Lloyds Banking Group plc

Q1 2025

Pillar 3 Disclosures

1 May 2025

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BASIS OF PREPARATION

This report presents the interim Pillar 3 disclosures of Lloyds Banking Group plc ('the Group') as at 31 March 2025 and should be read in conjunction with the Group's Q1 2025 Interim Management Statement.

These disclosures have been prepared in accordance with the Disclosure section of the PRA Rulebook. Pillar 3 templates required to be disclosed on a quarterly basis that have not been included in this report are listed in the table below along with the reason for exclusion.

PRA reference	Template name	Reason for exclusion
CCR7	RWA flow statements of CCR exposures under the IMM	Not applicable to the Group

The information presented in this Pillar 3 report is not required to be, and has not been, subject to external audit.

Interim Pillar 3 disclosures for the Group's ring-fenced bank sub-group (Lloyds Bank plc) and large subsidiaries (Bank of Scotland plc and Lloyds Bank Corporate Markets plc) are published separately on the Group's website, located at www.lloydsbankinggroup.com/investors/financial-downloads.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS

KM1: Key metrics[1]

KM1 Ref	LR2 Ref		31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
		Available own funds (amounts)					
1		Common Equity Tier 1 (CET1) capital (£m)	31,115	31,979	31,967	31,295	30,942
2		Tier 1 capital (£m)	37,235	37,349	36,774	36,102	36,757
3		Total capital (£m)	42,254	42,751	42,377	41,465	42,412
		Risk-weighted exposure amounts					
4		Total risk-weighted exposure amount (£m)	230,122	224,632	223,311	222,019	222,831
		Capital ratios (as a percentage of risk-weighted exposure amount)					
5		Common Equity Tier 1 ratio (%)	13.5%	14.2%	14.3%	14.1%	13.9%
6		Tier 1 ratio (%)	16.2%	16.6%	16.5%	16.3%	16.5%
7		Total capital ratio (%)	18.4%	19.0%	19.0%	18.7%	19.0%
		Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a		Additional CET1 SREP requirements (%)	1.5%	1.5%	1.5%	1.5%	1.5%
UK 7b		Additional AT1 SREP requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
UK 7c		Additional T2 SREP requirements (%)	0.6%	0.6%	0.6%	0.6%	0.6%
UK 7d		Total SREP own funds requirements (%)	10.6%	10.6%	10.6%	10.6%	10.6%
		Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8		Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9		Institution specific countercyclical capital buffer (%)	1.8%	1.8%	1.9%	1.8%	1.8%
10a		Other Systemically Important Institution buffer (%)[2]	—	—	—	—	—
11		Combined buffer requirement (%)[2]	4.3%	4.3%	4.4%	4.3%	4.3%
UK 11a		Overall capital requirements (%)	15.0%	15.0%	15.0%	15.0%	15.0%
12		CET1 available after meeting minimum SREP own funds requirements (%)[3]	7.5%	8.2%	8.3%	8.1%	7.9%
		Leverage ratio					
13	UK-24b	Total exposure measure excluding claims on central banks (£m)	682,019	674,074	673,238	664,936	658,052
14	25	Leverage ratio excluding claims on central banks (%)	5.5%	5.5%	5.5%	5.4%	5.6%
		Additional leverage ratio disclosure requirements					
UK 14a	UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.5%	5.5%	5.5%	5.4%	5.6%
UK 14b	UK-25c	Leverage ratio including claims on central banks (%)	5.0%	5.1%	5.0%	4.9%	5.0%
UK 14c	UK-34	Average leverage ratio excluding claims on central banks (%)[4]	5.4%	5.5%	5.4%	5.4%	5.7%
UK 14d	UK-33	Average leverage ratio including claims on central banks (%)[4]	5.0%	5.0%	5.0%	4.9%	5.1%
	UK-31	Average total exposure measure including claims on central banks[4]	746,305	751,007	736,490	731,044	726,288
	UK-32	Average total exposure measure excluding claims on central banks[4]	684,444	689,726	677,322	665,494	652,887
	27	Leverage ratio buffer (%)[5]	1.2%	1.2%	1.2%	1.2%	1.2%
	UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)	—	—	—	—	—
UK 14e	UK-27b	Of which: countercyclical leverage ratio buffer (%)	0.6%	0.6%	0.6%	0.6%	0.6%

