optional at the discretion of UK
27	If convertible, mandatory or optional conversion	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	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			
_	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
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
1		Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of			Contractual recognition of	Statutory bail-in by UK
31	If write-down, write-down trigger(s)	Statutory bail-in by UK			Statutory bail-in by UK	resolution authority at point of			
1		resolution authority at point of			resolution authority at point of	non-viability			
—		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	
_	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	Permanen	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
34=	Type of subordination	Structural	Structural	Structura	Structural	Structura	Structural	Structural	Structural
1		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt			Senior Non-Preferred debt	Senior Non-Preferred debt
1		ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2			
34b	Ranking of the instrument in normal insolvency proceedings	and junior to Senior Preferred			and junior to Senior Preferred	and junior to Senior Preferred			
1	l	and junior to Senior Preferred debt	and junior to Senior Preferred debt	and junior to Senior Preferred	and junior to Senior Preferred debt		and junior to Senior Preferred	and junior to Senior Preferred debt	and junior to Senior Preferred debt
25	la strum and time immediately assign							debt	debt
35	Instrument type immediately senior	n/a	n/a	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	n/a	n/a	n/a	n/a
			i e e e e e e e e e e e e e e e e e e e		I	ı	1 .		-
		-	-		·				
27-	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggro			https://www.lloydsbankinggro		https://www.lloydsbankinggro		https://www.lloydsbankinggro
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggro up.com/investors/fixed-income	https://www.lloydsbankinggro up.com/investors/fixed-income	https://www.lloydsbankinggro up.com/investors/fixed-income	https://www.lloydsbankinggro up.com/investors/fixed-income		https://www.lloydsbankinggro up.com/investors/fixed-income	https://www.lloydsbankinggro up.com/investors/fixed-income	https://www.lloydsbankinggro up.com/investors/fixed-income
372	Hyperlink to the prospectus of the issuance	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income	up.com/investors/fixed-income
37a	Hyperlink to the prospectus of the issuance					up.com/investors/fixed-income	up.com/investors/fixed-income		

C	ital instruments main features								
Capi									
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
2	Unique Identifier	US539439AS89	US539439AT62	CH0429659607	US53944YAH62	JP582667AK54	XS2078918781	XS2100771547	US539439AV19
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
3	Governing law(s) of the instrument	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)	New York 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)	New York with UK bail in recognition language
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	n/a	Contractual	Contractual	n/a	n/a	Contractual
Real	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	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
<u> </u>	Regulatory capital / MREL value (m)	GBP 0	GBP 924	GBP 352	GBP 0	GBP 506	GBP 808	GBP 684	GBP 738
9	Nominal Amount - Currency of Issue (m)	USD 1.750	USD 1.250	CHF 415	USD 1,000	JPY 93,200	EUR 1.000	GBP 750	USD 1.000
9		GBP 1,376	GBP 983	GBP 365	GBP 786	GBP 507	GBP 858	GBP 750	GBP 786
9a	- Currency of Reporting (m) Issue price	GBP 1,376 100	GBP 983 100	GBP 365 100	100	GBP 507	99.44%	GBP 750 99.81%	100.00%
							99.44%		
9b	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
		16/08/2018	16/08/2018	04/09/2018	12/03/2019	30/05/2019	12/11/2019	15/01/2020	05/02/2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	16/08/2023	16/08/2028	04/03/2025	12/03/2024	30/05/2025	12/11/2025	15/01/2026	05/02/2026
14	Issuer Call	No	No	No	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	30/05/2024 - Optional issuer call option, redeeming at par	12/11/2024 - Optional issuer call option, redeeming at par	15/01/2025 - Optional issuer call option, redeeming at par	05/02/2025 - Optional issuer call option, redeeming at par
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pons / dividends Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.050%	4.550%	1.000%	3.900%	0.824%	0.500%	1.875%	2.438%
	Existence of a dividend stopper	4.050% No	4.550% No	1.000% No	3.900% No	0.624% No	0.500% No		2.436% No
		Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	,					,		,
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	110	No	No	No	Non-cumulative	No	No Non-cumulative	No
	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23							Non-cumulative		Non-cumulative
١	Convenible of Horr-convenible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Contractual recognition of	Contractual recognition of	Convertible Statutory bail-in by UK	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible Statutory bail-in by UK	Convertible Statutory bail-in by UK	Convertible Contractual recognition of
	If convertible, conversion trigger(s)	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	Convertible	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Convertible	Convertible Statutory bail-in by UK	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of
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	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
24	If convertible, conversion trigger(s) If convertible, fully or partially	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	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially
24 25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	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	Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible 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	Convertible 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	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Convertible 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
24 25 26	If convertible, conversion trigger(s) If convertible, fully or partially	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	Contractual recognition of Statutory ball-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	Convertible 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	Convertible 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	Convertible 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	Convertible 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	Convertible 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	Convertible Contractual recognition of 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
24 25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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	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	Convertible 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	Convertible 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	Convertible 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	Convertible 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	Convertible 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	Convertible 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
24 25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-valability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Convertible Contractual recognition of Statutury opailin 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	Convertible 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	Convertible 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	Convertible 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
24 25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Contractual recognition of Statutory bail-in by U.K 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	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	Conventible Statutory salarin 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	Convertible 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	Convertible Contractual recognition of Statutory basil-n 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 Libyds Banking Group	Convertible Statutory bail-in by U.K resolution authority at point of resolution authority at point of resolution authority at the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Convertible 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	Convertible Contractual recognition of 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
24 25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Contractual recognition of Statutory bail-in by UK resolution authority at point off non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK 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 Common Equity Tier 1 Lloyds Banking Group See below	Convertible Statutory Salain 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	Convertible 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	Convertible 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	Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Parially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Convertible 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	Convertible Contractual recognition of Statutory bai-in by UK resolution authority at point of non-vaibility 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
24 25 26 27 28 29 30	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	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 resolution authority at point of statutory bail-in by UK resolution authority at point of	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 resolution authority authority at point of	Conventible Statutory salarin 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	Convertible Contractual recognition of Statutory ball-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 Libyds Banking Group See below Contractual recognition of Statutory ball-in by UK resolution attory at point or	Convertible Contractual recognition of Statutory basil-n 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 Ter1 Lloyds Banking Group See below Contractual recognition of Statutory basil-n by UK resolution authority at point of	Convertible Statutory bail-in by U.K resolution authority at point of resolution authority at point of resolution authority at the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Convertible 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 Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Convertible Contractual recognition of of statutory bali in by UK resolution authority at point of non-visibility 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 Contractual recognition of Statutory bali in by UK
24 25 26 27 28 29 30	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)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability 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 non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Parnially At the discretion of UK Resolution Authority Optional at the discretion of UK 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 non-viability	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 Statutory bail-in by UK resolution authority apoint of non-viability	Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-viability Fully or Partially At the discretion of LK 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 LK resolution authority at point of	Convertible 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 Cognition authority resolution authority at point of Statutory cognition of Statutory cognition authority at point of non-viability	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 Optional at the discretion of UK Resolution Authority Common Equity Tier I Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Convertible Statutory ball-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 Statutory ball-in by UK resolution authority at point of non-viability	Convertible 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 I 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 non-viability
24 25 26 27 28 29 30 31	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) If write-down, full or partial	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 resolution authority at point of non-viability Fully or Partially	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-valability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority Fully or Partially Fully or Partially	Convertible 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 Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible 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 resolution authority at point of non-viability Fully or Partially	Convertible 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 resolution authority at point of non-viability Fully or Partially	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Convertible 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 resolution authority at point of non-viability Fully or Partially
24 25 26 27 28 29 30 31 32 33	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) If write-down, full or partial If write-down, permanent or temporary	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 resolution authority at point of non-viability. Fully or Partially Permanent	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 resolution authority at point of non-viability Fully or Partially Permanent	Statutory bail-in by UK resolution authority at point of resolution authority at point of resolution authority at point of resolution of UK Resolution 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 Fully or Partially Permanent	Convertible 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 resolution authority at point of non-viability Fully or Partially Permanent	Convertible Contractual recognition of Statutory basil-n 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 Libyds Banking Group See below Contractual recognition of Statutory bail-n by UK resolution authority at point of resolution authority at point of non-viability Fully or Partially Permanent	Statutory bail-in by U.K resolution authority at point of non-viability Fully or Partially At the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by U.K resolution authority at point of non-viability Fully or Partially Permanent	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Convertible 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 I Lloyds Banking Group See below Contractual recognition of of Statutory bail-in by UK resolution authority at point of non-viability at point of non-viability
