

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

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank plc	Lloyds Bank Corporate Markets plc	HBOS plc	Bank of Scotland plc
2	Unique Identifier	n/a	n/a	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Private	Private
3	Governing law(s) of the instrument	Scottish	English	English	Scottish	Scottish
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
Regulatory treatment						
4	Transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
5	Post-transitional CRR rules	CET 1	CET 1	CET 1	CET 1	CET 1
6	Eligible at solo/sub-consolidated/ solo&sub-consolidated	Consolidated	Solo and Sub-consolidated	Solo	Sub-consolidated	Solo
7	Instrument type	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital	Ordinary Share Capital
8	Regulatory capital value (m)	GBP 6.358	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	-	-	-	-	-
9b	Redemption price	-	-	-	-	-
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	-	-	-	-	-
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	-	-	-	-	-
14	Issuer Call subject to prior supervisory approval if required	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	-	-
16	Subsequent call dates	-	-	-	-	-
Coupons / dividends						
17	Fixed or floating dividend / coupon	-	-	-	-	-
18	Coupon rate and any related index	-	-	-	-	-
19	Existence of a dividend stopper	-	-	-	-	-
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-	-	-	-	-
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	-	-	-	-	-
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-	-	-	-
25	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-
28	If convertible, specify instrument type convertible into	-	-	-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-	-	-
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-
34a	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory
34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-	-
35	Instrument type immediate/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	-	-	-	-	-

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Bank Corporate Markets plc	Lloyds Bank Corporate Markets plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Bank of Scotland plc
2	Unique Identifier	US539439AG42	n/a	n/a	US539439AU36	US53944YAJ29	US2080995405	n/a	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Private	Public	Public	Public	Private	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English	English	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English	English (subordination provisions governed by Scottish law)	English (subordination provisions governed by Scottish law)
3a	Contractual recognition of write down and conversion powers of resolution authorities.	Contractual	n/a	n/a	Contractual	Contractual	Contractual	n/a	n/a	n/a
Regulatory treatment										
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/sub-consolidated/ solo&sub-consolidated	Consolidated	Solo	Solo	Consolidated	Consolidated	Consolidated	Solo and Sub-consolidated	Solo	Solo
7	Instrument type	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments	Other Equity Instruments
8	Regulatory capital value (m)	GBP 1,008	GBP 219	GBP 300	GBP 1,137	GBP 396	GBP 500	GBP 497	GBP 350	GBP 350
9	Nominal Amount - Currency of issue (m)	USD 1,675	EUR 250	USD 400	USD 1,500	USD 500	GBP 500	GBP 500	GBP 500	GBP 350
	- Currency of Reporting (m)	GBP 1,315	GBP 217	GBP 314	GBP 1,177	GBP 392	GBP 500	GBP 500	GBP 500	GBP 350
9a	Issue price	100	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100	100
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	07/04/2014	25/05/2018	10/10/2018	19/06/2019	20/11/2019	20/11/2019	20/11/2019	17/01/2023	17/01/2023
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 27/06/2024 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 25/05/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/09/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/06/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/12/2024 & 27/06/25 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100% 27/06/20 and every 5 years thereafter	Optional Call on any date between 27/12/2024 & 27/06/25 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100% 27/06/20 and every 5 years thereafter	Optional Call Date = 27/03/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 27/03/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date	Every 5 years	Every 5 years	Every 5 years	Every 5 years	Any Coupon Payment Date	Any Coupon Payment Date