1 Includes extracts of LR2 (Leverage ratio common disclosure) that are required to be disclosed on a quarterly basis.

2 Although the Group does not have an Other Systemically Important Institution (O-SII) buffer, it is required to hold additional CET1 capital to meet its Ring-Fenced Bank's O-SII buffer of 2.0%, which equates to 1.7% of the Group's total risk-weighted exposure amount.

3 Represents, as a percentage, the level of CET1 capital left available to meet buffer requirements after subtracting the minimum amount of CET1 capital required to meet total Pillar 1 plus Pillar 2A capital requirements, also referred to as total SREP own funds requirements. The minimum CET1 requirement is equivalent to 4.5% (Pillar 1) plus the additional CET1 SREP requirement (56.25% of Pillar 2A). The Group's Pillar 2A capital requirement is around 2.6% of risk-weighted assets, of which around 1.5% is to be met with CET1 capital.

4 The average leverage ratio is based on the average of the month end tier 1 capital position and average exposure measure over the quarter.

5 The Group's total leverage ratio buffer includes an add-on of 0.6% that equates to the additional leverage ratio buffer (ALRB) of 0.7% applied to the Group's Ring-Fenced Bank.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (Continued)

KM1: Key metrics (continued)

KM1	LR2		31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
Ref	**Ref**	**Average Liquidity Coverage Ratio (weighted) (LCR)[6]**					
15		Total high-quality liquid assets (HQLA) (Weighted value - average) (£m)	133,109	134,370	134,594	136,023	136,442
UK 16a		Cash outflows - Total weighted value - average (£m)	105,693	107,295	109,021	110,350	111,277
UK 16b		Cash inflows - Total weighted value - average (£m)	14,156	15,226	15,715	15,880	16,010
16		Total net cash outflows (adjusted value - average) (£m)	91,537	92,069	93,306	94,470	95,267
17		Average liquidity coverage ratio (%)	145%	146%	144%	144%	143%
		Average Net Stable Funding Ratio[7]					
18		Total available stable funding (Weighted value - average) (£m)	526,229	526,703	529,219	530,557	529,657
19		Total required stable funding (Weighted value - average) (£m)	410,504	409,686	409,954	408,586	407,403
20		Average NSFR ratio (%)	128%	129%	129%	130%	130%

[6] The liquidity balances are calculated as the simple average of month end observations over the previous 12 months.

[7] The net stable funding balances are calculated as the simple average of month end observations over the previous 4 quarter ends.

KM2: Key Metrics – TLAC requirements

		31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
		Resolution Group [1]				
1	Total loss absorbing capacity (TLAC) available (£m)	69,997	72,223	71,816	70,314	71,386
1a	Fully loaded ECL accounting model TLAC available (£m)	69,997	72,210	71,799	70,297	71,368
2	Total RWA at the level of the resolution group (£m)	230,122	224,632	223,311	222,019	222,831
3	TLAC as a percentage of RWA (%)	30.4%	32.2%	32.2%	31.7%	32.0%
3a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model RWA (%)	30.4%	32.1%	32.2%	31.7%	32.0%
4	UK leverage ratio exposure measure at the level of the resolution group (£m)	682,019	674,074	673,238	664,936	658,052
5	TLAC as a percentage of UK leverage ratio exposure measure (%)	10.3%	10.7%	10.7%	10.6%	10.8%
5a	Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL accounting model UK leverage ratio exposure measure (%)	10.3%	10.7%	10.7%	10.6%	10.8%
6a	Does the subordination exemption in the ante-penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A

[1] The consolidated position of Lloyds Banking Group plc (the resolution entity).