24 25 26 27 28 29 30 31 32 33 34	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, unite-down trigger(s) If write-down, full or partial If write-down, pull or partial If write-down, permanent of temporary If temporary write-down, description of write-up mechanism	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 Optional at the discretion of UK 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	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 Optional at the discretion of UK Common Equily 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 remaining Group Permaining Fully of Partially Permanent	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-viability Fully or Partially At the discretion of LK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by LK resolution authority Fully or Partially Fully or Partially Permanent	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially 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	Convertible 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 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Convertible 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 I Lloyds Banking Group See below Contractual recognition of of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent
24 25 26 27 28 29 30 31 32 33 34	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) If write-down, full or partial If write-down, permanent or temporary	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 resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Statutory Statut	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 resolution authority a point of non-viability Fully or Partially Permanent non-viability Authority at point of non-viability See Section 2 Structural Resolution Authority Authority at point of non-viability Fully or Partially Permanent non-viability See Section 2 Structural Structural Structural Structural Resolution authority at point of non-viability Permanent non-viability Section 2 Structural Structural Structural Structural Section 2 Structural Structural Structural Structural Section 2 Structural Stru	Conventible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Convertible Contractual recognition of Statutory ball-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 ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Convertible Contractual recognition of Statutory basil-n 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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory basil-n by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Convertible Statutory bali-in by U.K resolution authority at point of non-viability Fully or Partially At the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity. Tier 1 Lloyds Banking Group See below Statutory bali-in by U.K resolution authority at point of non-viability Fully or Partially Fully or Partially Permanent n/a Structural	Convertible Statutory bail-in by UK resolution authority at point of resolution authority at point of resolution authority 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 Fully or Partially Permanent n/a Structural	Convertible Contractual recognition of of statutory ball-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 ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural
24 25 26 27 28 29 30 31 32 33 34	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, unite-down trigger(s) If write-down, full or partial If write-down, pull or partial If write-down, permanent of temporary If temporary write-down, description of write-up mechanism	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability. 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 non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Prefered	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability 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 I 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 Structural n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Convertible 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 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	Convertible Contractual recognition of Statutory ball-in by LK resolution authority at point of non-viability Fully or Partially Fully or Partially At the discretion of LK Resolution Authority Optional at the discretion of LK Resolution Authority Common Equily 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	Convertible Contractual recognition of Statutory basil-n by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory basil-n by UK resolution authority Fully or Partially Fully or Partially Fully or Partially 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	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferer	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent 1/2 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Convertible Contractual recognition of statutory ball-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 of Statutory ball-in by UK resolution authority at point of Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent r/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred
24 25 26 27 28 29 30 31 32 33 34 34a 34b	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) 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	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 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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Agent Senior Non-Preferred Agent Senior Non-Preferred Agent Senior Non-Preferred Agent Senior Non-Preferred Agent Agents Senior Non-Preferred Agent Senior Non-	Contractual recognition of Statutory bail-in by UK resolution authority at print of 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 Statutory bail-in by UK resolution authority at point of Statutory bail-in Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred and Junior to Senior Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred debt	Convertible 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 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred adebt	Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-visability 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 Statutory ball-in by UK resolution authority of the option of the o	Convertible Contractual recognition of Statutory bail-in by UK 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 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 non-viability Senior Non-Perferred 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 debt	Convertible Statutory bali-in by UK resolution authority at point of resolution authority at point of resolution authority at point of resolution authority 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 Senior Non-Preferred debt and junior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred debt	Convertible 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 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	Convertible Contractual recognition of 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 bali-in by UK resolution authority at point of Statutory bali-in by UK resolution authority at point of Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred adolt ranking senior to Dated Tier 2 and junior to Senior Preferred debt resolution senior Preferred and Jenior Senior Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
24 25 26 27 28 29 30 31 32 33 34 34a 34b	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 convertis 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	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 resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred debt non-viability and since the senior Non-Preferred debt non-viability and since the senior	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability. Fully or Pantially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier I 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 Statutory at point of Statutory at point of Statutory Bail-in by UK resolution subtraction authority at point of Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by Canada Statutory Bail-in by UK resolution authority at point of Statutory Bail-in by UK resolu	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 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 debt non-viability	Convertible Contractual recognition of Statutory bail-in by UK 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 1 Lloyds Banking Group See below Comtractual 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	Convertible Contractual recognition of Statutory basil-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 basil-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 and junior to Senior Preferred debt n/a	Convertible 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 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	Convertible 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 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	Convertible Contractual recognition of 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 bali-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 of the contractural particular of the contractural contractura
24 25 26 27 28 29 30 31 32 33 34 34a 34b	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, 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	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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/v/a	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 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 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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/4a	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 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 and junior to Senior Preferred	Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-viability Fully or Partially Fully or Partially At the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by LK resolution authority at point of statutory bail-in by LK 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	Convertible 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 Compilion of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/na Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/na No	Convertible 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 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 r/a	Convertible Statutory ball-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 Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Convertible Contractual recognition of 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 bali-in by UK resolution authority at point of Statutory bali-in by UK Permanent non-viability Permanent Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt resolution survivo Senior Preferred and junior to Senior Preferred debt debt debt description Senior Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt debt
24 25 26 27 28 29 30 31 32 33 34 34a 34b	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 convertis 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	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 resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred debt non-viability and since the senior Non-Preferred debt non-viability and since the senior	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability. Fully or Pantially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier I 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 Statutory at point of Statutory at point of Statutory Bail-in by UK resolution subtraction authority at point of Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by UK resolution subtraction and Statutory Bail-in by Canada Statutory Bail-in by UK resolution authority at point of Statutory Bail-in by UK resolu	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 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 debt non-viability	Convertible Contractual recognition of Statutory bail-in by UK 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 1 Lloyds Banking Group See below Comtractual 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	Convertible Contractual recognition of Statutory basil-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 basil-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 and junior to Senior Preferred debt n/a	Convertible 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 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	Convertible 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 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	Convertible Contractual recognition of 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 bali-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 of the contractural particular of the contractural contractura
24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	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, 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	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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of 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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/v/a	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 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 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 ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/4a	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 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 and junior to Senior Preferred	Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-viability Fully or Partially Fully or Partially At the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by LK resolution authority at point of statutory bail-in by LK 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	Convertible 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 Compilion of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/na Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/na No	Convertible 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 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	Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent r/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred No No n/a	Convertible Contractual recognition of 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 bali-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 of the contractural particular of the contractural contractura
