LLOYDS BANKING GROUP PLC

CAPITAL INSTRUMENTS AND ELIGIBLE LIABILITIES - MAIN FEATURES REPORT

31 DECEMBER 2023

Capital Instruments and Eligible Liabilities - Main Features Report

Supplement to the Lloyds Banking Group 2023 Year-End Pillar 3 Disclosures

This Capital Instruments and Eligible Liabilities - Main Features Report supplements the Lloyds Banking Group 2023 Year-End Pillar 3 Disclosures, available from www.lloydsbankinggroup.com/investors/financial-downloads.html. The report has been prepared in accordance with the Disclosure section 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

Equ						
Capi	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3	Governing law(s) of the instrument	Scottish	English	English	Scottish	Scottish
3а	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Regu	latory treatment					
4	Transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5	Post-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Solo	Sub-consolidated	Solo
7	Instrument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8	Regulatory capital value (m)	GBP 6,358	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9	Nominal Amount - Currency of Issue (m)	GBP 6,358	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
	- Currency of Reporting (m)	GBP 6,358	GBP 1,574	GBP 370	GBP 3,778	GBP 5,847
9a	Issue price	-	-	1	-	-
9b	Redemption price	-	-	1	-	-
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	-	-	1	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	-	-	1	-	-
	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	1	-	-
16	Subsequent call dates	-	-	1	-	-
	oons / dividends					
17	Fixed or floating dividend / coupon	-		-	-	-
18	Coupon rate and any related index	-	-	1	-	-
	Existence of a dividend stopper	-	-	-	-	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-	-		-	-
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	-	-	-	-	-
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-		-	-	-
25	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-		-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-
28	If convertible, specify instrument type convertible into	-		-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-
34a		Statutory	Statutory	Statutory	Statutory	Statutory
34b	Ranking of the instrument in normal insolvency proceedings	-	<u> </u>	-	-	-
35	Instrument type immediately senior	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	-	-	-	-	-
37a	Hyperlink to the prospectus of the issuance	-	-	-	-	

Additional Tier 1

Canital	instruments	main	footure

1	al instruments main features								
	ssuer	Lloyds Banking Group plc	Lloyds Banking Group						
2	Unique Identifier	GB00B3KS9W93	GB00B3KSB238	GB00B3KSB568	USG5533WAA56 /	US539439AE93 /	XS1043545059	XS1043552261	XS2575900977
					US539439AC38	US539439AF68			
2a	Specifies if the instrument has been publicly or privately placed.	Public							
.							English (subordination and	English (subordination and	New York (subordination and
3	Governing law(s) of the instrument	Scottish	Scottish	Scottish	Scottish	Scottish	waiver of right to set off	waiver of right to set off	waiver of right to set off
							governed by Scots law)	governed by Scots law)	governed by Scots law)
	Contractual recognition of write down and conversion powers of resolution	n/a	Contractual						
٠	authorities	100	100	100	1114	100	100	100	Contractada
Regu	atory treatment								
	Transitional CRR rules	Additional Tier 1							
	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated							
7	instrument type	Preference shares	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments				
	Regulatory capital value (m)	GBP 0	GBP 622	GBP 750	GBP 749				
	Nominal Amount - Currency of Issue (m)	GBP 253	GBP 44	GBP 47	USD 49	USD 38	EUR 750	GBP 750	GBP 750
	- Currency of Reporting (m)	GBP 253	GBP 44	GBP 47	GBP 38	GBP 30	GBP 652	GBP 750	GBP 750
_	• • • • • • • • • • • • • • • • • • • •	£0.25 + premium of £0.75 per		£0.25 + premium of £0.75 per	\$0.25+ premium of \$999.75	\$0.25+ premium of \$999.75			
9a	ssue price	Preference Share	Preference Share	Preference Share	per Preference Share	per Preference Share	100	100	100
Оh	Redemption price	n/a	n/a	£1 per Preference Share	\$1,000 per Preference Share	\$1,000 per Preference Share	100	100	100
		Liability - amortised cost	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity				
	Accounting classification			Liability - amortised cost 16/01/2009					
	Original date of issuance	16/01/2009	16/01/2009		16/01/2009	16/01/2009	01/04/2014	01/04/2014	17/01/2023
	Perpetual or dated	Perpetual							
	Original maturity date	No Maturity							
14	ssuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	Yes	Yes	Yes	Yes
T				Optional Call Date =	Optional Call on any date				
		Optional Call Date = No	Optional Call Date = No	15/09/2024	01/10/2035	21/05/2037	27/06/2025	27/06/2029	between 27/03/2028 &
16	Optional call date, contingent call dates and redemption amount	Reg Call = No	Reg Call = Yes	Reg Call = Yes	27/09/2028 inclusive				
.5	Sprionar can date, comingent can dated and redemption diriodit	Tax Call = No	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes				
		Redemption Price = n/a	Redemption Price = n/a	Redemption Price = £1 per	Redemption Price = \$1,000	Redemption Price = \$1,000	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes
				Preference Share	per Preference Share	per Preference Share	Redelliption Filice = 100 /s	redempator Frice = 100%	Redemption Price = 100%
									Any day in the period six
									months before any subsequent
16	Subsequent call dates	n/a	n/a	Every 5 years	Any Dividend Payment Date	Any Dividend Payment Date	Every 5 years	Every 5 years	Reset Date (27/03/2028 (the
		The state of the s		, ,	, ,	, ,			"First Reset Date") and each
									fifth anniversary thereafter)
_									
	ons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed to Floating	Fixed to Floating	Fixed	Fixed	Fixed
17 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%	8.5000%
17 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
17 18 19	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%	8.5000%
17 18 19 20a	Exed 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
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fluly 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 Fully discretionary
17 18 19 20a 20b	Fixed or floating dividend / coupon Quopon rate and any related index Existence of a dividend stopper ulty discretionary, partially discretionary or mandatory (in terms of timing) "Ligy 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
17 18 19 20a 20b	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Fluly 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 No Non-cumulative	4.9470% No Fully discretionary Fully discretionary	7.8750% No Fully discretionary Fully discretionary	8.5000% No Fully discretionary Fully discretionary
17 18 19 20a 20b 21 22	Fixed or floating dividend / coupon Quopon rate and any related index Existence of a dividend stopper ulty discretionary, partially discretionary or mandatory (in terms of timing) "Ligy 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 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 No Non-cumulative Convertible	6.6570% Yes Partially discretionary Partially discretionary No 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
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Lifty 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 No Non-cumulative	6.4750% Yes Partially discretionary Partially discretionary No Non-cumulative	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
17 18 19 20a 20b 21 22	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Lifty 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 No Non-cumulative Convertible	6.6570% Yes Partially discretionary Partially discretionary No 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	8.500% No Fully discretionary Fully discretionary No Non-cumulative Convertible
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Lifty 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 Von-cumulative or cumulative Convertible or non-convertible f convertible, conversion trigger(s)	9 2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by utpoint resolution authority at point of non-viability	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4750% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	4,9470% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75%	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls	8.500% Note of the state of th
17 18 19 20a 20b 21 22 23 24	Fixed or floating dividend / couppon Coopon rate and any related index Existence of a dividend stopper (Willy discretionary, partially discretionary or mandatory (in terms of timing) "Willy discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Kon-cumulative or cumulative Convertible or non-convertible fromvertible, conversion triggar(s) fromvertible, conversion triggar(s)	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/s/a	6.4750% Yes 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 Partially discretionary No Non-cumulative Convertible Statutory bair-in by UK resolution authority at point of non-viability naria	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	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	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Fully	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-curruitative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
17 18 19 20a 20b 21 22 23 24	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a dividend stopper Lifty 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 Von-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s)	9 2500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by utpoint resolution authority at point of non-viability	9.7500% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4750% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	6.6570% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory bali-in by UK resolution authority at point of	4,9470% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75%	7.8750% No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls	8.500% Note of the state of th
17 18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend / couppon Coopon rate and any related index Existence of a dividend stopper (Willy discretionary, partially discretionary or mandatory (in terms of timing) "Willy discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Kon-cumulative or cumulative Convertible or non-convertible fromvertible, conversion triggar(s) fromvertible, conversion triggar(s)	9.2500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability	9.7500% Yes Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/s/a	6.4750% Yes 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 Partially discretionary No Non-cumulative Convertible Statutory bair-in by UK resolution authority at point of non-viability naria	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	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	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Fully	8.500% No Fully discretionary Fully discretionary Fully discretionary No Non-curruitative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully
17 18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Lifty 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 cumulative Convertible or non-convertible Convertible, conversion trigger(e) f convertible, fully or partially Convertible, fully or partially	9.2500% Yes: Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Convertible Statutory ball-in by UK resolution authority at point of non-viability n/a ///a	6.4750% Yes Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Convertible Statutory ball-in by UK resolution authority at point of non-visibility n/a n/a/a	6.4130% Yes Partially discretionary Partially discretionary Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability non-viability	6.6570% Yess Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Convertible Statutory ball-in by UK resolution authority at point of non-visibility n/a	4.9470% Noto Fully discretionary Fully discretionary Fully discretionary Non-cumulative Conversible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Fully 6.07.68	7.8750% Not Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully E0.633	8.500% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7.5% Fully £0.633
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Livily discentionary, partially discretionary or mandatory (in terms of timing) Livily discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other insentive to redeem Kon-cumulative or cumulative Convertible, conversion triggar(s) Convertible, conversion triggar(s) Convertible, conversion rate Convertible, conversion rate	9.2500% Yese Partially discretionary Partially discretionary 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	9.7500% Yeses Partially discretionary 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 n/a	6.4750% Yese Partially discretionary 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	6.4.130% Yese Partially discretionary Partially discretionary Partially discretionary Non Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability n n/a n/a	6.6570% Yese Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory ball-in by UK resolution authority at point of non-viability nd n/a n/a	4.9470% No No Fully discretionary Fully discretionary No Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below Fully E0.768 Mandatory	7.8750% No. No. Fully discretionary Fully discretionary Fully discretionary Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls Fully £0.633 Mandatory)	8.500% Noo Fully discretionary Fully discretionary Fully discretionary Non-cumulative Conventible Lloyds Banking Group's fully loaded CET1 ratio fall bulk Fully £0.633 Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend / couppon Quopon rate and any related index Existence of a dividend stopper Livy discentionary, partially discretionary or mandatory (in terms of timing) Livy discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Von-cumulative or cumulative Convertible, conversion triggar(s) Convertible, conversion triggar(s) Convertible, dily or partially Convertible, conversion rate Convertible, pacify instrument type convertible into Convertible, specify instrument type convertible into	9 2500% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Satutory basi-nb yu Kr resolution authority alpoint of non-visibility nin nin nin nin nin nin nin	9.7500% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory basi-in by UK resolution authority alpoint of n/a n/a n/a n/a n/a n/a	6.4750% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Statutory basi-in by UKr resolution authority alpoint of n/a n/a n/a n/a n/a	6 4130% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Statutory basin by Utr resolution authority at point of non-visability nita nita nita nita nita nita	6 6570% Yes Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Convertible Convertible Convertible resolution authority al point of n/a n/a n/a n/a n/a n/a	4 947059 Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Loyds Banking Group's fully loaded CET1 ratio falls below 78% 60.788 Mandatory Common Equily Tier1 Lloyds Banking Group fo	7.8150% No. Fully discretionary Fully discretionary Fully discretionary No. Non-cumulative Loyds Banking Group's fully loaded CET1 ratio falls below 7.8% £0.633 CMandatory Common Equity Tier1 Loyds Banking Group fo	8.500% Not 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
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17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	irised or floating dividend / couppon Zoopon rate and any related index zistence of a dividend stopper Luly discretionary, partially discretionary or mandatory (in terms of timing) Luly discretionary, partially discretionary or mandatory (in terms of timing) Luly discretionary, partially discretionary or mandatory (in terms of amount) Cultification of steps up or other incontrible to redeem Von-cumulative or cumulative for convertible, conversion trigger(s) I convertible, providence or conversion for convertible, partially for convertible, partially instrument by somewrithe for convertible, partially instrument by convertible into for convertible, partially instrument by convertible into for convertible, partially instrument by convertible into for the down, manufactory or group or convertible into for the down, manufactory or partial furthed-down, for partial furthed-down, for partial furthed-down for parti	9 2500% Partially discretionary Partially discretionary Non-cumulative Non-cumulative Statutory Statutory Resolution authority at point of non-viability nia nia nia See below Statutory ball-int yu Kore resolution authority application nia nia nia nia nia nia nia nia nia ni	9.7500% Partially discretionary Partially discretionary No Non-cumulative Statutory Partially discretionary No Non-cumulative resolution authority at point of non-visibility risa risa risa see below Statutory bail-inty yit resolution authority at point of risa risa risa risa risa risa risa risa	6 A150% Partially discretionary Partially discretionary No Non-cumulative Non-cumulative Statutory Statutory air point of non-visibility resolution authority air point of non-visibility n/si n/si See below Statutory bail-in by UK resolution authority air point of non-visibility n/si n/si n/si n/si n/si n/si n/si n/si	6 4130% Pertially discretionary Partially discretionary Partially discretionary Non-conditative Statutory belief by UK resolution authority at point of non-viability resolution authority at point non-viability non-viability non-viability proference shares ranking na	6 65070% Partially discretionary Partially discretionary Partially discretionary Non-cumulative Non-cumulative Statutory Statutory at point of non-viability nin nin See below Statutory ball-int by KK resolution authority at point of nin nin nin nin nin nin nin nin nin ni	4 9470% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-crudiative Non-crudiative Non-crudiative George Statis Lloyds Banking Group is fully loaded CET1 ratio falls below 67.788 Mandatory 7% Fully 67.788 Mandatory 7% Fully No No Non-crudiative Non-crudia	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative No Non-cumulative No Non-cumulative No Non-cumulative No No Non-cumulative No	B. 5,000% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Convertible Loyds Banking Convertible Loyds Banking Convertible Coded CET1 ratio falls below 7 % Fully E0,833 Mandatory 7 % Common Equity Tier 1 Lloyds Banking Group pic n/a n/a n/a Common Equity Tier 1 Lloyds Banking Group pic Undated Tier 2 Undated Tier 2 Undated Tier 2 Undated Tier 2 No n/a
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17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	Fixed or floating dividend / couppen Zoopon rate and any related index Existence of a dividend stopper Livily discretionary, partially discretionary per amendatory (in terms of timing) Livily discretionary, partially discretionary or mandatory (in terms of timing) Livily discretionary, partially discretionary or mandatory (in terms of amount) Existence of slap up or other incentive to redeem Exocumulative or commendative Convertible or concurrentible Convertible, possible or non-convertible Convertible, possible or non-convertible Convertible, possible or partially Convertible, conversion rate Convertible, possible, prinstrument type convertible into Convertible, specify instrument type only instrument type or write-down, write-down, flat Write-down, flat or partial Write-down, parmament or temporary Temporary write-down discretification Sanking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant features Non-compliant features Non-compliant features Non-compliant features	9 2800/9 Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Statutory Statutory and point of resolution authority at point of resolution authority at point of right of rig	9.7500% Partially discretionary Partially discretionary Partially discretionary No Non-cumulative Statutory Statutory Partially discretionary No Non-cumulative resolution authority at point of resolution authority re	6 A150% Partially discretionary Partially discretionary Partially discretionary Partially discretionary Partially discretionary Non-cumulative Convertible Statutory basin by UK resolution authority at point of non-viability rida rida Sale below Statutory basin by UK resolution authority at point of resolution of resoluti	6 43190% Pertially discretionary Partially discretionary Partially discretionary Non-cumulative Non-cumulative Conventible Statuture Resolution authority at point of non-viability nia nia nia See below Statutory basi-ni by LW, resolution authority at point of nia	6 65070% Partially discretionary Partially discretionary Partially discretionary Non-curulative Non-curulative Statutory Partially discretionary Non-curulative resolution authority at point of non-viability night nig	4 9470% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Conventible Conventible Loyds Banking Conventible Loyds Banking Control Type Fully Common Equity Tier 1 Lloyds Banking Group be not	7.8750% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-cumulative Convertible Lloyds Banking Convertible Lloyds Banking Control Research Re	B 5,000% Fully discretionary Fully discretionary Fully discretionary No Non-curulative Contrevent Lights Banking Coop profit Loyds Banking Coop profit Coop of the

	tal instruments main features	1 1	Lloyds Bank Corporate	Lloyds Bank Corporate			1		
1	Issuer	Lloyds Banking Group plc	Lioyas Bank Corporate Markets pic	Lioyas Bank Corporate Markets plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland pl
2	Unique Identifier	US539439AG42	n/a	n/a	US539439AU36	US53944YAJ29	XS2080995405	n/a	n
	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Public	Public	Public	Private	Priva
_	,,,,,	New York (subordination and			New York (subordination and	New York (subordination and	New York (subordination and		English (subordination
3	Governing law(s) of the instrument	waiver of right to set off	English	English	waiver of right to set off	waiver of right to set off	waiver of right to set off	English	provisions governed I
	= ::	governed by Scots law)	-	=	governed by Scots law)	governed by Scots law)	governed by Scots law)	-	Scottish lav
	Contractual recognition of write down and conversion powers of resolution	Contractual	n/a	n/a	Contractual	Contractual	Contractual	n/a	n
	authorities	Contractan	100		Contractada	Contractaci	Contractada	100	
	latory 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
	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo	Solo		Consolidated	Consolidated	Solo and Sub-consolidated	So
	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments		Other Equity Instruments		Other Equity Instruments	Other Equity Instrumen
	Regulatory capital value (m)	GBP 1,008	GBP 219	GBP 300	GBP 1,137	GBP 396	GBP 500	GBP 497	GBP 35
9	Nominal Amount - Currency of Issue (m)	USD 1,675	EUR 250	USD 400	USD 1,500	USD 500	GBP 500	GBP 500	GBP 35
	- Currency of Reporting (m)	GBP 1,315	GBP 217	GBP 314	GBP 1,177	GBP 392	GBP 500	GBP 500	GBP 3
а	Issue price	100	100	100	100	100	100	99.3	10
ж	Redemption price	100	100	100	100	100	100	100	10
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equi
	Original date of issuance	07/04/2014	25/05/2018	25/05/2018	10/10/2018	19/06/2019	20/11/2019	20/11/2019	17/01/20
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetu
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Matur
	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NO Matur Y
7	associ con suspect to prior supervisory approval il required						Optional Call on any date	Optional Call on any date	
		Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	Optional Call Date =	between 27/12/2024 &	between 27/12/2024 &	Optional Call Date
		27/06/2024	25/05/2028	25/05/2025	27/09/2025	27/06/2026	27/06/25 inclusive	27/06/25 inclusive	27/03/20
5	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	D C-II - V	Reg Call = Yes	Reg Call = Ye
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Ye
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 1009
^			4 0 0 101				27/06/30 and every 5	27/06/30 and every 5	
ь	Subsequent call dates	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	years thereafter	years thereafter	Any Coupon Payment Da
oup	ions / dividends								
7	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Fixed	Fixed	Fixed	Fixed	Floatin
8	Coupon rate and any related index	7.5000%	3M EUR LIBOR +489bps	SOFR+4.46%	7.5000%	6.7500%	5.1250%	5.7300%	SONIA+5.025
	Existence of a dividend stopper	No	No	No	No.	No	No	No	N
	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 discretionar
ЭЬ	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 discretional
1	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	N
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative		Non-cumulative	Non-cumulativ
	Convertible or non-convertible	Convertible	Non-convertible	Non- convertible	Convertible	Convertible	Convertible	Non-convertible	Non-convertib
~	CONTRACTOR OF HOMEOMETRIC	Lloyds Banking Group's fully	THOTT-COTHCTUDIC	Troil conference	Lloyds Banking Group's fully	Lloyds Banking Group's fully	Lloyds Banking Group's fully	TOT CONTUINE	TOT CONTOUR
4	If convertible, conversion trigger(s)	loaded CET1 ratio falls below	n/a	n/a	loaded CET1 ratio falls below	loaded CET1 ratio falls below	loaded CET1 ratio falls below	n/a	n.
7	a contratable, contratable angula)	7%			7%	7%	7%	100	
5	If convertible, fully or partially	Fully	n/a	n/a	Fully	Fully		n/a	n
	If convertible, conversion rate	\$1.056	n/a	n/a		\$0.803	£0.633	n/a	n
	If convertible, mandatory or optional conversion	Mandatory	n/a	n/a		Mandatory	Mandatory	n/a	n
	If convertible, specify instrument type convertible into	Common Equity Tier 1	n/a	n/a		Common Equity Tier 1	Common Equity Tier 1	n/a	n
	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	n/a	n/a		Lloyds Banking Group plc		n/a	n
U	Write-down features	No	Yes	Yes	No	No	No	Yes	Ye
			I DOM plate and falled	I DOM -INI- 6-II- 1 1 1				Lloyds Bank Pic's solo and/or	Bank of Scotland Pic's sol
	If write-down, write-down trigger(s)	n/a	LBCM pic's solo fully loaded CET1 ratio falls below 7%	LBCM pic's solo fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a	sub-consolidated fully loaded	fully loaded CET1 ratio fall
1	. 55 17		CETT ratio falls below 7%	C⊏ I1 ratio falls below 7%				CET1 ratio falls below 7%	below 7
31									Fi
	K								
32	If write-down, full or partial	n/a	Full	Full		n/a		Full	
12	If write-down, permanent or temporary	n/a	Permanent	Permanent	n/a	n/a	n/a	Permanent	Permane
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a	Permanent n/a	Permanent n/a	n/a n/a	n/a n/a	n/a n/a	Permanent n/a	Permane n
2 3 4	If write-down, permanent or temporary	n/a n/a Contractual	Permanent n/a Contractual	Permanent n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	n/a n/a Contractual	Permanent n/a Contractual	Permane n Contractua
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a Contractual Subordinated debt qualifying	Permanent n/a Contractual Subordinated debt qualifying	Permanent n/a Contractual Subordinated debt qualifying	n/a n/a Contractual Subordinated debt qualifying	n/a n/a Contractual Subordinated debt qualifying	n/a n/a Contractual Subordinated debt qualifying	Permanent n/a Contractual Subordinated debt qualifying	Permane n Contractus Subordinated debt qualifyir
32 33 34 4a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permane n Contractus Subordinated debt qualifyir as AT1 ranking junior
32 33 34 4a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permane n Contractus Subordinated debt qualifyi as AT1 ranking junior Undated Tier 2 and senior
32 33 34 4a 4b	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 A Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	n/a And Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	n/a Andra/a Contract/a Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to	Permane n Contractus Subordinated debt qualifyi as AT1 ranking junior Undated Tier 2 and senior
32 33 34 4a 4b	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 Prior to conversion trigger	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	n/a n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	n/a n/a n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to	Permane Contractus Subordinated debt qualifyin as AT1 ranking junior Undated Tier 2 and senior CET
2 3 4 4 4a 4b	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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	Permanent Na Contracture Contracture Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	Permanent Na Contractive Contractive Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to; ET1 Prior to conversion trigger Undated Tier 2	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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to EET1 Undated Tier 2	Permane Contractur Subordinated debt qualifyir as AT1 ranking junior Undated Tier 2 and senior CE Undated Tier 2 Undated Tier
2 3 4 1a 1b	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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 No	Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	Permanent N ² Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 on to conversion trigger Undated Tier 2 No	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.	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Permane r Contractu Subordinated debt qualifyi as AT1 ranking junior Undated Tier 2 and senior CE Undated Tier
2 3 4 lia lib	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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	Permanent Na Contracture Contracture Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	Permanent Na Contractive Contractive Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	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 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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to EET1 Undated Tier 2	Permani Contractu Subordinated debt qualify as AT1 ranking junior Undated Tier 2 and senior CE Undated Tier
32 33 34 4a 4b	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 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	Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	Permanent N ² Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 Undated Tier 2 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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 n/a	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Permane Contractur Subordinated debt qualify) as AT1 ranking junior Undated Tier 2 and senior CE Undated Tier
32 33 34 4a 4b	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 Contractual Subordinated debig as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 in ho n/a https://www.lloydsbankinger	Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	Permanent N ² Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	n/a n/a Contractual Subordinated debt (qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Prior to conversion tittli Prior to conversion tittli No Na https://www.ilovdsbankinggr	n/a Contractual Contractual Subordinated debt qualifying as AT1 renking jurior to Undated Tier 2 and senior to CET1 Prior to conversion tingger Undated Tier 2 Undated Tier 2 Lindated Tier	n/a n/a Contractual Subordinated def denking jurior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 Indated Tier 3 No n/a https://www.lloydsbankinggr	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Permane Contractue Subordinated debt qualifyir as AT1 ranking junior Undated Tier 2 and senior CET Undated TIER
32 33 34 4a 4b 35 36	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 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	Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No	Permanent N ² Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2	n/a n/a Contractual Subordinated debt qualifying as AT1 ranking Junior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Undated Tier 2 Undated Tier 2 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 Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 n/a	Permanent n/a Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Undated Tier 2 No	Permane Contractus Subordinated debt qualifyir as AT1 ranking junior Undated Tier 2 and senior Undated Tier Undated Tier N
332 333 34 44a 44b 335 336 337	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 Contractual Subordinated debig as AT1 ranking junior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 in ho n/a https://www.lloydsbankinger	Permanent Na Contractual Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	Permanent n/ac Contractual Subordinate detait qualifying as AT1 ranking junior to Undated Tier 2 and senior to Undated Tier 2 and senior to CET1 Dated Tier 2 No n/a	n/a n/a Contractual Subordinated debt (qualifying as AT1 ranking jurior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 and senior to Undated Tier 2 Prior to conversion tittli Prior to conversion tittli No Na https://www.ilovdsbankinggr	n/a Contractual Contractual Subordinated debt qualifying as AT1 renking jurior to Undated Tier 2 and senior to CET1 Prior to conversion tingger Undated Tier 2 Undated Tier 2 Lindated Tier	n/a n/a Contractual Subordinated def denking jurior to Undated Tier 2 and senior to CET1 Prior to conversion trigger Undated Tier 2 Undated Tier 2 Indated Tier 3 No n/a https://www.lloydsbankinggr	Permanent Ra Contractual Subordinated debt qualifying as AT1 ranking jurior to Undated Tier 2 and senior to CET1 Undated Tier 2 No n/a	Permaner Permaner Contractus Subordinated debt qualifying as AT1 and purior tundated Tier 2 and serior tundated Tier 2 undated Tier 2 undated Tier 2 undated Tier 2 undated Tier 0 undat