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (Continued)

Common Equity Tier 1

The Group's common equity tier 1 (CET1) capital ratio reduced to 13.5% at 31 March 2025 (31 December 2024: 14.2%). Banking business profits for the first three months of the year and the dividend received from the Group's Insurance business were more than offset by the recognition of the full impact of the announced ordinary share buyback in respect of 2024, the accrual for foreseeable ordinary dividends and an increase in risk-weighted assets.

Total Capital and MREL

The Group's total capital ratio reduced to 18.4% at 31 March 2025 (31 December 2024: 19.0%), reflecting the reduction in CET1 capital, a reduction in tier 2 capital due in part to an instrument call and an increase in risk-weighted assets, partially offset by the issuance of a new AT1 capital instrument. The MREL ratio reduced to 30.4% at 31 March 2025 (31 December 2024: 32.2%) reflecting the reduction in total capital resources and the increase in risk-weighted assets, in addition to a reduction in other eligible liabilities largely reflecting instrument calls, net of new issuances.

Risk-Weighted Assets

Risk-weighted assets increased by £5.5 billion to £230.1 billion at 31 March 2025 (31 December 2024: £224.6 billion). This reflects the impact of strong lending growth, but also includes a temporary c.£2.5 billion increase primarily due to hedging activity that is expected to reverse by the third quarter. The growth in risk-weighted assets was partly offset by continued optimisation activity and other movements.

Leverage

The Group's UK leverage ratio at 31 March 2025 remained at 5.5% (31 December 2024: 5.5%). The increase in the leverage exposure measure primarily reflects increases across loans and advances and other assets, due in part to strong lending growth, and an increase in off-balance sheet items.

Liquidity

The Group's liquidity coverage ratio (LCR) was 145% (based on a simple average over the previous 12 months) at 31 March 2025 (31 December 2024: 146%), a decrease of 1 percentage point from the prior quarter with no material changes in liquid assets and net cash outflows. The Group's net stable funding ratio (NSFR) reduced by 1 percentage point to 128% (based on a simple average over the previous 4 quarters) at 31 March 2025 (31 December 2024: 129%). The 1 percentage point decrease was primarily due to a reduction in wholesale funding.

KEY METRICS AND OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (Continued)

OV1: Overview of risk weighted exposure amounts

		Total RWA		Total own funds requirements
		31 Mar 2025	31 Dec 2024	31 Mar 2025
		£m	£m	£m
1	**Credit risk (excluding CCR)**	181,259	178,343	14,501
2	Of which the standardised approach	23,947	22,532	1,916
3	Of which the foundation IRB (FIRB) approach	35,221	34,253	2,818
4	Of which slotting approach	9,203	9,113	736
UK 4a	Of which equities under the simple risk weighted approach	13,673	14,006	1,094
5	Of which the advanced IRB (AIRB) approach	91,293	90,567	7,303
	Of which: non-credit obligation assets[1]	7,922	7,872	634
6	**Counterparty credit risk (CCR)**	7,161	7,046	573
7	Of which the standardised approach	5,709	5,605	457
UK 8a	Of which exposures to a CCP	216	212	17
UK 8b	Of which credit valuation adjustment (CVA)	517	485	41
9	Of which other CCR	719	744	58
16	**Securitisation exposures in the non-trading book (after the cap)**	8,369	8,346	670
17	Of which SEC-IRBA approach	4,044	4,036	324
18	Of which SEC-ERBA approach (including IAA)	1,393	1,361	111
19	Of which SEC-SA approach	2,932	2,949	235
20	**Position, foreign exchange and commodities risks (Market risk)**	6,150	3,714	492
21	Of which the standardised approach	2,853	708	228
22	Of which IMA	3,297	3,006	264
23	**Operational risk**	27,183	27,183	2,175
UK 23b	Of which standardised approach	27,183	27,183	2,175
24	Memo: Amounts below the thresholds for deduction (subject to 250% risk weight)	10,515	10,738	841
29	**Total**	230,122	224,632	18,411
	Pillar 2A capital requirement[2]			6,079
	Total capital requirement			24,490

[1] Non-credit obligation assets (IRB approach) predominantly relate to other balance sheet assets that have no associated credit risk, including the residual value of operating leases and investment properties.