24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	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 issuer of 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 Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant transitional features	Contractual recognition of Statutory bail-in by LK 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 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 Structural Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred debt n/a Non-Preferred n/a No	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability 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 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 Pater and Junior to Senior Pater and No No n/a	Conventible Statutory bail-in by UK resolution authority at point of non-viability 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 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 No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-viability Fully or Partially Fully or Partially At the discretion of LK Resolution Authority Optional at the discretion of LK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by LK resolution authority Fully or Partially Fully or Partially Pully or Partially Remanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a	Convertible Contractual recognition of Statutory basil-n 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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory basil-n by UK resolution authority at point of resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junior to Senior Preferred det referred https://www.lloydsbankinggro up.com/investors/fixed-income https://www.lloydsbankinggro up.com/investors/fixed-income	Convertible Statutory bali-in by U.K resolution authority at point of non-viability At the discretion of U.K Resolution Authority At the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below See below Statutory bali-in by U.K resolution authority at point of non-viability Fully or Partially Permanent In/a Senior Non-Preferred debt raking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a https://www.lloydsbanking.group.	Convertible Statutop Sali-in by UK resolution authority at point of resolution authority at point of resolution authority at point of 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 bali-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/ra Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/ra No n/ra https://www.lloydsbankinggro up.com/investors/fixed-income pon-viability	Convertible 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 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 Fully or Partially Permanent In/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and but on the senior Non-Preferred debt on Authority at point of non-viability and permanent than the senior Non-Preferred debt on the senior Non

	ital 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 plc
2	Unique Identifier	XS2148623106	US53944YAL74	US53944YAP88	XS2430704655	CH1154887157	US53944YAS28	US53944YAR45	CH1243018806
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 (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	English (waiver of right to set off governed by Scots law)	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	English (waiver of right to set 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)	n/a	Contractual	Contractual	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
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 1,197	GBP 1,119	GBP 707	GBP 415	GBP 161	GBP 722	GBP 745	GBP 186
9	Nominal Amount - Currency of Issue (m)	EUR 1,500	USD 1,500	USD 1,000	GBP 500	CHF 200	USD 1,000	USD 1,000	CHF 215
	- Currency of Reporting (m)	GBP 1,287	GBP 1,180	GBP 786	GBP 500	GBP 176	GBP 786	GBP 786	GBP 189
9a		99.523	100	100	99.81	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
10		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 option
11	Original date of issuance	Liability - fair value option 01/04/2020	Liability - fair value option 09/04/2020	11/03/2021		09/02/2022	18/03/2022		
					12/01/2022			18/03/2022	02/02/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13		01/04/2026	09/07/2025	11/05/2027	12/04/2028	09/02/2029	18/03/2028	18/03/2026	02/02/2027
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	01/04/2025 - Optional issuer call option, redeeming at par	09/07/2024 - Optional issuer call option, redeeming at par	11/05/2026 - Optional issuer call option, redeeming at par	12/04/2027 - Optional issuer call option, redeeming at par	09/02/2028 - Optional issuer call option, redeeming at par	18/03/2027 - Optional issuer call option, redeeming at par	18/03/2025 - Optional issuer call option, redeeming at par	02/02/2026
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	pons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.5000%	3.8700%	1.6270%	2.000%	0.6025%	3.7500%	3.511%	2.745%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK
24	If convertible, conversion trigger(s)	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	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability	resolution authority at point of non-viability
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		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
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK	Optional at the discretion of UK						Resolution Authority
	1				Optional at the discretion of UK		Optional at the discretion of UK		Resolution Authority Optional at the discretion of UK
	If convertible specify instrument type convertible into	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Resolution Authority	Optional at the discretion of UK Resolution Authority
	If convertible, specify instrument type convertible into	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group
29		Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Resolution Authority Common Equity Tier 1	Optional at the discretion of UK Resolution Authority Common Equity Tier 1
29 30	If convertible, specify issuer of instrument it converts into	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory ball-in by UK resolution authority at point of	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group
29 30 31	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability
29 30 31	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	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	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially
31 32 33	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	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	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	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
29 30 31 32 33 34	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	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	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-visibility Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent
31 32 33	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-vlability Fully or Partially Permanent n/a Structural	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	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of nov-visibility Fully or Partially Permanent n/a Structural	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural
29 30 31 32 33 34 34a	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	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	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-visibility Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent
31 32 33 34 34a 34b	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Prefere	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	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-visibility Fully or Partially Permanent non-visibility According to the property of the prope	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preterred debt ranking senior to Dated Tier 2 and juriorit o Ecnior Preferred	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Prefere	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debi ranking senior to bated Tier 2 and junior to Senior Preferred
31 32 33 34 34a 34b	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	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 na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred debt n/a/a	Resolution Authority. Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-visbility 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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below 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
31 32 33 34 34a 34b 35 36	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, 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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Gee below See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vitability Fully or Partiality Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred refered No	Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below See below Statutory bali-in by UK resolution authority at point of non-visability 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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent Na Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Na	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debi ranking senior to bated Tier 2 and junior to Senior Preferred
31 32 33 34 34a 34b 35 36 37	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No No https://www.lloydsbankinggro	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 Parnially 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.lloydsbankinggro	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by Ulk 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 No n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Abore No No No No https://www.lloydsbankinggro	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No n/a No n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debti n/a No n/a
31 32 33 34 34a 34b 35 36 37	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, 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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	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-vitability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Abo No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/va Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/va No No No https://www.lloydsbankinggro up.com/investors/fixed-income	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 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 Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Optional at the discretion of UK Resolution Authority Common Equily Tier1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Permanent n/a Senior Non-Preferred debit ranking senior to Dated Tier 2 and junior to Senior Preferred debit n/a Neo Neo https://www.lloydsbankinggro up.com/investors/fixed-income
31 32 33 34 34a 34b 35 36 37	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	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No No No https://www.lloydsbankinggro	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 Parnially 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.lloydsbankinggro	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 Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred Abore No No No No https://www.lloydsbankinggro	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No n/a No n/a	Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a No n/a	Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt and junior to Senior Preferred debti n/a No n/a https://www.lloydsbankinggro

Can	al instruments main features							
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
2	Unique Identifier	JP582667AN51	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446	US539439AX74	AU3FN0076279
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public
3		Japanese (with UK bail in	NSW Australia (with UK bail in	New York with UK bail in	New York with UK bail in		New York with UK bail in	
3	Governing law(s) of the instrument	recognition language)	recognition language)	recognition language	recognition language	off governed by Scots law)	recognition language	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	n/a	n/a	Contractual
	latory treatment							
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a
_	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured GBP 255	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured GBP 104
9	Regulatory capital / MREL value (m) Nominal Amount - Currency of Issue (m)	GBP 624 JPY 115,100	AUD 500	GBP 944 USD 1,250	GBP 896 USD 1,250	GBP 784 EUR 1,000	GBP 977 USD 1,250	AUD 200
9	- Currency of Reporting (m)	GBP 626	GBP 262	GBP 983	GBP 983	GBP 858	GBP 983	GBP 105
9a	Issue price	100	100	100	100		100	
	Redemption price	100	100	100	100	100	100	100
10	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
11	Original date of issuance	26/05/2022	10/06/2022	11/08/2022	11/08/2022	24/08/2022	06/03/2023	17/03/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	
13	Original maturity date	26/05/2028	10/06/2027	11/08/2026	11/08/2033	24/08/2030	06/03/2029	17/03/2029
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
45		26/05/2027 - Optional issuer	10/06/26 - Optional issuer call	11/08/2025 - Optional issuer	11/08/2032 - Optional issuer	24/08/2029 - Optional issuer		
15	Optional call date, contingent call dates and redemption amount	call option, redeeming at par	option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	06/03/2028	17/03/2028
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ons / dividends							
	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.247%	5.3906%	4.7160%	4.9760%	3.1250%	5.8710%	3M AUD BBSW + 2.00%
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
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	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 Convertible	Non-cumulative Convertible					Non-cumulative Convertible
22	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of
22	Non-cumulative or cumulative	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 Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK
22	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of
22 23 24	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially
22 23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability Fully or Partially At the discretion of UK
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-visibility Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-visability Fully or Pariality At the discretion of UK Resolution Authority Optional at the discretion of UK	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-viability Fully or Pariality At the discretion of UK Resolution Authority Optional at the discretion of U
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of non-visibility Fully or Partially At the discretion of UK Resolution Authority
22 23 24 25 26 27	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	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory ball-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	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory ball-in by Ukr resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority	Non-cumulative Convertible 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
22 23 24 25 26 27 28	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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1	Non-cumulative Convertible Contractual recognition of Statutory basi-in by UK resolution authority at point of non-vaibility Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Non-cumulative Convertible Statutory bail-in by LV 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 1	Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-vlability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1	Non-cumulative Convertible Statutory bail-in by LV resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of LV Resolution Authority Common Equily Tier 1	Non-cumulative Convertible Statutory bail-in by Ukr resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1