Capi	al instruments main features								
1	Issuer	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a							
2a	Specifies if the instrument has been publicly or privately placed.	Private							
3	Governing law(s) of the instrument	English	English (subordination provisions governed by Scottish law)	English	English	English (subordination provisions governed by Scottish law)	English	English	English
За	Contractual recognition of write down and conversion powers of resolution	n/a							
n	authorities latory treatment	1							
	Transitional CRR rules	Additional Tier 1							
5	Post-transitional CRR rules	Additional Tier 1							
6	Post-transitional CRR rules Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Additional Her 1 Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Additional Her 1	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
	Instrument type	Other Equity Instruments							
	Regulatory capital value (m)	GBP 1.152	GBP 1.200	GBP 383	GBP 687	GBP 1.000	GBP 500	GBP 750	GBP 300
	Nominal Amount - Currency of Issue (m)	USD 1.500	GBP 1,200	USD 500	EUR 750	GBP 1,000	GBP 500	GBP 750	GBP 300
	- Currency of Reporting (m)	GBP 1,177	GBP 1,200	GBP 392	GBP 652	GBP 1,000	GBP 500	GBP 750	GBP 300
9a	Issue price	100	100	100	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Shareholders' Equity							
11	Original date of issuance	19/12/2019	19/12/2019	27/01/2020	27/06/2020	04/12/2020	15/06/2021	22/06/2021	22/06/2021
	Perpetual or dated	Perpetual							
	Original maturity date	No Maturity							
	Issuer Call subject to prior supervisory approval if required	Yes							
14	issuel Cali subject to prior supervisory approvar ir required	168					Optional Call on any date		
		Optional Call Date = 27/9/2025	Optional Call Date =	between 15/09/2026 &	Optional Call Date =	Optional Call Date =			
		Reg Call = Yes	19/12/2024	27/06/2026	27/06/2025	27/03/2026	15/12/2026 inclusive	27/06/2029	22/06/2026
15	Optional call date, contingent call dates and redemption amount	Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes Tax Call = Yes
		Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%	Redemption Price = 100%				
			Redemption Price = 100%	Redemplion Price = 100%					
16	Subsequent call dates	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date	15/12/31 and every 5 years thereafter	Every 5 years	Every 5 years
	ons / dividends Fixed or floating dividend / coupon								
		Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Floating	Floating
	Coupon rate and any related index	5.6200%	4.9400%	5.1450%	5.9400%	SONIA+4.95%	4.6900%	SONIA + 4.33%	Floating SONIA + 4.17%
19	Coupon rate and any related index Existence of a dividend stopper	5.6200% No	4.9400% No	5.1450% No	5.9400% No	SONIA+4.95% No	4.6900% No	SONIA + 4.33% No	SONIA + 4.17% No
	Coupon rate and any related index	5.6200%	4.9400%	5.1450%	5.9400%	SONIA+4.95%	4.6900%	SONIA + 4.33%	
19 20a 20b	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)	5.6200% No Fully discretionary Fully discretionary	4.9400% No Fully discretionary Fully discretionary	5.1450% No Fully discretionary Fully discretionary	5.9400% No Fully discretionary Fully discretionary	SONIA+4.95% No Fully discretionary Fully discretionary	4.6900% No Fully discretionary Fully discretionary	SONIA + 4.33% No Fully discretionary Fully discretionary	SONIA + 4.17% No
19 20a 20b 21	Coupon rate and any related index Edistance of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of firming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	5.6200% No Fully discretionary Fully discretionary No	4.9400% No Fully discretionary Fully discretionary No	5.1450% No Fully discretionary Fully discretionary No	5.9400% No Fully discretionary Fully discretionary No	SONIA+4.95% No Fully discretionary Fully discretionary No	4.6900% No Fully discretionary Fully discretionary No	SONIA + 4.33% No Fully discretionary Fully discretionary No	SONIA + 4.17% No Fully discretionary Fully discretionary No
19 20a 20b 21 22	Coupon rate and any related index Estatence of a divident 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-camulative or camulative	5.6200% No Fully discretionary Fully discretionary No Non-cumulative	4.9400% No Fully discretionary Fully discretionary No Non-cumulative	5.1450% No Fully discretionary Fully discretionary No Non-cumulative	5.9400% No Fully discretionary Fully discretionary No Non-cumulative	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative	4.6900% No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative
19 20a 20b 21 22 23	Coupon rate and any related index Extenten 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	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	4.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible
19 20a 20b 21 22 23 24	Coupon rate and any related index Estatence of a divident disoper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other honorthive to redeem Non-camulative or comunative Convertible or non-convertible (if convertible, conversion triggers)	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	4.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	5.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a
19 20a 20b 21 22 23 24 25	Coupon rate and any related index Extense 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 on non-convertible If convertible, conversion triggar(s) If convertible, conversion triggar(s) If convertible (so pro partially)	5.6200% No. Fully discretionary Fully discretionary No. Non-cumulous Non-convertible n/la n/la	4.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.9400% Nu Pully discretionary Fully discretionary No Non-cumulative Non-convertible n/la	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/ia	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-complete n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-comvertible n/a n/a	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-comvertible n/la n/la
19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index Extentence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible or non-conventible If convertible, or convention trigger(s) If convertible, or partially If convertible, or partially If convertible, or partially	5.6200% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	4.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	5,9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-comulative Non-convertible n/a n/a	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a
19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentrive to redeem Non-cumulate or comunitative If convertible, or cumulative If convertible, conversion trigger(s) If convertible, top partially If convertible, conversion rate or partially If convertible, conversion rate If convertible, and control or partially If convertible, mandatory or optional conversion	5.6200% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la	4.9400% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	5.1450% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	5,940% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	SONIA+4.95% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a	4.6900% No Fully discretionary Fully discretionary No Non-cumulative Non-conventible n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/la n/la n/la	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a
19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related indixe Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of stee up or other incentive to redeem Non-commission or commission Conventials or non-conventible I conventible, or open conventible I conventible, or open conventible I conventible, or open conventible I conventible, conventible, particularly I conventible, conventible procursion I conventible, particularly I conventible, particularly I conventible, particularly I conventible procurs plantament type conventible I conventible procurs plantam	5.6200% Note Fully discretionary Fully discretionary Fully discretionary Note Non-comulative Non-commulative note note note note note note note not	4.9400% Note Fully discretionary Fully discretionary Note Non-comutative Non-comvetible n/a n/a n/a n/a	5.1450% Note Fully discretionary Fully discretionary Note Non-commutative Non-convertible n/a n/a n/a n/a	5,9400% Noto Fully discretionary Fully discretionary Noto Non-convertible n/a n/a n/a n/a	SONIA-4,05% Note Note Fully discretionary Fully discretionary Note Non-conventible non-conventible note note note note note note note not	4.6900% Noto Fully discretionary Fully discretionary Noto Non-countulative Non-conventible n/la n/la n/la n/la	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-convertible Non-convertible n/a n/a n/a	SONIA + 4.17% No No Fully discretionary Fully discretionary No No Non-convertible n/a n/a n/a n/a
19 20a 20b 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible on convertible If convertible, conversion triggar(s) If convertible, conversion fully or partially If convertible, conversion rate or partially If convertible, conversion rate or partially If convertible, conversion rate or partially If convertible, specify instrument type convertible into If convertible, specify instrument the convertible specify	5.6200% No No Fully discretionary Fully discretionary Non-convertible Non-convertible n/a n/a n/a n/a n/a	4.9400% Noo Fully discretionary Fully discretionary Non Non-cumulative Non-convertible n/a n/a n/a n/a n/a	5.1450% Nio No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	5.9400% No Fully discretionary Fully discretionary Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA-4.95% No. Fully discretionary Fully discretionary Fully discretionary Non-currulative Non-convertible n/a n/a n/a n/a n/a	4.6800% No. Fully discretionary Fully discretionary No. Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	SONIA + 4.33% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a n/a n/a n/a n/a	SONIA + 4.17% No N
19 20a 20b 21 22 23 24 25 26 27 28 29	Coupon rate and any related indixe Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of stee up or other incentive to redeem Non-commission or commission Conventials or non-conventible I conventible, or open conventible I conventible, or open conventible I conventible, or open conventible I conventible, conventible, particularly I conventible, conventible procursion I conventible, particularly I conventible, particularly I conventible, particularly I conventible procurs plantament type conventible I conventible procurs plantam	5.6200% Note Pully discretionary Fully discretionary Fully discretionary Note Non-convertible note note note note note note note not	4 9400% No Fully discretionary Fully discretionary No Non-camulative Non-convertible rich rich rich rich rich rich rich rich	5 st90% No Fully discretionary Fully discretionary No Non-conventible Non-conventible nits nits nits nits No	5 s400% No Fully discretionary Fully discretionary No Non-camulative Non-convertible nin nin nin nin nin nin nin nin nin ni	SONIA+4 95%) No Fully discretionary Fully discretionary No Non-cumulative Non-convertible nits nits nits nits nits Nits Yes	4 6800% No. Fully discretionary Fully discretionary Fully discretionary No. Non-convertible Non-convertible rula rula rula rula rula rula rula rula	SONIA + 4.33% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible rise rise rise rise rise rise rise ris	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative No Non-cumulative non
19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible in on-convertible If convertible, conversion trigger(s) If convertible, or on-convertible If convertible, conversion fully or partially If convertible, conversion rate or convertible If convertible, and partially If convertible, and so partially If convertible, appears If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible is a convertible into If a convertible into	5 6200% Rivity discretionary Fully discretionary No Non-curvative Non-convetible nite nite nite nite nite nite Non-convetible	4 94009) Fully discretionary Fully discretionary No Non-courtialitie Non-	5 .1400% Fully discretionary Fully discretionary No Non-couradaitive Non-convertible n/a n/a n/a n/a n/a n/a n/a Loydis Bank Ptc's you	5 5400% Fully discretionary Fully discretionary No Non-cumulative Non-convertible nita nita nita nita nita nita Non-convertible Non-convert	SONIA-4 95%, No Fully discretionary Fully discretionary No Non-courulative Non-convertible nina nin nin nin solution Non-convertible Solution Non-convertible	4 6900% Fully discretionary Fully discretionary Non-convertible Non-convertible Non-discretionary Nala nala nala nala vial vial	SONIA + 4.35% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la Non-convertible Non-	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-currulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Non-convertible Lioyds Bank PIc's solo and/or
19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible on convertible If convertible, conversion triggar(s) If convertible, conversion fully or partially If convertible, conversion rate or partially If convertible, conversion rate or partially If convertible, conversion rate or partially If convertible, specify instrument type convertible into If convertible, specify instrument the convertible specify	6 6200% Rivity discretionary Fully discretionary Fully discretionary Non-camulative Non-camulative Non-convertible In International Internati	4 94009% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumul	5.1450% Fully discretionary Fully discretionary Fully discretionary Non-causalite Non-converted Non	5 5400% Fully discretionary Fully discretionary Fully discretionary Non-cauties Non-convertion Info I	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary Non-conventible Non-conventible non nin nin nin nin nin nin nin nin nin	4 6900% Fully discretionary Fully discretionary Fully discretionary Non-convention Non-convention India Indi	SONIA + 4.35% No Fully discretionary Fully discretionary Non-commutative vess Lloyds Bank Pic's solo and/or vess Lloyds Bank	SONIA+4.17% No Fully discretionary Fully discretionary No Non-cumulables Non-comulables Ves Lloyds Bank Plic's solo andict Joseph Comulables Lloyds Bank Plic's solo andict Joseph Comulables Lloyds Bank Plic's solo andict Joseph Comulables Non-comulables Non-com
19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible in on-convertible If convertible, conversion trigger(s) If convertible, or on-convertible If convertible, conversion fully or partially If convertible, conversion rate or convertible If convertible, and partially If convertible, and so partially If convertible, appears If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible is a convertible into If a convertible into	5 6200% Rivity discretionary Fully discretionary No Non-curvative Non-convetible nite nite nite nite nite nite Non-convetible	4 94009) Fully discretionary Fully discretionary No Non-courtialitie Non-	5 .1400% Fully discretionary Fully discretionary No Non-couradaitive Non-convertible n/a n/a n/a n/a n/a n/a n/a Loydis Bank Ptc's you	S 9400% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible nina nina nina nina the the Eloyds Bank Pic's solo and/or sub-consolidated fully loaded CETT ratio falls below 7%	SONIA-4 95%, No Fully discretionary Fully discretionary No Non-conveilable Non-converible nin nin nin nin nin nin nin nin nin ni	4 6900% Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.35% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/la n/la n/la n/la n/la n/la Non-convertible Non-	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-curvalative Non-convertible nina raia raia raia raia curvalative Lioyets Bank Pit's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible in on-convertible If convertible, conversion trigger(s) If convertible, or on-convertible If convertible, conversion fully or partially If convertible, conversion rate or convertible If convertible, and partially If convertible, and so partially If convertible, appears If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible into If a convertible is a convertible into If a convertible is a convertible into If a convertible into	6 6200% Rivity discretionary Fully discretionary Fully discretionary Non-camulative Non-camulative Non-convertible In International Internati	4 94009% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumul	5.1450% Fully discretionary Fully discretionary Fully discretionary Non-causalite Non-converted Non	5 5400% Fully discretionary Fully discretionary Fully discretionary Non-cauties Non-convertion Info I	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary Non-conventible Non-conventible non nin nin nin nin nin nin nin nin nin	4 6900% Fully discretionary Fully discretionary Fully discretionary Non-convention Non-convention India Indi	SONIA + 4.35% No Fully discretionary Fully discretionary Non-commutative vess Lloyds Bank Pic's solo and/or vess Lloyds Bank	SONIA+4.17% No Fully discretionary Fully discretionary No Non-cumulables Non-comulables Ves Lloyds Bank Plic's solo andict Joseph Comulables Lloyds Bank Plic's solo andict Joseph Comulables Lloyds Bank Plic's solo andict Joseph Comulables Non-comulables Non-com
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible up convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion and the convertible and the convert	5 620095 Read Service	4 94009) Fully discretionary Fully discretionary No Non-countainive Non-convertible Non-conve	5 .1490/y Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertible Non-discretionary Na Na Na Na Na Na Call Ca	S 9400% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible nina nina nina nina the the Eloyds Bank Pic's solo and/or sub-consolidated fully loaded CETT ratio falls below 7%	SONIA-4 95%, No Fully discretionary Fully discretionary No Non-conveilable Non-converible nin nin nin nin nin nin nin nin nin ni	4 6900% Fully discretionary Fully discretionary No Non-cumulative Non-convertible n/a	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary No Non-convetible	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-curvalative Non-convertible nina raia raia raia raia curvalative Lioyets Bank Pit's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related indixe Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of stee up or other incentive to redeem Non-camufative or comutative Conventible or non-conventible If conventible, convention ratigatery If conventible, or partially If conventible, convention rate If conventible, conventible, mandatory or optional convension If conventible, specify instrument type conventible into If conventible, specify instrument yet occurrent into White-down features If write-down, write-down trigger(s) If write-down, full or partiall	5 6200% Fully discretionary Full Lloyds Bank Plat's solo andro CET1 ratio falls below 76 Full	4 940095 Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-	5.1450% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative n/a n/a n/a n/a n/a n/a n/a Loyda Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full	5 5400% Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative n/a n/a n/a n/a n/a n/a n/a n/a n/a Loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 76 Full	SONIA-4 95%. No Fully discretionary. Fully discretionary. Fully discretionary. Non-commutative. Non-commuta	4 6900% Fully discretionary Fully discretionary Fully discretionary Non-commutate Non-commutate Non-commutate nina nina nina nina nina nina nina nin	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Vise Litydis Bank Pic's solo andior sub-consolidated fully loaded CET1 ratio falls below 7% Full	SONIA + 4.17% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative nin nin nin nin nin nin nin nin nin ni
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Convertible up convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion and the convertible and the convert	6 500005 Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative nin nin nin nin nin nin nin nin nin ni	4 5400% Fully discretionary Fully discretionary Fully discretionary Non-camulative Non-camulati	5 .1450% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-con	S 5400% Fully discretionary Fully discretionary No Non-cumulative Non-convertible nina nina nina nina nina consolidated fully loaded CCET1 ratio falls below 7% Full Full CCET1 ratio falls below 7% Full Full Full Full Full Full Full Ful	SONIA-4 95%. No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible nile nile nile nile nile nile nile ni	4 6900% Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-converti	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible No	SONIA+ 4.17% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative n/a
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	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-cumiliary Non-cumiliary Non-cumiliary In convention or convention In convention (support or the convention or convention) It convention fully or partially It convention, convention full convention It convention, support instrument type convention It convention, support instrument type convention It convention, support instrument type convention If white-down full convention, support instrument in convents with If write-down, full or partial If write-down, remainent or temporary It full temporary wite-down disaction of write-up mechanism	5 6200% Fully discretionary Full Full Full Full Full Full Full Ful	4 5400% Fully discretionary Fully discretionary Fully discretionary Non-camulative Non-camulati	5.1450% Fully discretionary Fully discretionary Fully discretionary Non-comutative Non-conventible Ves CET1 ratio falls below 7% Full Permanent Non-conventible Full Permanent	5 5400% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible Ves Loyds Bank Pic's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7% Full Permanent	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary Non-comutative Non-convertible Non	4 6900% Fully discretionary Fully discretionary Non-countering Non	SONIA + 4.35% No Fully discretionary Fully discretionary No Non-convertible N	SONIA+ 4.17% No Fully discretionary Fully discretionary No-conventible Non-conventible Non-co
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related indix Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stee up or other incentive to redeem Non-camufalities or components Conventible or conditionary Conventible or conditionary If conventible, or controller If conventible, or controller If conventible, conventible in If conventible, conventible, and If conventible, specify instrument type conventible into If with-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, description of write-up mechanism Type of subordination	5 620009 Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible nin nin nin nin nin nin nin nin nin ni	4 940095 Fully discretionary Fully discretionary Fully discretionary Non-cameratible Non-cameratible Non-cameratible n/a n/a n/a n/a n/a n/a n/a n/a Non-cameratible Non-came	5.1450% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-convertible n/a	5 5400% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-camulative Full Permanent Subcriticated debt qualifying as ATT antique junior to	SONIA-4 95% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-camulative	4.6900% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible View Licyds Bank Pic's solo andior View Licyds Bank Pic's solo andior Solo-convertible Solo-convertible Full Permanent Solo-convertible Subordinated debt qualifying as ATT anding junior to	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non	SONIA+ 4.17% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative nina nina nina nina nina nina nina nin
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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-cumiliary Non-cumiliary Non-cumiliary In convention or convention In convention (support or the convention or convention) It convention fully or partially It convention, convention full convention It convention, support instrument type convention It convention, support instrument type convention It convention, support instrument type convention If white-down full convention, support instrument in convents with If write-down, full or partial If write-down, remainent or temporary It full temporary wite-down disaction of write-up mechanism	6 500009 Fully discretionary Fully discretionary Fully discretionary No Non-controllative Non-controllative Non-controllative Non-controllative Non-controllative Non-controllative Non-controllative Non-controllative Non-controllative Sub-conscilationaria fully lasteded CET1 ratio fails below "N Full Permanent Sub-controllationaria full program Sub-controllationaria Sub-c	4 94009/s No Fully discretionary Fully discretionary No Non-comulative Non-convertible Non-con	5.1400% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-con	5 5400% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Sub-convertible Permanent CET1 ratio also added Permanent CET4 ratio also before 7% CET3 ratio also before 7% CET4 ratio also before 7% CONDITIONAL CONTROLLED CONTROLLE	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible	A 6900% Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-con	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary No Non-convetible	SONIA + 4.17% No Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related indix Extentence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of step up or other incentive to redeen Non-cumulative or cumulative Convertible or non-convertibles If convertible, or convertibles If convertible, or convertibles If convertible, or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger(s) If write-down, full or partial If write-down, discription of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	5 6200% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-convertible nin nin nin nin nin nin nin nin nin ni	4 540095 Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible	5.1450% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-commentative	5 5400% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-cumulative Non-cumulative n/a	SONIA-4 95%. No Fully discretionary. Fully discretionary. Fully discretionary. Fully discretionary. Mon-cumulative Non-cumulative Non-cumulative nita nita nita nita nita nita nita nita	4 6900% Fully discretionary Fully discretionary Fully discretionary Non-commercial Non-commercial Non-commercial nina nina nina nina nina nina nina n	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary Mon-cumulative Non-cumulative Non-convertible No	SONIA + 4.17% No Fully discretionary Fully discretionary Fully discretionary Non-cumulative Non-
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Coupon rate and any related index Estatence of a dividend stopper Fully discretelonary, partially discretelonary or mandatory (in terms of timing) Fully discretelonary, partially discretelonary or mandatory (in terms of timing) Fully discretelonary, partially discretelonary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Conventible up or conventible If conventible, conventible in the conventible in the conventible, conventible in the conventible in the conventible, conventible in the conventib	5 620090 Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-conventible Non-co	4 94009/s Fully discretionary Fully discretionary Fully discretionary No Non-convolative Non-conventible Non-	5 1460% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-con	5 5400% Fully discretionary Fully discretionary Fully discretionary No Non-conveilable Non-convertible Non-co	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible	A 6900% Fully discretionary Fully discretionary Fully discretionary No Non-convetible Non-convet	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertib	SONIA + 4.17% No Fully discretionary Fully discretionary Fully discretionary No Non-convolitible Non-convertible Non-convertib
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a 35 36	Coupon rate and any related index Estatence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Estatence of stee up or other incentive to redeem Non-camufalities or composition Convertible or condition Convertible or condition Convertible, or controller If convertible, specify instrument type convertible into If write-down, full or partial If write-down, permanent or temporary If the programy write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-complaint transitional features	5 6200% Fully discretionary Full Permanent Full Full Permanent Subordinated debt qualifying as AT1 anting junior to Industried Fully Gaded Full Contractual Subordinated debt qualifying as AT1 anting junior to Industried Fully Gaded Full Cett 1 Undated Full Cett Undated Full Cett Full Cett Full Cett Full Cett Full Cett Full Cett Full Full Cett Full Full Cett Full Full Full Full Full Full Full Full	4 94009/s No Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-c	5.1450% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Mon-commutative Non-commutative Non-c	5 5400% Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible Non-co	SONIA-4 95%. No Fully discretionary. Fully discretionary. Fully discretionary. Mon-camulative. Non-camulative. Non-camulative	4 6900% Fully discretionary Fully discretionary Fully discretionary Non-cumulation Non-cumulation Non-converted No	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary Non-commertible Non-commertible Non-commertible Non-commertible nina nina nina nina nina nina nina nin	SONIA+4.17% No Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a 35 36 37	Coupon rate and any related index Estatence of a dividend stopper Fully discretelonary, partially discretelonary or mandatory (in terms of timing) Fully discretelonary, partially discretelonary or mandatory (in terms of timing) Fully discretelonary, partially discretelonary or mandatory (in terms of amount) Estatence of step up or other incentive to redeem Non-cumulative or cumulative Conventible up or conventible If conventible, conventible in the conventible in the conventible, conventible in the conventible in the conventible, conventible in the conventib	5 620090 Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-conventible Non-co	4 540095 Fully discretionary Fully discretionary Fully discretionary Fully discretionary Non-cameratible Non-c	5 1460% Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Non-con	5 5400% Fully discretionary Fully discretionary Fully discretionary No Non-conveilable Non-convertible Non-co	SONIA-4 95%, No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible	A 6900% Fully discretionary Fully discretionary Fully discretionary No Non-convetible Non-convet	SONIA + 4.35% No Fully discretionary Fully discretionary Fully discretionary No Non-convertible Non-convertib	SONIA+ 4.17% No Fully discretionary Fully discretionary Fully discretionary No Non-cumulative Non-convertible Infa Infa Infa Infa Infa Infa Infa Infa