[2] As at 31 March 2025, the Pillar 2A capital requirement was around 2.6% of risk-weighted assets, of which around 1.5% was to be met with CET1 capital.

CREDIT RISK

CR8: RWA flow statements of credit risk exposures under the IRB approach

The table below summarises the movements of risk-weighted assets for credit risk exposures under the Internal Ratings Based (IRB) Approach. The table excludes counterparty credit risk exposures, securitisation exposures, other non-credit obligation assets and equity exposures.

		Total RWA quarter to 31 Mar 2025
		£m
1	Risk weighted exposure amount as at the end of previous reporting period	133,933
2	Asset size (+/-)	2,757
3	Asset quality (+/-)	(561)
4	Model updates (+/-)	—
5	Methodology and policy (+/-)	(187)
6	Acquisitions and disposals (+/-)	—
7	Foreign exchange movements (+/-)	(225)
8	Other (+/-)	—
9	**Risk weighted exposure amount at the end of the reporting period**	135,717

Key movements 31 December 2024 to 31 March 2025:

– Asset size increase largely driven by Retail and Commercial Banking lending growth.

– Asset quality movement mainly driven by model calibrations across certain portfolios.

MARKET RISK

MR2-B: RWA flow statements of market risk exposures under the Internal Model Approach

The table below summarises the movements of risk-weighted assets for market risk exposures under the Internal Model Approach (IMA).

		Total RWA quarter to 31 Mar 2025					
		VaR	SVaR	IRC	Other	Total RWA	Total own funds requirements
		£m	£m	£m	£m	£m	£m
1	**RWAs at 31 December 2024**	572	1,077	426	931	3,006	240
1a	Regulatory adjustment	(264)	(777)	(140)	—	(1,181)	(94)
1b	RWAs at the previous quarter-end (end of the day)[1]	308	300	286	931	1,825	146
2	Movement in risk levels	(187)	15	175	(108)	(104)	(8)
3	Model updates/changes	—	—	—	—	—	—
7	Other	—	—	—	37	37	3
8a	RWAs at end of the disclosure period (end of the day)[1]	121	315	461	860	1,758	141
8b	Regulatory adjustment	468	1,071	—	—	1,539	123
8	**RWAs at 31 March 2025**	589	1,386	461	860	3,297	264

[1] End of day represents spot position

Key movements 31 December 2024 to 31 March 2025:

– Increase in SVaR RWA driven by portfolio evolution.

LIQUIDITY

The table below presents the breakdown of the Group's cash outflows and cash inflows, as well as its available high quality liquid assets, calculated as the simple averages of month end observations over the 12 months preceding the end of each quarter.

LIQ1: Liquidity Coverage Ratio (LCR)