Coupons / dividends										
17	Fixed or floating dividend / coupon	Fixed	Floating	Floating	Fixed	Fixed	Fixed	Fixed	Floating	Floating
18	Coupon rate and any related index	7.5000%	3M EUR LIBOR +489bps	SOFRA+4.46%	7.5000%	6.7500%	5.1250%	5.7300%	SONIA+5.025%	SONIA+5.025%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	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	Non-cumulative
23	Convertible or non-convertible	Convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a
25	If convertible, fully or partially	Fully	n/a	n/a	Fully	Fully	Fully	Fully	n/a	n/a
26	If convertible, conversion rate	\$1.056	n/a	n/a	\$0.821	\$0.803	£0.633	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	Mandatory	Mandatory	Mandatory	Mandatory	n/a	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	n/a	n/a	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	n/a	n/a	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a
30	Write-down features	No	Yes	Yes	No	No	No	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	LBCM plc's solo fully loaded CET1 ratio falls below 7%	LBCM plc's solo fully loaded CET1 ratio falls below 7%	n/a	n/a	n/a	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	n/a	Bank of Scotland Plc's solo fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	Full	Full	n/a	n/a	n/a	Full	n/a	Full
33	If write-down, permanent or temporary	n/a	Permanent	Permanent	n/a	n/a	n/a	Permanent	n/a	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	Dated Tier 2	Dated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	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
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Banking Group	Lloyds Banking Group	Lloyds Bank plc	Lloyds Bank Corporate Markets plc
2	Unique Identifier	XS2529511722	US53944YAV56	n/a	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Private	Private
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	New York (subordination and waiver of right to set off governed by Scots law)	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	Contractual	n/a	n/a
Regulatory treatment					
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	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 861	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
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 27/09/2022 & 27/03/28 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2023 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/03/2028 & 27/09/2028 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 27/09/2029 & 27/03/2030 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the 'First Reset Date') and each fifth anniversary thereafter)	Any day in the period six months before any subsequent Reset Date (27/03/2030 (the 'First Reset Date') and each fifth anniversary thereafter)	Any day in the period six months before any subsequent Reset Date (27/03/2028 (the 'First Reset Date') and each fifth anniversary thereafter)	Any Coupon Payment Date
Coupons / dividends					
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	8.5000%	8.0000%	8.8160%	SOFR + 52bps
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	Lloyds Banking Group's fully loaded CET1 ratio falls below 7%	n/a	n/a
25	If convertible, fully or partially	Fully	Fully	n/a	n/a
26	If convertible, conversion rate	£0.633	\$0.761	n/a	n/a
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	n/a	n/a
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group plc	Lloyds Banking Group plc	n/a	n/a
30	Write-down features	No	No	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	n/a	Lloyds Bank Plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%	Lloyds Bank Corporate Markets plc's solo and/or sub-consolidated fully loaded CET1 ratio falls below 7%
32	If write-down, full or partial	n/a	n/a	Full	Full
33	If write-down, permanent or temporary	n/a	n/a	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Undated Tier 2 and senior to CET1
35	Instrument type immediately senior	Prior to conversion trigger Undated Tier 2	Prior to conversion trigger Undated Tier 2	Undated Tier 2	Undated Tier 2
36	Non-compliant transitional features	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/financial-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/financial-investors/capital-issuance.html	n/a	n/a