22 23 24 25 26 27 28 29	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 issuer of instrument it converts into	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Opional at the discretion of UK Resolution Authority Common Equity Tier I Lloyds Banking Group See below Contractual recognition of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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	Non-cumulative Convertible 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below	Non-cumulative Convertible 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	Non-cumulative Convertible 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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability 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
22 23 24 25 26 27 28 29 30	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 issuer of instrument it converts into	Non-cumulative Convertible 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 Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Non-cumulative Conversion Conversion 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-cumulative Convertible 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 Ter 1 Lloyds Banking Group	Non-cumulative Convertible 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	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by Ukr resolution authority at point of non-väbility Fully or Partially At the discretion of Uk Resolution Authority Optional at the discretion of Uk Resolution Authority Common Equity Tier I Lloyds Banking Group	Non-cumulative Convertible 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 Tiler 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK
22 23 24 25 26 27 28 29 30	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 issuer of instrument it converts into Write-down features	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK sesolution 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 Teri I Lloyds Banking Group See below 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-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 bellow Contractual recognition 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 Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in-by UK resolution authority at point of non-vlability 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	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK	Non-cumulative Convertible Statutory bail-in by Ukr resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Commo Equily Tier! Lloyds Banking Group See below Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability 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
22 23 24 25 26 27 28 29 30	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, 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)	Non-cumulative Convertible 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 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 At the discretion of UK Resolution Authority At the discretion of UK Resolution Authority Coptional 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	Non-cumulative Convertible 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 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 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 to	Non-cumulative Convertible 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 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-vability 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-cumulative Convertible 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 resolution authority at point of
22 23 24 25 26 27 28 29 30	Non-cumulative or cumulative 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 converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK 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 Equily 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 Fully or Partially	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of non-vaibility 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-vaibility Fully or Partially	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory bail-in-by UK resolution authority at point of non-vlability 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 Fully or Partially	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Commo Equity Tier 1 Lloyds Banking Group Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility 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-visibility Fully or Partially
22 23 24 25 26 27 28 29 30 31	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 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-cumulative Convertible 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 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 At the discretion of UK Resolution Authority At the discretion of UK Resolution Authority Coptional 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	Non-cumulative Convertible 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 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 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 to	Non-cumulative Convertible 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 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-vability 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-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility 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-visibility Fully or Partially
22 23 24 25 26 27 28 29 30 31	Non-cumulative or cumulative 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 converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Non-cumulative Convertible 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 Opional at the discretion of UK Resolution Authority Common Equity Tier I Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 Partialy	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility 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-visibility Fully or Partially
22 23 24 25 26 27 28 29 30 31 32 33 34	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 issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, till or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Non-cumulative Contractual recognition of Statutory bail-in by UK resolution authority at point of Innov-ability Fully or Partailly At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier1 Lidyds Banking Group See bekow Contractual recognition of Statutory bail-in by UK resolution authority at point of Statutory bail-in by UK resolution authority at point of Innov-ability Fully or Partailly	Non-cumulative Convertible 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 resolution authority at point of fon-viability Fully or Partially Permanent	Non-cumulative Convertible Statutory bail-in by LK 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially At the discreton of UK Resolution Authority Optional at the discreton 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	Non-cumulative Convertible Statutory bail-in by LK 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-viability Fully or Parailaly At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Contractual recognition or Statutory bail-in by UR resolution authority at point or non-viability Fully or Partials At the discretion of UR Resolution Authority Optional at the discretion of UR Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition or Statutory bail-in by UR resolution authority at point or non-viability Fully or Partially Permanen
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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, 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	Non-cumulative Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK Statutory bail-in by UK 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 Equily 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 Fermanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-cumulative Convertible Contractual recognition of Statutory bail-in by U.K 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 Fully or Partially Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-visibility 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 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	Non-cumulative Convertible 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 Statutory bail-in-by UK resolution authority at point of non-viability Fully or Partially Permanent Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-visibility 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 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	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier I Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structura Senior Non-Preferred debty	Non-cumulative Contractual recognition of Statutory bail-in by Ukr resolution authority at point of non-vability Fully or Parailah 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 I Lloyds Banking Group Statutory bail-in by UK contractual recognition or Statutory bail-in by UK resolution authority at point or non-vability Fully or Parailah Permanen n/c Structura Senior Non-Preferred deb ranking senior to Dated Tiez S
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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 issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, till or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK 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 Ter 1 Llovids Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Remanent Inva 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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See bellow 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	Non-cumulative Convertible 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 Ter 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Libyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent r/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-cumulative Convertible 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 Ter 1 Lloyds Banking Group See below Satutory bail-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Permanent n/a 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	Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-viability Fully or Parailaly At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent	Non-cumulative Convertible Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially Fully or Partially Permanen Permanen Structura Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Senior Preferred
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) 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, 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-cumulative Convertible Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK Fully or Partally At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partally Permanent nave Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-cumulative Convertible Contractual recognition of Statutory basi-in by U.K resolution authority at point of non-viability Fully or Partially At the discretion of U.K Resolution Authority Optional at the discretion of U.K Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory basi-in by U.K resolution authority at point of non-viability Fully or Partially Permanent na Structural Senior Non-Preferred debt realing senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred debt	Non-cumulative Convertible Statutory bail-in by UK ir resolution authority at point of non-viability Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partiality Permanent non-viability See in Structural Senior Non-Perferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-cumulative Convertible Statutory bail-in-by UK resolution authority at point of non-vlability 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-vlability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Non-cumulative Convertible 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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Senior Non-Perlemed debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Commo Equily Tier! Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent n/ac Structura Senior Non-Preferred debt ranking junior to Dated Tier 2 and senior to Senior Preferred	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility 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-visibility Fully or Partially Permanent Structura Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Senior Preferred debi
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	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, 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, 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-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of scale of 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 I Lloyds Banking Group Scale below Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution authority at point of resolution authority at point of Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred debt debt	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 bellow 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 and preferred debt debt	Non-cumulative Convertible 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 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	Non-cumulative Convertible 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 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	Non-cumulative Convertible 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 I Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt senior Non-Preferred debt and junior to Senior Preferred and junior to Senior Preferred debt	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structura Senior Non-Preferred debt ranking junior to Dated Tier 2 and senior to Senior Preferred	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visability At the discretion of UK Resolution authority At the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution authority at point of statutory bail-in by UK resolution authority at point of non-visability Fully or Partially Permanent rice Structura Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, curversion 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 tit 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 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 Tier1 Libyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Serior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/sa	Non-cumulative Convertible 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 resolution authority at point of fon-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bail-in by Lik resolution authority at point of non-viability Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partiality Permanent non-viability Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-vability Fully or Partially At the discreton of UK Resolution Authority Optional at the discreton 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 n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bail-in