		Total unweighted value (average)				Total weighted value (average)			
		31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
High-quality liquid assets (£m)									
1	Total high-quality liquid assets (HQLA)					133,109	134,370	134,594	136,023
Cash - outflows (£m)									
2	Retail deposits and deposits from small business customers, of which:	355,140	351,223	348,045	345,646	23,860	23,538	23,321	23,193
3	Stable deposits	268,601	266,224	263,972	262,145	13,430	13,311	13,198	13,107
4	Less stable deposits	86,539	84,999	84,073	83,501	10,430	10,227	10,123	10,086
5	Unsecured wholesale funding	90,913	90,855	91,937	93,693	45,235	45,463	46,362	47,603
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	23,857	22,329	20,871	20,083	5,964	5,582	5,218	5,021
7	Non-operational deposits (all counterparties)	63,877	65,371	67,745	69,532	36,092	36,726	37,823	38,504
8	Unsecured debt	3,179	3,155	3,321	4,078	3,179	3,155	3,321	4,078
9	Secured wholesale funding					298	178	209	253
10	Additional requirements	71,654	72,915	73,985	74,450	31,016	32,881	34,057	34,457
11	Outflows related to derivative exposures and other collateral requirements	18,136	20,265	21,466	21,779	18,136	20,265	21,466	21,779
12	Outflows related to loss of funding on debt products	672	587	595	614	672	587	595	614
13	Credit and liquidity facilities	52,846	52,063	51,924	52,057	12,208	12,029	11,996	12,064
14	Other contractual funding obligations	3,541	2,741	2,033	1,433	1,161	1,182	1,198	1,013
15	Other contingent funding obligations	94,751	94,154	92,903	91,953	4,123	4,053	3,874	3,831
16	Total cash outflows					105,693	107,295	109,021	110,350
Cash - inflows (£m)									
17	Secured lending (e.g. reverse repos)	35,197	34,672	34,866	33,549	317	329	342	391
18	Inflows from fully performing exposures	6,954	7,090	7,126	7,186	5,171	5,310	5,319	5,338
19	Other cash inflows	8,726	9,647	10,110	10,204	8,668	9,587	10,054	10,151
20	Total cash inflows	50,877	51,409	52,102	50,939	14,156	15,226	15,715	15,880
UK-20c	**Inflows subject to 75% cap**	49,123	49,496	50,075	48,967	14,156	15,226	15,715	15,880
Total adjusted value									
UK-21	Liquidity buffer (£m)					133,109	134,370	134,594	136,023
22	Total net cash outflows (£m)					91,537	92,069	93,306	94,470
23	Liquidity coverage ratio (%)					145%	146%	144%	144%

LIQUIDITY (Continued)

LIQB: Qualitative information on LCR

The Group’s LCR disclosure (based on a monthly simple average over the previous 12 months) was 145% at 31 March 2025, a decrease of 1 percentage point from the prior quarter with no material changes in liquid assets and net cash outflows.

The Group’s funding and liquidity position is underpinned by its significant customer deposit base and is supported by strong relationships across customer segments. Other sources of funding include a range of wholesale unsecured and secured funding, across a diverse range of products and counterparties. Funding concentration by counterparty, currency and tenor is monitored on an ongoing basis and where concentrations do exist, these are managed as part of the planning process and limited by the internal funding and liquidity risk monitoring framework, with analysis regularly provided to senior management.

The Group’s liquidity buffer consists almost entirely of Level 1 assets. Level 1 assets are primarily held as central bank reserves and UK government bonds.

The Group’s outflows related to derivative exposures and other collateral requirements include outflows for potential deterioration in credit rating and for the impact of an adverse market scenario on derivatives transactions. Also included are outflows on derivative contracts that have offsetting inflows recorded in ‘other cash inflows’.

The Group’s liquidity risk management framework covers currency liquidity risk and ensures the currency denomination of LCR liquid assets is consistent with the distribution of net currency liquidity outflows. Granular LCR risk appetites by significant currency are set and monitored across tenors at Group committee level.