Cani	tal instruments main features				
1	Issuer	Lloyds Banking Group	Lloyds Banking Group	Lloyds Bank plc	Lloyds Bank Corporate
2	Unique Identifier	XS2529511722	US53944YAV56	n/a	Markets plo
2a	Specifies if the instrument has been publicly or privately placed.	A32329311722 Public	Public	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off	New York (subordination and waiver of right to set off	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	governed by Scots law) Contractual	governed by Scots law) Contractual	n/a	n/a
Rem	ilatory treatment				
	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	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Solo and Sub-consolidated	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 750	GBP 1,028	GBP 750	GBP 289
9	Nominal Amount - Currency of Issue (m)	GBP 750	USD 1,250	GBP 750	USD 350
	- Currency of Reporting (m)	GBP 750	GBP 981	GBP 750	GBP 275
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	26/10/2023
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
		Optional Call on any date between 27/09/2027 &	Optional Call on any date between 27/09/2029 &	Optional Call on any date between 27/03/2028 &	Optional Call on any date between 27/09/2029 &
		27/03/28 inclusive	27/03/2030 inclusive	27/09/2028 inclusive	27/03/2030 inclusive
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes			
		Tax Call = Yes			
		Redemption Price = 100%			
		Any day in the period six	Any day in the period six	Any day in the period six	
			months before any subsequent	months before any subsequent	
16	Subsequent call dates	Reset Date (27/03/2028 (the	Reset Date (27/03/2030 (the	Reset Date (27/03/2028 (the	Any Coupon Payment Date
.0	oubsequent our dutes	"First Reset Date") and each	"First Reset Date") and each	"First Reset Date") and each	741y Ocupon i dyment bate
		fifth anniversary thereafter)	fifth anniversary thereafter)	fifth anniversary thereafter)	
	nons / dividends	· · · · · ·	, ,		
	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	8.5000%	8.0000%	8.8160%	SOFR + 522bps
19		8.3000 is	No.	0.0100 A	No.
20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20h	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.		
22	Non-cumulative or cumulative	Non-cumulative			
23				Non-cumulativa	No
			Non-cumulative	Non-cumulative	No Non-cumulative
	Convertible or non-convertible	Convertible	Non-cumulative Convertible		No
24	Convertible or non-convertible If convertible, conversion trigger(s)	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below	Non-cumulative	No Non-cumulative
	If convertible, conversion trigger(s)	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Non-cumulative Non-convertible n/a	Non-cumulative Non-convertible
25	If convertible, conversion trigger(s) If convertible, fully or partially	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully	Non-cumulative Non-convertible n/a n/a	Non-cumulative Non-convertible n/a
25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761	Non-cumulative Non-convertible n/a n/a n/a	Non-cumulative Non-convertible n/a n/a
25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory	Non-cumulative Non-convertible n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a
25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, manulatory or optional conversion If convertible, manulatory or optional conversion If convertible, specify instrument type convertible into	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	Non-cumulative Convertible Lloyds Banking Group's fible Ideaded CET1 ratio falls below 7% Fully 80.761 Mandatory Common Equity Tier 1	Non-cumulative Non-convertible n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a
25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, monotonic rate If convertible, monotonic rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below F-48 £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plo	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a
25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, manulatory or optional conversion If convertible, manulatory or optional conversion If convertible, specify instrument type convertible into	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully £0.633 Mandatory Common Equity Tier 1	Non-cumulative Convertible Lloyds Banking Group's fible Ideaded CET1 ratio falls below 7% Fully 80.761 Mandatory Common Equity Tier 1	Non-cumulative Non-convertible n/a	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a n/
25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, monotonic rate If convertible, monotonic rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below F-48 £0.633 Mandatory Common Equity Tier 1 Lloyds Banking Group plo	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 7% Fully \$0.761 Mandatory Common Equity Tier 1 Lloyds Banking Group plc	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible Non-convertible nila nila nila nila nila Lloyds Bank Corporate Markets pic's solo and/or solo- consolidated fully loaded
25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Withe-down features If write-down, write-down trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below GET4 ratio falls below Fully English GET4 ratio falls below GET4 ratio falls below GET4 ratio falls below GET4 ratio falls below GET4 ratio falls fully full falls full full full full full full full f	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75% Fully 8,7761 Mandatory Common Equity Tier 1 Lloyds Banking Group pic	Non-cumulative Non-convertible rifa rifa rifa rifa rifa rifa rifa rifa	Non-cumulative Non-convertible n/a n/a n/a n/a n/a n/a n/a Corporate Lioyds Bank Corporate
25 26 27 28 29 30 31	if convertible, conversion trigger(s) Foonwelthis, fully or partially Foonwelthis, conversion rate If convertible, conversion rate If convertible, manufatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument of convertible into If write-down, write-down trigger(s) If write-down, full or partial	Lloyds Banking Group's fully loaded CET1 ratio falls below fully loaded CET1 ratio fall shelow fully f	Non-cumulative Convertible Lloyds Banking Group's tilly loaded CET1 ratio falls below Fig. Syrigh Sor761 Mandatory Common Equity Tier 1 Lloyds Banking Group for No	Non-cumulative Non-convertible Non-convertible non non non non non non non non non no	Non-cumulative Non-cumulative Non-convertible Non-convertible non non non non non non non non non no
25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Withe-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	Lloyds Banking Group's fully loaded CET1 ratio falls below GET4 ratio falls below Fully English GET4 ratio falls below GET4 ratio falls below GET4 ratio falls below GET4 ratio falls below GET4 ratio falls fully full falls full full full full full full full f	Non-cumulative Convertible Lloyds Banking Group's fully loaded CET1 ratio falls below 75/s Fully 80.701 00.701 Lloyds Banking Group ple Lloyds Banking Group ple No n/a	Non-cumulative Non-convertible n/a Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	No Non-cumulative Non
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger(s) Foorwethis, four or partially Foorwethis, conversion cate Foorwethis, more conversion in the conversion in the convertible manufactory or optional conversion Foorwethis, sepacity instrument type convertible into Foorwethis, sepacity instrument type convertible into Foorwethis, sepacity instrument are convertible into Foorwethis, sepacity instrument and instrument it converts into With-down with-down trigger(s) If write-down, with-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent of temporary If write-down, permanent or temporary If write-down, permanent or temporary	Loyds Banking Group's fully loaded CET I ratio falls below for Strain St	Non-cumulative Lloyds Banking Group's fully loaded CET1 ratio falls below 75, 76, 76 Mandal Tratio falls below 75, 76, 76 Mandal Tratio falls below 10, 76, 76, 76, 76, 76, 76, 76, 76, 76, 76	Non-cumulativie Non-cumulativi	Non-convertible Updat Bank Corporate Updat Bank Corporate CET1 ratio falls below %2 CET1 ratio falls below %2 Full Permanent
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, 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 Withe-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	Ucyds Banking Group's fally loaded CET i ratio falls below 7½, Fully with a common fall below 7½, Fully with a common Equity Tet 1. Common Equity Tet 1. Ucyds Banking Group pic 1. Ucyds Banking Group pic 1. I cyds 1.	Non-cumulative Convertible Loyds Banking Group's fully loaded CET1 ratio falls below 78 So 761 Mandatory Common Equity Tier 1 Lloyds Banking Group for pic Lloyds Banking Group pic n/a n/a n/a n/a Contractual	Non-cumulative Non-convertible Non-convertible nits nits nits nits nits nits nits nits	Non-convertible Non-convertibl
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger(s) Foorwethis, four or partially Foorwethis, conversion cate Foorwethis, more conversion in the conversion in the convertible manufactory or optional conversion Foorwethis, sepacity instrument type convertible into Foorwethis, sepacity instrument type convertible into Foorwethis, sepacity instrument are convertible into Foorwethis, sepacity instrument and instrument it converts into With-down with-down trigger(s) If write-down, with-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent of temporary If write-down, permanent or temporary If write-down, permanent or temporary	Loyds Banking Group's fully loaded CET I ratio falls below for Strain St	Non-cumvertible Lloyds Banking Group's belay loaded CET1 ratio falls belay loaded CET1 ratio falls folly loaded CET2 ratio falls Support Common Equity Lloyds Banking Group ic Lloyds Banking Group ic Lloyds Banking Group ic n/a n/a 7/a 7/a Subordinated deta qualifying Subordinated deta qualifying Lloydset Transity group ic Llodded Tex et qualifying Lloydset Text qua	Non-cumulativie Non-cumulativi	Non-cumulative Non-convertible
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger(s) Formershibe, fully or partially Formershibe, removement or the Formershibe, removement or the Formershibe, manufactery or optional conversion Formershibe, specify instrument type convertible into Formershibe, specify instrument type convertible into Formershibe, specify instrument to convertible into Formershibe, specify instrument or convertible into Formershibe, specify instrument if converts into With-down, with-down trigger(s) If write-down, full or partial Formershipe show, full or partial Formershipe show, description of write-up mechanism Type of subordination	Ucyds Banking Group's fally loaded CET1 ratio falls below 17th 18th 18th 18th 18th 18th 18th 18th 18	Non-cumulative Convertible Loyds Barking Group's fully loaded CET1 ratio falls below Fully So, 761 So, 761 So, 761 Loyds Barking Group fully Loyds Barking Group pic Common Equity Tier 1 Loyds Barking Group pic No Na	Non-cumulative Non-convertible	Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible nini nini nini nini nini nini nini ni
25 26 27 28 29 30 31 32 33 34 34a 34b	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, more conversion rate If convertible, more conversion rate If convertible, specify instrument type convertible into If convertible, specify insure of instrument if convertible into If convertible, specify issure of instrument if convertible into If write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If theroperary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	Ucyste Banking Group's fully loaded CET I ratio falls below 17/4, Fully source of the CET I ratio falls below 27/4, Fully 30.633 Mandatory Common Equally Ter 1 Loyds Banking Group be No	Non-cumvertible Lloyds Banking Group's belay loaded CET1 ratio falls belay loaded CET1 ratio falls folly loaded CET2 ratio falls Support Common Equity Lloyds Banking Group ic Lloyds Banking Group ic Lloyds Banking Group ic n/a n/a 7/a 7/a Subordinated deta qualifying Subordinated deta qualifying Lloydset Transity group ic Llodded Tex et qualifying Lloydset Text qua	Non-cumulative Non-convertible	Non-comutative Non-convertible Non-convertible Non-convertible In International Intern
25 26 27 28 29 30 31 32 33 34 34a 34b	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, intervenien rate If convertible, manual conversion If convertible, specify instrument type convertible into If write-down, features If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If therefore, yet memory write-down, description of write-up mechanism Type of subconfassion Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features	Usyds Banking Group's fally loaded CET I ratio falls below Fig. Fully loaded CET I ratio falls below Fig. Fully with the Common Equity Tet I Usyds Banking Group pit Usyds Banking Group pit Only Review Fig. Full Fig. Fig. 10 in 16 in 1	Non-cumulative Convertible Loyds Barking Group's fully loaded CET1 rato falls below So.761 So.761 Mandatory Common Equity Terr Lloyds Banking Group 56 No	Non-cumulative Non-convertible	Non-comutative Non-convertible
25 26 27 28 29 30 31 32 33 34 34a 34b 35 36 37	If convertible, conversion trigger(s) #convertible, only or partially #convertible, conversion rate #convertible, conversion rate #convertible, conversion rate #convertible, secondly instrument type convertible into #convertible, secondly instrument type convertible into #convertible, secondly instrument at convertible into #write-down, write-down trigger(s) # write-down, write-down trigger(s) # write-down, permanent or temporary # temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior	Ucyds Barking Group's fully loaded CET i ratio falls below for form of the full fall for fall for fall for fall for fall for fall fall fall fall fall fall fall fal	Non-cumulative Lloyds Banking Group's fully loaded CET1 ratio falls below Fully Mended CET2 ratio falls below Fully Mended CET3 ratio falls below Fully Mended Fully Lloyds Banking Group pic Lloyds Banking Group pic Lloyds Banking Group pic Annual CET3 Vision Common Equity Vision Vi	Non-cumulative Non-cu	Non-cumulative Non-cu