by Lik 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible 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 Ter1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Structura Structura Senior Non-Preferred debt ranking junior to Dated Tiez 2 and senior to Senior Preferred	Non-cumulative 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 resolution authority at point of Statutory bail-in by UK resolution authority at point of Structura Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36	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, 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, 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-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of scale of 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 I Lloyds Banking Group Scale below Contractual recognition of Statutory bail-in by UK resolution authority at point of resolution authority at point of resolution authority at point of Permanent n/a Structural Senior Non-Preferred debt and junior to Senior Preferred debt debt	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability 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 bellow 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 and preferred debt debt	Non-cumulative Convertible 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 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	Non-cumulative Convertible 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 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	Non-cumulative Convertible 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 I Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt senior Non-Preferred debt and junior to Senior Preferred and junior to Senior Preferred debt	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structura Senior Non-Preferred debt ranking junior to Dated Tier 2 and senior to Senior Preferred	Non-cumulative Convertible Contractual recognition of Statutory bail-in by Uk resolution authority at point or non-visbility Fully or Partially At the discretion of Uk Resolution Authority Optional at the discretion of Uk Resolution Authority Common Equily Tier! Lloyds Banking Group See below Contractual recognition on Statutory bail-in by Uk resolution authority at point on non-visbility Fully or Partially Permanen n/2 Structura Senior Non-Preterred deb ranking senior to Dated Tier 2 and junior to Senior Preterred deb
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, curversion 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 tit 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 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 Tier1 Libyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Serior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/sa	Non-cumulative Convertible 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 resolution authority at point of fon-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bail-in by Lik resolution authority at point of non-viability Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partiality Permanent non-viability Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-vability Fully or Partially At the discreton of UK Resolution Authority Optional at the discreton 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 n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible Statutory bail-in by Lik 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No	Non-cumulative Convertible 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 Ter1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Structura Structura Senior Non-Preferred debt ranking junior to Dated Tiez 2 and senior to Senior Preferred	Non-cumulative 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 resolution authority at point of Statutory bail-in by UK resolution authority at point of Structura Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/s No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	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, 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-cumulative Contractual recognition of Slatutory bail-in by UK resolution authority at point of non-viability Fully or Partaily At the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution Authority Common Equity Tier 1 Lloyds Banking Group Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partaily Permanent non-viability Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt No	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability At the discretion of UK Resolution Authority At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below See below See below See below Fersolution authority at point 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 ranking senior to Dated Tier 2 and junior to Senior Preferred n/a No	Non-cumulative Convertible 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 Optional at the discretion of UK Resolution Authority Common Equily Tier I Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred n/a No n/a https://www.lloydsbankinggro	Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of non-viability Fully or Partially At the discreton of UK Resolution Authority Optional at the discreton of UK Resolution Authority Common Equity Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred No No n/a	Non-cumulative Convertible 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 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Structural Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred and junior to Senior Preferred n/a No n/a No No n/a	Non-cumulative 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 Ter1 Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Structura Structura Senior Non-Preferred debit ranking junior to Dated Tiez 2 and senior to Senior Preferred Note Note Note 1 N	Non-cumulative 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 resolution authority at point of Statutory bail-in by UK resolution suthority at point of Structura Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/ra Ne
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	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 tit 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 Contractual recognition of Statutory bail-in by UK Statutory bail-in by UK Fully or Partailsy At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Fully or Partailsy 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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of On-vaibility 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-vaibility 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 No n/a https://www.lloydsbankinggro up.com/investors/fixed-income	Non-cumulative Convertible 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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability See in the properties of t	Non-cumulative Convertible 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 Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a No n/a	Non-cumulative Convertible 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 Optional at the discretion of UK Resolution Authority Common Equily Tier 1 Lloyds Banking Group See below Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent non-viability Senior Non-Perferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt n/a Ne No	Non-cumulative Convertible Statutory bail-in by Uk resolution authority at point of non-vability Fully or Partially At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equily Tier! Lloyds Banking Group Statutory bail-in by UK resolution authority at point of non-vability Fully or Partially Permanent fully Structura Senior Non-Preferred debt ranking junior to Dated Tier 2 and senior to Senior Preferred Ne Ne Ne Ne Ne Ne https://www.lloydsbankinggroup.com/investors/fixed-income	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility 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-visibility Fully or Partially Permanent Structura Senior Non-Preferred debi ranking senior to Dated Tier 2 and junior to Senior Preferred debi n/e No

Senior Internal MREL (ii)

Canita	l inst	ruments	main	features

1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plo	Lloyds Bank plo	Lloyds Bank plo	Lloyds Bank plo	Lloyds Bank ple	Bank of Scotland 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	Englist	English (subordination and waiver of right to set of 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)	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		
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a		n/a	n/a	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo 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
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 506	GBP 0	GBP 0	GBP 32	GBP 42	GBP 236	GBP 336	GBP 362
9	Nominal Amount - Currency of Issue (m)	JPY 93,200	USD 1,000	USD 1,390	JPY 5,800	JPY 7,700	AUD 450	JPY 62,000	GBP 362
	- Currency of Reporting (m)	GBP 507	GBP 786	GBP 1,093	GBP 32	GBP 42	GBP 236	GBP 337	GBP 362
9a	Issue price	100	103	100	100		100	100	100
9b	Redemption price	100	100	100	100		100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos	Liability - amortised cost	Liability - amortised cos	Liability - fair value option	Liability - amortised cos
11	Original date of issuance	30/05/2019	20/06/2019	13/09/2019	23/10/2019	23/10/2019	23/10/2019	25/05/2023	25/05/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date:
13	Original maturity date	30/05/2025	12/03/2024	16/08/2023	30/05/2033	14/12/2027	22/11/2027	25/05/2029	25/05/2029
14	Issuer Call	Yes	No	No	No	No	No	25/05/2029 Ontional incurs	Yes
15	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	25/05/2028 - Optional issue call option, redeeming at pa	 25/05/2028 - Optional issue call option, redeeming at pa
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cou	oons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed	Floating	Floating	Floating	Floating	Fixed	Floating
	Coupon rate and any related index	0.970%	4.050%	3M LIBOR + 1.685%	TONA + 1.4921%	TONA + 1.3483%	3M BBSW + 2.18%	1.502%	SONIA + 2.13394%
	Existence of a dividend stopper	No	No	No	No			No.	No.
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandator Mandator	/ Mandator
21	Existence of step up or other incentive to redeem	Nandatory	Manuatory	Maridatory	Nanualon		Manualory	Nandator Na	Nandator
	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	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
	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			n/a	
	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a			n/a	
29	If convertible, specify issuer of instrument it converts into Write-down features	n/a Yes	n/a Yes	n/a Yes	n/a Yes			n/a S	
30	Wille-down leadules	Yes	Yes	Yes	Yes	Yes	Yes	s re:	s res
	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-dowr by UK resolution authority
	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 Partiall	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanen	Permanent	Permanen	Permanen	Permanen
	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a		n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractua	Contractua	Contractua	Contractua	I Contractua	l Contractua
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 deb- ranking senior to Dated Tier 2 and junior to Senior Preferred deb	ranking senior to Dated Tier 2	Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred deb	Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred deb	ranking senior to Dated Tier 2
	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.
37	Non-compliant features	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 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	Priva
3 Governing law(s) of the instrument	English	English	English	English	English	English	English	Englis
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/
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n.
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidate					
7 Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferre					
8 Regulatory capital / MREL value (m)	GBP 104	GBP 809	GBP 0	GBP 0	GBP 73	GBP 297	GBP 365	GBP 63
9 Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 1,000	EUR 600	JPY 37,800	NOK 1,000	CAD 500	CHF 415	EUR 75
- Currency of Reporting (m)	GBP 104	GBP 858	GBP 515	GBP 206	GBP 73	GBP 297	GBP 365	GBP 64
9a Issue price	100	99.44	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 - fair value option					
11 Original date of issuance	23/10/2019	12/11/2019	13/11/2019	23/10/2019	23/10/2019	23/10/2019	23/10/2019	11/01/202
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
13 Original maturity date	15/12/2026	12/11/2025	21/06/2024	14/12/2023	24/01/2028	03/02/2025	04/03/2025	11/01/202
14 Issuer Call	No	Yes	No.	No	No	No.		
15 Optional call date, contingent call dates and redemption amount	n/a	12/11/2024 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	n/a	11/01/2028 - Optional issu call option, redeeming at p
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
Coupons / dividends								
17 Fixed or floating dividend / coupon	Floating	Fixed	Floating	Floating	Floating	Floating	Floating	Fixe
18 Coupon rate and any related index	TONA + 1.2984%	0.650%	3M EURIBOR + 1.15%	TONA + 1.0960%	3M NIBOR + 1.69%	3M CDOR + 1.605%	SARON + 1.3460%	4.650
19 Existence of a dividend stopper	No	No	No	No	No	No	No	N
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandato
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulati
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
24 If convertible, conversion trigger(s)	n/a		n/a	n/a	n/a	n/a		n
25 If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n
26 If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a		n
27 If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	r
28 If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a		r
29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a Yes	n/a	n/a	n Y
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Y
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-dow by UK resolution author					
32 If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partia					
33 If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permane
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
34a Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractu
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 de ranking senior to Dated Tier and junior to Senior Preferre de
35 Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecur					
36 Non-compliant transitional features	No	No	No	No	No	No	No	N
37 Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/
37a Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/

Capital instruments main features								
1 Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank p					
2 Unique Identifier	n/a	n/a	p/a	n/a	n/a	n/a	p/a	n
2a Specifies if the instrument has been publicly or privately placed.	Private	Priva						
3 Governing law(s) of the instrument	English	English	English	English	English	English	English (subordination and waiver of right to set off governed by Scots law)	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.						