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 plc
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 399	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
8a	Issue price	100	100	100	100	100	100	100	100
8b	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	25/02/2016	25/02/2016	30/09/2019	29/11/2019	29/11/2019	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 Redemption Price = 100%	Optional Call Date = 25/05/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bulle) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bulle) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bulle) Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 2 March 2028 to (and including) 2 June 2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	Any Interest Payment Date	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Floating	Floating	Fixed	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%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	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
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility	Statutory bail-in by UK resolution authority at point of non-visibility
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior Unsecured	Senior non-preferred	Senior non-preferred
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	n/a

Capital instruments main features

1	Issuer	Lloyds Bank plc	Lloyds Banking Group plc	Lloyds Bank plc	Bank of Scotland plc	Lloyds Bank plc	Lloyds Bank plc	Lloyds Banking Group plc	Bank of Scotland plc
2	Unique identifier	n/a	XS226524610	n/a	n/a	n/a	n/a	XS2351166421	n/a
2a	Specifies if the instrument has been publicly or privately placed.	Private	Public	Private	Private	Private	Private	Public	Private
3	Governing law(s) of the instrument	English	English	English	English (subordination provisions governed by Scottish law)	English	English	New York (subordination and waiver of right to set off governed by Scots law)	English (subordination provisions governed by Scottish law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a	Contractual	n/a
Regulatory treatment									
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and Sub-consolidated	Consolidated	Solo and Sub-consolidated	Solo	Solo and Sub-consolidated	Solo and Sub-consolidated	Consolidated	Solo
7	Instrument type	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 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
9a	Issue price	100	100	100	100	100	100	100	100
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	16/03/2020	03/12/2020	10/12/2020	16/12/2020	22/12/2020	03/03/2021	15/06/2021	24/09/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	18/03/2030	03/12/2035	03/12/2035	16/06/2031	03/12/2035	09/01/2048	15/12/2031	24/09/2031
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = 18/03/2025 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 16/06/26 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 03/12/2030 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call on any date between 15/09/2026 & 15/12/2026 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 24/09/2026 Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	Any Interest Payment Date	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Coupons / dividends									
17	Fixed or floating dividend / coupon	Fixed to Floating	Fixed	Fixed	Floating	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.6787%	2.7070%	2.7300%	SONIA + 2.10%	2.6100%	3.9160%	1.9850%	SONIA + 1.54%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior Unsecured	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Senior non-preferred
35	Instrument type immediately senior	Senior non-preferred	Senior Unsecured	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	n/a	n/a	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a

Capital 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	XS2668249844	n/a	US53944YAA10
2a	Specifies if the instrument has been publicly or privately placed.	Public	Private	Public	Private	Public
3	Governing law(s) of the instrument	New York (subordination and waiver of right to set off governed by Scots law)	English	English	English	New York (subordination and waiver of right to set off governed by Scots law)
3a	Contractual recognition of write down and conversion powers of resolution authorities	Contractual	n/a	Contractual	n/a	Contractual
Regulatory treatment						
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	Nominal Amount - Currency of Issue (m)	USD 1,175	USD 1,750	SGD 500	SGD 500	USD 1,000
	- Currency of Reporting (m)	GBP 922	GBP 1,374	GBP 297	GBP 297	GBP 785
9a	Issue price	100	100	100	100	98.435
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	14/12/2049	07/11/2032	22/08/2033	07/11/2032	04/11/2024
14	Issuer Call subject to prior supervisory approval if required	Yes	Yes	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	Optional Call on any date between 14/09/2041 & 14/12/2041 inclusive Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	22/08/2028 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = 07/11/2027 Reg Call = Yes Tax Call = Yes Redemption Price = 100%	Optional Call Date = No (Bullet) Reg Call = Yes Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a
Coupons / 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
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
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
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
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
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior Holdco and senior to Undated Tier 2	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Senior 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
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