Tier 2

Cani	Z al instruments main features								
	Issuer	Bank of Scotland plc	Bank of Scotland plo	Lloyds Banking Group plc	HBOS plc	HBOS plc	Lloyds Banking Group	Lloyds Banking Group	Lloyds Bank plc
	Unique Identifier	GB0000394915	GB0005242879	XS0145407507	XS0158313758	XS0214965534		AU3CB0302115	n/a
	Specifies if the instrument has been publicly or privately placed.	Public Public	Public	Public	Public	Public Public		Public	Private
28	Specilies it the instrument has been publicly or privately placed.	Public	Public	English (subordination	Public	Public	Public	Public	FIIVALE
3	Governing law(s) of the instrument	English	English	provisions governed by Scots	English	English	English (waiver of right to set off governed by Scots law)	NSW Australia (with UK bail in recognition language)	English
За	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	law) n/a	n/a	n/a		Contractual	n/a
0	latory treatment	l							
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Ineligible	Ineligible	Ineligible	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated, Sub- consolidated and Solo	Consolidated, Sub- consolidated and Solo	Consolidated	Consolidated and Sub- Consolidated	Consolidated and Sub- Consolidated	Consolidated	Consolidated	Sub-consolidated and Solo
7	Instrument type	Undated subordinated	Undated subordinated	Undated subordinated	Undated subordinated	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
-	Regulatory capital value (m)	liabilities GBP 0	liabilities GBP 0	liabilities GBP 0	liabilities GBP 0	GBP 0	GBP 741	GBP 404	GBP 404
		GBP 14	GBP 15	GBP 10	GBP 9	EUR 441	GBP 741	AUD 750	AUD 750
9	Nominal Amount - Currency of Issue (m)								
	- Currency of Reporting (m)	GBP 14	GBP 15	GBP 10	GBP 9	GBP 383	GBP 750	GBP 400	GBP 400
	Issue price	100	100.165	99.879	99.415	98.876		100	100
	Redemption price	n/a	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
	Original date of issuance	10/06/1991	01/03/1999	28/03/2002	28/11/2002	17/03/2005	02/03/2023	31/08/2023	19/11/2021
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated		Dated	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	18/03/2030	02/06/2033	31/08/2033	07/11/2032
	Issuer Call subject to prior supervisory approval if required	No	No	Yes	Yes	Yes		Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,		Optional Call Date = No	1	Optional Call Date =	Optional Call Date =	Optional Call on any date		Optional Call Date =
1		Optional Call Date = No		Optional Call Date = 7/06/2032			between 02/03/2028 &	31/08/2028	
45	Optional call date, contingent call dates and redemption amount	Reg Call = No	(Perpetual) Reg Call = No	Reg Call = No	28/11/2025 Reg Call = No	18/03/2025 Reg Call = No	02/06/2028 inclusive	Reg Call = Yes	07/11/2027 Reg Call = Yes
15	Uptional call date, contingent call dates and redemption amount	Tax Call = No		Tax Call = Yes				Tax Call = Yes	
		Redemption Price = n/a	Tax Call = No	Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes	T 0 " W	Redemption Price = 100%	Tax Call = Yes
			Redemption Price = 100%		Redemption Price = 100%	Redemption Price = 100%			Redemption Price = 100%
	Subsequent call dates	n/a	n/a	Every 5 years	Any Reset Date	Any Interest Payment Date	n/a	n/a	n/a
Cour	ons / dividends	•				•			
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed to Floating	Fixed	Fixed	Fixed
	Coupon rate and any related index	13.6250%	9.3750%	6.0000%	5.7500%	4.5000%	6.6250%	7.0860%	7.2910%
	Existence of a dividend stopper	No.	No	No	No	No.		No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory		Mandatory	Mandatory
208	rully discretionary, partially discretionary of mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Manuatory	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	Yes	Yes	No	No	No
	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative		Non-cumulative	Non-cumulative
	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible		Convertible	Convertible
23	Convertible of Hori-convertible						Contractival association 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
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
		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a		n/a	n/a
	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a		n/a	n/a
	If convertible, conversion rate If convertible, mandatory or optional conversion	n/a	n/a		n/a				n/a
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	n/a	n/a		n/a			n/a	n/a
	It 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 n/a		n/a n/a	n/a n/a
	It convertible, specity issuer of instrument it converts into Write-down features								
30	Write-gown reatures	See below	See below	See below	See below	See below	Contractival annualities of	See below	See below
1		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	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK
31	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of
1	== **	non-viability	non-viability	non-viability	non-viability	non-viability	resolution authority at point of	resolution authority at point of	non-viability
22	If write-down, full or partial			n/a	n/a	n/a	non-viability	non-viability	
		n/a	n/a						n/a
	If write-down, permanent or temporary	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
34a		Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
	Type of subordination	Contractual				Dated subordinated debt		Dated subordinated debt	Dated subordinated debt
	Type of subordination	Undated subordinated debt	Undated subordinated debt	Undated subordinated debt	Undated subordinated debt				
34b	rype or subordination Ranking of the instrument in normal insolvency proceedings			Undated subordinated debt ranking junior to Dated Tier 2	ranking junior to Dated Tier 2	ranking junior to Senior non-	ranking junior to Senior Holdco.	ranking junior to Senior Holdco	ranking junior to Senior Holdco
34b		Undated subordinated debt	Undated subordinated debt			ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior Holdco.		ranking junior to Senior Holdco and senior to Undated Tier 2
	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	ranking junior to Dated Tier 2 and senior to AT1	ranking junior to Dated Tier 2 and senior to AT1	ranking junior to Senior non- preferred debt and senior to Undated Tier 2	ranking junior to Senior Holdco and senior to Undated Tier 2	ranking junior to Senior Holdco and senior to Undated Tier 2	and senior to Undated Tier 2
35	Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured	and senior to Undated Tier 2 Senior Non-preferred
35 36	Anking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No	and senior to Undated Tier 2 Senior Non-preferred No
35 36	Ranking of the instrument in normal insolvency proceedings instrument type immediately senior	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured	and senior to Undated Tier 2 Senior Non-preferred
35 36	Anking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No	and senior to Undated Tier 2 Senior Non-preferred No
35 36	Anking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No	and senior to Undated Tier 2 Senior Non-preferred No
35 36 37	Ranking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features Non-compliant features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up https://www.lloydsbankinggr	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr	and senior to Undated Tier 2 Senior Non-preferred No n/a
35 36 37	Anking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	and senior to Undated Tier 2 Senior Non-preferred No
35 36 37	Ranking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features Non-compliant features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to ATT Dated Tier 2 No No n/a https://www.lloydsbankinggr oup.com/investors/fixed-income-investors/capital-	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No No No Na https://www.llov/dsbankinger oup.com/investors/fixed-income-investors/capital-	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.llovdsbankinggr oup.com/investors/fixed- income-investors/capital-	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.llovdsbankinggr oup.com/investors/fixed- income-investors/capital-	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/fixed-	and senior to Undated Tier 2 Senior Non-preferred No n/a
35 36 37	Ranking of the instrument in normal insolvency proceedings linstrument type immediately senior Non-compliant transitional features Non-compliant features	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 No n/a https://www.lloydsbankinggr	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Yes Step-up https://www.lloydsbankinggr	ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Step-up https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	ranking junior to Senior Holdco and senior to Undated Tier 2 Senior Unsecured No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	and senior to Undated Tier 2 Senior Non-preferred No n/a

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Capi	tal instruments main features	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Bank plc				
-		US539439AJ80 /	US539439AH25 /						
	Unique Identifier	USG5533WBV84	USG5533WBU02	US53944YAB92	US539439AN92	US539439AM10	US53944YAE32	US539439AW91	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public New York (subordination	Public	Public	Public	Public	Public	Public	Private
3	Governing law(s) of the instrument	provisions governed by Scots	New York (subordination provisions governed by Scots	New York (subordination and waiver of right to set off	New York (subordination provisions governed by Scots	New York (subordination provisions governed by Scots	New York (subordination and waiver of right to set off	New York (subordination and waiver of right to set off	English
"	Covering Law(s) or the month inch	law)	law)	governed by Scots law)	law)	law)	governed by Scots law)	governed by Scots law)	Ligitati
За	Contractual recognition of write down and conversion powers of resolution	Contractual	n/a						
	authorities								
	Ilatory treatment Transitional CRR rules	Tier 2							
	Post-transitional CRR rules	Tier 2							
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated						
7	Instrument type	Dated subordinated liabilities							
8	Regulatory capital value (m)	GBP 0	GBP 8	GBP 515	GBP 493	GBP 375	GBP 965	GBP 808	GBP 807
9	Nominal Amount - Currency of Issue (m)	USD 0	USD 26	USD 1,500	USD 824	USD 1,328	USD 1,500	USD 1,000	USD 1,000
	- Currency of Reporting (m)	GBP 0	GBP 20	GBP 1,177	GBP 647	GBP 1,042	GBP 1,177	GBP 785	GBP 785
	Issue price	99.866	100	99.77	99.866	100	100	100	100
	Redemption price Accounting classification	100 Liability - amortised cost							
	Original date of issuance	01/12/2015	10/12/2015	24/03/2016	14/11/2016	14/11/2016	09/01/2018	15/11/2022	15/11/2022
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	01/12/2045	10/12/2025	24/03/2026	01/12/2045	10/12/2025		15/11/2033	15/11/2033
	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No		Yes	Yes
		Optional Call Date = No	Optional Call on any date between 15/08/2032 &	Optional Call on any date between 15/08/2032 &					
		(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	(Bullet)	15/11/32 inclusive	15/11/32 inclusive
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Reg Call = Yes					
		Redemption Price = 100%	Tax Call = Yes	Tax Call = Yes					
16	Subsequent call dates	n/a	·		n/a			Redemption Price = 100% n/a	Redemption Price = 100% n/a
	pons / dividends	IVa	IVa	liva	II/a	IIId	IVA	Illa	ilia
	Fixed or floating dividend / coupon	Fixed							
	Coupon rate and any related index	5.3000%	4.5820%	4.6500%	5.3000%	4.5820%	4.3440%	7.9530%	8.1330%
	Existence of a dividend stopper	No Mandatory	No						
20a									
	Fully discretionary, partially discretionary or mandatory (in terms of timing)		Mandatory						
	Fully discretionary, parally discretionary or mandatory (in terms of amount)	Mandatory	Mandatory Mandatory						
20b			,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,				
20b 21 22	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	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory	Mandatory		Mandatory
20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory No Non-cumulative Convertible	Mandatory No						
20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Non-cumulative or cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Mandatory No Non-cumulative	Mandatory No Non-cumulative
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Capital instruments main features								
1 Issuer	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank plo
2 Unique Identifier	n/a	n/a	n/a	n/a	n/a	XS2138286229	n/a	n/a
2a Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Public	Private	Private
3 Governing law(s) of the instrument	English	English	English	English	English	English	English	English
3a Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regulatory treatment								
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	Solo	Solo and Sub-consolidated
7 Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8 Regulatory capital value (m)	GBP 130	GBP 314	GBP 214	GBP 150	GBP 49	GBP 251	GBP 305	GBP 669
9 Nominal Amount - Currency of Issue (m)	EUR 150	USD 400	USD 650	JPY 31,300	JPY 10,000	EUR 309	GBP 300	USD 1,175
- Currency of Reporting (m)	GBP 130	GBP 314	GBP 510	GBP 173	GBP 55	GBP 269	GBP 300	GBP 922
9a Issue price	100	100	100	100	100	100	100	100
9b Redemption price	100	100	100	100	100	100	100	100
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	25/05/2018	25/05/2018	30/09/2019	25/11/2019	25/11/2019	16/03/2020	02/03/2023	14/12/2021
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	25/05/2033	25/05/2030	24/03/2026	30/05/2028	15/02/2038	18/03/2030	02/06/2033	14/12/2046
14 Issuer Call subject to prior supervisory approval if required	Yes	Yes	n/a	n/a	n/a	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional Call Date =25/05/2028 Reg Call = Yes Tax Call = Yes	Optional Call Date =25/05/2025 Reg Call = Yes Tax Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes	2028 to (and including) 2 June 2028 Reg Call = Yes	Optional Call Date on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes
	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%	Tax Call = Yes Redemption Price = 100%
16 Subsequent call dates	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a	n/a

								Redemption Price = 100%	Redemption Price = 100%
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a	n/a
	pons / dividends								
	Fixed or floating dividend / coupon	Floating	Floating	Fixed	Fixed		Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	3M EUR LIBOR +220bps	SOFR+2.65%	4.1378%	2.0367%	2.6823%	4.5000%	7.1200%	3.7240%
	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
	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
		Statutory bail-in by UK	Statutory bail-in by UK		Statutory bail-in by UK		Statutory bail-in by UK	Statutory bail-in by UK	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				
_		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, conversion rate	n/a	n/a	n/a	n/a		n/a	n/a	n/a
27		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
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a			n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
		Statutory bail-in by UK	Statutory bail-in by UK		Statutory bail-in by UK			Statutory bail-in by UK	Statutory bail-in by UK
31	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of				resolution authority at point 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
33		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
348	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt		Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non- preferred debt and senior to	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non- preferred debt and senior to
			preferred debt and senior to Undated Tier 2	preferred debt and senior to Undated Tier 2	preferred debt and senior to Undated Tier 2	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	
25	Instrument type immediately senior	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior Unsecured	Undated Tier 2 Senior non-preferred	Undated Tier 2 Senior non-preferred
	Non-compliant transitional features	Seriior non-preferred	oenior non-preferred	Senior non-preferred	Semior non-preferred	oernor non-preferred	Senior Unsecured	oeriior non-preferred	Seriior non-preferred
	Non-compliant transitional reatures Non-compliant features	n/a	n/a	n/a	n/a	n/a		n/a	n/a
3/	Non-compliant features	n/a	n/a	nva	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-	n/a	n/a
							issuance.html		

0	4-1 i4								
	tal instruments main features 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
	Unique Identifier	n/a	XS2265524640	n/a	n/a	n/a	n/a	XS2351166421	n/a
	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
	,,,,,				English (subordination			New York (subordination and	English (subordination
3	Governing law(s) of the instrument	English	English	English	provisions governed by Scottish law)	English	English	waiver of right to set off governed by Scots law)	provisions governed by Scottish law)
За	Contractual recognition of write down and conversion powers of resolution	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	n/a
	authorities	100	110	100	illu.	1170	100	Contraction	100
	alatory treatment			T 0	7 0	T 0	7. 0	T 0	7. 0
	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2			Tier 2	Tier 2	Tier 2	
ь	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
	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
	Regulatory capital value (m)	GBP 264	GBP 580	GBP 422	GBP 1,000	GBP 329	GBP 830	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 269	GBP 1,309	GBP 915	GBP 1,000	GBP 394	GBP 1,177	GBP 500	GBP 500
	Issue price	100	100	100	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	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
		Optional Call Date =	Optional Call Date =	Optional Call Date =		Optional Call Date =		Optional Call on any date	Optional Call Date =
		18/03/2025	03/12/2030	03/12/2030	Optional Call Date = 16/06/26	03/12/2030	Optional Call Date = No	between 15/09/2026 &	24/09/2026
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes	15/12/2026 inclusive	Reg Call = Yes
		Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Tax Call = Yes	Reg Call = Yes	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Redemption Price = 100%	Tax Call = Yes	Redemption Price = 100%
16	Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	Redemption Price = 100%	n/a
	oons / dividends	Any interest r ayment bate	liva	liva	liva	11/8	IVA	IVA	11/8
	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%
	Existence of a dividend stopper	No.	No.	No.	No.	No.	No.	No.	No.
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
		ŕ		,				,	,
	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
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a		n/a	n/a
	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	non-viability	n/a
	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
	**	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt	Dated subordinated debt
244	Panking of the instrument in normal insolvency proceedings	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior non-
34D	Ranking of the instrument in normal insolvency proceedings	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to	preferred debt and senior to
0.5		Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2	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.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-	n/a	n/a	n/a	n/a	https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-	n/a
1			issuance.html					issuance.html	

Capital instruments main features

Capi	tal instruments main features					
1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Banking Group	Lloyds Bank plc	Lloyds Banking Group plc
2	Unique Identifier	US53944YAQ61	n/a	XS2668240844	n/a	US53944YAA10
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Private	Public
		New York (subordination and				New York (subordination and
3	Governing law(s) of the instrument	waiver of right to set off	English	English	English	waiver of right to set off
"	Coverning Law(b) or the instrument	governed by Scots law)	English	English	Lingillari	governed by Scots law)
	Contractual recognition of write down and conversion powers of resolution					
3a	authorities	Contractual	n/a	Contractual	n/a	Contractual
0	ilatory treatment					
		T 0	T 0	T 0		77. 0
4	Transitional CRR rules	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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Solo and Sub-consolidated	Consolidated	Sub-consolidated and Solo	Consolidated
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 163	GBP 1.246	GBP 306	GBP 306	GBP 0
9		USD 1.175	USD 1.750	SGD 500	SGD 500	USD 1.000
9	Nominal Amount - Currency of Issue (m)					
	- Currency of Reporting (m)	GBP 922	GBP 1,374	GBP 297	GBP 297	GBP 785
9a	Issue price	100	100	100	100	99.435
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	14/12/2021	19/11/2021	22/08/2023	19/11/2021	04/11/2014
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	14/12/2046	07/11/2032	22/08/2033	07/11/2032	04/11/2024
14		14/12/2046 Yes	07/11/2032 Yes	22/00/2033 Yes	07/11/2032 Yes	04/11/2024 No
14	Issuer Call subject to prior supervisory approval if required			Yes		
1		Optional Call on any date between 14/09/2041 &	Optional Call Date =	22/08/2028	Optional Call Date =	Optional Call Date = No
1		14/12/2041 inclusive	07/11/2027		07/11/2027	(Bullet)
15	Optional call date, contingent call dates and redemption amount	Reg Call = Yes	Reg Call = Yes	Reg Call = Yes Tax Call = Yes	Reg Call = Yes	Reg Call = Yes
	· · · · · · · · · · · · · · · · · · ·		Tax Call = Yes		Tax Call = Yes	Tax Call = Yes
		Tax Call = Yes	Redemption Price = 100%			
_		Redemption Price = 100%				
	Subsequent call dates	n/a	n/a	n/a	n/a	n/a
	oons / dividends					
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.3690%	2.7540%	5.2500%	5.4900%	4.5000%
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
						,
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
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	Convertible	Convertible	Convertible	Convertible	Convertible
20	CONTORIDIC OF HOLF CONTORIDIC	Contractual recognition of		0 1 1 1 1 1 1		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	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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below
		Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of
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
31	ii wiite-down, wiite-down trigger(s)	resolution authority at point of		resolution authority at point of		resolution authority at point of
_		non-viability	non-viability	non-viability	non-viability	non-viability
32	If write-down, full or partial	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
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a
	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
348	Type or autorumand!!	Dated subordinated debt	Dated subordinated debt			Dated subordinated debt
1				Dated subordinated debt	Dated subordinated debt	
34b	Ranking of the instrument in normal insolvency proceedings	ranking junior to Senior non-	ranking junior to Senior non-	ranking junior to Senior Holdco	ranking junior to Senior Holdco	ranking junior to Senior non-
1	- -	preferred debt and senior to	preferred debt and senior to	and senior to Undated Tier 2	and senior to Undated Tier 2	preferred debt and senior to
or.		Undated Tier 2	Undated Tier 2			Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Senior non-preferred	Senior Unsecured	Senior Non-preferred	Senior Unsecured
36	Non-compliant transitional features	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a
					·	·
1		https://www.lloydsbankinggr		https://www.lloydsbankinggr		https://www.lloydsbankinggr
370	Hyperlink to the prospectus of the issuance	oup.com/investors/fixed-	n/a	oup.com/investors/fixed-	n/a	oup.com/investors/fixed-
Jia	ryporms to the prospectus of the issuance		IVA		.11/4	
1		income-investors/capital-		income-investors/capital-		income-investors/capital-
1		issuance.html		issuance.html		issuance.html

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

Tier 2

	r 2			
Capi	ital instruments main features	HBOS plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	US4041A2AF14 /	GB0001905362	XS0503834821
	-	US4041A3AG79		
2a 3	Specifies if the instrument has been publicly or privately placed. Governing law(s) of the instrument	Public New York (subordination provisions governed by English	Public English	Public English
	Contractual recognition of write down and conversion powers of resolution	law)		
3a	authorities	Not eligible	n/a	n/a
Kegi 4	ulatory treatment	Tier 2	Tier 2	Tier 2
5	Transitional CRR rules 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 71
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 301 GBP 236	GBP 100 GBP 100	GBP 273 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 Percetual or dated	30/10/2003 Dated	28/10/1992 Perpetual	20/04/2010 Dated
	Original maturity date	01/11/2033	Perpetual No Maturity	22/04/2025
	Issuer Call subject to prior supervisory approval if required	01/11/2033 No	No Maturity	No
	issuer our support to prior supprivating required	Optional Call Date = No	Optional Call Date = No	Optional Call Date = No
15	Optional call date, contingent call dates and redemption amount	(Bullet) Reg Call = No	Reg Call = No	(Bullet) Reg Call = No
13	Optional call date, contingent call dates and redemption amount	Tax Call = Yes	Tax Call = No	Tax Call = Yes
		Redemption Price = 100%	Redemption Price = n/a	Redemption Price = 100%
16		n/a	n/a	n/a
	pons / dividends			
17	Fixed or floating dividend / coupon	Fixed 6.0000%	Fixed 11.7500%	Fixed 7.6250%
10	Coupon rate and any related index Existence of a dividend stopper	6.0000% No	11.7500% No.	7.0230% 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 Convertible or non-convertible	Non-cumulative Non-convertible	Cumulative Convertible	Non-cumulative Convertible
23	Convenible of non-convenible	Non-convenible	Statutory bail-in by UK	Statutory bail-in by UK
24	If convertible, conversion trigger(s)	n/a	resolution authority at point of non-viability	resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
	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
	If convertible, specify installment type convertible into	n/a	n/a	n/a
30	Write-down features	n/a	See below	See below
			Statutory bail-in by UK	Statutory bail-in by Uk resolution authority at point of
31	If write-down, write-down trigger(s)	n/a	resolution authority at point of	
•			non-viability	non-viability
32	If write-down, full or partial	n/a n/a	non-viability n/a	non-viability n/a
32	If write-down, full or partial If write-down, permanent or temporary	n/a n/a	non-viability	non-viability n/a n/a
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	non-viability n/a n/a n/a	non-viability n/a n/a n/a
32	If write-down, full or partial If write-down, permanent or temporary	n/a n/a n/a Contractual	non-viability n/a n/a n/a Contractual	non-viability n/s n/s n/s Contractual
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 Contractual Dated subordinated debt ranking junior to Senior non-	non-viability n/la n/la n/la Contractual Undated subordinated debt ranking junior to Dated Tier 2	non-viability n/a n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism Type of subordination	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to	non-viability n/la n/la n/la n/la Contractual Undated subordinated debt	non-viability n/s n/s n/s Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism Type of subordination	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non-	non-viability n/la n/la n/la Contractual Undated subordinated debt ranking junior to Dated Tier 2	non-viability Na n/a n/a Na Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2
32 33 34 34a 34b	If write-down, full or partial temporary 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 Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2	non-viability n/a n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	non-viability n/s n/s n/s n/s n/s Non-viability n/s n/s Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier2 Senior Unsecured
32 33 34 34a 34b	If write-down, full or partial if write-down permanent or temporary if write-down permanent or temporary if Remporary white down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured	non-viability 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	non-viability n/a n/a n/a Contractual Dated subordinated debt ranking junior to Senioro- preferred debt and senior to
32 33 34 34a 34b 35 36	If write-down, full or partial of temporary If write-down, permanent or temporary If empropary 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	nia nia normatical Contractual Contractual Dated subordinated debt ranking jurior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured Yes Issuance out of intermediate Issuance out of intermediate	non-viability non-viability n/a n/a n/a Contractual Undated subordinated debt ranking junior to Dated Tier 2 Dated Tier 2 Dated Tier 2 No n/a	non-viability n/a n/a n/a Cnractual Contractual Dated subcordinated debit ranking junior to Senior non- preferred debt and senior to Undated Tier 2 Senior Unsecured 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 wite disented subcritication of write-up mechanism. Type of subcritication. Ranking of the instrument in normal insolvency proceedings instrument type immediately senior. Non-compliant transitional features. Non-compliant features.	n/la n/la n/la n/la n/la n/la n/la n/la	non-viability non-viability non-viability non-viability non-viability non-viability Contractual Undated subordinated ebbt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Non-viability non-viability non-viability https://www.lloydsbankinger	non-viability n/e n/e Non-viability n/e Non-viability n/e Non-viability Non-viability Dated subordinated deb ranking junior to Senior non- preferred debt and serior to Non-viability No
32 33 34 34a 34b 35 36 37	If write-down, full or partial of temporary If write-down, permanent or temporary If empropary 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	non-viability n/a n/a n/a n/a Contractual Undate subcordinated debt far 2 and sentor to AT1 Dated Tier 2 No No https://www.lloydsbankinggr	non-viability No
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 wite disented subcritication of write-up mechanism. Type of subcritication. Ranking of the instrument in normal insolvency proceedings instrument type immediately senior. Non-compliant transitional features. Non-compliant features.	n/la n/la n/la n/la n/la n/la n/la n/la	non-viability non-viability non-viability non-viability non-viability non-viability Contractual Undated subordinated ebbt ranking junior to Dated Tier 2 and senior to AT1 Dated Tier 2 Non-viability non-viability non-viability https://www.lloydsbankinger	non-viability no