Regulatory treatment								
4 Transitional CRR rules	n/a	n/						
5 Post-transitional CRR rules	n/a	n						
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidate					
7 Instrument type	Senior Non Preferred	Senior Non Preferre						
8 Regulatory capital / MREL value (m)	GBP 1,119	GBP 786	GBP 0	GBP 707	GBP 639	GBP 1,317	GBP 659	GBP 18
9 Nominal Amount - Currency of Issue (m)	USD 1,500	USD 1,000	USD 360	USD 1,000	EUR 750	USD 1,675	GBP 659	CHF 21:
- Currency of Reporting (m)	GBP 1,180	GBP 786	GBP 283	GBP 786	GBP 644	GBP 1,317	GBP 659	GBP 189
9a Issue price	99.8	100	100	99.75	100	100	100	10
9b Redemption price	100	100	100	100	100	100	100	10
10 Accounting classification	Liability - amortised cost	Liability - amortised co						
11 Original date of issuance	09/04/2020	22/07/2020	15/10/2020	11/03/2021	13/07/2021	13/07/2021	11/01/2023	02/02/202
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Date
13 Original maturity date	09/07/2025	04/11/2024	16/08/2023	11/05/2027	07/09/2024	27/06/2025	11/01/2029	02/02/202
14 Issuer Call	Yes	No	No	Yes	Yes	Yes	Yes	Ye
15 Optional call date, contingent call dates and redemption amount	09/07/2024 - Optional issuer call option, redeeming at par	n/a	n/a	11/05/2026 - 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	11/01/2028 - Optional issuer call option, redeeming at par	02/02/2026 - Optional issu- call option, redeeming at p
16 Subsequent call dates	n/a	r						
Coupons / dividends 17 Fixed or floating dividend / coupon 18 Coupon rate and any related index	Fixed 4,0200%	Floating SOFR+1.41%	Fixed 1.3000%	Fixed 1.7770%	Fixed 0.1800%	Fixed 1.0980%	Floating SONIA+2.1%	Fixe 2.8950
	4.0200% No.	SOFR+1.41%	1.3000%	1.///0%	0.1800% No	1.0980%	SUNIA+2.1%	2.8950
	Mandatory	NO Manufacture	NO.	Mandatory	Mandatory	Mandatory	NO.	Mandato
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)		Mandatory	Mandatory		,	,	Mandatory	
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory No	Mandatory No.	Mandatory No.	Mandato N
	No Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulativ
	Non-convertible n/a	Non-convertible	Non-convertible n/a	Non-convertible	Non-convertible n/a	Non-convertible	Non-convertible	Non-convertib
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	n/a n/a	n						
	n/a	n						
	n/a	n						
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	n/a	n						
29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	11/a	n
30 Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes.	Ye
31 If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority							
32 If write-down, full or partial	Fully or Partially	Fully or Partia						
33 If write-down, permanent or temporary	Permanent	Permane						
34 If temporary write-down, description of write-up mechanism	n/a	, ciliano						
34a Type of subordination	Contractual	Contractua						
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	
35 Instrument type immediately senior	Senior unsecured	Senior unsecure						
Landar Company	No	No	Ne	No	No	No	No	N
36 Non-compliant transitional features	INU	IN .						
36 Non-compliant transitional features 37 Non-compliant features	n/a	n,						

Capital instruments main features								
1 Issuer	Lloyds Bank Corporate Markets plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plo	Lloyds Bank pl
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 (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	English
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5 Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
7 Instrument type	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 515	GBP 1,100	GBP 1,030	GBP 161	GBP 983	GBP 745	GBP 982	GBP 205
9 Nominal Amount - Currency of Issue (m)	USD 700	GBP 1,100	EUR 1,300	CHF 200	USD 1,250	USD 1,000	USD 1,250	AUD 400
- Currency of Reporting (m)	GBP 550	GBP 1,100	GBP 1,115	GBP 176	GBP 983	GBP 786	GBP 983	GBP 209
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 - fair value option	Liability - amortised cost	Liability - amortised cost 10/03/2022	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	29/10/2021	19/11/2021	19/11/2021	09/02/2022		18/03/2022	06/03/2023	17/03/2023
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date 14 Issuer Call	05/02/2026 Yes	01/04/2026	01/04/2026 Yes	09/02/2029 Yes	16/02/2029 Yes	18/03/2026 Yes	06/03/2029 Yes	17/03/2029 Yes
14 Issuel Call		Ontinual Call Data		res	res	fes	Tes	res
15 Optional call date, contingent call dates and redemption amount	Optional Call Date = 05/02/2025 Reg Call = Yes	Optional Call Date = 01/04/2025 Reg Call = Yes	Optional Call Date = 01/04/2025 Reg Call = Yes	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	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par
	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	J.,	,	3	3	3
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	Florida						
			Fixed	Fixed	Floating	Fixed	Fixed	Fixed to Floating
18 I Coupon rate and any related index		Floating	Fixed	Fixed	Floating	Fixed 3 661%	Fixed 6.0210%	Fixed to Floating
18 Coupon rate and any related index 19 Existence of a dividend stopper	1.9430%	SONIA+0.86%	Fixed 0.3850% No	Fixed 0.7525% No.	SOFR +185bps	3.661%	6.0210%	Fixed to Floating 5.952% / 3m BBSW + 215bps
19 Existence of a dividend stopper	1.9430% No	SONIA+0.86% No	0.3850% No	0.7525% No	SOFR +185bps No	3.661% No	6.0210% No	5.952% / 3m BBSW + 215bps No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	1.9430% No Mandatory	SONIA+0.86% No Mandatory	0.3850% No Mandatory	0.7525% No Mandatory	SOFR +185bps No Mandatory	3.661% No Mandatory	6.0210% No Mandatory	5.952% / 3m BBSW + 215bps No 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)	1.9430% No	SONIA+0.86% No	0.3850% No	0.7525% No	SOFR +185bps No	3.661% No Mandatory Mandatory	6.0210% No	5.952% / 3m BBSW + 215bps No
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	1.9430% No Mandatory Mandatory No	SONIA+0.86% No Mandatory Mandatory No	0.3850% No Mandatory Mandatory No	0.7525% No Mandatory Mandatory No	SOFR +185bps No Mandatory Mandatory No	3.661% No Mandatory Mandatory No	6.0210% No Mandatory Mandatory No	5.952% / 3m BBSW + 215bps No Mandatory
Existence of a dividend stopper Sale 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	1.9430% No Mandatory Mandatory No Non-cumulative	SONIA+0.86% No Mandatory Mandatory No Non-cumulative	0.3850% No Mandatory Mandatory No Non-cumulative	0.7525% No Mandatory Mandatory No Non-cumulative	SOFR +185bps No Mandatory Mandatory No Non-cumulative	3.661% No Mandatory Mandatory No Non-cumulative	6.0210% No Mandatory Mandatory No Non-cumulative	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative
Existence of a dividend stopper 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	1.9430% No Mandatory Mandatory No	SONIA+0.86% No Mandatory Mandatory No	0.3850% No Mandatory Mandatory No	0.7525% No Mandatory Mandatory No	SOFR +185bps No Mandatory Mandatory No	3.661% No Mandatory Mandatory No	6.0210% No Mandatory Mandatory No	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No
Existence of a dividend stopper 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	1.9430% No Mandatory Mandatory No Non-cumulative Non-convertible	SONIA+0.86% No Mandatory Mandatory No Non-cumulative	0.3850% No Mandatory Mandatory No Non-cumulative Non-convertible	0.7525% No Mandatory Mandatory No Non-cumulative Non-convertible	SOFR +185bps No Mandatory Mandatory No Non-cumulative Non-convertible	3.661% No Mandatory Mandatory No Non-cumulative Non-convertible	6.0210% No Mandatory Mandatory No Non-cumulative	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Non-cumulative Non-convertible
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)	1.9430% No Mandatory Mandatory No Non-convertible n/a	SONIA+0.86% No Mandatory Mandatory Mon-cumulative Non-cumulative Non-convertible n/a	0.3850% No Mandatory Mandatory No Non-cumulative Non-convertible	0.7525% No Mandatory Mandatory No Non-cumulative Non-convertible	SOFR +185bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a	3.661% No Mandatory Mandatory No Non-cumulative Non-convertible	6.0210% No Mandatory Mandatory No Non-cumulative Non-convertible	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible
Sixistence of a dividend stopper Sixistence of a dividend stopper Sixistence of a dividend stopper Sixistence of step up or other incentive to redeem	1.9430% No Mandatory Mandatory Mon-cumulative Non-cumulative Non-convertible	SONIA+0.86% No Mandatory Mandatory No Non-cumulation Non-convertible n/a n/a n/a	0.3850% No Mandatory Mandatory Mandatory No Non-cumuleut Non-convertible n/a	0.7525% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	SOFR +185bps No Mandatory Mandatory Mon-cumulative Non-cumulative Non-convertible	3.661% No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a	6.0210% No Mandatory Mandatory Mandatory No Non-cumuletive Non-convertible n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible 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 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	1.9430% No Mandatory Mandatory No Non-counterible Non-convertible n/a n/a	SONIA+0.86% No Mandatory Mandatory Non-conventible n/a n/a n/a	0.3850% No Mandatory Mandatory No Nor-convertible n/a n/a	0.7525% No Mandatory Mandatory Mandatory No Non-cumulent Non-convertible n/a n/a n/a	SOFR +185bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	3.661% No Mandatory Mandatory No Non-cumuletible Non-convetible n/a n/a	6.0210% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a	SONIA+0.86% No Mandatory Mandatory Non-conventible n/a n/a n/a	0.3850% No Mandatory Mandatory Mon-cumulative Non-converible n/a n/a	0.7525% No Mandatory Mandatory Non-conventible n/a n/a	SOFR +185bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a	3.661% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a	6.0210% No Mandatory Mandatory Mon-comunitative Non-comunitative Non-convertible n/a n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Non-convertible Non-convertible n/a
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	SONIA+0.86% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n//a n/a n/a	0.3850% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	0.7525% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	SOFR +185bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a	3.661% No Mandatory Mandatory Mon-cumulative Non-convertible n/d n/a n/a	6.0210% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory No Non-cumuleti Non-convertible n/a n/a n/a n/a	SONIA+0.86% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a	0.3850% No Mandatory Mandatory No Nor-convertible n/a n/a n/a n/a	0.7525% No Mandatory Mandatory Mon-cumulatory Non-cumulatory Non-convertible Non-convertible n/a n/a n/a n/a n/a	SOFR +185bps No Mandatory Mandatory No Nor-convertible n/a n/a n/a n/a	3.661% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a	6.0210% No Mandatory Mandatory Mon-cumulative Non-cumulative n/a n/a n/a n/a N/a Ves	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Non-cumulative Non-cumulative Non-cumulative n/a n/a n/a n/a n/a yes
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, cully or partially 26 If convertible, conversion rate 27 If convertible, expectly instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down write-down trigger(s)	1.9430% No Mandatory Mandatory Mon-cumulative Non-convertible n/a	SONIA+0.86% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a	0.3850% No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a r/a Contractual right to write-down	0.7525% No Mandatory Mandatory Mon-cumulative Non-convertible n/a	SOFR +185bps No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a Contractual right to write-down	3.661% No Mandatory Mandatory No Non-cumulative Non-convertible n/a	6.0210% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a system Non-convertible Non-c	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a r/a convertible n/a
Existence of a dividend stopper	1.9430% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a convertible n/a	SONIA+0.86% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially	0.3850% No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a Non-convertible Non-convertible Non-convertible n/a n/a n/a n/a Pyes Contractual right to wire-down by UK resolution authority Fully or Partially	0.7525% No Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a n/a n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially	SOFR +185bps No Mandatory Mandstory Non-convertible Non-convertible n/a n/a n/a n/a n/a frain fr	3.661% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a N/a UK resolution authority Fully or Partially	6.0210% No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a Ves Contractual right to wife-down by UK resolution authority Fully or Partially	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Mon-conventible Non-convertible n/a n/a n/a n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially
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, cully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down, write-down trigger(s) 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary	1.9430% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/va n/a n/a n/a n/a cumulative Contractual right to write-down by UK resolution authority	SONIA+0.86% No Mandatory Mandatory Mandatory Mon-cumulative Non-convertible n//a n/a n/a n/a n/a n/a n/a contractual right to write-down by UK resolution authority	0.3850% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a Non-convertible convertible n/a n/a n/a N/a N/a N/a Vess Contractual right to write-down by UK resolution authority	0.7525% No Mandatory Mandatory Mandatory No-cumulative Non-convertible n/a n/a n/a n/a n/a n/a v/a Contractual right to write-down by UK resolution authority	SOFR +185bps No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a Convertible Non-convertible n/a n/a n/a Non-convertible Non-convert	3.661% No Mandatory Mandatory Mandatory No Non-currelative Non-convertible n/da n/a n/a n/a n/a n/a Oxive Contractual right to write-down by UK resolution authority	6.0210% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a ves Contractual right to write-down by UK resolution authority
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a cumulative Non-convertible n/a n/a n/a p/a n/a n/a p/a und n/a p/a und n/a und n/a und	SONIA+0.86% No Mandatory Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a system Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	0.3850% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	0.7525% No Mandatory Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a under Non-convertible n/a	SOFR +185bps No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a Pressel Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	3.661% No Mandatory Mandatory Mandatory No Non-currelative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/	6.0210% No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a Ves Contractual right to wife-down by UK resolution authority Fully or Partially	5.952% / 3m BBSW + 215bps No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a p/se Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a convertible n/a	SONIA+0.86% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially	0.3850% No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a Non-convertible Non-convertible Non-convertible n/a n/a n/a N/a Figure 1 Ves Contractual right to wire-down by UK resolution authority Fully or Partially	0.7525% No Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a n/a n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially	SOFR +185bps No Mandatory Mandstory Non-convertible Non-convertible n/a n/a n/a n/a n/a frain fr	3.661% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a N/a UK resolution authority Fully or Partially	6.0210% No Mandatory Mandatory No Non-convertible Non-convertible n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Mon-conventible Non-convertible n/a n/a n/a n/a Ves Contractual right to write-down by UK resolution authority Fully or Partially
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, conversion rate 26 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, permanent or temporary 34 If temporary write-down, description of write-up mechanism 34b Ranking of the instrument in normal insolvency proceedings	1.9430% No Mandatory Mandatory Mon-curvettible Non-convertible	SONIA+0.86% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	0.3850% No Mandatory Mandatory Mon-convertible Non-convertible	0.7525% No Mandatory Mandatory Non-cumulative Non-convertible results	SOFR +185bps No Mandatory Mandatory Mon-conventible Non-convertible Non-convertible n/a n/a n/a n/a n/a propertible Non-convertible results re	3.661% No Mandatory Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	6.0210% No Mandatory Mandatory Mandatory Mon-convertible Non-convertible Non-convertible n/a n/a n/a n/a n/a Pa Contractual right low wire-down by UK resolution authority Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Mon-conventible Non-convertible Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