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

Tier 2

Capital instruments main features

1	Issuer	HBOIS plc US4041A2NF14 US4041A3AG79	Lloyds Bank plc GB0001905362	Lloyds Bank plc XS0503834821
2	Unique Identifier			
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public
3	Governing law(s) of the instrument	New York (subordination provisions governed by English law)	English	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	Not eligible	n/a	n/a
Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2	Tier 2
6	Eligible at solo(sub-)consolidated/ solo&(sub-)consolidated	Consolidated and Sub-consolidated	Consolidated, Sub-consolidated and Solo	Consolidated, Sub-consolidated and Solo
7	Instrument type	Dated subordinated liabilities	Undated subordinated liabilities	Dated subordinated liabilities
8	Regulatory capital value (m)	GBP 0	GBP 100	GBP 71
9	Nominal Amount - Currency of issue (m)	USD 301	GBP 100	GBP 273
	- Currency of Reporting (m)	GBP 236	GBP 100	GBP 273
9a	Issue price	88.807	100.862	99.521
9b	Redemption price	100	n/a	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30/10/2003	28/10/1992	20/04/2010
12	Perpetual or dated	Dated	Perpetual	Dated
13	Original maturity date	01/11/2033	No Maturity	22/04/2025
14	Issuer Call subject to prior supervisory approval if required	No	No	No
15	Optional call date, contingent call dates and redemption amount	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%	Optional Call Date = No Reg Call = No Tax Call = No Redemption Price = n/a	Optional Call Date = No (Bullet) Reg Call = No Tax Call = Yes Redemption Price = 100%
16	Subsequent call dates	n/a	n/a	n/a
Coupons / dividends				
17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.0000%	11.7500%	7.6250%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Partially discretionary	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	See below	See below
31	If write-down, write-down trigger(s)	n/a	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination	Contractual	Contractual	Contractual
34b	Ranking of the instrument in normal insolvency proceedings	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2	Undated subordinated debt ranking junior to Dated Tier 2 and senior to AT1	Dated subordinated debt ranking junior to Senior non-preferred debt and senior to Undated Tier 2
35	Instrument type immediately senior	Senior Unsecured	Dated Tier 2	Senior Unsecured
36	Non-compliant transitional features	Yes	No	No
37	Non-compliant features	Issuance out of intermediate HoldCo	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankingrup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankingrup.com/investors/fixed-income-investors/capital-issuance.html	https://www.lloydsbankingrup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc	Lloyds Banking Group plc
2	Unique identifier	US539439A24	AUS3C0248862	JP58267BHC5	XS175711665	CAG5533W6W9	XS1769598274	AU3C80251239	XS1699636574
2a	Specifies if the instrument has been publicly or privately placed.	Public	Public	Public	Private	Public	Private	Public	Public
3	Governing law(s) of the instrument	New York with UK bail in recognition language	NSW Australia with UK bail in recognition language	Japanese (with UK bail in recognition language)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	English (waiver of right to set off governed by Scots law)	NSW Australia with UK bail in recognition language	English (waiver of right to set off governed by Scots law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	n/a	n/a	n/a	Contractual	n/a
Regulatory treatment									
4	Transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Eligible at solo/sub-consolidated/ solo&sub-consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured	Senior Unsecured
8	Regulatory capital / MREL value (m)	GBP 1,295	GBP 220	GBP 42	GBP 73	GBP 288	GBP 53	GBP 223	GBP 0
9	Nominal Amount - Currency of issue (m)	USD 1,750	AUD 450	JPY 7,700	NOK 1,000	CAD 500	JPY 10,000	AUD 425	GBP 1,000
	- Currency of Reporting (m)	GBP 1,374	GBP 240	GBP 43	GBP 77	GBP 296	GBP 56	GBP 227	GBP 1,000
9a	Issue price	100	95	100	100	100	100	100	95
9b	Redemption price	100	100	100	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	07/11/2017	22/11/2017	14/12/2017	24/01/2018	01/02/2018	14/02/2018	07/03/2018	19/10/2017
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07/11/2028	22/11/2028	14/12/2027	24/01/2028	03/02/2025	15/02/2038	07/03/2025	19/10/2024
14	Issuer call	Yes	No	No	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	07/11/2027 - Optional issuer call option, redeeming at par	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.574%	4.250%	0.723%	2.940%	3.500%	0.995%	4.000%	2.250%
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority	Optional at the discretion of UK Resolution Authority
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group	Lloyds Banking Group
30	Write-down features	See below	See below	See below	See below	See below	See below	See below	See below
31	If write-down, write-down trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability	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	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	Structural	Structural	Structural	Structural	Structural	Structural
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt	Senior Non-Preferred debt ranking senior to Dated Tier 2 and junior to Senior Preferred debt
35	Instrument type immediately senior	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Non-compliant transitional features	No	No	No	No	No	No	No	No
37	Non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	n/a	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html	https://www.lloydsbankinggroup.com/investors/structured-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Lloyds Banking Group
2	Unique Identifier	JPS5266/APCO
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)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual

Regulatory 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
9a	Issue price	100
9b	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	n/a

Coupons / dividends

17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	1.377%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Contractual recognition of Statutory bail-in by UK resolution authority at point of non-viability
25	If convertible, fully or partially	Fully or Partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional at the discretion of 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
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
34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking senior to Dated Tier 2 and Junior to Senior Preferred debt
35	Instrument type immediately senior	n/a
36	Non-compliant transitional features	No
37	Non-compliant features	n/a
37a	Hyperlink to the prospectus of the issuance	https://www.lloydsbankinggroup.com/investors/fixed-income-investors/capital-issuance.html

Capital instruments main features

1	Issuer	Bank of Scotland plc	Lloyds Bank plc	Bank of Scotland plc
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)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	n/a
Regulatory 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

Coupons / 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	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