3. Instruments that are only recognised for MREL purposes

Senior Hold Co

instrumen	

Cap	ital instruments main features								
4	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
2	Unique Identifier		JP582667BGC7	US53944YAD58	XS1633845158		JP582667AP59	AU3CB0297802	US53944YAW30
		XS1517174626				XS1681050610			
2a	Specifies if the instrument has been publicly or privately placed.	Public							
			Japanese (with UK bail in	New York with UK bail in	English (waiver of right to set	English (waiver of right to set	Japanese (with UK bail in	NSW Australia with UK bail in	New York with UK bail in
3	Governing law(s) of the instrument	English							
	= ::	_	recognition language)	recognition language	off governed by Scots law)	off governed by Scots law)	recognition language)	recognition language	recognition language
\vdash									
2-	Means by which enforceability requirement of Section 13 of the TLAC Term	n/a	Contractual	Contractual	n/a	n/a	Contractual	Contractual	Contractual
28	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	II/a	Contractual	Contractual	II/a	II/a	Contractual	Contractual	Contractual
D	ulatory treatment								
		n/a	-1-	-/-	n/a	n/a	-1-	-1-	n/a
4	Transitional CRR rules Post-transitional CRR rules	n/a n/a	n/a	n/a	n/a n/a		n/a	n/a	
5	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	n/a Consolidated							
7	Instrument type	Senior Unsecured							
8	Regulatory capital / MREL value (m)	GBP 0	GBP 105	GBP 981	GBP 0	GBP 896	GBP 341	GBP 213	GBP 392
9	Nominal Amount - Currency of Issue (m)	EUR 778	JPY 19,100	USD 1,250	EUR 1,000	EUR 1.000	JPY 62,000	AUD 400	USD 500
"	- Currency of Reporting (m)	GBP 676	GBP 106	GBP 981	GBP 869	GBP 869	GBP 344	GBP 213	GBP 392
Q ₀	Issue price	99		99	100	90	100	100	100
	Redemption price	100		100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option	Liability - fair value option				
	Original date of issuance	09/11/2016	15/12/2016	11/01/2017	21/06/2017	12/09/2017	25/05/2023	17/03/2023	07/08/2023
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	09/11/2023	15/12/2026	11/01/2027	21/06/2024	12/09/2027	25/05/2029	17/03/2029	07/08/2027
	Issuer Call	No	No		No	No	Yes	Yes	
15					-		25/05/2028 - Optional issuer	47/00/0000	07/08/2026 - Optional issuer
15	Optional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	call option, redeeming at par	17/03/2028	call option, redeeming at par
16	Subsequent call dates	n/a							
_									
Cou	pons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to Floating	Floating
18	Coupon rate and any related index	1.000%	1.047%	3.750%	3M LIBOR + 0.78%	2.250%	1.352%	5.8020%	SOFR + 1.56%
19	Existence of a dividend stopper	No							
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory							
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory							
200	rully discretionary, partially discretionary or mandatory (in terms of amount)	wandatory	iviaridatory	Mandatory	iviaridatory	Mandatory	Manuatory	Manuatory	Manuatory
21	Existence of step up or other incentive to redeem	No							
22	Non-cumulative or cumulative	Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative
22			Convertible	Non-cumulative Convertible			Convertible	Non-cumulative Convertible	Non-cumulative Convertible
22	Non-cumulative or cumulative	Non-cumulative Convertible	Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible	Non-cumulative Convertible	Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of	Non-cumulative Convertible Contractual recognition of
22 23	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible Statutory bail-in by UK	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	Non-cumulative Convertible Statutory bail-in by UK	Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK
22	Non-cumulative or cumulative	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of
22 23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible 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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
22 23 24	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative 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	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 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	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
22 23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK	Convertible Contractual recognition for 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-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 ball-in by UK resolution authority at point of non-viability Fully or Partially 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	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 Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability Filly or Partially At the discretion of UK
22 23 24 25 26	Non-cumulative or cumulative Convertible or non-ceretible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	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	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	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 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
22 23 24 25	Non-camulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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	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	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	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	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	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	Non-cumulative Convertible Contractual recognition of Statutory bail-in by UK 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	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
22 23 24 25 26 27	Non-camulative 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 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 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 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 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	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 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 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 no-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Convertible Statutory 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 Partiality At the discretion of UK Resolution Authority Optional at the discretion Authority Common Equity Tier 1	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	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 Common Equity Tier 1	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	Convertible Contractual recognition 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	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	Non-cumulative Convertible 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.
22 23 24 25 26 27 28 29	Non-camulative 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 issuer of instrument at convertis into	Non-cumulative Convertible 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 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 Contractual recognition of Statutory bail-in by LK 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	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-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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-visibility Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Eguity Tier 1 Lloyds Banking Group	Non-cumulative Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-valability Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier 1 Lievds Banking Group	Non-cumulative Convertible 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 Common Equity Tier 1 Lloyds Banking Group
22 23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or no-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Convertible Statutory 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-visability. Fufly or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Common Equity Tier I Lloyds Banking Group See below	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	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 Common Equity Tier 1	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	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of non-risabilitis. Fully or Partiality At the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Commen Eguity Tier 1 Lloyde Banking Group See below	Non-cumulative Convertible Contractual recognition of Statutory bail-in by LK resolution authority at point of non-visiality 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 See below	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
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22 23 24 25 26 27 28 29	Non-camulative 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 issuer of instrument at convertis into	Non-cumulative Convertible 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 I Levids Banking Group See below	Convertible Contractual recognition of Statutory bail-in by UK resolution authority at point of sesolution authority at point of Fully or Partisely At the discretion of UK Fully or Partisely UK Resolution Authority Options Common Equity Tief I Lloyds Banking Group See below Contractual recognition of Statutory bail-in by UK	Non-cumulative Convertible Contractual recognition of Statutory ball-in by UK resolution authority at journal of the Convertible Contractual of the Contractual of the Contractual of the Contractual Contractual recognition of UK resolution Authority Optional at the discretion of UK Resolution Authority Optional at the discretion of UK Resolution Authority Commission of Contractual recognition of Statutory ball-in by UK Paris Sarking Group Contractual recognition of Statutory ball-in by UK pall-in by UK	Non-cumulative Convertible Statutory bail-in by UK resolution authority bail-in bird of non-visability Fully or Partiality At the discretion of UK Resolution Authority Common Equity Teri Levds Banking Group See below	Non-cumulative Convertible Statutory bail-in by UK resolution authority at point of non-visibility 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 See below	Convertible Contractual recognition of Statutory ball-in by UK resolution authority at point of mon-viability. Fully or Partially At the discretion of UK Resolution Authority Options of the Contractual recognition of UK Resolution Authority Common Equity Tier I Lioyde Banking Group See below Contractual recognition of Statutory ball-in by UK	Non-cumulative Convertible Contractual recognition of Statutory ball-in by LK resolution authority at point of non-visiality Fully or Partially At the discretion of UK Resolution Authority Common Equity Tier 1 Lievds Banking Group Common Equity Tier 1 Lievds Banking Group Contractual recognition of Statutory ball-in by LK	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 Licyds Banking Group Contractual recognition of Statutory bail-in by UK
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22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36 37	Non-camulative or cumulative Convertible or no-ceretible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, seedly instrument type convertible into If convertible, seedly instrument type convertible into If convertible, seedly instrument acconvertible into If white-down, write-down trigger(s) If write-down, full or partial If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down write-do	Non-carualative Convertible Statutory bail-in by UK resolution authority at point of non-vaisability Fully of Partially At the discretion of UK Presolution Authority UK Resolution Authority Common Essalv Tier I Lovids Baraking Group Common Essalv Tier I Lovids Baraking Group For better Non-Vasility Fully or Partially Permanent nin Senior Non-Preferred dolt ranking issent or Dudard and Jamor to Senior Verendre delt nin No	Convertible Contractual recognition of Contractual recognition of Resolution submortly at point of resolution submortly at point of Full Contractual At the discretion of UK Resolution Authority Cybinosi at the discretion of UK Resolution Authority Cybinosi at the discretion of UK Resolution Authority Contractual recognition of See below Contractual recognition of See below Contractual recognition of Resolution submortly at point of resolution submortly at point of resolution submortly at point of resolution submortly Permanent Senior Non-Preferred draw Senior Non-Preferred draw Senior Non-Preferred draw Senior Non-Preferred draw Authority Attack Authority Attack Senior Non-Preferred Authority Attack	Nen-currulative Contextual recognition of Contextual recognition of constitute recognition of resolution subnorty at point of resolution subnorty at point of resolution authority at point of recognition of Authority of Partially Authority of Partially Fully of Partially Common Equity Tier 1 Lovids Banking Group, Recognition of R	Nen-sumulative Scanorible Scatulory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Cyth Resolution Authority Cyth Resolution Authority Common Equility Terr I Lovids Banking Group Scatulory bail-in by UK resolution authority at point of non-viability Fully or Partially Permanent n/a Senior Non-Preferred dott and juntor to Senior Perford and juntor to Senior Perford Authority Authority No	Nenr-sumulative Convertible Scanetible Scane	Conventible Contractual recognition of Contractual recognition of Satutory basin by UK resolution authority at point of Fully or Partially At the discretion of UK Resolution Authority Choral state discretion of UK Resolution Authority Contractual recognition of Satutory basin by UK Contractual recognition of Satutory basin by UK Fully or Partially Permanent Resolution authority at point of Resolution authority at the resolution authority at the resolution authority at the resolution authority at the re	Non-cumulative Contractual recognition of Statatory belief by Use recolution sub- recognition of the Statatory belief by Use recolution sub- recognition of the Statatory belief by Use recolution sub- recognition of the Statatory of Partially At the discretion of USE February of Partially At the discretion of USE Resolution Authority Common Essalty Tier 1 Leyold Banking Group Common Essalty Tier 1 Leyold Banking Group Common Essalty Tier 1 Leyold Banking Group Common Case Use Tier 1 Leyold Banking Group Common Case Use Tier 2 Leyold Banking Common Case Common Case Use Tier 2 Leyold Banking Common Case Common	Non-cumulative Convertible Convertible Contractual recognition of Convertible
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36 37	Non-cumulative or cumulative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, seedly instrument type convertible into 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 impropary write-down, disciplination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant features Non-compliant features	Non-cumulative Convertible Statutory ball-in by Life Statutory ball-in by Life Statutory ball-in by Life Fully or Partially At the discretion of Life Resendand Authority Optional at the discretion of UK Resendand Authority Claronal at the discretion of UK Resendand Authority Fully or Partially Permanent Structural Senior Non-Preferend and junior to Senior Preferend nin No nin https://www.liovdsbankinger	Conventible Contractual recognition of Statutory bail-in by UK resolution authorizing at point of resolution authorizing at point of Fully or Partially At the discretion of LKR Resolution Authorizing Policial at the discretion of LKR Resolution Authorizing Policial at the discretion of Common Equity Teri Lovids Banking Groups See below Contractual recognition of See below Contractual recognition of Fully or Partially Fully or Partially Permanent Annual Structural Structural Senior Non-Preferred debt and Junior to Senior Preferred Annual Structural No	Nen-currelative Contractual recognition of Statustory basis hay by Ke resoulton authors on the contractual recognition of Statustory basis hay by Ke resoulton authors on the contractual recognition of At the discretion of tW. Resoulton Authority Optional at the discretion of What at the discretion of Statustory basis hay by Ke resoulton authority at point of Statustory basis hay by Permanent Statustory Permanent No	Non-cumulative Score of the Convertible Statutory bail-in by Ukr resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Chronical at the discretion Chronical at the discretion Statutory bail-in by UKr resolution authority at point of non-viability Permanent Senior Non-Preference and jurior to Senior Preference nia No No No nia https://www.llovdsbankinger	Nen-cumulative Convertible Statutory bail-in by Ukr 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 Cupids Banking Group Licyde Banking See below Salution Licyde Banking Licyde Banki	Convertible Contractual recognition of Statutory basis he yell resolution sulfuriory at point of yell Statutory basis he yell Fully of Partially At the discretion of UK Resolution Authority Opcould at the discretion of UK Resolution Authority Common Equity Test Lodes Barnishing Group See below See below See below Fully or Partially Permanent from Contractual recognition of Statutory basis he yell resolution authority Permanent from Contractual recognition of Statutory to Partially Permanent services of the Contractual Recognition of Statutory and Junior to Senior Phetered debt And No N	Non-cumulative Contractual recognition of Statutory bash by UK resolution authority at point of 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 Claydia Banking Group Licydia Banking Group Resolution Statutory Banking Resolution Licydia Banking Resolution Licydia Banking Resolution R	Non-curvalative Contractual recognition of Statatory balls hy LK resolution authors contractual recognition of Statatory balls hy LK resolution authors consistent of the Contractual recognition of the Contractual recognition of Levis and Contractual recognition of Statatory balls hy LK resolution authority at point of Statatory balls hy LK resolution authority at point of Statatory balls hy LK resolution authority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at point of Statatory balls hy LK resolution subnority at the Statatory balls hy LK
22 23 24 25 26 27 28 29 30 31 32 33 34 34 35 36 37	Non-cumulative or cumulative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, seedly instrument type convertible into 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 impropary write-down, disciplination Ranking of the instrument in normal insolvency proceedings Instrument type immediately senior Non-compliant transitional features Non-compliant features Non-compliant features	Non-camulative Convertible Statutory bail-in by UK resolution authority at point of non-visability Fully of Partially At the discretion of UK Resolution Authority Olivis Resolution Authority Olivis Resolution Authority Common Equily Tier I Loyds Banking Group See below Satutory bail-in by UK resolution authority at point of non-visability Fully or Partially Permanent nin Senior Non-Preferred debt ranking senior to Dated Tiez 2 and junor to Senior Peter and No	Conventible Contractual recognition of Contractual recognition of Statutory basin by UKr resolution authority at point of resolution authority at point of Resolution Authority Optional at the discretion of UK Resolution Authority Common Cealty Inc. See below Contractual recognition of Statutory basin by UKr See below For Contractual recognition of Statutory basin by UKr Permanent See how Perference of Annovability Fully or Perference of Annovability Fully or Perference and junior to Senior Senior Senior Senior Senior S	Nen-currulative Contextual recognition of Convertible Contextual recognition of Convertible Contextual recognition of Convertible Resolution authority at point of recognition of Convertible Fully or Partially At the discretion of UK Resolution Authority Common Equity Tier 1 Lovids Banking Group Resolution authority at point of Reso	Nenr-sumulative Scanverlible Scanverlible Scanverlible Scanverlible Scanverlible Scanverlible Fully or Partially At the discretion of UK Resolution Authority Opun (Resolution Authority Opun (Resolution Authority Common Scalut) Tierr I Lords Banking Group Scalution Scanverlible Scanword Scaluti Tierr I Lords Banking Group Sce below Statutory bail- nb y UK Fully or Partially Permanent n'a Structural Senior Non-Preferred debt ranking senior to Dated Tiez 2 and juntor to Senior Peeler n'a No	Non-cumulative Convertible Convertible Statutory bail-in by UK resolution authority at point of non-viability Fully or Partially At the discretion of UK Resolution Authority Oyo (Resolution Authority Oyo (Resolution Authority Oyo (See Bellow Common Equity Terr I Lloyds Banking Group Common Equity Terr I Loyds Banking Group Common Equity Terr I Loyds Banking Group Common Equity Fully or Partially Personant non-viability Fully or Partially Personant nin Structural Senior Non-Preferred debt ranking senior to Dated Ter 2 and junior to Senior Peters of No	Conventible Contractual recognition of Satutory basin by UK resolution authority at point of February and Part of Partial Part of Partial Part of Partial Part	Non-cumulative Contractual recognition of Statatory ball hy UK recolution sub-vision sub	Nen-cumulative Convertible Convertible Contractual recognition of Convertible

Cap	ital instruments main features								
1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group plc					
2	Unique Identifier	US539439AQ24	AU3CB0248862	JP582667BHC5	XS1757711665	CAG5533WBW69	XS1769598274	AU3CB0251239	XS1699636574
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Private	Public	Public
2	Governing law(s) of the instrument	New York with UK bail in	NSW Australia with UK bail in	Japanese (with UK bail in	English (waiver of right to set	English (waiver of right to set	English (waiver of right to set	NSW Australia with UK bail in	English (waiver of right to set
3	Governing law(s) or the instrument	recognition language	recognition language	recognition language)	off governed by Scots law)	off governed by Scots law)	off governed by Scots law)	recognition language	off governed by Scots law)
	Means by which enforceability requirement of Section 13 of the TLAC Term								
3a	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	n/a
Ren	ulatory treatment								
	Transitional CRR rules	n/a							
5	Post-transitional CRR rules	n/a	n/a		n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated							
	Instrument type	Senior Unsecured	Senior Unsecured		Senior Unsecured	Senior Unsecured		Senior Unsecured	Senior Unsecured
	Regulatory capital / MREL value (m)	GBP 1,295 USD 1,750	GBP 229 AUD 450	GBP 42 JPY 7.700	GBP 73 NOK 1.000	GBP 288 CAD 500	GBP 53 JPY 10.000	GBP 223 AUD 425	GBP 0 GBP 1.000
9	Nominal Amount - Currency of Issue (m) - Currency of Reporting (m)	USD 1,750 GBP 1.374	AUD 450 GBP 240	JPY 7,700 GBP 43	NOK 1,000 GBP 77	GBP 296	JPY 10,000 GBP 55	AUD 425 GBP 227	GBP 1,000 GBP 1,000
Q ₀	- Currency of Reporting (III)	100	99 99		100	100		100	99
	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost							
11	Original date of issuance	07/11/2017	22/11/2017	14/12/2017	24/01/2018	01/02/2018	14/02/2018	07/03/2018	16/10/2017
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	07/11/2028 Yes	22/11/2027 No		24/01/2028 No	03/02/2025 No	15/02/2038 No	07/03/2025 No	16/10/2024 No
		07/11/2027 - Optional issuer							
15	Optional call date, contingent call dates and redemption amount	call option, redeeming at par	n/a						
16	Subsequent call dates	n/a							
	pons / dividends								
	Fixed or floating dividend / coupon	Fixed							
	Coupon rate and any related index Existence of a dividend stopper	3.574% No	4.250% No	0.723% No	2.940% No	3.500% No	0.995% No	4.000% No.	2.250% No
	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	No		No	No	No	No	No
	Non-cumulative or cumulative	Non-cumulative							
23	Convertible or non-convertible	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible	Convertible	Convertible	Convertible Contractual recognition of	Convertible
		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				
		non-viability							
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK							
20	ii convenible, convenient rate	Resolution Authority							
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority							
20	If convertible, specify instrument type convertible into	Common Equity Tier 1							
	If convertible, specify instrument type convertible into	Lloyds Banking Group							
	Write-down features	See below							
30	THIS GOTH I GALLICO	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
31	If write-down, write-down trigger(s)	resolution authority at point of	resolution authority at point of		resolution authority at point of	resolution authority at point of non-viability		resolution authority at point of	resolution authority at point of
		non-viability	non-viability	non-viability	non-viability	,	non-viability	non-viability	non-viability
32	If write-down, full or partial	Fully or Partially							
33	If write-down, permanent or temporary	Permanent							
34	If temporary write-down, description of write-up mechanism	n/a							
34a	Type of subordination	Structural							
		Senior Non-Preferred debt							
34h	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2				
340	running of the most among in normal modificity proceedings	and junior to Senior Preferred	and junior to Senior Preferred		and junior to Senior Preferred	and junior to Senior Preferred		and junior to Senior Preferred	and junior to Senior Preferred
25	Indiana de la companya della companya della companya de la companya de la companya della company	debt							
	Instrument type immediately senior	n/a	n/a		n/a		n/a	n/a	n/a
	Non-compliant transitional features	No	No		No			No	No
37	Non-compliant features	n/a							
1		-	-			-		_	-
1		https://www.lloydsbankinggr	https://www.lloydsbankinggr	https://www.lloydsbankinggr		https://www.lloydsbankinggr		https://www.lloydsbankinggr	https://www.lloydsbankinggr
37a	Hyperlink to the prospectus of the issuance	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	n/a	oup.com/investors/fixed-	n/a	oup.com/investors/fixed-	oup.com/investors/fixed-
- 1		income-investors/capital-	income-investors/capital-	income-investors/capital-		income-investors/capital-		income-investors/capital-	income-investors/capital-