19	1.9430% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Resolution authority Senior Non-Prefered debt senior unsecured	SONIA+0.86% No Mandatory Mandatory Mandatory Mon-cumulative Non-commulative Non-convertible n/a	0.3850% No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a py Kesolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially Accountered alebt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	0.7525% No Mandatory Mandatory Mandatory Mon-cumulative Non-convertible Non-co	SOFR +185bps No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a py Kesolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred delt ranking senior to Dated Tier 2 and junior to Senior Posted Tier 2 and junior to Senior Preferred debt	3.661% No Mandatory Mandatory Mon-countaint Non-countaint Non-convertible Non-	6.0210% No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a Non-convertible n/a n/a n/a n/a n/a n/a n/a sy Yes Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Mandatory Non-convertible Non-convertible Non-convertible n/a	SONIA+0.86% No Mandatory Mandatory Mon-convertible Non-convertible Non-preferred debt Senior unsecured No	0.3850% No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a Non-convertible n/a n/a n/a n/a Persolution authority Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Prefered Senior unsecundo	0.7525% No Mandatory Mandatory No Non-cumulative Non-convertible And	SOFR +185bps No Mandatory Mandatory Mon-convertible Non-convertible n/a n/a n/a n/a n/a n/a Possible Non-convertible n/a n/a n/a n/a n/a Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferered Senior unsecured	3.661% No Mandatory Mandatory Non-convertible Non-preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	6.0210% No Mandatory Mandatory Monotory Monotory Monotory Monotory Non-converible	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Mon-comulative Non-comulative No
19 Existence of a dividend stopper	1.9430% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Resolution authority Senior Non-Prefered debt senior unsecured	SONIA+0.86% No Mandatory Mandatory Mandatory Mon-cumulative Non-commulative Non-convertible n/a	0.3850% No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a py Kesolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Fully or Partially Accountered alebt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	0.7525% No Mandatory Mandatory Mandatory Mon-cumulative Non-convertible Non-co	SOFR +185bps No Mandatory Mandatory No Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a py Kesolution authority Fully or Partially Permanent n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred delt ranking senior to Dated Tier 2 and junior to Senior Posted Tier 2 and junior to Senior Preferred debt	3.661% No Mandatory Mandatory Mon-countaint Non-countaint Non-convertible Non-	6.0210% No Mandatory Mandatory Mon-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/a n/a	5.952% / 3m BBSW + 215bps No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Non-convertible n/a n/a n/a n/a n/a n/a n/a Contractual right to write-down by UK resolution authority Fully or Partially Permanent n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Perferred debt Senior unsecured

Capital instruments main features		5 1 15 1 11						
1 Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plo	Lloyds Bank plc	Bank of Scotland p
2 Unique Identifier	n/a	n						
2a Specifies if the instrument has been publicly or privately placed.	Private	Priva						
3 Governing law(s) of the instrument	English	English (waiver of right to set off governed by Scots law)	English	English (waiver of right to set off governed by Scots law)	English	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination ar waiver of right to set of governed by Scots lav
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.						
Regulatory treatment								
4 Transitional CRR rules	n/a	n/a		n/a	n/a	n/a		
5 Post-transitional CRR rules	n/a	n,						
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	So
7 Instrument type	Senior Non Preferred	Senior Non Preferre						
8 Regulatory capital / MREL value (m)	GBP 624	GBP 726	GBP 257	GBP 285	GBP 882	GBP 880	GBP 907	GBP 1,02
9 Nominal Amount - Currency of Issue (m)	JPY 115,100	GBP 726	AUD 500	GBP 285	EUR 1,000	GBP 880	USD 1,250	GBP 1,02
- Currency of Reporting (m)	GBP 626	GBP 726	GBP 262	GBP 285	GBP 858	GBP 880	GBP 983	GBP 1,02
9a Issue price	100	100	100	100	100	100	100	10
9b Redemption price	100	100	100	100			100	10
10 Accounting classification 11 Original date of issuance	Liability - fair value option 26/05/2022	Liability - amortised cost 26/05/2022	Liability - fair value option 10/06/2022	Liability - amortised cost 10/06/2022	Liability - fair value option 13/10/2022	Liability - amortised cost 13/10/2022	Liability - fair value option 11/08/2022	Liability - amortised co 11/08/202
11 Original date of issuance 12 Perpetual or dated	26/05/2022 Dated	26/05/2022 Dated	10/06/2022 Dated	10/06/2022 Dated	13/10/2022 Dated	13/10/2022 Dated	Dated	Date
13 Original maturity date	26/05/2028	26/05/2028	10/06/2027	10/06/2027	24/08/2030	24/08/2030	11/08/2033	11/08/203
14 Issuer Call	20/03/2020 Yes	20/00/2020 Yes	Yes	Yes	24/00/2000 Yes	Z-1/00/2030	11/00/2000 Vac	11/00/200
14 Issuer Can	163	163	163	163	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date
	26/05/2027 Ontional incurs	26/05/2027 Optional income	10/06/26 Ontional incurs call	10/06/26 Ontional incurs call	24/08/2029	24/08/2029	11/08/2032	11/08/203
15 Optional call date, contingent call dates and redemption amount	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	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Ye
	call option, redeeming at par	can option, redeeming at par	option, redeeming at par	option, redeeming at par	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	
40 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100
16 Subsequent call dates	n/a	n n						
Coupons / dividends								
17 Fixed or floating dividend / coupon	Fixed	Floating	Fixed to Floating	Floating	Fixed	Floating	Fixed	Floatin
18 Coupon rate and any related index	1.397%	SONIA + 1.931%	5.541%	SONIA + 1.858%	5.506%	SONIA+2.536%	5.126%	SONIA+2.374
19 Existence of a dividend stopper	No.	No.	0.54176 No	No.	0.3007a	No.	5.120% No.	SOMPATE:ST4
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandato						
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandato						
21 Existence of step up or other incentive to redeem	No	N						
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulativ						
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
24 If convertible, conversion trigger(s)	n/a	n						
25 If convertible, fully or partially	n/a	n						
26 If convertible, conversion rate	n/a	n						
27 If convertible, mandatory or optional conversion	n/a	n						
28 If convertible, specify instrument type convertible into	n/a	n						
29 If convertible, specify issuer of instrument it converts into	n/a	n/a		n/a	n/a	n/a		
30 Write-down features	Yes	Y						
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-dov by UK resolution author				
32 If write-down, full or partial	Fully or Partially	Fully or Partia						
33 If write-down, permanent or temporary	Permanent	Permane						
34 If temporary write-down, description of write-up mechanism	n/a	n,						
34a Type of subordination	Contractual	Contractua						
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 de ranking senior to Dated Tier and junior to Senior Preferre de
35 Instrument type immediately senior	Senior unsecured	Senior unsecure						
36 Non-compliant transitional features	No	N						
37 Non-compliant features	n/a	n,						
		n/a	n/a	n/a	n/a	n/a	n/a	n.

Capital instruments main features

1	Issuer	Lloyds Bank pl
2	Unique Identifier	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private
3	Governing law(s) of the instrument	Englisl
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
Regi	ulatory treatment	
4	Transitional CRR rules	n/a
5	Post-transitional CRR rules	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated
7	Instrument type	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 104
9	Nominal Amount - Currency of Issue (m)	AUD 200
	- Currency of Reporting (m)	GBP 105
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liability - amortised cos
11	Original date of issuance	17/03/2023
12	Perpetual or dated	Dated
13	Original maturity date	17/03/2029
14	Issuer Call	Yes
15	Optional call date, contingent call dates and redemption amount	17/03/2028 - Optional issue call option, redeeming at pa
16	Subsequent call dates	n/a

17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	3M BBSW + 2.15%
19	Existence of a dividend stopper	No
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
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
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 Dated Tier 2 and junior to 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

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