FORWARD-LOOKING STATEMENTS

This document contains certain forward-looking statements within the meaning of Section 21E of the US Securities Exchange Act of 1934, as amended, and section 27A of the US Securities Act of 1933, as amended, with respect to the business, strategy, plans and/or results of Lloyds Banking Group plc together with its subsidiaries (the Group) and its current goals and expectations. Statements that are not historical or current facts, including statements about the Group's or its directors' and/or management's beliefs and expectations, are forward-looking statements. Words such as, without limitation, 'believes', 'achieves', 'anticipates', 'estimates', 'expects', 'targets', 'should', 'intends', 'aims', 'projects', 'plans', 'potential', 'will', 'would', 'could', 'considered', 'likely', 'may', 'seek', 'estimate', 'probability', 'goal', 'objective', 'deliver', 'endeavour', 'prospects', 'optimistic' and similar expressions or variations on these expressions are intended to identify forward-looking statements. These statements concern or may affect future matters, including but not limited to: projections or expectations of the Group's future financial position, including profit attributable to shareholders, provisions, economic profit, dividends, capital structure, portfolios, net interest margin, capital ratios, liquidity, risk-weighted assets (RWAs), expenditures or any other financial items or ratios; litigation, regulatory and governmental investigations; the Group's future financial performance; the level and extent of future impairments and write-downs; the Group's ESG targets and/or commitments; statements of plans, objectives or goals of the Group or its management and other statements that are not historical fact and statements of assumptions underlying such statements. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend upon circumstances that will or may occur in the future. Factors that could cause actual business, strategy, targets, plans and/or results (including but not limited to the payment of dividends) to differ materially from forward-looking statements include, but are not limited to: general economic and business conditions in the UK and internationally (including in relation to tariffs); imposed and threatened tariffs and changes to global trade policies; acts of hostility or terrorism and responses to those acts, or other such events; geopolitical unpredictability; the war between Russia and Ukraine; the conflicts in the Middle East; the tensions between China and Taiwan; political instability including as a result of any UK general election; market related risks, trends and developments; changes in client and consumer behaviour and demand; exposure to counterparty risk; the ability to access sufficient sources of capital, liquidity and funding when required; changes to the Group's credit ratings; fluctuations in interest rates, inflation, exchange rates, stock markets and currencies; volatility in credit markets; volatility in the price of the Group's securities; natural pandemic and other disasters; risks concerning borrower and counterparty credit quality; risks affecting insurance business and defined benefit pension schemes; changes in laws, regulations, practices and accounting standards or taxation; changes to regulatory capital or liquidity requirements and similar contingencies; the policies and actions of governmental or regulatory authorities or courts together with any resulting impact on the future structure of the Group; risks associated with the Group's compliance with a wide range of laws and regulations; assessment related to resolution planning requirements; risks related to regulatory actions which may be taken in the event of a bank or Group failure; exposure to legal, regulatory or competition proceedings, investigations or complaints; failure to comply with anti-money laundering, counter terrorist financing, anti-bribery and sanctions regulations; failure to prevent or detect any illegal or improper activities; operational risks including risks as a result of the failure of third party suppliers; conduct risk; technological changes and risks to the security of IT and operational infrastructure, systems, data and information resulting from increased threat of cyber and other attacks; technological failure; inadequate or failed internal or external processes or systems; risks relating to ESG matters, such as climate change (and achieving climate change ambitions) and decarbonisation, including the Group's ability along with the government and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, and human rights issues; the impact of competitive conditions; failure to attract, retain and develop high calibre talent; the ability to achieve strategic objectives; the ability to derive cost savings and other benefits including, but without limitation, as a result of any acquisitions, disposals and other strategic transactions; inability to capture accurately the expected value from acquisitions; assumptions and estimates that form the basis of the Group's financial statements; and potential changes in dividend policy. A number of these influences and factors are beyond the Group's control. Please refer to the latest Annual Report on Form 20-F filed by Lloyds Banking Group plc with the US Securities and Exchange Commission (the SEC), which is available on the SEC's website at www.sec.gov, for a discussion of certain factors and risks. Lloyds Banking Group plc may also make or disclose written and/or oral forward-looking statements in other written materials and in oral statements made by the directors, officers or employees of Lloyds Banking Group plc to third parties, including financial analysts. Except as required by any applicable law or regulation, the forward-looking statements contained in this document are made as of today's date, and the Group expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this document whether as a result of new information, future events or otherwise. 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