Department	Cani	al instruments main features								
Description			Llouds Banking Group pla	Lloude Banking Group pla	Lloyde Ranking Group pla	Lloude Banking Group pla	Lloyde Banking Group pla	Lloude Banking Group pla	Lloude Banking Group	Llouds Banking Group
25 Section Post										
Description (1997) Company (1997)										
	28	Specilies if the instrument has been publicly or privately placed.								
Section Committee Commit	3	- ''								
Francisco CRF Lates	За		Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	n/a	Contractual
Francisco CRF Lates	Regu	latory treatment								
The sequence of the sequence			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fig. Controllation Contr										
	6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated		Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	
Non-control price price price Control price price price Control price price price price Control price price price price price Control price										
Columbin of Reporting (m) CRP 177 CRP 1.177 CR	8	Regulatory capital / MREL value (m)	GBP 173	GBP 1,195	GBP 1,171	GBP 77	GBP 172	GBP 31	GBP 660	GBP 1,190
Security Content of the Content of	9									
Processor Company Co	0-									
10 Passon frameworks (1970-1970) Liability - smortless cost Liability - smortless Liability - smortl										
10 Control date of insurance										
The processing of the control of t										
10	12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
15 Special and date, contingent call dates 16 No. 10 No. 1	13	Original maturity date		22/03/2028	08/05/2025		30/05/2028	30/05/2033		
To include the second of the s	14	Issuer Call	No	No	No	No	No	No	Yes	
Exposure cal dates Composite of Arthogon Final	15	Ontional call date, contingent call dates and redemption amount	n/a	n/a	n/a	n/a	n/a	n/a		
Corporal dividends Finally Fi										
Fixed Fixe	16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fixed Fixe	_									
18 Designers of any related index of support any support any street of the control of the contro			F	-			F: 1	F: 1	F: 1	F: 1
10 Einstean of a division disposer 20 Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Man										
The discretion of the discre										
December										
1. Electron of the top or perfer incentive to redeem No No No No No No No N		• • • • • • • • • • • • • • • • • • • •			- 1	-				- 4
2			,			1	,		,	,
Convertible										
Contractual recognition of Statutory ball-in by UK resolution authority at point of resolution auth										
24 If convertible, conversion trigger(s) Saturbly Sale-in by UK Resolution authorist year-in by UK Saturbly Sale-in by UK Fully or Partially Resolution Authority Re			Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Contractual recognition of	Ctatutani bali ia bir III/	Contractual recognition of
resource authority at point of	24	If convertible, conversion trigger(s)								
Former the conversion of the conversion rate Former the conversion rat	2-4	a containe, containin niggar(s)								
## defacted on of UK Resolution Authority Resolutio			non-viability							
Resolution Authority Provincible in the discretion of Optional at the discretion of UK Resolution Authority. UK Resolution Authority of	25	If convertible, fully or partially								
Promettible, mandatory or optional at the discretion of UK Resolution Authority UK Resolution Author	26	If convertible, conversion rate								
UK Resolution Authority Uk Quity Barking Group Ukyds Barking G	-									
28 Convertible, specify instrument type convertible into 10 Convertible, specify instrument type convertible into 10 Convertible, specify instrument to converts into 11 Convertible, specify instrument to converts into 12 Convertible, specify instrument to converts into 13 Convertible, specify instrument to converts into 13 Convertible, specify instrument to converts into 14 Convertible, specify instrument to converts into 15 Convertible, specify instrument to precise to the convertible into 15 Convertible, specify instrument to precise to the convertible into 15 Convertible, specify instrument to precise to the convertible into 15 Convertible, specify instrument to precise to the convertible into 15 Convertible, specify instrument to precise to the convertible into 15 Convertible, specify instrument to precise to the convertible into Convertib	27	If convertible, mandatory or optional conversion								
29 United down features Loyds Barking Group Loyds Barking	28	If convertible, specify instrument type convertible into				Common Equity Tier 1				
See below Contractual recognition of Statutory ball-in by UK resolution authority at point of Statutory ball-in by UK resolution authority at point of Statutory ball-in by UK resolution authority at point of Statutory ball-in by UK resolution authority at point of Statutory ball-in by UK resolution authority at point of resolut										
Contractual recognition of Statutory palarity by Us Statutory palarity										
Statutory bali-in by UK statutory bali-in by UK resolution authority at point of resolution authori	30	Write-gown reatures							See below	
resolution authority at point of	1									
2 If write-down, full or partially Fully or Partial	31	If write-down, write-down trigger(s)		resolution outbority at point of	recolution authority at point of					resolution outbority at point of
32 If with-down, full or partially permanent P	1								non-viability	
Second Performed to the property permanent Permanet Permanent Permanen	32	If write-down full or partial	Fully or Partially						Fully or Partially	
34 Type of stordardation Structural St										
Structural Str										
Senior Non-Perferred debt Se										
346 Ranking of the instrument in normal insolvency proceedings And junior to Senior to Dated Tier 2 ranking senior to Dated	348	rype or suporamation								
and junior to Senior Preferred	1									
debt debt debt debt debt debt debt debt	34b	Ranking of the instrument in normal insolvency proceedings								ranking senior to Dated Her 2
35 Instrument type immediately senior in a nia nia nia nia nia nia nia nia ni	1	** =								
36 Non-compliant transitional features No	26	Instrument type immediately copies								
37 Non-compliant features n/a										
https://www.llov/dsbankinggr https://www.llov										
37a Hyperfink to the prospectus of the issuance opp.com/investors/fixed-iscome-investors/fixed-iscome-investors/fixed-iscome-investors/capital-isc	3/	Non-compliant leatufes	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a Hyperfink to the prospectus of the issuance opp.com/investors/fixed-iscome-investors/fixed-iscome-investors/fixed-iscome-investors/capital-isc	1		_	_	-	_	_	_	_	-
income-investors/capital- income-investors/c	1				https://www.lloydsbankinggr					
	37a	Hyperlink to the prospectus of the issuance	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-	oup.com/investors/fixed-
	1		income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-	income-investors/capital-
	1									

1	Issuer	Lloyds Banking Group plo	Lloyds Banking Group plc	Lloyds Banking Gro					
2	Unique Identifier	US539439AS89	US539439AT62	CH0429659607	US53944YAH62	JP582667AK54	XS2078918781	XS2100771547	US539439
2a	Specifies if the instrument has been publicly or privately placed.	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)		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 UF recognition la
	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	Cont
Sear	llatory treatment								
	Transitional CRR rules	n/a							
5	Post-transitional CRR rules	n/a							
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consc						
7	Instrument type	Senior Unsecured	Senior Uns						
8	Regulatory capital / MREL value (m)	GBP 0	GBP 940	GBP 382	GBP 0	GBP 516	GBP 840	GBP 712	G
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	USE
	- Currency of Reporting (m)	GBP 1,374	GBP 981	GBP 389	GBP 785	GBP 516	GBP 869	GBP 750	GE
	Issue price	100				100	99.44%	99.81%	1
	Redemption price	100				100	100	100	
	Accounting classification	Liability - amortised cost				Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value
	Original date of issuance	16/08/2018	16/08/2018	04/09/2018	12/03/2019	30/05/2019	12/11/2019	15/01/2020	05/0
	Perpetual or dated	Dated		Dated		Dated	Dated	Dated	
	Original maturity date	16/08/2023	16/08/2028	04/03/2025		30/05/2025	12/11/2025	15/01/2026	05/0
14	Issuer Call	No	No	No	No		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	12/11/2024 - Optional issuer call option, redeeming at par	15/01/2025 - Optional issuer call option, redeeming at par	05/02/2025 - Optiona call option, redeeming
16	Subsequent call dates	n/a	n/a	n/a	n/a	call option, redeeming at par n/a	r/a	call option, redeeming at par n/a	cali option, redeeming
`our	oons / dividends			1	1		,		
	Fixed or floating dividend / coupon	Fixed							
	Coupon rate and any related index	4.050%	4.550%	1.000%	3,900%	0.824%	0.500%	1.875%	
	Existence of a dividend stopper	4.55576 No	No.	No.		No.	No.	No.	
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Ma						
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Ma						
				,	,			,	Ma
	Existence of step up or other incentive to redeem	No		No		No	No	No	
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		Non-cumulative	Non-cumulative	Non-cumulative	Non-cum
23	Convertible or non-convertible	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible	Convertible Contractual recognition of	Convertible Contractual recognition of	Convertible	Convertible	Contractual recogn
		Statutory bail-in by UK		Statutory bail-in by UK	Statutory bail in by LIK		Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in
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	resolution authority at
		non-viability	non-viability	,	non-viability	non-viability	,	,	non-
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 F
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion Resolution A						
_		Optional at the discretion of	Ontional at the discretion of	Optional at the discretion of		Ontional at the discretion of	Ontional at the discretion of	Ontional at the discretion of	Ontional at the discre
27	If convertible, mandatory or optional conversion	UK Resolution Authority	UK Resolution A						
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity						
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking						
30	Write-down features	See below	Sei						
		Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recogn
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	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 resolution authority at
		resolution authority at point of	resolution authority at point of non-viability	non-viability	resolution authority at point of	resolution authority at point of	non-viability	non-viability	resolution authority at
32	If write-down, full or partial	Fully or Partially	Fully or F						
	If write-down, permanent or temporary	Permanent	Per						
	If temporary write-down, description of write-up mechanism	n/a							
24-	Type of subordination	Structural	St						
		Senior Non-Preferred debt	Senior Non-Preferr						
348	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Dated Tier 2 and junior to Senior Preferred	ranking senior to Date and junior to Senior P
		debt	debt	debt n/a	debt	debt n/a	debt	debt n/a	
34b	In the country of the		-1-		n/a		n/a	n/a No	
34b 35	Instrument type immediately senior	n/a			ki_				
34b 35 36	Non-compliant transitional features	n/a No	No	No			No n/a		
34b 35 36		n/a	No	No			No n/a	n/a	
34b 35 36	Non-compliant transitional features	n/a No n/a	No n/a	No n/a	n/a	n/a	n/a	n/a	https://www.lloudsha
34b 35 36 37	Non-compliant fransitional features Non-compliant features	n/a No n/a https://www.lloydsbankinggr	No n/a https://www.lloydsbankinggr	No n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	
34b 35 36 37	Non-compliant transitional features	n/a No n/a	No n/a	No n/a	n/a	n/a	n/a	n/a	https://www.lloydsbar oup.com/investors/ income-investors/

Capi	tal instruments main features								
	ssuer	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
		Public	Public	Public	Public	Public	Public	Public	Public
	1 2 1 21	English (waiver of right to set	New York with UK bail in	New York with UK bail in		English (waiver of right to set	New York with UK bail in	New York with UK bail in	English (waiver of right to set
3	Governing law(s) of the instrument	off governed by Scots law)	recognition language	recognition language		off governed by Scots law)	recognition language	recognition language	off governed by Scots law)
	Manage by which and complish and company of Continue 42 of the TLAC Town				д	д			4
За	Means by which enforceability requirement of Section 13 of the TLAC Term	n/a	Contractual	Contractual	n/a	n/a	n/a	n/a	n/a
	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)								
	ulatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
	Regulatory capital / MREL value (m)	GBP 1.249	GBP 1.147	GBP 726	GBP 448	GBP 179	GBP 737	GBP 758	GBP 202
	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 1.304	GBP 1,177	GBP 785	GBP 500	GBP 188	GBP 785	GBP 785	GBP 202
0-	Issue price	99.523	100	100	99.81	100	100		100
		99.523	100	100	100		100	100	100
	Redemption price					100			
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance	01/04/2020	09/04/2020	11/03/2021	12/01/2022	09/02/2022	18/03/2022	18/03/2022	02/02/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	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	09/07/2024 - Optional issuer	11/05/2026 - Optional issuer	12/04/2027 - Optional issuer	09/02/2028 - Optional issuer	18/03/2027 - Optional issuer	18/03/2025 - Optional issuer	02/02/2026
15	Optional call date, contingent call dates and redemption amount	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	02/02/2026
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	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%
		No.	No.	No.	No.	No.	No. 1 dob/s	No.	No.
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	rully discretionary, partially discretionary or mandatory (in terms or timing)	Manuatory	iviaridatory	iviandatory	iviaridatory	iviaridatory	Mandatory	Manuatory	Manuatory
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
		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
23	Convenible of Horr-convenible		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
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
		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		At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK
26	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	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of
		UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
		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
31	If write-down, write-down trigger(s)	resolution authority at point of	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of	resolution authority at point of	resolution authority at point of		resolution authority at point of
31	m mac domi, mac down nigger(a)	non-viability	resolution authority at point of	resolution authority at point of	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	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt		Senior Non-Preferred debt	Senior Non-Preferred debt		Senior Non-Preferred debt
		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2
34h	Ranking of the instrument in normal insolvency proceedings				and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred
34b	Ranking of the instrument in normal insolvency proceedings	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred					
		and junior to Senior Preferred debt	debt	debt	debt	debt	debt	debt	debt
35	Instrument type immediately senior	and junior to Senior Preferred debt n/a	debt n/a	debt n/a	debt n/a	n/a	n/a	debt n/a	debt n/a
35 36	Instrument type immediately senior Non-compliant transitional features	and junior to Senior Preferred debt	debt n/a No	debt	debt n/a	n/a No	n/a No	debt n/a No	debt n/a No
35 36	Instrument type immediately senior	and junior to Senior Preferred debt n/a	debt n/a	debt n/a	debt n/a No	n/a	n/a	debt n/a No	No
35 36	Instrument type immediately senior Non-compliant transitional features	and junior to Senior Preferred debt n/a No	debt n/a No	debt n/a No	debt n/a No	n/a No	n/a No	debt n/a No	No
35 36	Instrument type immediately senior Non-compliant transitional features	and junior to Senior Preferred debt n/a No	debt n/a No	debt n/a No	debt n/a No	n/a No	n/a No	debt n/a No n/a	
35 36 37	Instrument type immediately senior Non-compliant transitional features Non-compliant features	and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a - https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	n/a No n/a https://www.lloydsbankinggr	n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	No n/a https://www.lloydsbankinggr
35 36 37	Instrument type immediately senior Non-compliant transitional features	and junior to Senior Preferred debt n/a No No n/a https://www.lloydsbankinggroup.com/investors/fixed-	debt n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	debt n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	debt n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a No n/a https://www.lloydsbankinggr oup.com/investors/fixed-	debt n/la No n/la https://www.lloydsbankinggr oup.com/investors/fixed-	No n/a https://www.lloydsbankinggr oup.com/investors/fixed-
35 36 37	Instrument type immediately senior Non-compliant transitional features Non-compliant features	and junior to Senior Preferred debt n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a - https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	n/a No n/a https://www.lloydsbankinggr	n/a No n/a https://www.lloydsbankinggr	debt n/a No n/a https://www.lloydsbankinggr	No n/a https://www.lloydsbankinggr

Cani	tal instruments main features								
	locuor	Lloyds Banking Group plc	Lloyds Banking Group plo	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
2	Unique Identifier	JP582667AN51	AU3CB0290096	US53944YAT01	US53944YAU73	XS2521027446		AU3FN0076279	XS2690137299
	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Public	Public	Public	Public	Public
		Japanese (with UK bail in	NSW Australia (with UK bail in	New York with UK bail in	New York with UK bail in			NSW Australia with UK bail in	
3	Governing law(s) of the instrument	recognition language)	recognition language)	recognition language	recognition language	off governed by Scots law)	recognition language	recognition language	English
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	Contractua
	ulatory treatment								
	Transitional CRR rules	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
	Regulatory capital / MREL value (m)	GBP 633	GBP 264	GBP 957	GBP 905	GBP 833	GBP 987	GBP 106	GBP 1,137
9	Nominal Amount - Currency of Issue (m)	JPY 115,100	AUD 500	USD 1,250	USD 1,250	EUR 1,000	USD 1,250	AUD 200	EUR 1,250
_	- Currency of Reporting (m)	GBP 638	GBP 267	GBP 981	GBP 981	GBP 869	GBP 981	GBP 107	GBP 1,086
	Issue price	100	100	100	100	99	100	100	100
	Redemption price	100	100	100	100	100		100	100
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	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	21/09/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated		Dated	Dated
	Original maturity date	26/05/2028	10/06/2027	11/08/2026	11/08/2033	24/08/2030		17/03/2029	21/09/2031
14	Issuer Call	Yes	Yes	Yes	Yes	Yes		Yes	
15	Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par	10/06/26 - Optional issuer call option, redeeming at par	11/08/2025 - Optional issuer call option, redeeming at par	11/08/2032 - Optional issuer call option, redeeming at par	24/08/2029 - Optional issuer call option, redeeming at par	06/03/2028	17/03/2028	21/09/2030 - Optional issuer call option, redeeming at par
16	Subsequent call dates	call option, redeeming at par n/a	option, redeeming at par n/a		n/a	call option, redeeming at par n/a	n/a	n/a	call option, redeeming at par n/a
10	oubsequent can dates	104	IVA	iva	Ilia	liva	iva	ilia	TUE
Com	nons / dividends								
	Fixed or floating dividend / coupon	Fixed	Fixed to Floating	Fixed	Fixed	Fixed	Fixed	Floating	Fixed
	Coupon rate and any related index	1.247%	5.3906%	4.7160%	4.9760%	3.1250%	5.8710%	3M AUD BBSW + 2.00%	4.750%
40	Existence of a dividend stopper	1.247 /s	0.3800 A	4.710070 No	4.970070 No	3.1230% No	3.67 10 % No	No.	4.730% No
20-	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	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK	Contractual recognition of	Contractual recognition or
24	If convertible, conversion trigger(s)	Statutory bail-in by UK	Statutory bail-in by UK	resolution authority at point of	resolution authority at point of			Statutory bail-in by UK	Statutory bail-in by Ul-
	, 33 ()	resolution authority at point of	resolution authority at point of	non-viability	non-viability	non-viability	non-viability	resolution authority at point of	resolution authority at point of
26	If convertible, fully or partially	non-viability Fully or Partially	non-viability Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	non-viability Fully or Partially	non-viability Fully or Partially
_		At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	At the discretion of UK	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
27	If convertible, mandatory or optional conversion	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of	Optional at the discretion of
		UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority	UK Resolution Authority
	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
	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
l		Contractual recognition of	Contractual recognition of	Statutory bail-in by UK	Statutory bail-in by UK	Statutory bail-in by UK		Contractual recognition of	Contractual recognition of
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	resolution authority at point of	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	Statutory bail-in by Uk resolution authority at point of
l		non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability	non-viability
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	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	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt
34h	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking junior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2
5-5	g anon in normal moorency proceedings	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and senior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred
	Instrument type immediately senior	debt	debt	debt	debt	debt		debt	deb
25		n/a	n/a		n/a No	n/a No		n/a No	n/a No
		**							
36	Non-compliant transitional features	No -/-	No	No					
36		No n/a	No n/a		n/a	n/a		n/a	n/a
36	Non-compliant transitional features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36 37	Non-compliant transitional features Non-compliant features	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	https://www.lloydsbankinggr
36 37	Non-compliant transitional features	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	n/a https://www.lloydsbankinggr oup.com/investors/fixed-	https://www.lloydsbankinggr oup.com/investors/fixed-
36 37	Non-compliant transitional features Non-compliant features	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	n/a https://www.lloydsbankinggr	https://www.lloydsbankinggr

	Issuer	Lloyds Banking Group
2	Unique Identifier	JP582667APC0
2a	Specifies if the instrument has been publicly or privately placed.	Public
3	Governing law(s) of the instrument	Japanese (with UK bail in recognition language)
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractua
egu	latory treatment	
4	Transitional CRR rules	n/a
5	Post-transitional CRR rules	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
7	Instrument type	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 279
9	Nominal Amount - Currency of Issue (m)	JPY 50,300
	- Currency of Reporting (m)	GBP 279
	Issue price	100
	Redemption price	100
10	Accounting classification	Liability - fair value option
11	Original date of issuance	01/12/2023
12	Perpetual or dated	Dated
13	Original maturity date	01/12/2027
14	Issuer Call	Yes
15	Optional call date, contingent call dates and redemption amount	01/12/2026 - Optional issuer call option, redeeming at par
16	Subsequent call dates	call option, redeeming at par n/a
	ons / dividends Fixed or floating dividend / coupon	Fixed
	Coupon rate and any related index	1.377%
	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandaton
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandaton
21	Existence of step up or other incentive to redeem	No
	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by Uk
	, 33 ()	resolution authority at point or non-viability
25	If convertible, fully or partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK
	<u> </u>	Resolution Authority Optional at the discretion of
27	If convertible, mandatory or optional conversion	UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group
30	Write-down features	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by Uk resolution authority at point of
		non-viability
	If write-down, full or partial	Fully or Partially
	If write-down, permanent or temporary	Permanen
	If temporary write-down, description of write-up mechanism	n/a
34a	Type of subordination	Structura
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred deb ranking senior to Dated Tier 2 and junior to Senior Preferred deb
35	Instrument type immediately senior	n/a
	Non-compliant transitional features	No
	Non-compliant features	n/a
	•	
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggr oup.com/investors/fixed- income-investors/capital-

Senior Internal MREL (ii)

Canital	inctro	monte	main	footum

1	tal instruments main features								
	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
_							English (subordination and		
3	Governing law(s) of the instrument	English	English	English	English	English	waiver of right to set off governed by Scots law)	English	English
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
Read	ilatory treatment								
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a		n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo		Solo and Sub-consolidated
							Senior Non Preferred		
	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred		Senior Non Preferred	Senior Non Preferred
	Regulatory capital / MREL value (m)	GBP 516	GBP 32	GBP 43	GBP 240	GBP 339	GBP 362	GBP 1,136	GBP 1,190
9	Nominal Amount - Currency of Issue (m)	JPY 93,200	JPY 5,800	JPY 7,700	AUD 450	JPY 62,000	GBP 362	EUR 1,250	USD 1,500
ш.	- Currency of Reporting (m)	GBP 516	GBP 32	GBP 43	GBP 240	GBP 344	GBP 362	GBP 1,086	GBP 1,177
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/05/2019	23/10/2019	23/10/2019	23/10/2019	25/05/2023	25/05/2023	11/08/2022	Original date of issuance
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual or dated
	Original maturity date	30/05/2025	30/05/2033	14/12/2027	22/11/2027	25/05/2029	25/05/2029	11/08/2033	Original maturity date
	Issuer Call	Yes	No	No	No.	Yes	Yes		Original maturity duto
								Optional Call Date =	
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	25/05/2028 - Optional issuer call option, redeeming at par	25/05/2028 - Optional issuer call option, redeeming at par	11/08/2032 Reg Call = Yes Tax Call = Yes	Optional call date, contingent call dates and redemption amount
								Redemption Price = 100%	umount
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a		n/a
	oons / dividends	Fived	Floating	Floating	Floating	Fixed	Floating	Fixed	Fixed
17	Fixed or floating dividend / coupon	Fixed 0.970%	Floating TONA + 1 4921%	Floating TONA + 1 3483%	Floating 3M BBSW + 2 18%	Fixed 1 502%	Floating SONIA + 2 13394%	Fixed 5 003%	Fixed 1 677%
17 18	Fixed or floating dividend / coupon Coupon rate and any related index	Fixed 0.970% No	Floating TONA + 1.4921% No	Floating TONA + 1.3483% No	Floating 3M BBSW + 2.18% No		Floating SONIA + 2.13394% No	Fixed 5.003% No	1.677%
17 18 19	Fixed or floating dividend / coupon	0.970%	TONA + 1.4921%	TONA + 1.3483%	3M BBSW + 2.18%	1.502%	SONIA + 2.13394%	5.003%	
17 18 19 20a 20b	Fixed or floating dividend (Zoupon 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)	0.970% No Mandatory Mandatory	TONA + 1.4921% No Mandatory Mandatory	TONA + 1.3483% No Mandatory Mandatory	3M BBSW + 2.18% No Mandatory Mandatory	1.502% No Mandatory Mandatory	SONIA + 2.13394% No Mandatory Mandatory	5.003% No Mandatory Mandatory	1.677% No Mandatory Mandatory
17 18 19 20a 20b	Fixed or floating dividend (coupon Coupon rate and any related index Existence of a dividend stopper Fruit 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	0.970% No Mandatory Mandatory No	TONA + 1.4921% No Mandatory Mandatory No	TONA + 1.3483% No Mandatory Mandatory No	3M BBSW + 2.18% No Mandatory Mandatory No	1.502% No Mandatory Mandatory No	SONIA + 2.13394% No Mandatory Mandatory No	5.003% No Mandatory Mandatory No	1.677% No Mandatory Mandatory No
17 18 19 20a 20b 21 22	Fixed or floating dividend / cospon 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	0.970% No Mandatory Mandatory No Non-cumulative	TONA + 1.4921% No Mandatory Mandatory No Non-cumulative	TONA + 1.3483% No Mandatory Mandatory No Non-cumulative	3M BBSW + 2.18% No Mandatory Mandatory No Non-cumulative	1.502% No Mandatory Mandatory No Non-cumulative	SONIA + 2.13394% No Mandatory Mandatory No Non-cumulative	5.003% No Mandatory Mandatory No Non-cumulative	1.677% No Mandatory Mandatory No Non-cumulative
17 18 19 20a 20b 21 22 23	Fixed or floating dividend / coupon Coupon rate and any related index Egistence of a dividend stopper Fight discretionary, partially discretionary or mandatory (in terms of fiming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Esistence of step up or other incentive to redeem Non-cumulative or cumulative	0.970% No Mandatory Mandatory No No Non-cumulative Non-convertible	TONA + 1.4921% No Mandatory Mandatory No Nor-cumulative Non-convertible	TONA + 1.3483% No Mandatory Mandatory No Non-cumulative Non-convertible	3M BBSW + 2.18% No Mandatory Mandatory No No-cumulative Non-convertible	1,502% No Mandatory Mandatory Mon-cumulative Non-convertible	SONIA + 2.13394% No Mandatory Mandatory Mandatory No Non-cumulative Non-compatible	5.003% No. Mandatory Mandatory No. Non-cumulative Non-convertible	1.677% No Mandatory Mandatory No Non-cumulative Non-convertible
17 18 19 20a 20b 21 22 23 24	Fixed or floating dividend / coupon Coupon nate and any related index Enstance of a dividend stopped Fixed stocetonary, partially discretionary or mandatory (in terms of liming). Fully discretionary, partially discretionary or mandatory (in terms of amount). Fully discretionary, partially discretionary or mandatory (in terms of amount). Fully discretionary partially discretionary or mandatory (in terms of amount). Vion-cumulative or cumulative for conventible, conversal infogration).	0.970% No Mandatory Mandatory No Non-cumulative Non-convertible n/a	TONA + 1.4921% No Mandatory Mandatory No Non-cumulative Non-convertible n/a	TONA + 1.3483% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible n/a	3M BBSW + 2.18% No Mandatory Mandatory Mon-cumulative Non-cumulative n/a	1.502% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible	SONIA + 2.13394% No Mandatory Mandatory Mandatory No Non-cumulative Non-convertible	5.003% No Mandatory Mandatory No Non-cumulative Non-convertible n/a	1.677% No Mandatory Mandatory No Non-cumulative Non-convertible n/a
17 18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend / coupon Coupon rate and any related index Existence of a division disoper Fully discercionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stee up or other incentive to redeem Comments or operational discretionary or mandatory (in terms of amount) Existence of stee up or other incentive to redeem Comments or operational discretionary or mandatory (in terms of amount) of convertible, (up or partially	0.970% No Mandatory Mandatory No No Non-cumulative Non-convertible	TONA + 1.4921% No Mandatory Mandatory No Nor-cumulative Non-convertible	TONA + 1.3483% No Mandatory Mandatory No Non-cumulative Non-convertible	3M BBSW + 2.18% No Mandatory Mandatory No No-cumulative Non-convertible	1,502% No Mandatory Mandatory Mon-cumulative Non-convertible	SONIA + 2.13394% No Mandatory Mandatory Mandatory No Non-cumulative Non-compatible	5.003% No Mandatory Mandatory No Non-comulative Non-convertible n/la	1.677% No Mandatory Mandatory Monomulative Non-commutative Non-convertible n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend / coupon Coupon nate and any related index Enstance of a dividend stopped Fixed stocetonary, partially discretionary or mandatory (in terms of liming). Fully discretionary, partially discretionary or mandatory (in terms of amount). Fully discretionary, partially discretionary or mandatory (in terms of amount). Fully discretionary partially discretionary or mandatory (in terms of amount). Vion-cumulative or cumulative for conventible, conversal infogration).	0.970% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	TONA + 1.4921% No Mandatory Mandatory No Non-cumulative Non-comulative Non-convertible n/a n/a	TONA + 1.3483% No Mandatory Mandatory No Non-cumulative Non-convertible n/a n/a	3M BBSW + 2.18% No Mandatory Mandatory Non-cumulative Non-convertible n/a n/a	1.502% No Mandatory Mandatory No Non-cumulative Non-correible	SONIA + 2.13394% No Mandatory Mandatory No Non-cumulative Non-convertible	5.003% No No Mandatory Mandatory Non-convertible n/i/a n/i/a	1.677% No Mandatory Mandatory No Non-cumulative Non-convertible n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend if coupon Coupon rate and any related index Ensistence of a dividend stopper Fixyl discretionary, partially discretionary or mandatory (in terms of timing) Fixyl discretionary, partially discretionary or mandatory (in terms of timing) Fixyl discretionary, partially discretionary or mandatory (in terms of amount) Estatence of steep up or other incentive to redeem Non-cumulative or cumulative Convertibles on convertible If convertibles, conversion trigger(s) If convertible, story or partially If convertibles, and partially If convertibles, and convertibles and If convertibles are convertible into	0.970% No. Mandatory Mandatory Mandatory No Non-conventible Non-conventible n/la n/la n/la n/la	TONA + 1.4921% No. Mandatory Mandatory Mondatory Non-committee Non-conventible n/la n/la n/la n/la	TONA + 1.3483% No. No. Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a	3M BBSW + 2.18% No.	1.502% No. No. Mandatory Mandatory Non-conventible Non-conventible n/a n/a n/a	SONIA + 2.13394% Non Mandatory Mandatory Mon-conventible Non-conventible n/a n/a n/a n/a	5,003% No. Mandatory Mandatory No. Non-counulative Non-convertible n/a n/a n/a	1,677% No. Mandatory Mandatory No. No. No. No. Non-conveible n/ia n/ia n/ia
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend i coupon Coupon nate and any related index Enstence of a dividend alonger Enstence of a dividend alonger Fully discretionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary partially discretionary or mandatory (in terms of amount) Fully discretionary or discretionary or discretionary Fully	0.970% No.0 Mandatory Mandatory Non-curulative Non-convertible n/a n/a n/a n/a n/a	TONA + 1.4921% No. Mandatory Mandatory More-currulative Non-currulative Non-convertible n/a n/a n/a n/a n/a	TONA + 1,3483% No N	3M BBSW + 2.18% No N	1.502% No	SONIA + 2.13394% No.	5.003% No No Mandatory Mandatory Non-committee Non-committee n/a n/a n/a n/a n/a n/a	1.677% Noo Mandatory Mandatory Mon-curulative Non-conventible n/a n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend if coupon Coupon rate and any related index Ensistence of a dividend stopper Fixyl discretionary, partially discretionary or mandatory (in terms of timing) Fixyl discretionary, partially discretionary or mandatory (in terms of timing) Fixyl discretionary, partially discretionary or mandatory (in terms of amount) Estatence of steep up or other incentive to redeem Non-cumulative or cumulative Convertibles on convertible If convertibles, conversion trigger(s) If convertible, story or partially If convertibles, and partially If convertibles, and convertibles and If convertibles are convertible into	0.970% No. Mandatory Mandatory Mandatory No Non-conventible Non-conventible n/la n/la n/la n/la	TONA + 1.4921% No. Mandatory Mandatory Mondatory Non-committee Non-conventible n/la n/la n/la n/la	TONA + 1.3483% No. No. Mandatory Mandatory Non-convertible Non-convertible n/a n/a n/a	3M BRSW - 2.18% No No Mandatory Mandatory Mandatory Mon-countaintee Non-countaintee Non-convertible n/a n/a n/a n/a	1.502% No. No. Mandatory Mandatory No. Non-counulative Non-convertible n/a n/a n/a	SONIA + 2.13394% Non Mandatory Mandatory Mon-conventible Non-conventible n/a n/a n/a n/a	5.003% No No Mandatory Mandatory Non-committee Non-committee n/a n/a n/a n/a n/a n/a	1,677% No. Mandatory Mandatory No. No. No. No. Non-conveible n/ia n/ia n/ia
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend i coupon Coupon nate and any related index Enstence of a dividend alonger Enstence of a dividend alonger Fully discretionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary partially discretionary or mandatory (in terms of amount) Fully discretionary or discretionary or discretionary Fully	0.970% No Mandatory Mandatory No Mondatory No No Mondatory Non-cumulanes Non-convertible n/a n/a n/a n/a n/a n/a	TONA + 1.4921% No. Mandatory Mandatory More-currulative Non-currulative Non-convertible n/a n/a n/a n/a n/a	TONA + 1,3483% No N	3M BBSW + 2.18% No N	1 502% No No Mandatory Mandatory No N	SONIA + 2.13394% No.	6 0,03% No Mandatory Mandatory No N	1.677% Noo Mandatory Mandatory Mon-curulative Non-conventible n/a n/a n/a n/a n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend i coupon Coupon rate and any related index Enstance of a dividend atopper Enstance of a dividend atopper Fully discontionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Enstance of step up or other incentive to redeem Non-cumulative or cumulative Non-cumulative or cumulative I convertible, conversion integers I convertible, survivation rate or convertible, and or partially I convertible, indexion or convertible convertible, survivation rate I write-down, write-down trigger(s) I write-down, write-down trigger(s)	0.870% No No Mandatory Mandatory Mandatory Non-cumulative Non-convertible nin nin nin nin nin (No Non-cumulative Non-convertible nin nin nin (No Non-cumulative Non-convertible Non-convertibl	TONA + 1,482 ° 15 No Mandatory Mandatory Mandatory Mandatory No Non-curruilative Non-conventible Non-conventib	TONA+ 1 3483% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible nia	3M BBSW # 2 18% No Mandatory Mandatory Mandatory Mandatory No Non-cumulative Non-convertible N	1.502% Mandatory Mandatory Mandatory Non-convertible Non-convertible Non-convertible nia nia nia nia nia nia condition nia nia nia nia nia nia nia nia nia ni	SONIA * 2 13394* No Mandatory Mandatory Mandatory Mandatory Mandatory No Non-curvillative Non-convertible Non-	5.003% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-convertible nin nin nin nin nin nin tria con tribut non tribut nin nin nin nin nin nin nin nin nin ni	5.677% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible nin nin nin nin nin construction nin nin nin nin nin nin nin nin nin
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend if coupon Coupon rate and any related index Ensistence of a dividend stopper Fixily discretionary, partially discretionary or mandatory (in terms of timing) Fixily discretionary, partially discretionary or mandatory (in terms of timing) Fixily discretionary, partially discretionary or mandatory (in terms of amount) Fixily discretionary, partially discretionary or mandatory (in terms of amount) Conventionary or conventitible of convention to conventitible of convention fixing or partially of conventionary or partially of conventionary or partially of conventionary or partially of conventionary or instrument or convention of conventionary in terms man type convention or conventionary in terms man type convention of conventionary instrument type convention of the conventionary or terms man type convention or conventionary or terms man type convention or conventionary or terms man type convention or conventionary or terms and the convention or terms or ter	0.97% Mandatory Mandatory Mandatory Monocurrulative Non-currulative Non-currul	TONA + 1.492 TV No Mandatory Mandatory Monocorrelative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative View Non-correlative View Non-correlative View Contractual right to write-down by UK resolution authority Euly or Partiality Fully or Partiality Euly or Partiality	TONA + 13485% NO Mandatory Mandatory Mandatory Non-cumulative Non-cumulative Non-cumulative nin nin nin nin pin nin pin pin pit Contractual right to write-down by UK resolution authority Futh or e Partially Permanent	3M BBSW ± 2.18% No. Mandatory Mandatory Monocumulative Non-cumulative Non-cumulat	1.502% Mandatory Mandatory Mandatory Mon-cumulative Non-cumulative	SONA * 2 13394* No Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mondatory Mondato	5,003% Mandatory Mandatory Mandatory Monocumulative Non-cumulative	1.677% No. Mandatory Mandatory Monocumulative Non-conventicus n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend i coupon Coupon rate and any related index 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary or discretionary or discretionary Non-cumulative or cumulative Convertibles or non-convertible If convertibles, or convertible If convertibles, the convertible into If convertibles, partially If convertibles, partially If convertibles, partially instrument types convertible into If convertibles, partial instrument types convertible into If convertibles convertibles into If convertibles conv	0.970% No No Mandatory Mandatory Mandatory Non-cumulative Non-convertible nine nine nine nine nine nine nine put Kreschutno authority Futhy or Partialir Permanent nine	TONA + 1,482*18 No Mandatory Mandatory Non-cumulative Non-convertible n/n n/n n/n n/n n/n n/n n/n n/n n/n n/	TONA+ 13489% No Mandatory Mandatory Mandatory Non-cumulative Non-conventible n/a n/a n/a n/a n/a n/a n/a p/a p/a p/a p/a p/a p/a p/a p/a p/a p	3M BBSW ± 2 18% No Mandatory Mandatory Monocomertible Non-convertible Non-convertible nine nine nine nine nine nine nine ni	1.502% Mandatory Mandatory Mandatory Mon-currential Non-currential nin nin nin nin nin nin nin nin nin ni	SONIA * 2 13394* No Mandatory Mandatory Mandatory Mandatory No Committee Non-convertible Non-c	5.003% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible n/n n/n n/n n/n n/n n/n n/n n/n n/n n/	1 677% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible n/n n/n n/n n/n n/n n/n n/n n/n n/n n/
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend if coupon Coupon rate and any related index Ensistence of a dividend stopper Fixily discretionary, partially discretionary or mandatory (in terms of timing) Fixily discretionary, partially discretionary or mandatory (in terms of timing) Fixily discretionary, partially discretionary or mandatory (in terms of amount) Fixily discretionary, partially discretionary or mandatory (in terms of amount) Conventionary or conventitible of convention to conventitible of convention fixing or partially of conventionary or partially of conventionary or partially of conventionary or partially of conventionary or instrument or convention of conventionary in terms man type convention or conventionary in terms man type convention of conventionary instrument type convention of the conventionary or terms man type convention or conventionary or terms man type convention or conventionary or terms man type convention or conventionary or terms and the convention or terms or ter	0.97% Mandatory Mandatory Mandatory Monocurrulative Non-currulative Non-currul	TONA + 1.492 TV No Mandatory Mandatory Monocorrelative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative Non-correlative View Non-correlative View Non-correlative View Contractual right to write-down by UK resolution authority Euly or Partiality Fully or Partiality Euly or Partiality	TONA + 13485% NO Mandatory Mandatory Mandatory Non-cumulative Non-cumulative Non-cumulative nin nin nin nin pin nin pin pin pit Contractual right to write-down by UK resolution authority Futh or e Partially Permanent	3M BBSW ± 2.18% No. Mandatory Mandatory Monocumulative Non-cumulative Non-cumulat	1.502% Mandatory Mandatory Mandatory Mon-cumulative Non-cumulative	SONA * 2 13394* No Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mon-cumulative Mondatory Mo	5,003% Mandatory Mandatory Mandatory Monocumulative Non-cumulative	1.677% No. Mandatory Mandatory Monocumulative Non-conventicus n/a
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend i coupon Coupon rate and any related index 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary or discretionary or discretionary Non-cumulative or cumulative Convertibles or non-convertible If convertibles, or convertible If convertibles, the convertible into If convertibles, partially If convertibles, partially If convertibles, partially instrument types convertible into If convertibles, partial instrument types convertible into If convertibles convertibles into If convertibles conv	0.970% Mandatory Mandatory Mandatory Monoconvertible Non-convertible Non-convertible nine nine nine nine nine nine nine ni	TONA+1-4821% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible n/n n/n n/n n/n n/n n/n n/n n/n n/n n/	TONA+ 13489% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible n/a	3M BBSW ± 2 18% No Mandatory Mandatory Mandatory Mandatory No Non-curvatible Non-convertible N	1.502% Mandatory Mandatory Mandatory Mon-currentiale Non-currentiale Patternament Patternament Non-currentiale	SONIA * 2 13394* No Mandatory Mandatory Mandatory Mandatory Mandatory No Non-curvatilet Non-convertible Non-co	5.003% No. Mandatory Mandatory Mandatory Non-cumulative Non-conventible Non-co	1 677% No Mandatory Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-convertible n/n n/n n/n n/n n/n n/n n/n n/n n/n n/
17 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 Table and was related index Ensistence of a dividend stopper (Englishment of a dividend stopper (Englishment of a dividend stopper (Englishment of Englishment of Englishment (Englishment of Englishment of Englishment of Englishment of Englishment of Englishment (Englishment of Englishment of E	0.870% Mandatory Mandatory Mandatory Non-cumulative	TONA + 1.492** No Mandatory Mandatory Mandatory Non-cumulative Non-convertible	TONA + 13483% No Mandatory Mandatory Mandatory Non-cumulative Non-conventible	3M BBSW ± 2 18% No. Mandatory Mandatory Monocumulative Non-cumulative Non-convertible Non-conv	1.502% Mandatory Mandatory Mandatory Non-cumulative	SONA * 2 13394* No. Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-convertib	5,003% Mandatory Mandatory Mandatory Non-cumulative Non-conventible Non-conven	1 677% No Mandatory Mandatory Mandatory Non-cumulative Non-conventible Non-conventible India Ind
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34b	Fixed or floating dividend (coupon Coupon Coupon Table and revisited index Existence of a dividend stopper (Existence of step up or other incentive to redeem Non-cumulative or cumulative or cumulative or cumulative or cumulative or cumulative or conventible (Existence of step up or other incentive to redeem Non-cumulative or cumulative or cumulative or cumulative or cumulative or conventible (Existence of step up or other incentive to redeem (Existence of Step up or other incentible or other o	0.970% Mandatory Mandatory Mandatory Monoconvertible Non-convertible Permanent Non-convertible	TONA+1-4821% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible Senior Non-Preferred debt Senior Non-Preferred debt Senior Non-Preferred Senior Unsecured Senior Non-Preferred Senior Senior Non-Preferred Senior Se	TONA+ 13489% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible n/a	3M BBSW ± 2 18% No Mandatory Mandatory Mandatory Non-curvatible Non-curvatible Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	1.502% Mandatory Mandatory Mandatory Mon-currentialitie Non-currentialitie Non-currentialitie Non-currentialitie nis	SONIA * 2 13394* No Mandatory Mandatory Mandatory Mandatory No Mandato	5.003% No. Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-co	1 677% No Mandatory Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la
17 18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34a 34b	Fixed or floating dividend i coupon Coupon nate and any related index Enstance of a dividend alonger Enstance of a dividend alonger Fully discretionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of liming) Fully discretionary, partially discretionary or mandatory (in terms of amount) Enstance of step up or other incentive Won-cumulative or cumulative (in convention to construction or cumulative (in convention) (in conventi	O 970% Mandatory Mandatory Mandatory Non-cumulative Non-convertible	TONA+1-4821% No Mandatory Mandatory Mandatory Non-currulative Non-currulative Non-convertible n'is n'is n'is n'is n'is n'is n'is n'is	TONA + 13483% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible	3M BBSW # 2 18% No Mandatory Mandatory Mandatory Mon-cumulative Non-convertible Non-convertibl	1.502% Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-conver	SONA * 2 13394* No Mandatory Mandato	5,003% No Mandatory Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-convertib	1 677% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible Non-con
17 18 19 20a 20b 21 22 23 24 22 25 25 25 26 27 28 30 31 32 33 34 34a 34b	Fixed or floating dividend (coupon Coupon Coupon Table and revisited index Existence of a dividend stopper (Existence of step up or other incentive to redeem Non-cumulative or cumulative or cumulative or cumulative or cumulative or cumulative or conventible (Existence of step up or other incentive to redeem Non-cumulative or cumulative or cumulative or cumulative or cumulative or conventible (Existence of step up or other incentive to redeem (Existence of Step up or other incentible or other o	0.970% Mandatory Mandatory Mandatory Monoconvertible Non-convertible Permanent Non-convertible	TONA+1-4821% No Mandatory Mandatory Mandatory Non-cumulative Non-convertible Senior Non-Preferred debt Senior Non-Preferred debt Senior Non-Preferred Senior Unsecured Senior Non-Preferred Senior Senior Non-Preferred Senior Se	TONA+ 13489% No Mandatory Mandatory Mandatory Non-cumulative Non-conventible n/a	3M BBSW ± 2 18% No Mandatory Mandatory Mandatory Non-curvatible Non-curvatible Non-convertible n/la n/la n/la n/la n/la n/la n/la n/la	1.502% Mandatory Mandatory Mandatory Mon-currentialitie Non-currentialitie Non-currentialitie Non-currentialitie nis	SONIA * 2 13394* No Mandatory Mandatory Mandatory Mandatory No Mandato	5,003% Mandatory Mandatory Mandatory Monocumulative Non-cumulative Full or cumulative Fu	1 677% No. Mandatory Mandatory Mandatory Mandatory Non-conventible Senior Non-Preferred debt Taraking senior to Dated Tire 2 and Jurisor to Senior Non-Preferred April Jurisor to Senior Non-Preferred Non-conventible Senior unsecured

Capi	tal instruments main features								
1	Issuer	Lloyds Bank plc	Lloyds Bank plc						
2	Unique Identifier	n/a	n/a						
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private						
3	Governing law(s) of the instrument	English	English						
	Means by which enforceability requirement of Section 13 of the TLAC Term								
За	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a						
_									
	ulatory treatment								,
	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a		n/a
	Post-transitional CRR rules	n/a	n/a						
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated						
7	Instrument type	Senior Non Preferred	Senior Non Preferred						
	Regulatory capital / MREL value (m)	GBP 106	GBP 840	GBP 0	GBP 77	GBP 296	GBP 389	GBP 677	GBP 785
9	Nominal Amount - Currency of Issue (m)	JPY 19,100	EUR 1,000	EUR 600	NOK 1,000	CAD 500	CHF 415	EUR 750	USD 1,000
	- Currency of Reporting (m)	GBP 106	GBP 869	GBP 521	GBP 77	GBP 296	GBP 389	GBP 652	GBP 785
9a	Issue price	100	99.44	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost					
	Original date of issuance	23/10/2019	12/11/2019	13/11/2019	23/10/2019	23/10/2019	23/10/2019	11/01/2023	28/07/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Perpetual or dated
	Original maturity date	15/12/2026	12/11/2025	21/06/2024	24/01/2028	03/02/2025	04/03/2025	11/01/2029	11/08/2026
14	Issuer Call	No	Yes	No	No	No	No	Yes	
15	Optional call date, contingent call dates and redemption amount	n/a	12/11/2024 - Optional issuer	n/a	n/a	n/a	n/a	11/01/2028 - Optional issuer	11/08/2025 - Optional issuer
40			call option, redeeming at par					call option, redeeming at par	call option, redeeming at par
16	Subsequent call dates	n/a	n/a						
	oons / dividends			5 v I	F1 /	F1 17	F1 41	F. 1	<i>a</i>
	Fixed or floating dividend / coupon	Floating	Fixed	Floating	Floating	Floating	Floating	Fixed	Floating
18	Coupon rate and any related index	TONA + 1.2984%	0.650%	3M EURIBOR + 1.15%	3M NIBOR + 1.69%	3M CDOR + 1.605%	SARON + 1.3460%	4.650%	SOFR + 1.66%
		No	No						
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory						
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory						
21	Existence of step up or other incentive to redeem	No	No						
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative						
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a						
25	If convertible, fully or partially	n/a	n/a						
26	If convertible, conversion rate	n/a	n/a						
27	If convertible, mandatory or optional conversion	n/a	n/a						
28	If convertible, specify instrument type convertible into	n/a	n/a						
29	If convertible, specify issuer of instrument it converts into	n/a	n/a						
30	Write-down features	Yes	Yes						
		Contractual right to write-down	Contractual right to write down	Contractual right to write down					
31	If write-down, write-down trigger(s)	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	by UK resolution authority	Contractual right to write-down by UK resolution authority	by UK resolution authority	Contractual right to write-down by UK resolution authority
	e a c en el								
32	If write-down, full or partial	Fully or Partially	Fully or Partially Permanent	Fully or Partially Permanent	Fully or Partially				
	fit d								Permanent
33		Permanent	Permanent	Permanent	Permanent	Permanent			,
33 34	If temporary write-down, description of write-up mechanism	n/a	n/a						
33 34		Permanent n/a Contractual			n/a Contractual				n/a Contractual
33 34	If temporary write-down, description of write-up mechanism	n/a	n/a Contractual Senior Non-Preferred debt						
33 34 34a	If temporary write-down, description of write-up mechanism Type of subordination	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2
33 34 34a	If temporary write-down, description of write-up mechanism	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2
33 34 34a	If temporary write-down, description of write-up mechanism Type of subordination	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2	Senior Non-Preferred debt ranking senior to Dated Tier 2
33 34 34a 34b	If temporary write-down, description of write-up mechanism Type of subordination Ranking of the instrument in normal insolvency proceedings	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	n/a Contractual 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
33 34 34a 34b	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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured
33 34 34a 34b 35 36	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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No
33 34 34a 34b 35 36 37	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 Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured	n/a Contractual Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured No n/a	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt Senior unsecured

Capi	al instruments main features								
1	Issuer	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private	Private	Private	Private	Private	Private
						English (subordination and			
3	Governing law(s) of the instrument	English	English	English	English	waiver of right to set off	English	English	English
_						governed by Scots law)			
За	Means by which enforceability requirement of Section 13 of the TLAC Term	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	nva	IVa	IVa	n/a	n/a	Itra	II/a	II/a
Real	latory 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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Solo and Sub-consolidated
	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred		Senior Non Preferred	Senior Non Preferred
	Regulatory capital / MREL value (m)	GBP 1,147	GBP 0	GBP 726	GBP 1.315	GBP 659	GBP 202	GBP 106	GBP 951
	Nominal Amount - Currency of Issue (m)	USD 1,500	USD 1.000	USD 1.000	USD 1.675	GBP 659	CHF 215	AUD 200	USD 1.250
1	- Currency of Reporting (m)	GBP 1.177	GBP 785	GBP 785	GBP 1.315	GBP 659	GBP 202	GBP 107	GBP 981
Q ₀	Issue price	99.8	100	99.75	100	100	100	100	100
	Redemption price	100	100	100	100	100	100	100	100
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
	Original date of issuance	09/04/2020	22/07/2020	11/03/2021	13/07/2021	11/01/2023	02/02/2023	17/03/2023	11/08/2022
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	09/07/2025	04/11/2024	11/05/2027	27/06/2025	11/01/2029	02/02/2027	17/03/2029	11/08/2033
	Issuer Call	Yes	04/11/2024 No	Yes	Yes	Yes		17/03/2029 Yes	Yes
144	issuel Call	168	140	165	168	168	168	160	Optional Call Date =
		0000700004 0 11 11		44.005.00000 0 11 11	07/00/0004 0 // 1/	44/04/0000 0 // 1/	00/00/0000	47/00/0000 0 // //	11/08/2032
15	Optional call date, contingent call dates and redemption amount	09/07/2024 - Optional issuer call option, redeeming at par	n/a	11/05/2026 - 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 issuer call option, redeeming at par	17/03/2028 - Optional issuer call option, redeeming at par	Reg Call = Yes
	· · · · · ·	call option, redeeming at par		call option, redeeming at par	call option, redeeming at par	call option, redeeming at par	can option, redeeming at par	call option, redeeming at par	Tax Call = Yes
									Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	ons / dividends								
	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Floating	Fixed
	Coupon rate and any related index	4.0200%	SOFR+1.41%	1.7770%	1.0980%	SONIA+2.1%	2.8950%	3M BBSW + 2.15%	5.126%
	Existence of a dividend stopper	No	No	No	No	No		No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Contractual right to write-down	Contractual right to write-down	Contractual right to write-down	Contractual right to write down	Contractual right to write-down	Contractual right to write-down	Contractual right to write down	Contractual right to write-down
31	If write-down, write-down trigger(s)	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority	by UK resolution authority
0.0	W 2 1 7 W C 1								
	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a		n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
		Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt	Senior Non-Preferred debt
245	Ranking of the instrument in normal insolvency proceedings	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2	ranking senior to Dated Tier 2		ranking senior to Dated Tier 2	ranking senior to Dated Tier 2
340	Ranking of the instrument in normal insolvency proceedings	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred	and junior to Senior Preferred
- 1		debt	debt	debt	debt	debt	debt	debt	debt
			Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured
35	Instrument type immediately senior								
	Instrument type immediately senior	Senior unsecured				No			No
36	Non-compliant transitional features	No	No	No	No	No n/a	No	No	No n/a
36 37	Non-compliant transitional features Non-compliant features	No n/a	No n/a	No n/a	No n/a	n/a	No n/a	No n/a	n/a
36 37	Non-compliant transitional features	No	No	No	No		No n/a	No	

Capi	ital instruments main features								
_	Issuer	Lloyds Bank Corporate	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank Corporate	Lloyds Bank plc	Lloyds Bank plc	Lloyds Bank plc
	Unique Identifier	Markets plc n/a	n/a	n/a	n/a	Markets plc n/a	n/a	n/a	
		Private	Private	Private	Private		Private	Private	Private
28	Specifies if the instrument has been publicly or privately placed.	Private		Private	Private	Private	Private	Private	Private
3	Governing law(s) of the instrument	English	English (subordination and waiver of right to set off governed by Scots law)	English	English	English	English	English	English
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
Regu	ulatory treatment								
	Transitional CRR rules	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
	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
	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred				
	Regulatory capital / MREL value (m)	GBP 526	GBP 1,100	GBP 1,081	GBP 179	GBP 981	GBP 758	GBP 992	GBP 213
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 549	GBP 1,100	GBP 1,130	GBP 188	GBP 981	GBP 785	GBP 981	GBP 213
	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 - fair value option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	29/10/2021	19/11/2021	19/11/2021	09/02/2022	10/03/2022	18/03/2022	06/03/2023	17/03/2023
	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
	Original maturity date	05/02/2026	01/04/2026	01/04/2026	09/02/2029	16/02/2029	18/03/2026	06/03/2029	17/03/2029
14	Issuer Call	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 05/02/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 01/04/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	09/02/2028 - Optional issuer call option, redeeming at par	16/03/2028 - Optional issuer call option, redeeming at par	18/03/2025 - Optional issuer call option, redeeming at par	06/03/2028 - Optional issuer call option, redeeming at par	17/03/2028 - 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
	pons / dividends								
17	Fixed or floating dividend / coupon	Fixed	Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to Floating
_	Coupon rate and any related index	1.9430%	SONIA+0.86%	0.3850%	0.7525%	SOFR +185bps	3.661%	6.0210%	5.952% / 3m BBSW + 215bps
	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
_	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	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
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	If convertible, fully or partially	n/a	n/a		n/a	n/a	n/a	n/a	n/a
	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a		n/a	n/a
	If convertible, mandatory or optional conversion	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a
	If convertible, specify instrument type convertible into								n/a
	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 Yes		n/a Yes	n/a Yes
	write-down reatures 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		Yes Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially				
	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
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
	Instrument type immediately senior	Senior unsecured	Senior unsecured	Senior unsecured	Senior unsecured				
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Hyperlink to the prospectus of the issuance					n/a	n/a		

Loys Bear at Loys		al instruments main features								
Boundard International to these publishy opinishy jobesed. Protest Pro	$\overline{}$		Lloyde Bank nic	Rank of Scotland plc	Llowde Bank nic	Rank of Scotland plc	Llowds Bank nic	Bank of Scotland plc		Lloyds Bank Corporate
Property Property Property										Markets plo n/a
By Comming law(s) of the instrument Egglish Some file price in part of girth to lead of globals and globals and girth to lead of globals and girth to lead of globals and girth to lead of globals and globals and girth to lead of globals and g										Private
Second Color Second Color Color				English (waiver of right to set		English (waiver of right to set		English (subordination and waiver of right to set off		English
Exception of CRP rules			n/a							
5 Post-transferred CRR nales										
E Espite et architosis-promosidated designal-promosidated Solo and Sub-connotidated Solo Solo and Sub-connotidated Solo Solo Solo										
										n/a
Secondary Content (1986) GBP 955 GBP 946 GBP 945										Senior Non Preferred
9 Normal Annount - Currency of Reporting (m)										GBP 300
Course() Reporting (m)										GBP 300
Ball state price										GBP 300
The Decomption price	9a									100
To Coupon dissellectation Liability - fair value option Liability - fair value option Liability - amortised cost Liabili										100
11 Original date of Insusance 2605/2022 2605/2022 2605/2022 1006/2022 1006/2022 1010/2022 1310/202										Liability - amortised cost
13 Orginal maturity date										13/11/2023
Tell Subsequent call dates and redemption amount 2805/227 - Cybtonal issuer call option, redeeming at par call option, r	12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Cyclonal call date and redemption amount 26/05/2017 - Optional issuer call option, redeeming at par option, redeeming at par option, redeeming at par call option, redeeming at par call option, redeeming at par call option, redeeming at par option, redeeming at par call option, redeeming at par call option, redeeming at par option, redeeming at par call option, redeeming at par call option, redeeming at par call option, redeeming at par option, redeeming at par call option, redeeming at par call option, redeeming at par option, redeeming at par call option, redeeming	13	Original maturity date	26/05/2028	26/05/2028	10/06/2027	10/06/2027	24/08/2030	24/08/2030	12/09/2027	12/04/2028
28/05/2027 - Optional issuer cal option, redeeming at par call dates and redemption amount call option, redeeming at par call	14	Issuer Call	Yes	Yes	Yes	Yes			Yes	Yes
Coupons dividends	15	Optional call date, contingent call dates and redemption amount	26/05/2027 - Optional issuer call option, redeeming at par				24/08/2029 Reg Call = Yes Tax Call = Yes	24/08/2029 Reg Call = Yes Tax Call = Yes	n/a	12/04/2027 - Optional issuer call option, redeeming at par
Transport Fixed or floating dividend/ coupon Fixed Floating Floati	16	Subsequent call dates	n/a	n/a	n/a	n/a			n/a	n/a
Fixed or floating dividend / Coupon Fixed Floating Fixed Floating Fixed Floating Fl	_									•
18 Eustence of a dividend stopped or an individend or			Fired.	Flti	Fired to Florida	Flanting.	Fire d	Fig. str	El-ati-	Fleetine
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory (in terms of mining) 21 Existence of step up or other incentive to nedeem 22 Non-countative 23 Convertible or non-convertible 24 Existence of step up or other incentive to nedeem 35 Non-convertible 36 Existence of step up or other incentive to nedeem 36 Non-convertible 37 Non-convertible 38 Non-convertible 39 Non-convertible 39 Non-convertible 30 Convertible or non-convertible 30 Convertible or non-convertible 30 Convertible or non-convertible 31 Existence of step up or other incentive to nedeem 39 Non-convertible 30 Non-convertible 30 Non-convertible 30 Non-convertible 30 Non-convertible 31 Non-convertible 31 Non-convertible 32 Convertible or non-convertible 33 Non-convertible 34 Non-convertible 35 Non-convertible 36 Existence of step up or other incentive to nedeem 39 Non-convertible 30 Non-convertible 30 Non-convertible 31 Non-convertible 31 Non-convertible 32 Non-convertible 33 Non-convertible 34 Non-convertible 35 Non-convertible 36 Non-convertible 37 Non-convertible 38 Non-convertible 38 Non-convertible 39 Non-convertible 39 Non-convertible 39 Non-convertible 30 Non-convertible 30 Non-convertible 30 Non-convertible 30 Non-convertible 30 Non-convertible 31 Non-conver										Floating SONIA + 2.042%
200 Fully discretionary, partially discretionary or mandatory (in terms of mining) Mandatory M										
Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory Mandato										Mandatory
22 Conventible Non-cumulative No					,		,		,	Mandatory
22 Domestible Non-cumulative or cumulative Non-cumulative Non-cu	21	Existence of step up or other incentive to redeem	No							
24 Exconvertible, conversion trigger(s) 75 Exconvertible, fluty or partially 76 India 10 In			Non-cumulative							
25 Econvertible, fully or partially nia	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
26 Econvertible, conversion rate n/a	24	If convertible, conversion trigger(s)	n/a							
27 Formweltiles, mandatory or optional conversion nia										
28 Econvertible, specify instrument type convertible into n/s n/										
29 Econvertible, specify saver of instrument it converts into n/s										n/a
20 Write-down features										n/a
1 firstie-down, write-down Intigger(s)										n/a
by UK resolution authority by UK resolution auth										Yes Contractual right to write-down
Servite-down, permanent or temporary Permanent P			by UK resolution authority							
34 If temporary write-down, description of write-up mechanism nis										Fully or Partially
34a Type of subordination Contractual										Permanent n/a
Senior Non-Preferred debt Senior Non-Preferr										Contractual
			Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35 Instrument type immediately senior Senior unsecured Se	35	Instrument type immediately senior	Senior unsecured							
36 Non-compliant transitional features No No No No No No No No No										No
37 Non-compliant features n/a n/a n/a n/a n/a n/a			n/a						n/a	n/a
			n/o	n/a						

٥	ital instruments main features			
1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plo
2	Unique Identifier	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Private	Private
3	Governing law(s) of the instrument	English (subordination and waiver of right to set off governed by Scots law)	English	English (subordination and 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	n/a	n/a
Reg	ulatory treatment			
4	Transitional CRR rules	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo	Solo and Sub-consolidated	Solo
7	Instrument type	Senior Non Preferred	Senior Non Preferred	Senior Non Preferred
8	Regulatory capital / MREL value (m)	GBP 1,027	GBP 279	GBP 272
9	Nominal Amount - Currency of Issue (m)	GBP 1,027	JPY 50,300	GBP 272
	- Currency of Reporting (m)	GBP 1,027	GBP 279	GBP 272
9a	Issue price	100	100	100
9b	Redemption price	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	11/08/2022	Original date of issuance	11/08/2022
12	Perpetual or dated	Dated	Perpetual or dated	Dated
13	Original maturity date	11/08/2033	Original maturity date	11/08/2033
14	Issuer Call	Yes		
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional call date, contingent call dates and redemption amount	Optional Call Date = 11/08/2032 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a
Cou	pons / dividends			
17	Fixed or floating dividend / coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SONIA+2.374%	1.527%	SONIA + 1.878%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory

Cou	pons / dividends			
17	Fixed or floating dividend / coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SONIA+2.374%	1.527%	SONIA + 1.878%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Contractual right to write-down by UK resolution authority		Contractual right to write-down by UK resolution authority
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	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 unsecured	Senior unsecured
36	Non-compliant transitional features	No	No	No
37	Non-compliant features	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a

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